

# RAO

# BULLETIN

## 1 September 2014

### PDF Edition

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## **DoD Pay and Benefits Update 02 ► New Electronic Notification Policy**

To reduce cost and increase efficiency, the Department of Defense (DoD) is moving away from mailing letters with update information. This means that instead of a letter, you will get email notifications when there are important changes to your DoD benefits, including TRICARE. The email will link you to milConnect, a secure DoD website, where your personal information will be posted. The initial email you receive will give you an opportunity to “opt-out” of receiving emails and continue receiving paper notifications. Those who have not provided an email address or those who opt-out of receiving email notifications will receive a postcard stating that there is a change or update to their benefit. Even if you get a postcard you will still need to go to milConnect to read the letter because specific plan or protected health information (PHI) will not be printed on the postcard.

**Note:** Regardless of which option you choose when you go to the milConnect site you will need to have a Common Access Card (CAC), DFAS (myPay) Account or DoD Self-Service (DS) Logon number to sign in to read the notice they have sent you. For those who do not currently have one of these, sponsors can create a DS Logon by clicking the appropriate button on the milConnect site.

Replacing paper mail with email will mean faster notification of important information as well as convenient access anytime, anywhere you have Internet access. To sign up or update your email contact information go to <http://milconnect.dmdc.osd.mil>. The milConnect website can be accessed anytime and anywhere for the most up-to-date account and DEERS information. Once you sign-up, you will receive up-to-date benefit information such as, primary care manager changes, eligibility changes due to age (for certain family members), and more. You can click on the “MyProfile” menu item to update your personal email preference. Please allow three days for revised settings to take effect. [Source: Tricare,mil | Benefit Updates | Aug 27, 2014 ++]

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## **DoD/VA Mental Health ► Obama Announces New Initiatives**

On 26 AUG President Obama announced 19 executive actions aimed at improving mental health care for servicemembers and veterans. Although many of the announced initiatives are already in place or have been under development for some time, there are several new initiatives focused on improving mental

health treatment and support for currently serving and veterans and reducing the incidence of suicides in both the currently serving and veteran populations. The new initiatives include:

- Supporting a warm hand off from DoD to the VA by enrolling all servicemembers receiving mental health treatment in the DoD's In-Transition Program to ensure they are connected to a VA provider;
- Altering the VA drug formulary to match DoD's to allow servicemembers to continue using the same medications once enrolled in the VA;
- Expanding the popular mental health peer support programs to primary care settings in both VA and DoD; and
- Providing all first responders on military bases and DoD locations with opioid overdose reversal kits.

Further, a conference will be held this fall focusing on brain research, Post Traumatic Stress Disorder and Traumatic Brain Injury. The VA and the Treasury Department will also partner to train volunteer tax preparers on mental health awareness. In spite of all of the efforts in place and in the works, suicide continues to claim the life of an active duty servicemember nearly every day and 22 veterans per day. Research reveals that combat deployments are not the only factor that leads servicemembers and veterans to take their own lives. Personal relationships, financial problems, drug and alcohol use contributes significantly. Speaking on the risk of suicide, Army Chief of Staff Gen. Ray Odierno recently said, "I want to take the time to communicate to our Army family that this can happen to anyone, soldiers and family members don't always wear their scars on the outside; we may never see the struggles that someone is going through unless we take the time to ask." [Source: MOAA Leg Up 29 Aug 2014 ++]

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## **Exchange Online Shopping Update 01 ► All Vet Use Proposal Roadblocks**

A proposal to allow all honorably discharged veterans to shop in the online military exchange has hit some roadblocks. At least one Navy policy official has raised concerns, according to sources who spoke on condition of anonymity. But there is also some opposition within the Defense Department. In addition to a number of questions about the business plan, a main concern is that expanding on-line access would result in "benefit creep" — access for veterans to brick-and-mortar exchange stores and even to other quality-of-life benefits, sources said. A 6 AUG point paper prepared by the Army and Air Force Exchange Service stresses that AAFES would clearly communicate that the new benefit would apply to online shopping only. "No additional benefits such as access to brick and mortar stores are implied or envisioned," states the document, a copy of which was obtained by Military Times.

The document, providing a business case, was prepared for the DoD Executive Resale Board, following a 29 JUL meeting at which a number of questions were raised. Currently, a limited number of honorably discharged veterans can shop in military exchanges — those who are hospitalized or determined to be 100 percent disabled. But about 90 percent of honorably discharged veterans are ineligible to shop. AAFES notes that expanding the online customer base to all honorably discharged veterans would "offer enormous potential upside for the entire military community." Allowing these additional 18.8 million veterans to shop "has the capacity to generate significant incremental sales and earnings." A majority of those profits would be distributed to morale, welfare and recreation programs, and would be shared with all service branches, depending on branch of service of the veterans doing the shopping. The document does not mention sharing profits with the veteran community or the Veteran Canteen Service, which operates retail stores inside Veterans Affairs Department hospitals.

“The AAFES proposal was formally submitted to DoD on 14 MAY and is currently under review,” said DoD spokesman Navy Lt. Cmdr. Nate Christensen. “No decision has been made, nor is there a timetable for reaching one.” Asked about the Navy’s concerns, spokeswoman Lt. Richlyn Ivey said that service “is receptive to proposals that recognize and honor the contributions and sacrifices of our veterans. As with any potential change to statute and/or policy, a thorough evaluation to determine the viability and impact of the proposition is necessary.” The 12-page AAFES document was prepared in response to a request from the DoD Executive Resale Board for additional information. In an email sent to the board members 7 AUG, a defense official encouraged them to include questions they may have in feed-back provided to AAFES CEO Tom Shull after they reviewed the busi-ness case. “Hoping that all agree that the Board’s consideration of this proposal will benefit from an open exchange and discussion of any and all questions or concerns,” wrote Stephanie Barna, acting as-sistant secretary of defense for readiness and force management.

The AAFES point paper refers to another concern — how online veteran shoppers would be validated. AAFES officials have said planning has already started between AAFES and the Defense Manpower Data Center to establish an on-line verification process. The only true “con,” in AAFES’ view, is the inability to quickly move on the veterans’ online shopping benefits. Each month of delay in implementing the initiative is costing DoD \$8 million to \$14 million in profits and is costing MWR \$5 million to \$9 million in dividends, the point paper states. AAFES has been taking steps to shore up its financial position, reducing its overhead by \$250 million over the last three years. In 2013, it contributed \$208 million in dividends to MWR programs out of \$332 million in profits.

As the Army and Air Force have reduced their personnel end strength, AAFES has seen a 10 percent decrease in sales. “While the organization’s intent is to maintain the same level of service, earnings and dividends, [AAFES] may be unable to meet these objectives without this change in policy,” said AAFES spokesman Judd Anstey, when asked what it could mean to AAFES’ viability if the proposal is turned down. AAFES contends the new plan would require only a “modest change” to DoD policy, not a change in law. That remains to be seen; if the Executive Resale Board makes a recommendation to the Pentagon, DoD general counsel would determine whether a change in law would be required. [Source: NavyTimes | Karen Jowers | Aug 25, 2014 ++]

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## **DoD Ice Bucket Challenge Policy ► Not in Uniform**

The Defense Department has declared war on the ALS “Ice Bucket Challenge,” the Internet phenomenon in which people get doused with ice water to raise money to combat amyotrophic lateral sclerosis, also known as Lou Gehrig’s disease. Even former commander in chief President George W. Bush has accepted the challenge, but the DoD Office of General Counsel has issued an edict that current service members and Defense Department employees cannot have ice dumped on them while in uniform — including civilian uniforms. Apparently, being soaked with ice and water while wearing a uniform can be construed as an official Defense Department endorsement for the cause, the office has concluded.



**George W. Bush**

“ALS Association is a national non-profit organization,” according to the fiat, which was posted on the Facebook page of Fort Irwin, California. “As such, participating in this event is subject to concerns about implied endorsement. The OGC is the federal agency that has final say on appropriate ethical behavior for the DOD.” Earlier this week, the Blue Angels posted video on their Facebook page of the team being drenched with bone-chilling ice and cold water, but the video appears to have been removed. And on 19 AUG, the creator of the popular Terminal Lance comic, Maximilian Uriarte, called on Marine Corps Commandant Gen. Jim Amos to take the challenge. [Source: MilitaryTimes | Jeff Schogol | Aug 21, 2014 ++]

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## **DoD Lawsuit | Santana~Celeste ► Burn Pit Health Alert Discharge**

An officer who says she was discharged from the Navy for alerting senior officials of the potential health dangers of open-air burn pits and improperly stored water at Camp Leatherneck, Afghanistan, is suing to get her job back. Former Lt. Cmdr. Celeste Santana, an environmental health expert, said in documents filed 1 AUG in the U.S. Court of Federal Claims that she was relieved from duty at the base in 2009 in retaliation for reporting “serious environmental health issues” affecting the safety of U.S. troops and local Afghans. According to Santana, troops showered and washed their hands and food in bacteria-laden water and were exposed to chemicals in bottled water stored at high temperatures. Their health also was endangered by the proximity of their quarters and offices to burn pits where “several tons of toxic material was burned daily.”

Santana said when she tried to warn senior officers of the issues, she was instructed to stop taking samples and “stand down” for “exhaustion.” She later was relieved of her duties for “loss of confidence” and sent home, but not before she reported a sexual assault she believes was in retaliation for reporting health and safety issues outside her chain of command. “She was doing her job and doing it too well,” said Santana’s attorney, retired Navy Cmdr. John Wells, who acknowledged Santana’s career was checkered — a roller coaster of high marks, awards and “early promote” recommendations alternating with equal opportunity complaints, sexual harassment charges and downgraded fitness reports. But she was asked for, by name, for the 2009 deployment with Marine Expeditionary Brigade-Afghanistan Combat Element.

Once she arrived at Camp Leatherneck, she found deficiencies that posed risks to troop health, according to her court filing, including plastic foam, plastics and computers burned in the burn pits; potable and nonpotable water contaminated with fecal matter and bacteria; and food safety problems. In 2011, an Institute of Medicine panel concluded there was insufficient data to determine whether exposure to open-air



burn pits can be conclusively linked to pulmonary disease, heart problems or cancer reported by troops. But they noted that studies and data suggest service in Iraq or Afghanistan may be associated with long-term health conditions because of high concentrations of particulate matter in the air, both natural and man-made. More than 2,000 troops have contacted the advocacy group Burn Pits 360 about health problems they believe are related to living or working near the pits, and VA earlier this year established a registry for troops exposed to burn pits to document their health conditions.

Santana is seeking to have her discharge — based on her being passed over twice for promotion and a psychiatric diagnosis of “adjustment disorder” given to her during a post-deployment screening — overturned so she can put in at least three more years of service and reach the 20-year mark. Wells thinks she has a good shot, saying he has reason to believe Santana’s medical records were tampered with and include a forged admittance to having suicidal thoughts. By policy, the Defense Department does not discuss ongoing litigation in which it is involved. The Navy did not respond to a request for comment by press time. Wells said his client will press for reinstatement and a “fair shot at the O-5 board.” “No one should get fired for doing their job,” he said. [Source: MilitaryTimes | Patricia Kime | Aug 19, 2014 ++]

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## **Navy Bible Policy Update 01 ► Returned to Lodge Rooms Pending Review**

The Navy has decided to put Bibles back in Navy Lodge rooms while leaders review policy on keeping donated Bibles in Navy Lodge guest rooms. The 14 AUG announcement followed a wide-spread backlash from religious, conservative and veterans organizations after officials with Navy Exchange Service Command ordered the Bibles removed in June. NEXCOM made the decision without consulting senior leadership, Navy spokesman Lt. Chika Onyekanne said in a statement, to remove Gideon Bibles from the rooms and transfer them to local religious commands earlier this year. “That decision and our religious accommodation policies with regard to the placement of religious materials are under review,” he said. “While that review is underway, religious materials removed from Navy Lodge rooms will be returned.”

Members of religious, conservative and veterans groups, and individual active duty, reserve and retired sailors, began protesting the Bibles’ removal immediately after NEXCOM ordered the Bibles removed in a bulletin to lodge managers in June. They vowed to fight the removal, and some even threatened to take their business elsewhere. There are 40 Navy Lodges in 16 states and five countries around the world, which offer discounted hotel rooms for active, reserve and retired sailors and their families. The NEXCOM message explained that while managers had historically allowed Gideons International to place free Bibles in guest rooms, in the future, all requests to distribute religious materials would have to go through the chaplain’s office of each installation. “This will allow the commanding officer to determine, in accordance with personnel readiness and military regulations, whether the materials will be accepted and how they will be handled and distributed,” the statement said.

The order required lodges to remove the Bibles from the rooms and to treat any religious materials left behind in the future as lost-and-found property. The policy change came three months after the Freedom From Religion Foundation sent a letter to NEXCOM and Navy Secretary Ray Mabus, arguing that Bibles in Navy Lodges are unconstitutional. “It is a fundamental principle of Establishment Clause jurisprudence that a government entity cannot in any way promote, advance or otherwise endorse religion,” FFRF attorney Andrew Seidel wrote. However, since word got around that the lodges were removing the Bibles, religious and veterans organizations have sent letters to Navy officials asking them to reconsider.



John B. Wells, executive director of Louisiana based Military Veterans Advocacy Inc., sent a letter to NEXCOM chief executive officer, retired Rear Adm. Robert Bianchi, arguing that the removal of the Bibles violated his right — and the right of his fellow members — to read the Bible at a Navy Lodge. “Depriving us of access to religious solace via the Scriptures would appear to be discriminatory and anti-Christian,” he wrote. The Bibles will be returned to the rooms during the review, Onyekanne said. “The Navy makes every reasonable effort to accommodate the religious practices of our members and places a high value on religious freedoms for all,” he said. [Source: NavyTimes | Meghann Myers | Aug 25, 2014 ++]

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## **Food Banks** ► **Military Use Data Disputed by Pentagon**

The Pentagon’s personnel chief is taking exception to statistics from a recent study that concluded 25 percent of military households use food banks. “I dispute that number ... I think that’s totally incorrect,” Jessica Wright, undersecretary of defense for personnel and readiness, said at an 18 AUG meeting of the DoD Military Family Readiness Council. That said, she added, “I know there are members of our force who go to food banks and that’s OK if they need to do that.” The nonprofit Feeding America stated that one out of four households with a current military member is being served by the group’s network of 200 food banks spread across all 50 states. But it is unclear how that military percentage compares to the general population; the report states that one in seven people in the U.S. uses food banks, but counting individuals is much different than counting households.



**Sailors assigned to the aircraft carrier USS John C. Stennis (CVN 74) sort through donated non-perishable food items during a community service project at the Bremerton Food Line food bank in Bremerton, Wash, in 2013.**

The military figure includes not only active-duty households, but also those of National Guard and Reserve members, whose financial circumstances offer differ significantly from active-duty families and may be adversely or positively affected by being called to full-time active duty. In addition, 15 percent of the clients surveyed by Feeding America are households of veterans who have no current links to the military. In 2013, the organization, which provides food to about 15.5 million households each year, surveyed about 60,000 client households of its food banks and found that about 4 percent had at least one person currently serving in the military. The group multiplied 15.5 million by 4 percent to reach the conclusion that it serves 620,000 current military households. Then they divided that number by the 2.5 million active-duty and Reserve component service members reported by DoD in 2012 to determine that 25 percent of all military households seek help from food banks.

Defense officials contend that food bank clients have very different demographic characteristics from the military population with regards to age, race, gender and education. For example, 51 percent of those surveyed by Feeding America were over age 50. So without making statistical adjustments to match the survey sample with the military population, it is impossible to accurately calculate an estimated percentage of military households using food banks, officials said. A spokeswoman for Feeding America wasn't immediately available for comment. Wright said she will ask her personnel and readiness directorate's senior enlisted adviser to put together a "how-to" fact sheet for service members to apply for the Family Subsistence Supplemental Allowance, designed to provide supplemental income for families who need it. At the moment, 668 fulltime active-duty members and activated guardsmen and reservists are receiving it, she said, noting that others may qualify for it but have not applied. "We'll try to get that to the force to say if you're eligible and if you want to apply, this is available to you," she said.

Service members with large families and qualifying incomes may be eligible for monthly entitlements through the supplemental allowance program; more information is available at [www.dmdc.osd.mil/fssa](http://www.dmdc.osd.mil/fssa). "We don't ever want a family to go either hungry or in need," Wright said. "Our job is to take care of them." The National Military Family Association contends that the number of military families living on the financial edge is higher than it should be. "I can't speak to Feeding America's research because we were not a part of it, but I do know where the financial hardships come from: unemployment or underemployment of military spouses, frequent moves, lower income after deployments and youth and inexperience with financial matters," said Joyce Raezer, executive director of the association, in a statement from the organization in response to the study's results.

Raezer said more military families are on the edge because of military downsizing and other issues, such as the cap placed on the last military pay raise that kept the raise slightly below the rise in inflation. And some service members are reluctant to seek help from their commands partly because they're embarrassed, she said. "With so much uncertainty over downsizing, they don't want to do anything to draw attention to themselves," Raezer said. Unlike federal programs such as Supplemental Nutrition Assistance Program (formerly known as food stamps), those who go to a food bank aren't required to prove eligibility, Wright said. Anyone can go to food banks, the majority of which are operated by faith-based organizations. According to Feeding America's findings, in the food bank client households surveyed, 5.8 percent of "military families" included at least one senior citizen; 2.3 percent had at least one child; and 3.6 percent included neither senior citizens nor children. [Source: MilitaryTimes | Karen Jowers | Aug 19, 2014 ++]

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## **Sequestration Update 44 ► 2016 Concerns**

For the past three years, US military officials have frequently voiced opposition to defense budget caps that went into effect in 2013. But for the past eight months, US defense officials have spoken less about sequestration and more about immediate plans for this year and next. After all, Congress agreed on a budget plan for 2014 and 2015 that boosted Defense Department spending by more than \$30 billion above the levels mandated under the Budget Control Act. But now as crunch time begins inside the Pentagon as the services' craft their 2016 budget plans, sequestration fears have returned. And at the annual Space and Missile Defense Symposium here last week, numerous officials used speeches to warn of the looming defense budget caps.

“[20]16 scares the heck out of me,” Air Force Lt. Gen. John Hyten, then-vice commander of Air Force Space Command, told a small group of reporters after a 12 AUG speech. Hyten pinned on his fourth star and became the head of Space Command on 15 AUG. “Our [operations and maintenance funding] is very different in our command. It’s bad on the aviation side, but they can ground squadrons. We can’t.” The problem, the general said, is that the entire military relies on satellites. The command’s GPS satellites are used by the military, commercial industry and civilians globally. Many cuts offered up by the command when sequestration hit in 2013 were rejected because of the negative operational impact, Hyten said. “Everything we put forth is critical to some military mission,” he said.

Army Gen. Charles Jacoby, head of US Northern Command and North American Aerospace Defense Command, said during a 13 AUG speech that it is “virtually impossible right now to make a strategic decision” due to funding unpredictability. “When you go to the Hill ... old friends are not friendly on this subject and old enemies are still enemies,” he said. “It’s really a different world approaching Congress about the budget.” While the military has been raising concerns about sequestration for years, Jacoby said others need to speak up. “What we really need is other voices to join that because the voices in uniform are not carrying the day in [congressional] committees that they used to carry the day,” he said. The general said Pentagon programs “won’t survive if sequestration returns.”



**US Army Gen. Charles Jacoby,**

Sen. Jeff Sessions, R-Ala., the ranking Republican on the Senate Budget Committee and member of the Senate Armed Services Committee, voiced his sequestration concerns, too. “We’ve been looking at the numbers and wrestling with these numbers for some time. The thing that worries me the most ... is the defense budget,” he said Aug. 13. “There are a lot of places that we can save money. We are already saving a lot of money in the Defense Department. But meeting our national security challenges does require money. It requires a significant investment and a substance, money, that we have too little of.” Sessions said he is looking for places to save money and invest in defense. The senator said he will meet with Defense Department officials in the coming weeks about the issue. “I’ll be spending more time in Washington in August than I ever have,” he said. Both the House and Senate are in recess throughout the month. Giving DoD more time to prepare for the spending cuts might soften the blow, Sessions said, noting high global security threats could advise against defense spending cuts. “It simply may be that the Defense Department cannot, under the current global environment we find ourselves in, meet these targets and we’re going to have to have more money,” he said. “That is a very distinct possibility.” [Source: Defense News | Marcus Weisgerber| Aug 19, 2014 ++]

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## DoD Fraud, Waste, & Abuse ► Reported 16 thru 31 Aug 2014

**Camp Grayling** – A Michigan National Guard investigation produced allegations of widespread theft, moonlighting, destruction of government property and nepotism at an equipment maintenance facility at the Camp Grayling military training base. The investigation, completed in January, recommended criminal investigations and the immediate removal of seven people, two of whom are lieutenant colonels. “Many ... employees thought it was allowed to ‘look the other way’ when theft (wood, copper, diesel, time) was occurring, and the majority aimlessly followed direction when told to throw thousands or even hundreds of thousands of dollars’ worth of equipment away,” investigating officer Col. Scott Doolittle said in a January memorandum to Gen. Gregory Vadnais, adjutant general of the Michigan Army and Air National Guard.



Maintenance facility at Camp Grayling, in Grayling, Mich.

The report was turned over to the National Guard’s criminal division, which concluded in late June that no criminal investigation was warranted, base spokesman Lt. Col. Bill Humes said 15 AUG. Ultimately, two lieutenant colonels retired, two master sergeants were fired from their full-time federal government jobs at the base, two other sergeants received two weeks of unpaid leave, and one master sergeant was not disciplined, Humes said. “This is exactly how the system is supposed to work,” he said. The scandal at the country’s largest U.S. National Guard training facility extends to the nearby city of Grayling in the middle of Michigan’s northern Lower Peninsula, with allegations of longstanding and too cozy relationships between those who buy supplies and services for the Maneuver and Training Equipment Site (MATES) at the base and vendors and contractors. Two fired master sergeants are pushing back at appeal hearings that were set for 19-20 AUG until they were postponed by military officials late Friday. The master sergeants say the probe, prompted by an anonymous letter, was based largely on hearsay and that the allegations lack specifics and are false. They question the disparate treatment received by the seven named in the report and ask why no criminal investigation was conducted, if the allegations had merit.

The investigation “was about four or five people who colluded to bring down those people they didn’t like,” said Ben Banchs, business manager for the Laborers International Union National Guard District Council, which represents Smock and Reed. The wide-ranging but informal investigation led to the dismissals of Master Sgts. Joe Smock and Renee Reed and the retirements of Lt. Col. Chris Golnick and Lt. Col. Mike McNamara after Doolittle’s report referenced a “Grayling mafia” and said the MATES suffered from “toxic leadership” and lack of discipline. “I am concerned for the safety and well-being of all persons who have come forward and provided detailed accurate statements against persons who are ‘well-connected,’ ” Doolittle said in the memo to Vadnais. Doolittle, whose regular job is as a Grand Rapids

police sergeant, didn't specify who he thought would endanger the safety of witnesses. Doolittle did not return messages asking for comment Friday. But some of the allegations in his report were:

- MATES personnel threw away “hundreds of thousands of dollars” worth of new and used equipment and parts,” including shock absorbers, engine and transmission parts and electronic equipment, on the orders of Golnick and McNamara, so the facility would look better for an April 2013 inspection.
- Several people who worked at the facility were running businesses on the side using government equipment and time, including a stock trading operation and a lawn care business.
- Theft was widespread and worsening, and appeared “to have started with nuts/bolts, progressing to tools, progressing to bigger tools, to time, to copper, to diesel (fuel), and to wood.”
- Theft of time involved abuse of leave time, such as “trash can” leave, in which leave time would be requested and granted but the request would be thrown in the trash so there was no record of it having been used.
- Lack of discipline, with personnel not wearing proper uniforms and addressing one another by their first names.
- “Fractured or completely broken” communication, with the mutual animosity between Golnick and McNamara so strong that McNamara told the investigator he only talked to Golnick when he had to.
- Nepotism in which relatives were hired and, in some cases, reported to relatives.
- An inappropriate too-close friendship between Golnick and Reed, who are both married to other partners. He spent considerable time in her work area and the two worked out and socialized together. Doolittle's report said there was no direct evidence they had a sexual relationship, but their closeness made many at the facility uncomfortable and some felt Reed received favored treatment.
- Doolittle said he heard it was common to give base business to friends who lived in Grayling, and one supplier gave two MATES employees a chartered fishing trip and allowed hunting on his land.

Golnick, contacted through a third party, declined comment. McNamara did not respond to a phone message left at his home. Smock and Reeds will challenge their firings at an administrative hearings before a high-ranking military officer. New dates for those hearings have not been set after Friday's postponement. Both are asking to be reinstated. The allegations against Smock mainly related to theft. “I maintain I never stole anything,” Smock, who remains with the Michigan National Guard as a weekend reservist but no longer works at the base, told the Free Press on Friday. One allegation involved a witness seeing Smock carry a flat-screen TV to his truck, but Smock said he has a receipt to show Golnick personally paid for the TV set, and it was only delivered to the base. Another allegation was that Smock put government-purchased tires on his son's truck. Banchs said Smock has a receipt to counter that claim, too, and the equipment he allegedly used wasn't even working when the alleged theft took place.

The allegations against Reed were that she hurt morale and discipline by having an inappropriate relationship with Golnick, and that she improperly used government vehicles. Banchs said the allegations related to Golnick amount to “innuendo,” and “they all stopped short of accusing her of having a sexual relationship.” The Reed family owns a bar in Grayling, and the Reed and Golnick families are longtime friends, he said. Reed denies the allegations related to misuse of vehicles, and those allegations are based on unsubstantiated hearsay or misinformation, Banchs said. [Source: Detroit Free Press | Paul Egan | Aug 18, 2014 ++]



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## MOH Awards Update 01 ► Posthumous Award Time Criteria

Of the 3,487 men and one woman who have received the Medal of Honor, 644 have been awarded the nation's highest military honor posthumously. None has received a Medal of Honor longer after death than Lt. Alonzo Cushing. The White House announced 26 AUG that Cushing — a West Point graduate who died at age 22 in the battle of Gettysburg on July 3, 1863 — will be awarded the Medal of Honor at a 16 SEP White House ceremony. The announcement caps a four decade-long campaign by Margaret Zerwekh, an amateur historian from Cushing's hometown of Delafield, Wis., who lobbied Wisconsin's congressional delegation to pass a law waiving the time limits for making the award. Congress finally did so in the National Defense Authorization Act passed last December, clearing the way for Obama to make the award. "That's incredible," said Zerwekh, now 94 years old and in failing health. She became interested in Cushing after marrying her second husband, who had purchased the Cushing family property in 1947. "He saved the union is what he did," Zerwekh said.

In its announcement, the White House said Cushing "distinguished himself during combat operations against an armed enemy in the vicinity of Cemetery Ridge, Gettysburg, Pennsylvania, on July 3, 1863." Cushing wasn't just any participant. He commanded an artillery battery that bore the brunt of the famous Confederate assault known as Pickett's Charge. The spot where Cushing died would become known as the high-water mark of the Southern cause. "Refusing to evacuate to the rear despite his severe wounds, he directed the operation of his lone field piece continuing to fire in the face of the enemy," the White House said. "With the rebels within 100 yards of his position, Cushing was shot and killed during this heroic stand. His actions made it possible for the Union Army to successfully repulse the Confederate assault."



These undated photos provided by the Wisconsin Historical Society show West Point graduate First Lt. Alonzo Cushing (left) and posing (on the left) along with Capt. L. Kipp; Major Clark; Lt. Col. Joseph Taylor; Major General E.V. Sumner; Capt. Samuel Sumner; Surgeon Hammond; Lt. Col. Lawrence.

Federal law requires the Medal of Honor to be awarded within three years of the event, unless Congress specifically waives the requirement. While the Civil War has generated more medals than any other American War, Cushing's case was complicated by the fact that so few of them — 29 out of 1,522 — were awarded posthumously. In the 150 years since, debates have raged inside the War Department (now the Department of Defense) about the propriety of posthumous medals. "You're trying to evaluate something

that happened so long ago,” said Laura Jowdy, an archivist with the Congressional Medal of Honor Society. “The nice thing about Cushing’s case is it was written about at the time. It was something people saw and wrote about and remembered later in life.”

One unresolved issue is who will receive Cushing’s medal. The Army says it will accept the award on Cushing’s behalf, since he had no direct descendants of his own (although his brother, Navy Commander William Cushing — himself commended with a Thanks of Congress Resolution — did). The city of Delafield — a town of about 6,000 people 30 miles west of Milwaukee — would like to display the medal at City Hall, said David Krueger, who serves as the mayor’s representative on the Cushing Medal of Honor Committee. “It’s fantastic news,” he said. “We’re going to celebrate as a city regardless.” [Source: Military.com Aug 26, 2014 ++]

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## **POW/MIA Recoveries ► 140816 thru 140831**

"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II (73,539) Korean War (7,822) Cold War (126), Vietnam War (1,642), 1991 Gulf War (0), and OEF/OIF (6). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home. For a listing of all personnel accounted for since 2007 refer to [http://www.dtic.mil/dpmo/accounted\\_for](http://www.dtic.mil/dpmo/accounted_for) . For additional information on the Defense Department’s mission to account for missing Americans, visit the Department of Defense POW/Missing Personnel Office (DPMO) web site at <http://www.dtic.mil/dpmo> or call or call (703) 699-1169. The remains of the following MIA/POW’s have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:



Family members seeking more information about missing loved ones may call the following Service Casualty Offices: U.S. Air Force (800) 531-5501, U.S. Army (800) 892-2490, U.S. Marine Corps (800) 847-1597, U.S. Navy (800) 443-9298, or U.S. Department of State (202) 647-5470. The remains of the following MIA/POW’s have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:

**Vietnam - None**

**Korea – None**



## World War II

- The Department of Defense POW/Missing Personnel Office (DPMO) announced 18 AUG that the remains of a U.S. serviceman, missing since World War II, have been identified and are being returned to his family for burial with full military honors. Army Pfc. **Cecil E. Harris**, 19, of Shelbyville, Tenn., will have a funeral Aug. 29, in Chattanooga, Tenn., and will be buried Oct. 22, in Arlington National Cemetery near Washington, D.C. On Jan. 2, 1945, Harris and elements of the Company D, 179th Infantry Regiment, 45th Infantry Division were deployed to France. Harris was a member of the rifle platoon, whose mission was to hold a defensive position, near Dambach, France. During this mission, Harris' platoon was attacked by German forces and was forced to withdraw to a more defensible position. After the attack, Harris was reported missing. Between January 12 and May 20, 1949, the American Graves Registration Command (AGRC) conducted investigations on the loss of Harris, but were unsuccessful in locating his remains. On Sept. 3, 2013, the American Battlefield Monuments Commission (ABMC) contacted the Joint POW/MIA Accounting Command (JPAC) to inform them a private citizen, while hiking near Dambach, found possible human remains and an identification tag with Harris' name. French authorities took possession of the remains. From Sept. 9-11, 2013, a JPAC recovery team excavated a burial site in Dambach recovering possible human remains, personal effects, and military gear that correlated to Harris. To identify Harris' remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used forensic identification tools such as dental comparison with his records and mitochondrial DNA, which matched Harris' sister and niece.



**Cecil E. Harris**

- The Department of Defense POW/Missing Personnel Office (DPMO) announced 20 AUG that two U.S. servicemen, missing from World War II, have been identified and are being returned to their families for burial with full military honors. The two servicemen are Army Air Force Staff Sgts. **Robert E. Howard**, 21, of Moravia, Iowa, and **David R. Kittredge**, 22, of Oneida, Wis. The individually identified remains of Howard will be buried on July 19, in Moulton, Iowa. The individually identified remains of Kittredge will be buried on Aug. 13, in Green Bay, Wis. The remains that could not be individually identified will be buried as a group in a single casket, at a future date at Arlington National Cemetery near Washington, D.C. On April 16, 1945, three aircraft were flying in a formation on a bombing raid to Wittenberg, Sachsen-Anhalt, Germany, when the pilots of two other aircraft reported seeing Howard and Kittredge's aircraft hit by enemy fire. The B-26B descended into a deep dive and exploded upon ground impact. In 2007, a German aircraft researcher interviewed eyewitnesses, who reported seeing two deceased crew members buried near the crash site under an apple tree. He also reported the crew members as being exhumed in 1947 or 1948, by an allied recovery team. In June 2012, a German national informed

the U.S. government that he found possible human remains in Muhlanger, which he believed to have been associated with an April 1945, B-26B crash, and turned them over to the local police. In July 2012, a JPAC team began excavating the site recovering human remains, personal effects and aircraft wreckage. JPAC also took custody of the remains that the local German national had previously recovered. To identify Howard's remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools such as mitochondrial DNA (mtDNA). To identify Kittredge's remains, scientists from JPAC and AFDIL also used mtDNA and dental comparisons, which matched his records.



**Robert E. Howard**



**David R. Kittredge**

[Source: [http://www.dtic.mil/dpmo/news/news\\_releases/](http://www.dtic.mil/dpmo/news/news_releases/) Aug 15, 2014 ++]

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## **VA Secretary Update 32** ► **American Legions 96th Annual Conference Speech**

Secretary Robert A. McDonald's Remarks was the keynote speaker at the American Legions 96<sup>th</sup> Annual Conference on 26 AUG in Charlotte, NC. He spoke on what has been done to date by VA and Congress to address the current array of problems VA has to correct and a few of the area areas where he intends to change the status quo. In summary he said, "I don't deny that the challenges ahead are significant. There's a lot to do. And there's a lot at stake. But in tough times, I've always turned to a favorite saying of mine— 'A pessimist sees the difficulty in every opportunity; an optimist sees opportunity in every difficulty.' Well, I'm an optimist. And a realist. And a pragmatist. I've no doubt that with the support of President Obama, Congress, VSOs like the Legion, and other stakeholders, we can do what needs to be done to restore confidence in the Department." To read his entire speech refer to the attachment to this Bulletin titled,

“VA Secretary Speech at American Legion 96<sup>th</sup> Annual Conference”. [Source: VA News Release Aug 26, 2014 ++]

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## VA Secretary Update 33 ► Message to Vets | Sustainable Accountability

### A MESSAGE FROM THE VA SECRETARY August 28, 2014

#### Sustainable Accountability

Over these first weeks as your Secretary, I have spoken to many of you across the country and shared how grateful I am for the work you do each day. I am inspired by your focus on our mission, your commitment to our values, and by your dedication to serve Veterans with dignity. Today, I signed a new VA policy on accountability that responds to the President’s and Congress’ Veterans Access, Choice, and Accountability Act of 2014 (VACAA). In accordance with VACAA, our new VA policy streamlines necessary removal and appeals processes for senior executives when the best interest of Veterans is served. In short, the law and our policy allow us to terminate a Senior Executive Service (SES) employee more quickly, where the evidence shows termination is warranted, than we might have previously. Due process rights remain. The new policy does not allow VA to terminate employment without evidence or cause, nor does it guarantee that VA’s decision to remove an employee will be upheld on appeal. The law and policy do not change timelines related to front-line employees or lower-level supervisors. SES employees who are impacted by this law will receive more specific detail on our new policy soon.

As our new VA policy takes effect, I want you to understand my professional philosophy on accountability, what I call *sustainable accountability*, and what sustainable accountability means for us—VA employees, striving together to make our Department the high-performing customer service organization Veterans deserve and the American people rightly expect.

First, let me describe what sustainable accountability does not mean—it does not mean that heads always roll. That is an over-simplified, short-sighted, and negative interpretation of accountability, and it is not helpful to what we are about here at VA.

Sustainable accountability means ensuring all employees understand how daily work supports our mission, values, and strategy. VA leaders provide resources and help employees understand this relationship so their work can support our mission, values, and strategy. Likewise, employees inform leaders when challenges hinder their ability to succeed. When necessary, leaders make adjustments that give all employees the opportunity to succeed. Whether you are hospital directors, cemeterians, members of the environmental maintenance services teams, or benefits coordinators—whatever your job—understanding and acting on the relationship between VA’s mission, values, strategy, and our daily work is an imperative.

Sustainable accountability is about more than top-down, hierarchical behavior modification. It is collaborative. Supervisors provide feedback, every day, to every subordinate to recognize what is going well and identify where improvements are necessary. In that same spirit, employees fulfill their responsibility to Veterans and to the Department to provide feedback and input on how we can better serve Veterans. That is sustainable accountability; the kind of daily exercise necessary in any high-performance organization.

We have work to do.

To achieve the sustainable accountability that we want, we are going to do a better job training leadership. We will flatten our hierarchical culture to encourage innovation and collaboration. We are going to rate the relative performance of employees—everyone cannot be *the best*. When necessary, we will provide the

right training so lower-performing employees have the opportunity to succeed. If that fails, we will move on to the next person so others will have the chance to progress and succeed.

Each day, we must remind ourselves and one another that VA has a noble mission—caring for Veterans “who shall have borne the battle” and their families, as President Abraham Lincoln charged 150 years ago.

We have strong, institutional values—Integrity, Commitment, Advocacy, Respect, and Excellence. These are mission-critical ideals that must profoundly influence our day-to-day behavior and performance.

In performing that mission, guided by those values, we will judge the success of our efforts against a single metric—customer outcomes, Veterans’ outcomes. VA is a customer service organization. We serve Veterans.

We hold ourselves accountable to these standards. We do not want VA to just meet a standard. We want VA recognized as *the* standard—in health care and in benefits.

It is both an honor and a privilege to serve as your Secretary.

**Robert A. McDonald**

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## **VA Physician Qualifications Update 02** ► **National Recruiting Initiative**

Speaking to a crowd of medical students, residents and faculty at Duke University’s School of Medicine, Secretary of Veterans Affairs Robert A. McDonald on 29 AUG launched a recruiting initiative aimed at bringing the best and brightest health professionals to the Department of Veterans Affairs (VA) which will ultimately expand access to care for Veterans. “At VA, we have the most inspiring mission and the greatest clients of any healthcare system in the world. That’s exactly the message I’m going to share as I speak with health care professionals and students about the value of serving at VA,” said Secretary McDonald. “We have taken action to get Veterans off of wait lists and into clinics in the short-term, but in the long-term, in order to provide timely access to care, we need to build capacity by hiring more clinicians. We need the best doctors and nurses serving Veterans, and that is why I will be out recruiting, leveraging the existing relationships and affiliations VA has with many academic institutions, and talking directly to medical professionals about joining us to fulfill our exceptional mission of caring for those who ‘shall have borne the battle.’”

VA is taking multiple steps to expand capacity at their facilities, to provide Veterans the timely care they have earned and deserve. In addition to Secretary McDonald’s direct messages to clinicians and clinicians-in-training, these steps include:

- Collaborating on a new nursing academic partnership (VA Nursing Academic Partnerships or VANAP) focused on psychiatric and mental health care to build stronger, mutually beneficial relationships between nursing schools and VA facilities.
- Partnering with the Department of Defense Health Affairs, Army, Navy, and Air Force to improve recruitment of recently or soon to be discharged health care professionals. VHA is already taking advantage of known separations of military health care workers.
- Expanding of a pilot program to bring combat medics and corpsmen in to VA facilities as clinicians
- Improving the credentialing process for VA and DoD health care providers which will involve sharing credentials to speed up the process.

- Expanding of the loan repayment program, as included in the recently passed Veterans Access, Choice and Accountability Act
- Considering options to revise pay tables to offer more competitive salaries for VA providers, in comparison to their academic and private practice colleagues.

These actions build on existing recruitment tools, including partnerships between local facilities and academic institutions, loan repayment programs, and scholarship programs. “In order to recruit and retain the highest quality medical professionals, VA needs to be competitive with other healthcare systems, and ultimately that is how we provide the best care to our Veteran patients,” said Interim Under Secretary for Health Carolyn M. Clancy. To learn more about how to work in VA health care and serve our Nation’s Veterans, refer to: [www.vacareers.va.gov](http://www.vacareers.va.gov). [Source: VA News Release Aug 29, 2014 ++]

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## **VA Claim Numbers ► Why so High | Up 55% Since 2000**

America’s population of living veterans fell by almost five million, or 17 percent, from 2000 to 2013. So why did the number of veterans drawing disability compensation climb by 55 percent over that period? And why has yearly VA disability payments tripled since 2000 to reach \$60 billion in 2014? The Congressional Budget Office explains why in a new report, and the primary reason is not found among veterans who served in Iraq and Afghanistan. That source of claims is significant but not yet near its peak. A greater factor has been liberalized laws and policies on “service connected” ailments, particularly decisions to compensate Vietnam War veterans for common medical conditions of aging and lifestyle because of an “association” with possible exposure to herbicides used in that war. For example, in 2000 only 38,000 veterans from all war eras were receiving disability compensation for diabetes. By last year, 320,000 veterans from the Vietnam War alone drew diabetes-related compensation.

The Department of Veterans Affairs (VA) expanded its list of diseases presumed caused by Agent Orange to ischemic heart disease, Parkinson’s disease and certain types of leukemia in 2010. By June of last year, that decision had led to VA processing 280,000 claims for the newly presumptive ailments and to making \$4.5 billion in retroactive disability payments. Another factor of growth in VA claims has been a weak labor market, CBO says, which encourages out-of-work or underemployed veterans to apply for disability compensation. Current law allows them to do so at any age and as often as they like. Indeed, laws enacted in 2000 and 2008 required VA to strengthen the help given to veterans to apply for disability benefits and substantiate claims. VA also increased outreach to veterans with post-traumatic stress disorder and eased PTSD diagnostic requirements. All such efforts, CBO says, are aided by the Internet and its capability to relay information quickly, and by websites that offer information on benefits and programs and encourages veterans to submit claims online.

CBO prepared its report, Veterans’ Disability Compensation: Trends and Policy Options, at the request of the ranking Democrat on the House Veterans Affairs Committee, Rep. Mike Michaud of Maine. It can be accessed via <http://www.cbo.gov/publication/45615>. As with most CBO reports, it offers only “objective, impartial analysis” and options, not recommendations. But the options for easing the river of VA compensation claims are, as expected, controversial. Many will be unpopular with veterans and condemned by powerful veteran service organizations, which would seem to make adoption by the Congress or VA unlikely outside of a larger bipartisan package of federal entitlement reforms. For example, CBO floats three options to alter policies on identifying service-connected conditions and to conduct long-term monitoring of disability ratings.

- One would impose a time limit on filing initial claims. CBO notes that in 2012, roughly 43 percent of first-time recipients of disability pay had filed claims while 55 or older, even though most had left service by age 30. Seven percent of new claimants that year were 75 or older. “Many Vietnam veterans, all of whom are now over the age of 55, began to receive compensation recently for such common medical conditions as hearing loss (35,000 new cases in 2012) and tinnitus (40,000 new cases in 2012),” CBO points out. It suggests that veterans could be required to file initial claims within a fixed period of time, for instance within five or 10 or 20 years of leaving active duty, depending on medical condition claimed, because some conditions would take longer than others to become apparent.
- Another option would require more reexaminations of veterans with disability ratings to track changes and thus adjust ratings.
- A third option is to change the “positive-association standard” VA has used to form its list of “presumptive” medical conditions. For example, VA presumes any Vietnam War veteran who has Type II diabetes or heart disease contracted the condition from wartime exposure to Agent Orange. CBO notes that such a medical finding “does not prove that the occurrence of a disease results from exposure to a particular hazard.” Indeed, using the association standard, says CBO, “can result in providing benefits for conditions that are common in the general population and that may be more strongly associated with non–service-related risk factors such as genetics, aging or lifestyle.” This option would have VA continue to make “a positive association between exposure to a hazard and onset of a disease a necessary criterion for establishing the presumption that a condition is connected to military service, but it would no longer have such an association constitute the sole factor for establishing that presumption.” VA would have to consider “other known risk factors, such as diet and aging, in the development of the medical condition.”

Other CBO options to control disability pay include: an end to Individual Unemployability (IU) benefits to veterans old enough to qualify for social security; dampening cost-of-living adjustments, and restoring the ban on “concurrent receipt” of both VA disability pay and military retirement. Repealing concurrent receipt, CBO says, would have the largest budgetary effect of any option, saving the government \$119 billion over the next 10 years. It notes that “for decades before 2003” military retirement was cut by the amount a retiree drew in VA disability pay. Congress ended that offset for retirees with 20 or more years’ service who have disability ratings of 50 percent or higher or who have combat-related disabilities. Those changes too encouraged more vets to file compensation claim.

In 2000, only nine percent of veterans drew disability compensation and the average yearly payment, in 2014 dollars, was \$8100. Today 16 percent of veterans receive disability pay and it averages \$13,000. CBO says the jump reflects a rise in number and severity of rated ailments, especially for two eras of vets, those who served during Vietnam and the first Gulf War. “In 2000, about 735,000 Vietnam-era veterans were receiving benefits; by 2013, that number had grown to 1.2 million [or] more than 60 percent,” CBO reports. “Over the same period, the number of Gulf War-era veterans receiving benefits rose from 280,000 to 1.3 million -- an almost fivefold increase” so 22 percent of Gulf War vets now draw disability pay. [Source: Stars & Stripes | Tom Philpott | Aug 28, 2014 ++]

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## **VA Appointments Update 09 ► Proposed New Scheduling System**

The Department of Veterans Affairs (VA) announced 25 AUG plans to issue a Request for Proposal (RFP) for a new Medical Appointment Scheduling System; the next step in a series of actions VA has taken to



replace its antiquated legacy scheduling system. The new system will improve access to care for Veterans by providing medical schedulers with cutting-edge, management-based scheduling software. The RFP will be made public by the end of September 2014; eligible vendors will have 30 days to respond from the day of issuance. “We want this process to be open to all eligible vendors to make sure the Nation’s Veterans have the full benefits the innovative marketplace has to offer,” said VA Secretary Robert McDonald. “When we can put a solid scheduling system in place, this will free up more human resources to focus on direct Veterans’ care. As VA recommits to its mission of caring for Veterans and evaluating our actions through the lens of what serves them best, we know a better scheduling system is necessary to provide them the timely, quality health care that they have earned and deserve.”

VA will issue a draft RFP prior to releasing the full RFP to maximize industry and stakeholder input. The solicitation will require a two-part demonstration of capabilities: a written proposal and a technical demonstration to scheduling staff. VA hopes to award the contract by the end of the calendar year. “VA chose a full- and open-competitive strategy to acquire a ‘commercial, off-the-shelf’ scheduling system,” said Stephen Warren, VA’s Chief Information Officer. “We want a system that is user-friendly and tailored specifically for our Veterans.” Even as VA issues an RFP to replace the existing system, efforts are underway to make the current system easier to use for schedulers and Veterans. Among those enhancements:

- VA recently awarded a contract to improve the existing scheduling interface, providing schedulers a calendar view of resources instead of the current text-based, multiple-screen view. This update is scheduled to begin roll out beginning in January 2015.
- VA is developing mobile applications to allow Veterans to directly request certain types of primary care and mental health appointments (scheduled to begin deployment December 2014). Another application under development will give VA schedulers an easier-to-use interface to schedule medical appointments (scheduled to begin deployment December 2014).
- VA is rolling out new clinical video telehealth capabilities in October 2014 to further enhance access to care.

As part of the current RFP preparation process, VA is working with Veteran Service Organizations (VSO) to incorporate the groups’ feedback on requirements important to Veterans. VA’s VSO partners are currently reviewing user experience and business process documentation, and VA will continue to consult with VSOs as it works toward publishing its acquisition solicitation. VA’s acquisition process will comply with recently established legislative requirements related to the Department’s scheduling software.

[Source: VA News Release Aug 25, 2014 ++]

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## **VA Appointments Update 10** ► 3+ Month Wait Numbers Reduced by Half

The Department of Veterans Affairs has reduced by half the number of veterans waiting more than three months to see a doctor since a scandal erupted at the agency in spring over delays in health care, according to data released 28 AUG. The agency's health care system for veterans has paid to send nearly 200,000 patients to private doctors in order to speed up care, part of an effort that has decreased average wait times to see primary physicians from 51 to 43 days. Despite those gains, the agency's data tracking efforts, which now span three and a half months, also show some persistent problems: as of 15 AUG, the date of the last data collection, the number of patients who wait more than 30 days to see a doctor remained largely unchanged, at more than 630,000 — roughly 10.5% of the VA's patients. Reported wait times for



established patients have also risen consistently since the VA first released figures in mid-May. Established patients seeking primary care have to wait nearly 6 days to see a doctor, up from 3.5 days, according to the latest figures. [Source: USA TODAY | Meghan Hoyer | Aug 28, 2014 ++]

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## **VA HUD-VASH Update 03 ► 33% Reduction in Vet Homelessness**

The U.S. Department of Housing and Urban Development (HUD), U.S. Department of Veterans Affairs (VA), and U.S. Interagency Council on Homelessness (USICH) released 27 AUG a new national estimate of veteran homelessness in the United States. Data collected during the annual Point-in-Time Count conducted in January 2014 shows there were 49,933 homeless veterans in America, a decline of 33 percent (or 24,837 people) since 2010. This includes a nearly 40 percent drop in the number of veterans sleeping on the street. HUD, VA, USICH, and local partners have used evidenced-based practices like Housing First and federal resources like HUD-VASH (the HUD-Veterans Affairs Supportive Housing voucher program) to get veterans off the street and into stable housing as quickly as possible. Since 2008, the HUD-VASH program has served a total of 74,019 veterans. The program’s progress was lauded in the following statements by officials:

- “We have an obligation to ensure that every veteran has a place to call home,” said U.S. Department of Housing and Urban Development Secretary Julián Castro. “In just a few years, we have made incredible progress reducing homelessness among veterans, but we have more work to do. HUD will continue collaborating with our federal and local partners to ensure that all of the men and women who have served our country have a stable home and an opportunity to succeed.”
- “The Department of Veterans Affairs and our federal and local partners should be proud of the gains made reducing Veterans’ homelessness,” said Secretary of Veterans Affairs Robert McDonald, “but so long as there remains a Veteran living on our streets, we have more work to do.”
- “As a nation, we have proven that homelessness is a problem we can solve,” said U.S. Interagency Council on Homelessness Executive Director Laura Green Zeilinger. “Communities all across the country are meeting this costly tragedy with urgency and a focus on helping all veterans and their families achieve safe and stable housing.”

To accelerate progress on meeting the goal of ending veteran homelessness by 2015, First Lady Michelle Obama launched the Administration’s “Mayors Challenge to End Veteran Homelessness” in spring 2014. So far, more than 210 mayors, county, and state officials have committed to ending homelessness among veterans in their communities. The federal government has provided significant new resources to help communities pursue the goal of ending homelessness among veterans. Communities that target these resources strategically are making significant progress and can end veteran homelessness in their communities in 2015. These strategies include:

- Using a Housing First approach, which removes barriers to help veterans obtain permanent housing as quickly as possible, without unnecessary prerequisites;
- Prioritizing the most vulnerable veterans—especially those experiencing chronic homelessness—for permanent supportive housing opportunities, including those created through the HUD-VASH program;
- Coordinating outreach efforts to identify and engage every veteran experiencing homelessness and focus outreach efforts on achieving housing outcomes;

- Targeting rapid rehousing interventions, including those made possible through the Department of Veterans Affairs’ Supportive Services for Veteran Families program, toward veterans who need shorter-term rental subsidies and services in order to be reintegrated back into our communities;
- Leveraging other housing and services resources that can help veterans who are ineligible for some of the VA’s programs get into stable housing;
- Increasing early detection and access to preventive services so at-risk veterans remain stably housed;
- Closely monitoring progress toward the goal, including the success of programs achieving permanent housing outcomes; and
- Aligning local goals and strategies with Opening Doors: Federal Strategic Plan to Prevent and End Homelessness.

[Source: VA News Release Aug 27, 2014 ++]

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## **VA Suicide Prevention Update 22 ► 1, 2, Many Project**

More than 8,000 Veterans per year take their own lives. On average, that’s 667 per month, 154 per week, 22 per day, or one Veteran every 65 minutes. A lesser-known statistic is that more than half of these Veterans are 50 years or older. In the past two years, much ado has been made about Veterans diagnosed with post-traumatic stress disorder and traumatic brain injuries—and rightfully so. For an increasing number of Veterans, the sense of urgency for wellness is steadily increasing and beginning to trump their fears or perceived shame of asking for help.

Why are so many Veterans in crisis? For many of these heroes, there were no ticker tape parades, pomp and circumstance, or welcome home celebrations. While their reasoning is varied, many Veterans and family members continue to struggle with behavioral health challenges, a dissociative sense of belonging, and untimely or unavailable medical care. As a retired U.S. Air Force member and former Air Force special agent, Timothy Lawson investigated numerous Veteran suicides. Though many Veterans authored suicide notes and wills, some did not. Others replaced the notes with final telephone calls or goodbye emails. Common responses from family members included: “I just thought he/she was going through a rough spot,” or “Why didn’t his/her friends or supervisors intervene to help?”

So, how do we battle this epidemic? Marine veteran Lawson created the “1, 2, Many Project” and corresponding podcast to provide a powerful, in-depth focus on why Veterans consider, attempt and succeed in ending their own lives. Veterans participating in the project convey greater visibility and understanding of the issue, as they “walk” Tim through their decision-making processes, suicidal ideations and attempts. Furthermore, friends and loved ones relay their innermost feelings, daily struggles, and coping strategies in processing the sudden and seemingly unexplained deaths of Veterans closest to them. Most importantly, listeners learn how they and others can recognize, engage and act to assist Veterans in need. To learn more about the 1, 2, Many Project, visit <http://one2manyproject.com>, on Facebook at [1, 2, Many Project](#), or via Twitter at <https://twitter.com/One2ManyProject>. [Source: Vantage Point | Corey Christman | Aug 15, 2014 ++]



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## **VA Rural Access Update 20 ► RUCA Use Change Will Improve Service**

In order to more accurately identify and serve rural Veterans, the Veterans Health Administration (VHA) is improving the method it uses to define urban, rural and highly rural land areas. “The Department of Veterans Affairs is committed to providing high quality health care to Veterans when and where they need it, including rural and highly rural areas of the country,” said Secretary Robert McDonald. “With this change, we will be better able to deliver services to Veterans when and where they need them.” The current method is being replaced by a more accurate method, modeled on one used by other leading federal agencies. It is anticipated that implementation will begin before October 1, 2014. The Rural-Urban Commuting Areas (RUCA) system, developed by the departments of Agriculture and Health and Human Services’ Health Resources and Services Administration, has become more accepted because of its sound social science basis and its adaptability for special programs.

“VHA strives to provide high-quality, accessible health care to all enrolled Veterans,” said Interim Under Secretary for Health, Dr. Carolyn Clancy. “However, we must know where rural Veterans live in order to provide adequate access to care. This requires the best possible definition of ‘rural’ land areas. With this change, VHA will be able to better serve this important Veteran population.” Improving VHA’s method for identifying urban, rural and highly rural Veterans will result in more accurate identification of rural Veterans, improved reporting of the number and location of rural Veterans and of statistics on their geographic access to sites of care along with improved allocation of resources and improved research on rural Veterans’ needs. Currently, 3.2 million rural Veterans are enrolled in the VA system, which represents 36 percent of the total enrolled Veteran population. For a more detailed explanation of the change, visit the VA Office of Rural Health website <http://www.ruralhealth.va.gov>. [Source: VA News Release Aug 22, 2014 ++]

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## **VA Eye Trauma Registry ► 4 Years Late | 9 Months to Go**

The Veterans Affairs Department is finally compiling a list of eye-injured veterans, something it has failed to do in the four years since Congress mandated the registry when it created the Vision Center of Excellence. But the VA's registry will not be linked to one already set up by the Defense Department, according to Tom Zampieri, a district director for the Blinded Veterans Association. "The VA is hiring its own contractors and will work the next nine months to develop its own registry," Zampieri said. "So instead of a compilation of [DoD and VA] records there will two registries." The association favors a single registry, which is what Congress mandated when it created the Vision Center of Excellence. The VA has not responded to Military.com's request for comment. Zampieri said he is hoping that the new secretary will focus greater attention on the Vision Center of Excellence than his predecessor.

During Secretary Erik Shinseki's time at VA, the vision center was largely ignored. It never received funding to hire a full staff and the VA made no real effort to compile a registry of eye-injured veterans. In testimony, Under Secretary for Health Dr. Robert Petzel avoided in answering specific questions about the center, telling Congress in 2013 that he was not aware center jobs were unfilled and claimed the registry was under development. Petzel turned in his resignation ahead of a planned retirement in May amidst a scandal involving secret wait lists and patient deaths. Zampieri said the center was always under staffed and the registry included only one name. VA Secretary Robert McDonald spoke Tuesday in Sparks, Nevada. Though McDonald did not address issues specific to blind or vision-impaired veteran during his speech, Zampieri said the association is hopeful the new secretary will take a closer look at its concerns. One plus, he believes, is that the former head of the Vision Center of Excellence, retired Army Col. Donald Gagliano, was a classmate of McDonald's at West Point, as was Deputy VA Secretary Sloan Gibson, who filled in as acting VA chief after Shinseki resigned in May.

Gagliano, now an assistant clinical professor at the Uniformed Services University and a specialist at Walter Reed, was among the attendees who got a shout out from McDonald during the speech. Also at the speech was Dr. Mary Lawrence, deputy executive director of the Vision Center of Excellence, who McDonald also mentioned by name, saying he looked "forward forward to working with you and your colleagues." As he has been doing at other VA facilities, McDonald conceded that the VA has a way to go following the wait-list scandal and other problems with regaining the trust of veterans and the public. He reiterated that anyone who deliberately skewed the appointments system would be held accountable. At least 35 deaths have been linked to manipulated patient appointments and VA leadership has said officials could face criminal charges. Zampieri said McDonald "spent a lot of time talking to a group of Iraq and Afghanistan veterans" during the visit, and that the new secretary was impressive.

Zampieri called the VA's decision to go with separate registries "a microcosm of the bigger problem" between VA and DoD. The decision recalls the decision by the two departments to abandon a program to develop a single electronic health records system. In February 2013, only days after announcing they would speed up the program – for which more than \$1 billion had reportedly been spent – then-Defense Secretary Leon Panetta announced they would, instead, stay with their own systems but work to integrate them. The move frustrated and confused Congress, with some lawmakers particularly reluctant to hear VA come forward with any new IT budget request. Panetta announced the decision after a meeting with Shinseki, and some observers believe that it was the Pentagon that wanted out of the program. In the case of the Vision Center of Excellence, it is the VA that has dragged its feet. In contrast to the VA eye-injured registry, bearing only a single name, the DoD has built a working registry of about 30,000 names, according to Zampieri. [Source: Military.com | Bryant Jordan | Aug 20, 2014 ++]

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## **VA Deaths ► Congress Seeking Diagnosis/Treatment Delay Info**

Veterans Affairs Secretary Robert A. McDonald has ordered a review of the VA's national consult database, an independent review of the consultation process, and clarification by a top VA official of his testimony before Congress on delays in VA diagnosis and treatment. The VA "had weaknesses in its consultation practices for a number of years," McDonald said in a letter to the chairman of the House Veterans Affairs Committee on 11 AUG. McDonald was reacting to a letter sent 4 AUG by U.S. Rep. Jeff Miller, the Florida Panhandle Republican, demanding a fuller accounting of the deaths and injuries from VA delays.

Earlier this month, Miller widened the scope of his committee’s inquiry into the delays, including a demand for results of the VA’s review of 250 million consultations dating back to 1999. Miller is seeking the dates of each delayed consultation and resulting death and injury as well as the locations where the delays took place. He also wants to know the dates when patients were notified they may have suffered harm — and the number of veterans who waited more than 60 days for a consultation but whose health problems, the VA says, were not related to the delay. Miller demanded the information by 11 AUG, seeking assurance “this inquiry receives precedence above all other congressional requests for information.” On that date, McDonald responded with contrition. “I am disappointed by how the Department characterized the findings of its internal consult reviews,” McDonald wrote to Miller. “This is a complex subject, but VA has a responsibility to communicate clearly and accurately to Congress, veterans and the American public.”

In April, the VA issued a report saying 76 patients nationwide had suffered injuries as a result of delays and that 23 of them had died. Since then, an additional patient has died, according to the VA. The VA initiated an internal review after deaths were discovered in Georgia and South Carolina. Three of those deaths were in the VA Sunshine Healthcare Network, which covers Florida, South Georgia, Puerto Rico and the U.S. Virgin Islands. None of the deaths was the result of actions at the James A. Haley Veterans’ Hospital in Tampa or the C.W. “Bill” Young VA Medical Center in Bay Pines, according to the National Consult Delay Review Fact Sheet report delivered to Congress. But there were two “institutional disclosures” at the Bay Pines center and one in Tampa, according to the report. That means patients or their representatives were notified that the veterans were harmed during their care. The report does not specify the level of harm or list any patient names.

The deaths and injuries in the Sunshine Healthcare Network arose from 301,000 consultations made between 2010 and 2012, said Joleen Clark, director of the Sunshine Healthcare Network, also known as VISN 8. After the April report was released to Congress, Thomas Lynch, the VA’s assistant deputy undersecretary for health for clinical operations, said that “the majority of the deaths nationally happened as the result of delays in 2010 and 2011,” but he could not offer a specific figure or dates. Miller said that response obfuscated the scope of the problem and he is demanding a fuller review. McDonald told Miller he has ordered Lynch to clarify his testimony. [Source: Tampa Tribune | Howard Altman | Aug 15, 2014 ++]

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## **VA Deaths Update 01 ► No Proof of Phoenix Delayed Care Deaths**

The Veterans Affairs Department says investigators have found no proof that delays in care caused any deaths at a VA hospital in Phoenix, deflating an explosive allegation that helped expose a troubled health care system in which veterans waited months for appointments while employees falsified records to cover up the delays. Revelations that as many as 40 veterans died while awaiting care at the Phoenix VA hospital rocked the agency last spring, bringing to light scheduling problems and allegations of misconduct at other hospitals as well. The scandal led to the resignation of former VA Secretary Eric Shinseki.

The VA's Office of Inspector General has been investigating the delays for months and shared a draft report of its findings with VA officials. In a written memorandum about the report, VA Secretary Robert A. McDonald said, "It is important to note that while OIG's case reviews in the report document substantial delays in care, and quality-of-care concerns, OIG was unable to conclusively assert that the absence of timely quality care caused the death of these veterans." The inspector general's final report has not yet been

issued. The inspector general runs an independent office within the VA. Deputy VA Secretary Sloan Gibson confirmed the findings in an interview with The Associated Press. Gibson, however, stressed that veterans were still waiting too long for care, an issue the agency was working to fix. "They looked to see if there was any causal relationship associated with the delay in care and the death of these veterans and they were unable to find one. But from my perspective, that don't make it OK," Gibson said. "Veterans were waiting too long for care and there were things being done, there were scheduling improprieties happening at Phoenix and frankly at other locations as well. Those are unacceptable." [Source: Associated Press | Stephen Ohlemacher | Aug 26, 2014 ++]

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## **VA Claims Backlog Update 141 ► 47,786 Vets Died w/Pending Claims**

The number of backlogged veterans' health care applications grew despite an online program the Veterans Administration introduced in 2010 and touted as a quick, easy way for veterans to apply for benefits, according to a newspaper report. The Atlanta Journal-Constitution reports the number of backlogged applications from veterans across the country had grown to nearly 848,700 by July 2012 and Atlanta-based program analyst Kimberly Hughes discovered that as many as 47,786 veterans died while their applications were pending. Hughes said about one in three online applications met a five-day turnaround date for processing.

The VA's Office of Inspector General and the House Committee on Veteran's Affairs is now investigating the application backlog. "VA has a responsibility to facilitate the completion of this mountain of pending applications, and it is clearly not getting the job done," chairman of the House committee Rep. Jeff Miller (R-FL) told the newspaper. "It's time for department leaders to outline a strategy to address this situation or explain to America's veterans why a backlog of nearly 900,000 pending health enrollment applications is acceptable."

In a blog posting and a written statement released 17 AUG, officials from the U.S. Department of Veterans Affairs said the report "failed to include key facts and information." The statement said that more than 8.9 million veterans had enrolled in the VA health care system since 1998, and that about 2 percent of applications received were "found to be incomplete." The correct number of pending applications is 216,000, the statement said. It added that an analysis of 1,843 pending records conducted earlier this month "showed that the majority of records associated with deceased Veterans (75 were for Veterans who died who were not applying for health care benefits." "We are working to resolve this situation so that our system will reflect only those Veterans who truly intend to apply for care and benefits," the statement added. [Source: Associated Press Aug 18, 2014 ++]

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## **ALS Update 12 ► Special Adapted Housing Eligibility**

Veterans and active-duty service members who suffer from Lou Gehrig's disease will have immediate access to a government-funded housing program under new rules from the Department of Veterans Affairs. The VA announced 13 AUG that soldiers who suffer from Lou Gehrig's disease, formally known as amyotrophic lateral sclerosis (ALS), will be eligible for its specially adapted housing program. The housing program provides grants to soldiers with disabilities, now including ALS, so they can buy new homes or fix



up homes they already own to accommodate their disabilities. The soldiers can receive up to \$67,555 in grant money to remodel their homes or find new places to live.

The VA tentatively added Lou Gehrig's disease to the list of diseases that qualify for the program in December, and the agency said Wednesday it is finalizing the rule. Much maligned for the recent scandal over long wait times at VA hospitals, the department said it is pushing the rule through without further comment, because of the urgency of soldiers who suffer from ALS. "Delay in the implementation of this rule would have been impracticable and contrary to the public interest, particularly to veterans and active-duty service members," the agency wrote in the Federal Register. "Because the survival period for persons suffering from ALS is generally 18 to 48 months or less from the onset of symptoms, any delay in establishing [Special Adapted Housing] eligibility is extremely detrimental to veterans and active-duty service members who are currently afflicted with ALS," it added. [Source: The Hill | Tim Devaney | Aug 13, 2014 ++]

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## **VA Fraud, Waste, and Abuse ► 140815 thru 140831**

- **Tuskegee VAMC** – A Veterans Affairs Southeast Network employee who works at the Tuskegee VA medical center and was charged with sexual abuse of a veteran patient in February is still receiving a paycheck. **Andre Hall**, 40, of Montgomery, was charged with first-degree sexual abuse after being accused of fondling a female patient's breast against her will in December 2013, according to the Feb. 18 complaint filed in Macon County District Court. E. Paul Jones, the district attorney in Macon, Chambers, Randolph and Tallapoosa counties, said the preliminary hearing was held 21 AUG after being delayed by Hall's attorney twice. Hall, who pleaded not guilty, will only be tried if he's first indicted by a grand jury. Jones said the next Macon County grand jury doesn't meet again until January or February. A Central Alabama Veterans Healthcare Employee who dealt with the case but didn't want to be named for fear of retribution said that the case was turned over to the VA Southeast Network, and Hall was put on paid administrative leave. He's still listed as an employee in the CAVHCS directory. The employee said Hall worked in prosthetics at the Tuskegee medical center campus. [Source: Montgomery Advertiser | Kala Kachmar | Aug 25, 2014 ++]
- **Atlanta VAMC** – A former secretary at the Atlanta Veterans Affairs Medical Center has been sentenced to one year and one month in prison for stealing more than \$80,000 in government funds, authorities said 28 AUG. Zerry Feaster, 46, of Ellenwood, pleaded guilty in June to seven counts of theft of government funds and five counts of making false statements, the U.S. Attorney's Office said. While working in the Police Services Division at the VA Medical Center in Decatur, Feaster misused her government-issued credit card for two years beginning in February 2010, according to the information presented in court. Instead of using the card to buy office supplies and equipment, she purchased pre-paid gift cards that she later used for personal items, authorities said. "Rather than supporting the men and women who have served our country honorably, Ms. Feaster stole from the VA to gamble and buy herself luxury goods at Coach and Tiffany," U.S. Attorney Sally Quillian Yates said in the news release. Feaster created fake purchase orders for supplies and equipment to try to cover up her fraud, officials said. Her prison sentence will be followed by three years of supervised release. She also must pay restitution of more than \$88,000. [Source: The Atlanta Journal-Constitution | Angel K. Brooks } Aug 28, 2014 ++]



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## **VA Credibility Update 17 ► Interim Rules for Firing Employees**

Federal regulators on 19 AUG outlined interim rules for streamlined firing of Veterans Affairs Department senior executives, a new authority backed by Congress in an effort to clean up cultural problems at the embattled department. The guidelines, published by the Merit Systems Protection Board (MSPB), also formalize the appeals process for employees dismissed under the new authority, protection which Senate Democrats had pushed for during legislative negotiations. But the change has drawn criticism from MSPB appointees, who said they have “concerns regarding the constitutionality” of the new provisions. They said appeals processing time is uncomfortably short and takes away some of the board’s responsibilities by leaving final decisions to administrative judges. Under the new rules:

- Senior officials dismissed by the VA secretary have a week to appeal the job action and petition for reinstatement or a different non-senior position.
- MSPB administrative judges must rule on those appeals within 21 days. If a decision isn’t made in that that time frame, the secretary’s decision becomes final.
- Neither the fired employees nor the department will have an opportunity for a second appeal if they disagree with the judges’ decisions. Usually, those decisions can be appealed to the full board for further consideration.

Lawmakers had pushed for a quicker process to punish poorly performing or incompetent senior executives, in response to reports of widespread mismanagement concerning medical appointment wait times and data collection at VA regional offices in recent months. Those revelations forced the resignation of VA Secretary Eric Shinseki, who acknowledged that he put too much trust in middle managers to handle growing systemic problems. New VA Secretary Bob McDonald, sworn 1 AUG, has promised to hold all VA employees accountable and break down bureaucratic barriers stalling veterans’ care within the department. But in comments 14 AUG, he told reporters that all federal employees must be given “due process that’s allowed them by law or by statute or by policy” and should be treated with “respect.”

Those comments drew grumbles from department critics, who said officials need to fire more managers implicated in the recent scandals to show the public their commitment to cleaning up the department. VA officials have said they expect numerous employees to face dismissal over their involvement in scandal cover-ups in Phoenix and other regional VA medical centers. But the new firing rules would cover fewer than 500 top VA employees, reducing the likelihood that the authority will be used frequently. VA has more than 300,000 employees nationwide. The interim rules outlined by MSPB on Tuesday are open for public comment until 18 SEP. [Source: NavyTimes | Leo Shane | Aug 19, 2014 ++]

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## **VA Credibility Update 18 ► Vets Depicted as Oscar the Grouch**

The beleaguered Department of Veterans Affairs depicted dissatisfied veterans as Oscar the Grouch in a recent internal training guide, and some vets and VA staffers said 26 AUG that they feel trashed. The cranky Sesame Street character who lives in a garbage can was used in reference to veterans who will attend town-hall events 27 AUG in Philadelphia. "There is no time or place to make light of the current

crisis that the VA is in," said Joe Davis, a national spokesman for the VFW. "And especially to insult the VA's primary customer."



***"100% GROUCHY, DEAL WITH IT."***

The 18-page slide show on how to help veterans with their claims, presented to VA employees 22 AUG and obtained by The Inquirer, also says veterans might be demanding and unrealistic and tells VA staffers to apologize for the "perception" of the agency. The spokeswoman from the Philadelphia VA benefits office - which will host the town halls Wednesday at noon and 6:30 p.m. - said in a statement that the agency regretted any misunderstanding caused by the slide show. "The training provided was not intended to equate veterans with this character," spokeswoman Marisa Prugsawan said. "It was intended to remind our employees to conduct themselves as courteously and professionally as possible when dealing with veterans and their concerns."

She said the guide appeared to be an old internal document from which employees at the Philadelphia office pulled information ahead of Friday's training. Prugsawan said she was unsure if the original slide show comparing veterans to Oscar had been created locally or by the national VA office and sent to regional centers. Whatever its origin, Davis said, the impact is clear. He said the reference "slams the door" on the agency's efforts to repair its relationship with veterans. Regaining that trust - which has been damaged by the national scandal over substandard service - is the main goal of the town-hall-style meetings being held at every VA hospital and benefits office around the country at the direction of Robert McDonald, the new VA secretary. In Philadelphia, the VA benefits office in Germantown and the VA hospital in University City have been embroiled in the controversy. Both are under investigation by the VA Office of Inspector General over allegations that staff deliberately masked delays on claims or appointments.

In addition to being an open forum for veterans and their family members, Wednesday's events will include a clinic for claimants to seek help on their cases. The slide show, "What to Say to Oscar the Grouch - Dealing with Veterans During Town Hall Claims Clinics," was shown to employees who will staff those events. Most slides touch on routine instructions, including dressing professionally, being polite, showing empathy, and maintaining eye contact. But the "grouch" theme is maintained throughout. About a dozen slides include pictures of the misanthropic Muppet in the can he calls home. In one, a sign reading "CRANKY" hangs from the rim. In another, Oscar's face is flanked by the words "100% GROUCHY, DEAL WITH IT."

The presentation includes tips on how to tell if a claimant is nearing an "outburst," including being accusatory, agitated, demanding, or unfocused. One section on dealing with angry claimants is titled "Don't Get in the Swamp With the Alligator." If the stress of dealing with angry claimants is overwhelming, the

employees are instructed to take a break. In addition to the slide show, employees received a handout on coping with stress and a four-minute relaxation technique. Christian DeJohn, 45, a VA employee who attended the training, said the content stunned him. DeJohn, an Army veteran who served in Bosnia, said the message seemed to be that veterans are irritable and potentially dangerous. "For a long time, there was a stereotype of Vietnam veterans, that they're mentally unstable and violent, bitter, angry, resentful," he said. "I feel like this is perpetuating some of the worst stereotypes of veterans."

Another veteran and VA employee, who attended the training but asked to not be named because, he said, he feared reprisal, said he understood why some people might have been offended, but that he was not. He said that one of the pictures of Oscar was on a slide that told employees to keep their desks clean, and he said some of the content was useful. "It was telling us how to talk to people," he said. "You're going to have people who are going to be really upset because their claims haven't been processed." Several other employees who attended the training did not respond to requests for comment. On Tuesday morning, staff at the office received an e-mail, obtained by The Inquirer, advising them to "not respond directly to any media inquiries." Most of the town-hall meetings ordered by McDonald will be held in the coming weeks. At the few that have already taken place, discussions have at times turned heated, according to news reports. At others, the tone has seemed cooperative and the content mostly informational.

David Gai, the national communications director for AMVETS, a service organization, said the suggestion that some veterans who attend the events will be grouchy is a small example of a wider issue at the VA: Employees don't understand veterans. "They're being trained in the procedures and not necessarily the nuances of where the veteran is coming from," he said. "That cultural awareness is sometimes a hard gap to fill." Davis also said the training guide was representative of a cultural problem. He said most employees would not make light of veterans' concerns. "But there are some people at the VA who forgot who their ultimate boss is," he said. "And that's the veteran."

Veterans Affairs Secretary Robert McDonald on 28 AUG ordered a systemwide review of the agency's training programs after the Philadelphia VA disclosure. In a statement, McDonald apologized and said any comparison to the cranky *Sesame Street* character who lives in a trash can was "clearly contrary" to the agency's mission and the "kind of open culture we want in the new VA." He said use of the training materials that included references to Oscar the Grouch would be discontinued. In his statement, McDonald said he ordered the review of the training programs "to ensure that they are consistent with the new culture we are working to create." McDonald's statement did not address the explanation offered by Diana Rubens, director of the city's VA office, who insisted that dozen Oscar references in the guide pertained not to irate or grumpy vets, but to VA employees who may have had to respond to their concerns at town-hall meetings. [Source: Philadelphia Inquirer | Tricia L. Nadolny | Aug 27 & 29, 2014 ++]

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## **PTSD Update 174 ► Consequences of Changing Diagnostic Criteria**

Changes to the diagnostic criteria for post-traumatic stress disorder made in 2013 provide flexibility for new PTSD diagnoses in troops, but leave out some who would have been diagnosed with PTSD under the old standards, according to a new study published 4 AUG in the prestigious journal *Lancet Psychiatry*. Researchers with the U.S. Army Military Operational Medicine Research Program surveyed 1,822 soldiers using checklists based on the old and new definitions of PTSD as spelled out in the Diagnostic and Statistical Manual of Mental Disorders, or DSM. Roughly the same amount of soldiers screened positive for PTSD under the old DSM-4 criteria and new DSM-5 definition — 13 percent and 12 percent,

respectively. The same rang true for the 946 troops among the group who saw combat — 19 percent screened positive under DSM-4, while 18 percent did so under DSM-5.

But a significant portion of the troops who screened positive under one definition did not screen positive under the other, and vice versa. Of the 221 soldiers who met DSM-4 criteria, 67, or 30 percent, did not meet the new criteria. And of the 216 soldiers who met DSM-5 criteria, 59, or 27 percent, did not meet the old criteria. “The new PTSD symptom criteria do not seem to have greater clinical utility,” wrote retired Army Col. Charles Hoge and others. “Clinicians need to consider how to manage discordant outcomes, particularly for service members and veterans with PTSD who no longer meet criteria.” In late 2012, the American Psychiatric Association Board of Trustees changed the requirements for diagnosing PTSD, redefining the disorder to allow for broader understanding of combat-related PTSD. The group dropped a requirement that in order to receive a diagnosis, a patient must experience “fear, helplessness or horror” in reaction to a trauma or environmental stressor. Many military personnel don’t experience those reactions because they are trained to handle adverse events. The researchers raised concerns that the differences in diagnoses may lead to a loss of access to care or disability support for troops with PTSD.

While the Defense and Veterans Affairs departments have policies upholding diagnoses made under the old criteria, “crucial questions remain” about the new definition, especially an implication that individuals who don’t screen for full-blown PTSD or those diagnosed under the old definition may be considered as having an adjustment disorder instead of an anxiety disorder, which PTSD is considered to be. “This label carries a particularly pejorative connotation in the U.S. military, where adjustment disorder of less than six months can lead to administrative separation without benefits and chronic adjustment disorder conveys a message of weakness and failure to adapt,” Hoge wrote. The researchers said their data raise questions about whether changing the definition actually will improve diagnosis and care for PTSD patients in the long run. “Clinicians should recognize the subjectivity involved in developing consensus-based diagnoses, gather relevant assessment and clinical data and document which diagnostic criteria they apply,” they wrote.

In response to the Lancet Psychiatry article, psychiatrist and University of Adelaide professor Dr. Alexander McFarlane said the study shows the unintended consequences of tinkering with definitions. Pointing out that the new definition also focuses largely on troops’ ability to voice their internal struggles and understand some of the emotions they are dealing — or refusing to deal — with, McFarlane said the new study “draws attention to the hazards the changes in diagnostic criteria will introduce in the administration of veterans benefits and access to care.” “We think there should be a period of transition between legal use of DSM-4 and DSM-5 so the potential effects of these changes can be examined and deserving individuals are not denied their legal rights,” McFarlane wrote in a companion note in Lancet Psychiatry. [Source: NavyTimes | Patricia Kime | Aug 14, 2014 ++]

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## **VA Loan ► Reasons why so Important Today**

The VA home loan program has been around for seven decades. This long-cherished benefit has backed more than 20 million military mortgages since 1944. But in many ways it’s more important today than ever before. Many lenders tightened their lending requirements after the housing market collapse. Access to credit is starting to loosen, but it’s still tough for many service members and veterans to secure a conventional mortgage. That’s a big reason why the historic VA loan program is experiencing a resurgence. The VA backed a record 630,000 mortgages last year. Overall loan volume has jumped an incredible 372

percent since 2007. To be sure, VA loans aren't automatically the best fit for every veteran. But they feature some significant benefits that can make homeownership possible for those who might otherwise struggle to secure financing. Here's a look at four reasons VA loans are so powerful in today's housing market.

- **\$0 down payment.** Being able to purchase a home without making a down payment is a tremendous benefit for military borrowers. Many homebuyers must spend years saving enough money to cover the usual minimum down payment for conventional (5 percent) or FHA loans (3.5 percent). On a \$300,000 purchase, you're talking about a nest egg of \$15,000 for conventional and \$10,500 for FHA. VA borrowers don't need to come to the closing table with that kind of cash. That allows veterans and service members to get into homes sooner.
- **No mortgage insurance'** On top of that, conventional and FHA borrowers who can't put down 20 percent are required to pay for mortgage insurance. That can add a couple hundred dollars to your monthly mortgage payment. Conventional borrowers can often get out from under their mortgage insurance once they've built up about 20 percent equity in the home. But FHA borrowers now pay their mortgage insurance for the duration of their mortgage term, which is often 30 years. Despite the \$0 down payment, VA loans don't come with or require mortgage insurance. This benefit will save last year's VA borrowers about \$35 billion over the life of their loans.
- **Flexible requirements.** VA borrowers don't need a sky-high credit score to secure a mortgage. Lenders are generally looking for a credit score of about 620, which is considerably lower than what you'll typically need for conventional financing. VA lenders can also have flexible benchmarks when it comes to your debt-to-income ratio, which looks at the relationship between your monthly income and major expenses. While the VA wants to see a DTI ratio of 41 percent or less, some lenders may allow a higher percentage for otherwise qualified borrowers. VA borrowers can typically look to secure a new mortgage just two years removed from a foreclosure or bankruptcy. Depending on the lender, there may be no waiting period following a short sale.
- **Rates and closing costs.** Contrary to common misconception, interest rates on VA loans are competitive with conventional mortgage rates, if not consistently lower. That's another potential cost-savings benefit for VA homebuyers. Lower rates can mean lower monthly payments. The VA also limits what veterans can pay in closing costs. In fact, VA borrowers are flat-out barred from paying some. Sellers can pay all of a buyer's mortgage-related closing costs and up to 4 percent of the purchase price in concessions, which can cover things like prepaid property taxes and homeowners insurance. There's no guarantee a seller will pay some, all or any of your closing costs. But these protections and benefits help put VA borrowers in a great position to get the most from this increasingly powerful loan option.

[Source: Military.com | Chris Birk | Jul 25, 2014 ++]

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## **GI Bill Update 179 ► Not-Recommended School Lists**

For years, public officials and organizations have warned veterans not to waste their education benefits at bad schools. But those warnings have almost always neglected to detail which schools are "bad." "On

every base, there's a list of not-recommended businesses for active duty," said D. Wayne Robinson, president and chief executive officer of Student Veterans of America. "There should be the same for schools." SVA tried to create such a list itself in July. The backlash that followed may explain why others have been reluctant. In recent years, many schools have been accused of serving vets poorly, with overly aggressive recruiting, poor education quality or other practices. But the not-recommended list included only three schools: Everest College, Heald College and WyoTech, all owned by Corinthian Colleges Inc., which found itself in trouble with the U.S. Education Department amid questions about its marketing practices and the accuracy of its grade, attendance and job placement data.

In early July, Corinthian agreed to sell off or close its campuses. Yet, after making that agreement with the Education Department, the school's representatives continued to attend education fairs at some military bases and try to get service members to enroll. "That highly concerned me," Robinson said. Robinson said SVA reached out to Corinthian to discuss the issue, as it had in similar situations. But while other schools responded and addressed the organization's concerns, Corinthian did not. Only then did Corinthian's schools end up on SVA's not-recommended list, Robinson said. But even with the careful process and limited scope described by Robinson, SVA's list was quickly criticized. "We value our student veterans and appreciate the service they have provided to our country and the sacrifices they have made," Art Herman, president of the Blairsville, Pa., WyoTech campus, and Guy Warpness, president of the Laramie, Wyo., WyoTech campus, said in a joint letter.

The letter made no mention of the Education Department concerns or the looming campus closures and sales, but it noted high graduation rates posted by WyoTech schools and added that its students have expressed happiness with WyoTech in surveys. "SVA should check its facts and talk with our student veterans before blacklisting our campuses and making inaccurate statements to the public," the letter said. Robinson said he's seen such letters but has still not been able to schedule a meeting with Corinthian officials. He added that he views the Corinthian schools as a "special case" because they haven't responded to his organization, and he doesn't foresee SVA's list growing dramatically. But outside groups also expressed reservations about SVA's effort.

- Meagan Lutz, a spokeswoman for the Veterans Affairs Department, said VA "neither endorses nor approves" such lists, whether they aim to highlight bad schools or good schools. Instead, she said, prospective students should use VA's GI Bill Comparison Tool and research which schools have committed to abide by the 2012 executive order listing principles that schools should follow when educating service members and vets.
- Ryan Gallucci of Veterans of Foreign Wars expressed sympathy for SVA, saying that whether to call out schools that appear to be doing wrong "is the kind of dilemma that our organization has faced over the last three years." With scant information available on how veterans fare academically at particular schools, determining which schools are doing well and which are doing poorly can be very difficult, Gallucci said, noting that schools can look good in one measure, such as graduation rate, and bad in another, such as loan default rate. And even when veterans service organizations are convinced a school is serving its vet students poorly, demonstrating that can be very difficult, he said. "Naming good and bad actors is a very complicated task."

[Source: MilitaryTimes | George Altman | Aug 18, 2014 ++]

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## **GI Bill Update 180 ► Online Comparison Tool Updated**

The Department of Veterans Affairs on 28 AUG updated its online GI Bill Comparison Tool with the goal of improving how former troops estimate their education benefits and explore programs across the country. The new version at <http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool> features “a more robust GI Bill benefits calculator” and provides “additional information pertinent to the veteran population,” such as identifying schools that have student-veteran groups and those that have agreed to President Obama’s keys to success for helping veterans on campus, according to a VA statement. Nearly 350,000 individuals have accessed the VA’s GI Bill tool in the past six months, the department said. The top five schools searched by users are American Public University in West Virginia, Harvard University, the University of Texas at Austin, Arizona State and the University of Washington.

A March report from Student Veterans of America said that more than half of U.S. military veterans who had recently used the GI Bill earned a postsecondary degree or certification, suggesting that the education benefits pay off. The online comparison tool is part of a series of resources the VA has launched in response to Obama’s 2012 executive order directing agencies to implement and promote “principles of excellence” for educational institutions that interact with veterans, active service members and their families. In January, the department started a new Web site that allows student veterans to report colleges that try to take advantage of them and their educational benefits through tactics such as high-pressure recruiting, false or misleading statements about degree and accreditation programs or promoting costly private loans. [Source: Washington Post | Josh Hicks | Aug 28, 2014 ++]

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## **GI Bill Update 181 ► Force Reduction Impact on Benefit Transfer**

Service men and women who have at least 6 years’ service and agree to serve four additional years are eligible to transfer their Post-9/11 GI Bill benefits to their spouse and eligible children. However, officers and NCOs issued ‘pink slips’ via a force reduction, administrative or qualitative removal board won’t be allowed to transfer their benefits. The transfer of benefits authority operates just like a reenlistment or service extension bonus program. It’s not an earned entitlement like the GI Bill itself. The law permits DoD to set the service requirements for the transfer program. After completing 6 years or more service, a military member may allocate one or more “months” of new GI Bill entitlement to a spouse and / or dependent children up to a total of 36 months. In exchange, the servicemember must agree to serve another four years.

- Spouses may begin using the benefits at any time after the transfer is approved and for up to 15 years after the separation of the military sponsor.
- Children can access the benefit at the 10th year of service of their sponsor provided they are 18 years of age or have attained a high school diploma or GED certificate. Children must use the benefit prior to turning 26 years of age.

Individuals with at least 10 years’ service on the date of election to transfer and who are precluded by policy or statute from committing to four additional years must agree to serve only the maximum time allowed under the law or policy. The key, however, is that a transfer action must have been signed, sealed and delivered before any adverse board action results are announced. In other words, the Services won’t permit a servicemember to reenlist or extend their service agreement for GI Bill transfer purposes if they’ve already been chosen to leave the service. Detailed information is available at the DMDC Center website.

[https://www.dmdc.osd.mil/milconnect/faces/faqs?\\_afLoop=754780660284048&\\_afWindowMode=0&ct=fTr&\\_adf.ctrl-state=6gkrocsee](https://www.dmdc.osd.mil/milconnect/faces/faqs?_afLoop=754780660284048&_afWindowMode=0&ct=fTr&_adf.ctrl-state=6gkrocsee) 4. Source: MOAA Leg Up 29 Aug 2014 ++]

**\* Vets \***



## Veteran Driver Licenses Update 03 ► Michigan

More than 13,000 Michigan veterans have signed up for a special designation on their driver's license or state ID displaying their veteran status, since its launch in May. The veteran designation gives veterans an easy and optional way to prove their veteran status to receive discounts from businesses. Eligible veterans may get the designation by visiting any Secretary of State office or when renewing through the mail. The designation is available when you apply for an original or renewal Michigan license or ID at no additional charge. The word "Veteran" will be printed in red on the front of the card. If added at another time, a \$9.00 correction fees will apply. One advantage of the system is it allows the Secretary of State's Office to partner with the Michigan Veteran Affairs Agency, and veteran service organizations to provide referral information so veterans better know what resources and services are available to them.



Those eligible for the card are military veterans who served in any branch of the U.S. armed forces and have an honorable or under honorable conditions (general) discharge. Qualifying services include the U.S. Air Force, Air Force National Guard, Army, Army National Guard, Coast Guard, Marine Corps and Navy, as well as their Reserve components. Individuals who actively serve in the National Guard or Reserves at the time of application may qualify for the designation if they have a DD214 with an honorable or under honorable conditions discharge. The Michigan Retailers Association (MRA) and the Michigan Veterans Affairs Agency (MVAA) have compiled list of retailers who offer veteran discounts at:

- <http://www.michiganveterans.com/mvaa/media/Site-Documents/PDFs/Additional-Veteran-Discounts.pdf>

- [http://www.michiganveterans.com/mvaa/media/Site-Documents/PDFs/MichiganRetailers\\_VeteranDiscounts.pdf](http://www.michiganveterans.com/mvaa/media/Site-Documents/PDFs/MichiganRetailers_VeteranDiscounts.pdf)

Veterans must provide acceptable documentation to receive the designation. Any submitted form must indicate the character of discharge. Acceptable forms include:

- DD214 (or correction DD215), Certificate of Release or Discharge from Active Duty, any copy except Copy 1. To obtain this document go to <http://michigan.gov/sos/0,4670,7-127-48296-326747--F,00.html>.
- Form NGB FM 22 or 23, Report of Separation and Record of Service, which must indicate honorable or general discharge
- Forms WD AGO, such as WD AGO 53-55, Enlisted Record and Report of Separation Honorable Discharge
- GSA 6954, Certificate of Military Service
- NAVPERS 553, Extract of Notice of Separation from U.S. Naval Service
- VA Veteran Health Identification Card

Secretary of State Offices will accept other documents issued prior to 1950 if they indicate an honorable or general discharge. Photocopies of official documents are acceptable. Veteran documentation will not be retained by the Secretary of State and will be destroyed if provided by mail. Documentation needs to be presented only upon the initial request for a driver's license or ID card with the designation. Subsequent licenses and ID cards will have the designation unless you request that it be removed. [Source: MVAA Gulf War Frontline Aug 2014 ++]

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## **Vet Fraternal Organizations Update 01** ► VFW's Declining Membership

When the Veterans of Foreign Wars gathered last month for its national convention, Christine Pawley of Post 7448 in Winthrop Harbor, Ill., stepped to a microphone. "Comrades," she said, "it's time for change." Pawley is 40, a Navy veteran of the Kosovo campaign. Filling the cavernous St. Louis arena in which Pawley stood were thousands of aging veterans of the more epic conflicts getting around with walkers, canes or electric scooters. The scene said it all. The venerable VFW, headquartered more than eight decades in Kansas City, is struggling to stay relevant in the 21st century. Membership has been sinking 22 years straight, even as recent foreign wars have made millions eligible to join. Veterans of the fighting in Iraq and Afghanistan have been slow to sign up at their local posts to attend meetings and don the colorful caps of an organization absorbed in tradition.

Consider Pawley's plea: Isn't it time to undo the Ladies Auxiliary? The Ladies Auxiliary, also headquartered in Kansas City, is a popular VFW offshoot dating to 1914. Formed to provide a service and charity outlet for wives, mothers and daughters of fighting men, today it seems to Pawley and others a relic. From the VFW executive offices at Broadway and Linwood, assistant adjutant general Jerry Newberry said the Ladies Auxiliary debate has been going for years. And it goes to an aspect of the VFW that both hinders and helps the organization's allure. "This love of tradition," Newberry said. "A lot of us think, really? But you got many out there who love it. They love the traditions." Yet the younger-than-40 veterans aren't piling in. To them, the traditions of the VFW include sitting in a smoky post canteen, jawing over whose war was worse. Or wearing those caps at monthly meetings that begin and end with prayer. That's what Grandpa did, at least, on nights when bingo wasn't the featured draw.

VFW's national officers say the priority at most posts is to help fellow veterans -- of any war. And to educate the young. Gray-headed members especially delight in visiting classrooms and awarding scholarships to students who author patriotic essays. But the organization's mightiest enemy, most agree, is that smelly-bar image, stoked over the years by posts that had popped up in almost every American locale. It's why hundreds of posts have closed or consolidated in the last decade, unable to appeal to young veterans with families. So why not fix it? VFW National says it's trying. Problem is, "we don't tell the posts what to do," said Richard Kolb, publisher of the Kansas City-based VFW magazine. "We can't force them to do anything ... "We still have a few diehard groups out there, to this day, who aren't concerned about adding younger members."

Today the Vietnam veterans rule. At the 2013 convention, VFW's then-commander in chief, William Thien, pronounced: "Comrades, Vietnam veterans have a tight hold on the operation of this organization at every level. "If we don't loosen our grip and give the younger folks free rein," said Thien, himself of the era, "we are going to choke off their participation." In his Kansas City office, Kolb paused at his desk when asked what worried him most. "My biggest concern is relevancy," said Kolb, who is 64. "Are we going to be relevant to future generations of war veterans?" Some say VFW National isn't working with enough urgency to address that question, though it should. And very soon. With membership at 1.3 million -- down from its 1992 peak of 2.1 million -- the average age is almost 70. What's needed is "an infusion of new blood immediately ... or the VFW will cease to exist," newly installed commander in chief John Stroud told the convention. He called on the 6,500 posts that remain to "create a healthier atmosphere" and be more family friendly.

VFW National faces other obstacles. In the last decade, fresh veterans service groups have sprung like poppies. They provide new options not just for returning warriors but also for a public wishing to donate to veterans' causes. Philanthropy experts say the VFW spends too much on fundraising. Urging change now, Pawley took her best shot at the mic. The Ladies Auxiliary does good work, she said, but "why can't my son choose to join?" Many posts have Men's Auxiliaries for eligible veterans' loved ones, though Pawley is among VFWers young and old pushing a simpler solution: Just the "Auxiliary," specific to no gender and recognized nationally. By a voice vote, the convention struck down her proposal, which lacks support from the Ladies Auxiliary itself. But delegates did move to delete words such as "men" and "widows" from VFW's congressional charter. And headquarters soon will draft bylaws for a gender-neutral auxiliary to be considered at next year's convention. "We know we have to change with the world," Newberry said.

The watering-hole image that VFW National is trying to shake is in many places already obsolete. Posts today commonly can't afford their own buildings, let alone the employees needed to run a tavern. So dedicated members meet in public libraries and community centers. At Post 5717 in Kearney, however, it's still bottoms up. Amid red Budweiser signs saluting the VFW, three Smokeeters whirl to filter the tobacco haze around the bar. Only two other drinking joints exist in town. And because Missouri law allows the post to serve adults who aren't VFW members, on a typical night most of them aren't. (In Kansas and other states, membership is required to drink alcohol at post canteens. "Guests" of VFW members may also imbibe.) "If the national organization had its way, there wouldn't be any bars," said 5717 commander and Vietnam veteran Jim Holmes.

"Ninety percent of the VFW's problems involve something bad that happened in a bar." His post acquired and renovated Kearney's old train depot to house the pub and an adjoining breakfast area/meeting room. The clientele at the bar is older, agreeable, no fights. Holmes attributed that to the absence of young adults stirring up things besides drinks. "Our people come in and don't really want to be around a bunch of younger kids, and the young people probably don't want to be around us," he said. The same goes for young veterans who choose not to join the post and take part in its charity efforts. Donating to the Scouts.

Sponsoring scholarships through the VFW's Patriot Pen and Voice of Democracy essays at schools. Hosting free meals for senior citizens. And, most important, serving other veterans. Holmes has driven struggling Iraq veterans to Kansas City so they can get help from social services or Veterans Affairs. He might never see them again. "The younger generation, they're really not joiners. They've got families, they might be going to college, starting out careers," said Holmes, 63. "They don't want to join a group if they don't have time to participate." He was that way 40 years ago when he joined the VFW and let his membership lapse. But it's odd to assume younger veterans aren't joiners, said Army veteran Kyle Ulrey, 37. After all, they joined the military. There is a different flavor, though, to the community of young veterans, said Ulrey, of Olathe. "For us, it's to get out and be active," he said. "To be engaged, have a mission and purpose."

The purpose of the VFW is hard to dismiss. Beyond the local parades, the scholarship programs and assistance to needy veterans, a GI education bill more generous than ever came out of Washington in 2009 after intense VFW lobbying that predated the war on terror. Ulrey, however, is regional logistics officer for a new kind of veterans group, a nongovernmental organization called Team Rubicon. Its mission is to unite military veterans with first responders to hurry emergency teams into disaster areas. Formed by two Marine veterans after the 2010 Haiti earthquake, thousands of volunteers have since rushed to catastrophes in Pakistan, Chili and Sudan, delivering medicine and helping with reconstruction. "This is all grown through social media," Ulrey said. Unlike the VFW, "we don't hold meetings. Don't get together for conventions. "We do emails. We do tweets. Facebook. We use technology to our advantage and push the word out." In the Kansas City region, Team Rubicon volunteers already have responded to five tornado sites this year, including Baxter Springs, Kan., where they tarped roofs and scooped muck from basements. Rubicon's staging area there? The VFW hall for Post 408. It was great to have the building, even if the post hasn't got a website.

Did you know there's a museum at the VFW headquarters on Broadway? It's usually locked up. A guest book shows fewer than three dozen signatures so far this year. Inside the museum, a framed page from a 1923 edition of Foreign Service, then the name of the VFW's magazine, spelled out how the organization settled here. A VFW convention in Norfolk, Va., had its pick of four cities -- New York, Minneapolis, Detroit and Kansas City, Kan. -- from which to grow a national presence. KCK got 246 votes to New York's 162. The framed article explained: "The city is conveniently located, communicating with all parts of the country equally, and this point alone was a strong influence." With more than 30 rail lines converging in the area, "a centrally located National Headquarters could ... build up the VFW through those parts of the West where it seems weakest." Also at the time, a city-owned gem under construction -- KCK's Memorial Building -- would provide its top floor for an annual rent of \$1.

In 1930, following a spat with KCK over user fees, the VFW jumped the state line and moved its national offices to larger digs in the 12-story Missouri building. It's where the national headquarters remains. VFW owns the whole block. And did you know the headquarters even was here? Said William Worley, author and teacher of area history: "I know where the building is, but that is the sum total." VFW headquarters did help raise more than \$300,000 toward expanding the World War I Museum at Liberty Memorial. But other than that, Worley said, "I'm trying to recall any time they've weighed in on anything related to Kansas City. They're an interesting yet very quiet part of the city's civic history. "Kind of sad. The VFW here just doesn't stand out."

National executives at VFW aren't sure how to raise the group's local profile, or whether they need to. News releases they send out to local media often do not get reported. "Maybe we haven't tooted our horn loud enough," said assistant adjutant general Newberry, "but is that the correct thing to do when performing benevolent work?" To be too supportive of the civic goings-on in Kansas City might signal that VFW

National cares less about "the VFW folks in Iowa or any other state," he said. In Indianapolis -- home to the American Legion, a larger veterans group also facing membership declines -- officials say a similar disconnect exists within civic life. "I'd like to say the public knows we're headquartered here, but that's not the case," said American Legion spokesman Joe March. In any event, VFW National welcomed The Star's request to spend some time. About 150 people work there. A half dozen put out the monthly magazine. They've done several cover stories this year aimed at the under-40 veteran, including one on traumatic brain injury. "As we should," said editor Kolb. "We've told the story of World War II until we're blue in the face."

On the ninth floor is Air Force veteran Kevin C. Jones, director of VFW programs. Jones explained some of the charitable services the VFW has created to help warriors of more recent conflicts. The Unmet Needs program. Launched in 2004 by the VFW Foundation, it has provided \$5 million in help to active service members and the recently discharged. The money goes toward basic needs such as food, utilities and housing. VFW support built 400 Internet cafes for troops in Iraq and Afghanistan, allowing for 7.5 million Internet connections between warriors and loved ones since 2006. This month, with the help of a Sport Clips Help a Hero haircut promotion, VFW awarded fall scholarships of as much as \$5,000 to 93 veterans.

Near Jones' office, VFW deputy director Rick Butler examines membership demographics and recognizes a pattern that spans generations. After any war, veterans are slow to sign up and get involved. They were slow after the Big One (World War II), after Korea and especially after Vietnam. But as they aged and found time to devote to a post, the VFW historically got at least 10 percent on its rolls. Butler sees no reason to think the 3 million veterans of Iraq and Afghanistan won't eventually fall in, though only an estimated 130,000 have so far. Not even those sign-ups are enough to offset membership losses, due mostly to the deaths of World War II and Korea veterans -- as many as 50,000 annually. Despite post-9/11 conflicts, Butler said, "the bucket we're picking fish out of is getting smaller."

The problem facing VFW National is how to keep its coffers full, which it seems to do. It's a nearly \$100 million-a-year operation. Each post sets the overall dues, roughly \$30 or \$40 per member for the year. Out of that, \$21.50 goes to headquarters. Still, dues constitute less than 10 percent of VFW National's income. Most of the rest comes by way of special gifts from members and donations from the public. Gifts and contributions totaled more than \$69 million in fiscal year 2012, according to the national organization's tax records. (That's not counting the incalculable money for charity raised by the posts, each of which files its own tax records, or donations to affiliates such as the VFW Foundation.) Being what the Internal Revenue Service calls a 501(c)19, or a nonprofit composed mostly of war veterans, VFW National pays no federal income tax on gifts. It spends a bunch, however, to get them. Way too much, say some charity watchdogs.

VFW National reported spending close to \$30 million on fundraising in 2012, the latest year for which tax records are available. To raise \$100, on average, it spent more than \$40 on phone solicitations and direct mailings. Brickmill Marketing Services in New Hampshire contracted for direct mailings. This has stirred criticism from Forbes magazine, among others. The magazine in 2010 said the most efficient charities among the nation's 200 largest spent \$10 or less to raise \$100. "We long have recommended a harsh look" at charities that spend \$30 or more, Forbes advised. It ranked VFW National's "fundraising efficiency" near the bottom -- between the Girl Scouts and the last-place nonprofit, a New York City public TV station. "Our concern is simple," said Daniel Borochoff, president of the nonprofit group CharityWatch, which gives VFA National an F for its fundraising practices. They're not spending money the way most donors would want it spent, which is for programs benefiting veterans. They're spending it on direct mail and other solicitations."



VFW National's Newberry chafes at the criticism. The watchdogs' scorecards don't factor in some \$3 billion in yearly VA benefits that he said the VFW network helps veterans recover at hospitals, Vet Centers and schools of higher learning. But he acknowledged that VFW National needs to rein in its fundraising costs. For large charities, costly direct mailings are a "fact of life," Newberry said, but what are the alternatives? Many of the organization's oldest supporters don't go online to hit the "contribute" link on the VFW website. Groups that examine nonprofits also question the crowded governing body of VFW National. Tax records report 65 voting members, mostly volunteers elected to four-year terms by each state and at VFW departments overseas. This year, only one is a woman. "Obviously, we'd like to see more," said magazine editor Kolb. "We've been pushing that for years."

VFW executives say female leadership at the national level is bound to swell as women move up the ranks in their state organizations. In Vermont and Kentucky, women hold the top command. "We are few and far between," said Pawley, of Winthrop Harbor, who is senior vice commander at her post. Beyond its overwhelming maleness, to have 65 voting members on the governing board -- called the National Council of Administration -- sounds like a lot to Vernetta Walker, a vice president for the nonprofit consulting group BoardSource. A 2010 survey that BoardSource conducted of 1,750 nonprofit leaders found that the most effective boards have a "sweet spot" of 15 to 20 voting members. Much more than that gets "too unwieldy," Walker said.

The council also approves VFW executive pay. In 2012 the organization reported six-figure salaries to 13 executives, not all of them working out of Kansas City. The highest reported sum, about \$255,000, went to quartermaster general Robert Greene. More than \$86,000 of that was a pension benefit that had accrued for 36 years. Forbes reports that average pay for the top executive at large nonprofits nationwide exceeds \$600,000. A recent paper by a Rockhurst University business administration student compared the VFW to an "oligarchy" and questioned its wide-net fundraising -- casting for a jillion tiny contributions rather than targeting big donors. "The organization needs to strategically adapt and change its culture," wrote John G. Lowe, past director of the VFW Foundation. Proud to be a century old, "its patterns of doing business," he wrote, "are often entrenched with a ... 'the way it's always been done' mentality."

After years of hesitation, many among the Vietnam generation came around to supporting the VFW. "To be honest, at first I just wanted the cheap beer," said Dan J. Farley, 68, who before retiring had little time to get involved at Post 10804 in South Carolina. "Now I tell people the purpose of the VFW is pretty simple. "Veterans helping veterans." That was the motivation, as well, for Doug Simms to join Post 10552 in Shawnee. He's 42. In Iraq, he said, "I was around burning trash. I've been in firefights. The last thing I want is to come home and be in a room filled with smoke." Simms belongs to one of the growing number of posts that don't have a bar. Post 10552 meets in the Shawnee Community Center. Values change with each generation. Today's VFW is aware of that. Newberry said posts will need to reach out and evolve to the tastes of millennials and Gen Xers. The VFW posts that don't are destined, as some have said of old soldiers, to just fade away. "Posts that 'get it' will thrive," Newberry predicted. "Those that don't will go by the wayside. [Source: Kansas City Star | Rick Montgomery | Aug 25, 2014 ++]

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## **OBIT | Bernard F. Fisher ► 16 Aug 2014**

Colonel Bernard Fisher, awarded the Medal of Honor in 1967, died over the weekend in Kuna Idaho. He was 87. Fisher was first to receive the Air Force designed Medal of Honor, which was established on April

14, 1965. (The first Medal of Honor received by an airman was awarded to Capt. Edward V. Rickenbacker for aerial combat in 1918). "He was just a real genuine individual," said Steven Fisher, Bernard Fisher's son. "He's the kind of person that would do whatever needed to be done." In addition to the Medal of Honor, Fisher was also awarded the Silver Star, Distinguished Flying Cross, Bronze Star and Air Medal. "Bernie" retired from the Air Force in the 1970s and settled in Kuna, where he married, farmed and raised a family. Kuna's Veterans Memorial Park is named after Col. Bernard Fisher. A simple black ribbon tied at the park's entrance now marks his passing.



President Lyndon B. Johnson presented the award to then-Maj. Fisher for risking his life to save a fellow pilot shot down during action in the A Shau Valley of Vietnam in 1966. Fisher, who volunteered to go to Vietnam, "landed his Douglas A-1E Skyraider on an airfield controlled by the enemy under the most intense ground fire, pulled the downed pilot aboard his aircraft, and successfully escaped despite several bullets striking the plane," according to his Air Force factsheet. Fisher told KBOI 2News in 2008, "The airplane had 7 men on board and they carried the mini guns and high powered guns that fired 6 thousand rounds a minute," "That's a lot of rounds. That's 120 rounds a second." Today, the aircraft is on display at the USAF Museum at Wright-Patterson Air Force Base, Ohio.



Fisher commissioned into the Air Force in 1951 after serving in the Air National Guard for three years. He served briefly in the Navy at the end of World War II prior to becoming an airman. He had extensive experience in fighters such as the F-80, F-86, and F-101, along with hundreds of close air support missions in the A-1E. Born in San Bernadino, California, Fisher was raised and educated in Utah before he retired as a colonel to his hometown of Kuna, Idaho. Col. Fisher's full Medal of Honor citation can be read on line at <http://www.history.army.mil/html/moh/vietnam-a-1.html#FISHER> [Source: AirForceTimes | Oriana Pawlyk | Aug 19, 2014 ++]

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## OBIT | Walter F. Mazzone ► 7 Aug 2014

Captain Walter F. Mazzone, died on 7 AUG in San Diego. He was 96 and had been in remarkably good health, living at his longtime home overlooking Mission Bay in San Diego and keeping up with lifelong favorite hobbies, like making works of stained glass and doing painstaking restorations of antique clocks. He was considered one of the Navy's most exacting detail men in the underwater realm — where a millimeter's leak, a workaday tangle and a molecule-size mistake are life-or-death matters. He played a pivotal role in two underwater Navy exploits during the 20th century. In World War II, he kept a waterlogged submarine from going belly up while it was carrying 40 Americans rescued from the Philippines. Twenty years later he helped organize the first Sealab tests of human endurance at crushing ocean depths — conducting the first tests on himself — which established the deepwater diving protocols still used by military and commercial divers today. On submarines, Captain Mazzone (pronounced mah-ZOH-nee) was the diving officer, in charge of taking the sub down, surfacing it and keeping it on an even keel when under attack. On Sealab experiments, he was the life-support man — helping divers descend hundreds of feet, stay below for weeks at a time and come back alive through a method he helped develop called “saturation diving.”



**Capt. Walter F. Mazzone in the foreground with Capt. George F. Bond as they prepared to visit Sealab II off California in 1965.**

The submarine rescue was kept secret during the war, and remained relatively little known afterward. In May 1944, the Navy ordered his sub, the *Crevalle*, to surface just off the Japanese-held Philippine island of Negros, where it was to pick up two cargoes ferried out to it by Philippine resistance fighters. The first was a cache of Japanese battle plans they had captured; the second was the group of 40 Americans, many of them missionaries, including 28 women and children, who had been in hiding on the island since the beginning of the war. Before reaching Australia 10 days later, the *Crevalle*'s commander, Francis D. Walker, spotted a Japanese convoy and, despite the danger it posed to his passengers, moved closer to attack. The *Crevalle* was spotted by the Japanese, who attacked first, damaging and partly flooding the sub. With the sub listing, Captain Mazzone kept it under control for five hours as it maneuvered to escape while under almost continuous attack, according to an official account cited in a 2001 book, “The Rescue: A True Story of Courage and Survival in World War II,” by Steven Trent Smith.

Mazzone, who was awarded the Silver Star and other medals, left the Navy after the war but rejoined it in the late 1950s to work with Capt. George F. Bond and others on research that would become the backbone of the Navy's Sealab project. In 1962, the team launched the 57-foot-long sausage-shaped underwater chamber known as Sealab I, which upended the conventional wisdom that, even with oxygen tanks, divers could not survive at a depth of more than 150 feet for more than a half-hour. The four divers in Sealab I remained at a depth of 192 feet for 11 days. Captain Bond, a medical doctor, had pioneered the technique that made it possible: saturation diving, which virtually rewrote the chemistry of human respiration and temporarily transformed human divers into marine mammals. The method involved replacing the sea-level mix of air (about 80 percent nitrogen and 20 percent oxygen) with a different mix (90 percent helium and 10 percent or less of oxygen) that could sustain human life underwater at great depths. Mazzone organized experiments showing that animals and humans (he was one of the first to try) could breathe the helium-oxygen mix and that divers (he was again one of the first testers) could acclimate to it in hyperbaric chambers. Sealab II, launched in 1965, kept crews at a depth of 205 feet for weeks at a time.

In 1969, the Sealab project was terminated after a Navy diver died while helping to fix a leak on the maiden mission of Sealab III, which was anchored at a depth of 600 feet off San Clemente Island in California. The cause was traced to an improperly filled air tank. Ben Hellwarth, author of the 2012 history "Sealab: America's Forgotten Quest to Live and Work on the Ocean Floor," said that Mazzone was not in charge of preparations for Sealab III, and that things might have been different if he had been. From the late 1950s to 1969, Mazzone was a detail-obsessed overseer of the Sealab project. Crewmen called him Uncle Walter, Mr. Hellwarth said. "Neither the Navy nor Dr. Bond would have gotten anywhere without Mazzone," he said. "He was the anchor of the whole project."

Walter Francis Mazzone was born in San Jose, Calif., on Jan. 18, 1918, the only child of Frank and Pearl Mazzone, immigrants from Italy. His mother was a department-store sales clerk, and his father worked in canneries. He had earned a degree in biological and physical sciences from San Jose State University and intended to go to medical school when World War II began in 1941. The Navy sent him to submariner school. He reprised his role in the Crevalle rescue in August 1944, when, again as the diving officer, he safely maneuvered the submarine Puffer during a 30-hour attack by Japanese destroyers. Mazzone received a degree in pharmacology at the University of Southern California in 1948. While working on the Sealab project, he received a master's degree from the Harvard School of Public Health. He retired from the Navy in 1970. He is survived by a son, Robert, a retired Navy captain, who confirmed his death; two grandchildren; and five great-grandchildren. His wife, Lucie Margaret Oldham Mazzone, died in 2012. [Source: New York Times | Paul Vitello | Aug. 26, 2014 ++]

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## **OBIT | John A. Walker Jr ► 29 Aug 2014**

John A. Walker Jr. enlisted in the Navy in 1955 when, arrested for burglary, he was offered the option of jail or the military. After his 1976 retirement he was convicted during the Cold War of leading a family spy ring for the Soviet Union. Federal Bureau of Prisons spokesman Chris Burke says retired Navy Warrant Officer John A. Walker Jr. died 28 AUG at the Federal Medical Center in Butner NC. The cause of death was not released. He was 77. He was sentenced to life in prison after pleading guilty in 1985 to passing secrets to the Soviets while he was a shipboard communications officer. The security breach was then considered among the largest and most devastating leaks of military secrets in the nation's history. A

cryptologist, Walker used his high-level security clearance to provide Navy codes, ship locations, and other sensitive data in exchange for cash. He would have been eligible for parole in 2015.



**John A. Walker Jr., right, in chains, is escorted by a U.S. Marshal as he returns to the Montgomery County Detention Center on Aug. 15, 1985, in Rockville, Md., after a pretrial hearing in Baltimore.**

After retirement, Walker recruited his son, his brother and a friend to keep providing the Soviets fresh information. All were convicted. Walker's spying career began in 1967, when he was based at the massive U.S. Naval Station in Norfolk, Virginia. Walker went to the Soviet Embassy in Washington and volunteered to hand over secret coded material on a regular basis, according to court documents. Over the next 17 years, the Soviets used the information provided by Walker and his accomplices to decode millions of secret U.S. Navy messages and to learn about the tactics the Americans deployed against them.

After his arrest, prosecutors said Walker's betrayal of his country appeared motivated by greed rather than ideology. In 1985, Walker agreed to plead guilty as part of a deal with prosecutors to obtain a lighter sentence for his son. Former Navy Seaman Michael L. Walker served 15 years in prison and was released in 2000. The brother, retired Navy lieutenant commander Arthur Walker, died at the Butner hospital in July, 1986 and later sentenced to a total of 365 years. A database of federal inmates shows that Whitworth, now 75, is incarcerated at the Federal Penitentiary in Atwater, California. [Source: AP | Michael Biesecker | Aug 29, 2014 ++]

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## **Vet Federal Jobs Update 04 ► How to Land | Finding the openings.**

As a whole, the federal government represents one of the largest, most veteran hungry job markets in the country. It's also one of the most competitive — and unconventional. To help you sort it out, Military Times quizzed hiring officials and advisers from many of the largest veteran employers in the federal government, as well as outside experts, for tips on how vets can land federal jobs. They provided advice covering every step of the process. Their advice for finding the openings was:

- 1) **Search open listings.** USAJobs.gov is the main hub to search open jobs across the federal government, and it allows you to find jobs by location, agency, job title, skill or keyword. But don't end your search there. Check out the websites of the particular agencies you're interested



in, and you could find more. For in-stance, Norris said agencies under the Justice Department occasionally have listings on their sites that don't appear elsewhere.

- 2) **Find noncompetitive listings for vets only.** Federal agencies allow vets meeting particular requirements to go after some jobs before civilians can. Both VA and the Office of Personnel Management track such positions and have listings available. Officials with those agencies advise watching VA's website and following OPM across social media channels to stay in the loop.
- 3) **Let the feds find you.** Upload the right résumé to the right place, and you could snag a federal job before anyone else knows it's even open. When a job opens up at VA, Wark said, the agency often looks through the vet résumés it has on file, submitted through its website, to see if there are any great matches. Other agencies do likewise with résumés uploaded to USAJobs.gov. If your résumé has what they're looking for, the feds may be contact-ing you about a job opening.
- 4) **Don't limit the search to your dream job.** Getting that initial fed job often is more difficult than transferring from one federal job to another. So it might be best to go for a federal gig that isn't quite what you want to do for the rest of your life, if it gets you closer to that job. "It's much easier to fill a position laterally from within the federal government ... than to go through the competitive process," Wark said.
- 5) **Try to find lots of jobs to apply for.** "The best advice I can give is to start early and cast a wide net," federal employment lawyer Rinckey said. There are many federal agencies to choose from and many other people trying to get those jobs. Odds are that you won't snag the first position you try for.

[Source: NavyTimes | George Altman | Jul 14, 2014 ++]

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## Veterans' Preference Update 06 ► Laws Dragging Down Federal Hiring

The federal government's complicated and layered rules about hiring military veterans has created the perception of unfair and preferential treatment, which has in turn negatively impacted employee engagement, according to a new report. The "patchwork of laws" that governs veterans' preference hiring - a concept that has existed in federal government for a century and a half -- was created with good intentions but has become too complex, the Merit Systems Protection Board found in an extensive review ( <http://www.mspb.gov/netsearch/viewdocs.aspx?docnumber=1072040&version=1076346&application=ACROBAT> ) of the various policies. MSPB polling of federal employees revealed that 4.5 percent of workers said an official in their agency knowingly violated veterans' preference laws, and 6.5 percent "inappropriately favored a veteran."

The quasi-judicial agency noted its data demonstrated only perceptions, and not actual misconduct, but said the findings were significant as those opinions impacted the workplace. Four in 10 employees who said they witnessed veterans receiving inappropriate favorable treatment were not engaged with their work, while nearly half of those who saw a coworker knowingly violate veterans' preference laws said the same. Back when agencies used the "rule of three" -- which President Obama disallowed in 2010 but still exists in statute -- to fill vacancies, veterans received five or 10 extra points on their evaluation score, depending on their service and injuries sustained while on duty. The arcane rules of veterans' preference trace back to who qualifies as a veteran; the spouse, widow or mother of certain veterans are eligible for hiring preference. The mother of a veteran is defined as the former or current spouse of the father of the veteran, however. MSPB asked the Office of Personnel Management to explain that definition, but OPM was not able to offer a reason.



Since 2010, agencies have used “category ratings” when filling positions. That system does not use points, but instead groups applicants into categories such as “best qualified” and “well qualified.” Veterans automatically “float” to the top of the category to which they were assigned. Further complications arise when agencies carve out special exceptions for veterans. Some positions allow veterans to erase age restrictions that may disqualify civilian applicants, while others are open only to veterans. If an agency opens a position internally, veterans’ preference does not apply, unless it is open to federal employees at multiple agencies. Some veterans have their preference eligibility expire, while others do not. The variety of rules and regulations increases the chances an employee or a veteran could perceive discrimination, MSPB said. “There are so many factors about the person applying, the position for which he or she is applying, the authorities being used, and the agency in which the positions exist, that the system is beyond unwieldy,” MSPB wrote.

Adding to the confusion, only about one-third of new employees are hired using normal competitive examining. About 5 percent of external hires in fiscal 2010 were made using Veterans Recruitment Appointment, which allows agencies to fill a position with a veteran without competition. Nearly half of all federal hires between 2000 and 2012 were made using excepted service, which allowed agencies to streamline the hiring process. Congress has enabled many agencies to use their own sets of rules for hiring and how to apply veterans’ preference. MSPB specifically took issue with the Defense Department’s veterans’ hiring process. In the 1960s, Congress required a 180-day period between military members’ departure from service until they could be hired for a civilian Defense position. The buffer period existed to prevent the Pentagon from delaying the filling of positions until a particular service member retired from the military or even creating a position expressly for a soon-to-depart member of the military -- problems prevalent at the time. The 180-day rule has been set aside since 2001, when a state of emergency was declared in response to the September 11th terrorist attacks. Since that time, Defense has hired more than 40,000 veterans for civilian positions in less than 180 days from when they left the military. More than one-third of them were hired while they were still on active duty.

MSPB said the ongoing state of emergency “has a real effect on a civil service law that was passed for the express purpose of fostering the health of the civil service.” It added 50 years after Congress created the law to prevent favoritism, “reports of the same problems persist.” Overall, MSPB said agencies’ management should do a better job explaining the various veterans’ preference laws to their workforces to reduce the perception of impropriety. It noted, however, such an endeavor is easier said than done: “Of course, internal and external education would be easier if the rules were simpler.” MSPB said veterans’ preference rules are “so convoluted” that a “rational person” could believe a manager was operating within the confines of the law when in fact he was not. While specific policy guidance on hiring practices falls outside MSPB’s purview, it advocated greater simplicity. “If Congress chooses to examine hiring laws in the future,” MSPB wrote, “we recommend that it consider the benefits of creating a simpler system that would be easier to manage, apply, and explain to those who will be affected by the decisions made under that system. [GovExec.com | Eric Katz | Aug 20, 2014 ++]

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## **Retiree Appreciation Days ► As of 25 Aug 2014**

Retiree Appreciation Days (RADs) are designed with you in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards,

get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. The current schedule is provided in the attachment to this Bulletin titled, **“Retiree Activity\ Appreciation Days (RAD) Schedule”**. For more information call the phone numbers of the Retirement Services Officer (RSO) sponsoring the RAD as indicated in the attachment. An up-to-date Retiree Appreciation Days list is always available online at <http://www.hostmtb.org/RADLIST-2014.html>. [Source: RAD List Manager | Milton Bell | Aug 28, 2014 ++]

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## **Vet Hiring Fairs ▶ 1 thru 30 Sep 2015**

The U.S. Chamber of Commerce’s (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next 4 weeks. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the U.S. Chamber of Commerce’s website at <http://www.hiringourheroes.org/hiringourheroes/events>.

### **Sacramento, CA**

September 6 @ 10:00 am to @ 1:00 pm [Details](#) [Register](#)

### **Montgomery, AL**

September 9 @ 10:00 am to @ 1:00 pm [Details](#) [Register](#)

### **Reading, PA**

September 10 @ 10:00 am to @ 1:00 pm [Details](#) [Register](#)

### **Columbus, GA**

September 11 @ 10:00 am [Details](#) [Register](#)

### **Bakersfield, CA**

September 11 @ 10:00 am to @ 1:00 pm [Details](#) [Register](#)

### **Camp Pendleton Jobs Summit**

September 17 @ 5:30 pm to September 18 @ 4:00 pm

Details <http://www.uschamberfoundation.org/event/bakersfield-ca-1>

Register <http://www.cvent.com/d/v4qf5l>

### **Kingston, NY**

September 18 @ 10:00 am [Details](#) [Register](#)

### **Chicago, IL**

September 18 @ 10:00 am [Details](#) [Register](#)

### **Philadelphia, PA**

September 22 @ 10:00 am [Details](#) [Register](#)

### **Parris Island (Beaufort), SC - Military Spouse Hiring Fair**

September 24 @ 10:00 am [Details](#) [Register](#)

### **Boulder, CO**

September 24 @ 10:00 am to @ 1:00 pm [Details](#) [Register](#)

[Ann Arbor, MI](#)

September 25 @ 10:00 am [Details](#) [Register](#)

[Aurora, IL](#)

September 30 @ 10:00 am [Details](#) [Register](#)

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

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**WWII VETS 69 ▶ Krauel~Edward**

Above the television set in Ed Krauel's living room is a painting of a World War II battle scene. The image depicts an attack on two Navy P.T. boats somewhere in the seas near the Philippines. It shows a Japanese dive bomber flying low near two of the little boats, dropping explosives near them, causing water to splash violently. Thirty-eight Japanese bombers attacked those two boats that day, Krauel told the Monroe News. He knows because he was there. "We were supposed to have cover. We saw these planes coming and we thought they were our planes," Krauel, 96, of Lambertville said. But after seeing an emblem of the Japanese flag on the side of one plane, Krauel said he quickly realized they were in trouble. "I tapped the gunner on the shoulder and I said, 'Hey, Bill, those aren't our planes. If they get too close, you open up on them'." Their boats were a little beat up that day, he said, but they didn't lose any men. They shot down at least four of the planes. "I look at that picture and I think that I'm lucky," Krauel said. "People call us heroes, and I guess — looking back — I did do something. But when you're over there in the middle of it, I was just trying to save my butt."



**Edward Krauel, a World War II Navy veteran, of Temperance, Mich., is photographed at home MAR 2014**

It's a tale his children have heard many times by now, but Krauel never shared his war stories until his kids were older. Once his children were married and having kids of their own, the stories continued to be passed on. Somewhere along the way, something stuck, and the Krauels have become a military family of sorts. Their service spans across many conflicts and countries and into different branches of the military. Krauel served in the Navy in WWII from 1942 to 1946 and again at the beginning of the Korean War from 1948 to the early 1950s. Two of his sons, Jim and Mike, served in the Army. Now, Krauel's grandson, Ryan, has joined the Marines. Krauel said watching his family bond over this commonality has brought him a lot of joy. "I was worried because I knew how hard it would be for them, but I also knew the good about it," he said. "It makes me proud."

Krauel was living in Toledo when he received a draft letter from the Army. He reported for his physical evaluation, but after hearing it could be several months before he was called up, he decided to see what they Navy had to offer. His recruiters gave him 30 days to get his affairs in order before he shipped out for training. He was 23 at the time. His experience as an Eagle Scout helped him in his service time, Krauel said. He recalls that during training, he once nodded off or became distracted during a lesson about different knots. The commanding officer leading the lesson scolded Krauel for not paying attention and began demanding he try to complete different knots taught during the class. "I tied every knot he asked me to before he had even finished saying the name," Krauel said. "Then, I got a little cocky, but I said to him, 'Hey, do you know this one?' and I tied this really fancy knot with all these loops and things. He left me alone after that."

After serving in the Pacific for several years aboard the P.T. boats, Krauel returned home for a short period of time. He was called back to help train others in California before the Korean War. He was discharged when his daughter was born. Krauel has five children in all: Alice, Ruth, Greg, Mike and Jim. He and his wife, Betty, were married for 32 years before she died. They raised their family in a little Lambertville home where Krauel still lives today. All of their children graduated from Bedford High School. Jim and Mike both went on to serve in the Army.

Mike served during the Vietnam War, although he has since died. Jim enlisted when he was 22 in 1982. One day, while managing a local McDonald's, Jim said he decided he wanted to explore better opportunities. He had worked a number of odd jobs up until that point, and the Army felt like the next step. He visited a recruiting office that day during a break and immediately put in his two-week notice when he returned. "I would always hear my dad and my brother tell stories," Jim, 53, said as to what influenced him to finally join up. "And I was always looking for a change and always trying to progress."

Jim, a 1979 graduate of Bedford, worked on tanks for the better part of 20 years while he was in the service. The Army took him all over the United States. He was deployed as part of a United Nations peacekeeping mission in Macedonia for eight months. The experience, he said, taught him a lot. "I've learned to appreciate the little things," he said. "You see these people from different cultures and you realize you don't have it too bad (in the United States) compared to these people in third world countries." While on his journey in uniform, Jim said, he lived on countless military bases and did countless jobs, including tanker, instructor and platoon sergeant. He even helped train Marine Corps tank drivers near the conclusion of his career. Each of his children was born on a different Army base and in different states — from California to Kentucky.

Right in the middle is Ryan, Jim's 20-year-old son who recently was commissioned into the Marine Corps. Although he retired from military life in 2003, Jim took a civilian mechanics job with the Army. He is still working on tanks while living in Alabama. "People think of the Army — any type of military — as just another type of career," Jim said. "But it's a lifestyle change. Everything changes." He already has started to see these changes in Ryan, who is stationed in Japan. "He wrote me a letter recently thanking his mother and me for everything we had done for him," Jim said. "He said he understood me a little better now, too. That's what the military does to you — you have no idea what to expect when you join." Jim is sure the work he did training Marine Corps tank drivers when Ryan was young was what drove Ryan to the Marines. But Jim said he believes it was a combination of stories from him and Mr. Krauel that got Ryan interested in military life in the first place. "I've become just like my father," Jim said. "I could sit and tell stories all day." [Source: Monroe News | Caitlin Vanoverberghe | 28 Apr 2014 ++]

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## America's Most Beloved Vets ► World War I (3)



**John J. Pershing**



**Quentin Roosevelt**



**Theodore Roosevelt Jr.**

- The celebrated soldier John J. Pershing rose to fame by leading the Pancho Villa expedition, commanded the American Expeditionary Forces in Europe, and was given the title "General of the Armies" by Congress.
- The youngest son Quentin Roosevelt of former President Theodore Roosevelt was shot down in a dogfight – and buried by the Germans with full military honors.
- The politician and businessman Theodore Roosevelt Jr. commanded a battalion in World War I, led the assault on Utah Beach in World War II, and was one of the founders of The American Legion.

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## Veteran State Benefits & Discounts ► California 2014

The state of Arizona provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, “**Vet State Benefits & Discounts – CA**” for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the below benefits refer to <http://militaryandveteransdiscounts.com/location/california.html> & <http://www.cdva.ca.gov>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/california-state-veterans-benefits.html>  
Aug 2014 ++]

**\* Vet Legislation \***



**Vet Bills Submitted to 113th Congress ▶ As of 29 AUG 2014**

For a listing of Congressional bills of interest to the veteran community introduced in the 113<sup>th</sup> Congress refer to this Bulletin’s “**House & Senate Veteran Legislation**” attachment. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication of that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <https://beta.congress.gov> you can review a copy of each bill’s content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it by entering the bill number in the site’s search engine. To determine what bills, amendments your representative/senator has sponsored, cosponsored, or dropped sponsorship on go to:

- <https://beta.congress.gov/search?q=%7B%22source%22%3A%5B%22legislation%22%5D%7D>
- Select the ‘Sponsor’ tab, and click on your congress person’s name.
- You can also go to <http://thomas.loc.gov/home/thomas.php>

Grassroots lobbying is the most effective way to let your Congressional representatives know your wants and dislikes. If you are not sure who is your Congressman go to <https://beta.congress.gov/members>. Members of Congress are receptive and open to suggestions from their constituents. The key to increasing cosponsorship support on veteran related bills and subsequent passage into law is letting legislators know of veteran’s feelings on issues. You can reach their Washington office via the Capital Operator direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate their phone number, mailing address, or email/website to communicate with a message or letter of your own making at either:

- [http://www.senate.gov/general/contact\\_information/senators\\_cfm.cfm](http://www.senate.gov/general/contact_information/senators_cfm.cfm)
- <http://www.house.gov/representatives>

**Tentative 2014 Legislative Schedule 113th Congress, 2nd Session:** The below list identifies the remaining expected non-legislative periods (days that the Senate *will not* be in session)

<b>Date</b>	<b>Action</b>	<b>Note</b>
Aug 4 - Sep 5	State Work Period	Labor Day- Sep 1



Target Adjournment Date	TBD
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**FOLLOWING IS A SUMMARY OF VETERAN RELATED LEGISLATION INTRODUCED IN THE HOUSE AND SENATE SINCE THE LAST BULLETIN WAS PUBLISHED:**

- None.

[Source: <https://beta.congress.gov> & <http://www.govtrack.us/congress/bills> Aug 12, 2014 ++]

<b>* Military *</b>
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### **USS Saratoga (CV-60) Update 01 ► Final Journey Begins**

The decommissioned aircraft carrier USS Saratoga left its port in Rhode Island on 21 AUG for its final journey to Texas, where it will be scrapped. The ship departed Naval Station Newport and made its way down Narragansett Bay to the Atlantic Ocean. It is heading to the Esco Marine ship recycling plant in Brownsville, Texas. The 1950's aircraft carrier was decommissioned 20 years ago. An effort failed to turn it into a museum and it sat in Newport for sixteen years. She was supposed to leave Wednesday, but the 30 day voyage was postponed because of concern that storms were developing along the route. Esco Marine is being paid a penny by the Navy to dispose of the Saratoga. It plans to make money by selling what it recovers from the ship. "It's a sad day in a way to see a great lady finish her career by being towed off to be scrapped," said Bill Sheridan, who was involved in the effort to try to save the ship by turning it into a museum. Tugs arrived at the station at 5:30 a.m. Thursday and the lines that had held the carrier to the pier for 16 years were cut. The carrier passed in the midmorning under Newport's Claiborne Pell Bridge and by Fort Adams, where people had gathered to watch it go.



**The ex-USS Saratoga glides under the Newport Pell Bridge as it starts its journey to Brownsville, Texas**

More than 100 veterans from all eras of the carrier's life took part in a farewell ceremony at the naval station earlier this month. They walked along the pier, taking pictures and looking up at the Saratoga one last time. The Saratoga — named for the decisive battle of the American Revolution fought in upstate New York — was commissioned in 1956 and completed 22 deployments before it was decommissioned in 1994. It was off the coast of Cuba during the Cuban Missile Crisis, off of Vietnam during the Vietnam War and in the Persian Gulf during the first Iraq War. It arrived in Newport in 1998 and fell into disrepair. The Navy took the Saratoga off the donation list in 2010 after another carrier, the USS John F. Kennedy, became available for a museum. There are plans for a memorial to the Saratoga on board the future Kennedy museum. The Saratoga, Sheridan said, is “gone but not forgotten, and always remembered in our hearts.” [Source: Associated Press Aug 21, 2014 ++]

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### **3D Food Printers** ▶ **Under Development by Army**

A mere six months after civilian manufacturer 3D Systems debuted the world's first 3D-printer that prints food at the Consumer Electronics Show in Las Vegas, the U.S. Army is making progress adapting food-printing technology for use by troops on deployment. Research teams at several Army installations, most notably the Natick Soldier Research, Development, and Engineering Center (NSRDEC) in Massachusetts, are working to develop 3D food printers that are customized for the rigors of areas of military operation. If the team is successful, soldiers across the globe could look forward to instantly generating their food rations on-site. It would be a much less-costly alternative to having food conventionally produced and shipped in from overseas, according to the NSRDEC researchers, who add that it could also offer troops a much wider variety of cuisine than would otherwise be possible. “You would like a sandwich, where I would like ravioli. You would print what you want and eliminate wasted food,” said Mary Scerra, an NSRDEC food technologist, in a recent statement.



Widening soldiers' menu options would be an obvious improvement to life in the base camps—soldiers, like any other human beings, would enjoy more choices of cuisine. But the technology holds some potentially lifesaving implications, as well: Soldiers can count on getting the nutrients that they most crucially need, whenever they need them. A soldier who is worn out from battle and needs carbohydrates or protein could print out protein- and carbohydrate-rich food, while another soldier who is Vitamin-D-deficient could print out a meal rich in Vitamin D. A 3D printer could be fed with all of the above nutrients ahead of time and dispense them in ready-to-eat meals as needed. This would be a considerable change from traditional meals, ready to eat or MREs, which are largely indistinguishable from each other. A

soldier with specific dietary needs cannot expect to have them met by standardized rations, but that soldier could get food meeting his or her specifications from a 3D food printer.

Like any 3-D printer, military or civilian, the food printers that the NSRDEC team is pursuing would connect to software that holds the digital blueprints for building food items in layers of particles stacked atop each other. The particles would come from chemical substrates that would be fed into the printer ahead of time, like the ink cartridges that injet printers use to print paper documents with text and photographs. Lauren Oleksyk, a food specialist in the NSRDEC’s Combat Feeding Directorate, said that her team is currently trying to use a method called ultrasonic agglomeration to 3-D print small snack-type items. Once the team masters this, it might move on to more challenging items such as pizza and pasta. “The technologies may or may not originate at NSRDEC, but we will advance them as needed to make them suitable for military field feeding needs. We will do what we can to make them suitable for both military and commercial applications.” If they succeed, food production would be the latest in a series of applications that Army researchers have found in the last few years for 3D printing. The Army is also exploring 3D printing’s medical uses, such as manufacturing new skin and blood vessels. [Source: Defense One | Rick Docksai | Jul 31, 2014 ++]

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## **Advanced Hypersonic Weapon [AHP] ► Long-Range Glide Vehicle**

The Advanced Hypersonic Weapon (AHW) is a demonstrative long-range glide vehicle capable of flying within the planet's atmosphere at hypersonic speed. The AHW technology demonstration program is managed by the US Army Space and Missile Defense Command (USASMDC) / Army Forces Strategic Command (ARSTRAT). AHW was developed as a part of the conventional prompt global strike (CPGS) program. The CPGS program will allow the US defense forces to strike targets anywhere on the Earth with conventional weapons within an hour. This capability will ensure the US can attack high-value targets or transient targets at the beginning of or during a conflict.



The AHW hypersonic glide body (HGB) vehicle has a conical design with winglets. It was designed to fit within the payload assembly. The structure is made of aluminum, titanium, steel, tantalum, tungsten, carbon fabric, silica and other alloys, including chromium and nickel. HGB is powered by one lithium-ion actuator battery, two lithium-ion and five nickel manganese hydride batteries. Pressurized nitrogen gas is used as a propellant for the vehicle. Other equipment includes radio frequency transmitters and small electro-explosive devices. The AHW is designed to provide a 6,000km range with 35 minute time-of-flight and achieve less than ten metre accuracy. It delivers a conventional payload at medium and global ranges, using a hypersonic glider. The weapon's high maneuverability allows it to avoid flight over third party

nations when approaching the target. It employs a precision guidance system to home in on the target. A flight termination system (FTS) is activated if the launch vehicle deviates from its path during flight. The destruction package used in the system can identify a premature separation of the booster stages and induct a thrust termination activity. The explosive charges near the payload assembly will disable the flying ability of HGB in case of premature detachment from the booster. [Source: [www.army-technology.com](http://www.army-technology.com) Aug 2014 ++]

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## **Military License Plates ► Offered in all States**

From Alabama to Wyoming, every state in the union offers special license plates for current and former military folks and their families. Jeff Minard, a former Army signal officer, says one of the things that makes plates honoring military service so interesting is just how varied they can be. As one of the country's top experts on license plates, including a stint as the president of the American License Plate Collectors Association, he should know. California, for example, home to one of the largest concentrations of troops and veterans in the country, has only one plate dedicated to the military community among its dozen specialty plates, while tiny Connecticut has no fewer than 16 specific tags for current and former military drivers and their families, including three dedicated to the governor's various "foot and horse guard" units. Among the most platetastic states: Texas, with more than 80 license plate designs honoring those who have served.

Michigan was the first to issue special plates to veterans in 1935. "And of course, in 1935 most veterans were World War I and Spanish-American War veterans. We're not clear if any Civil War veterans got any, but they probably didn't because they weren't driving age anymore," says Minard, who coauthored "A Moving History," chronicling 100 years of license plate facts. Back then, the plates were earmarked only with a "Vv" to designate that the owner was a veteran. "They were almost certainly tied to the fight for benefits," Minard says.

These days we all know about Occupy Wall Street, "but during the Depression there was basically a huge Occupy Washington movement among veterans to get their benefits, which were being denied because the government was broke." But Michigan was the only state to issue veterans special plates, and by 1939, the last of them had been given out. "After World War II, vets were so highly honored, [plates] weren't necessary," Minard says. "And after Vietnam, vets were so dishonored, or at least ignored, it wasn't an issue, either." Not until the late 1970s did veteran-oriented plates begin making their way back onto the nation's highways, the first bumper-hugging beachhead again coming in the benefits fight, this time in the form of plates for disabled veterans, Minard says. "The first plates that honored vets at all in modern times was because of their handicaps."

States soon began adding special plates for those who had earned the Medal of Honor and then for Purple Heart recipients. These days you can find plates of all stripes. Most states now pay special tribute to those who have earned top medals, but many states also offer special tags for everything from getting an honorable discharge to good conduct medals. Others offer designs highlighting combat service in specific wars and conflicts — though some states are still trying to catch up.

- If you're a Desert Storm veteran in Louisiana, for example, you can get a plate earmarking the branch of service you were in during that war. Iraq and Afghanistan vets in that state, however, have only one plate for each war, so if you served in both, you'll have to pick one or the other.

- Massachusetts offers special tag decals for its military plates that include honoring service in OIF and OEF, but also veterans of more obscure operations such as the “Grenada Rescue Mission” and “Lebanese Peacekeeping Force.” More modern and longer lasting interventions for efforts in, say, Bosnia and Kosovo, get no love.

“The reason there are more or fewer plates in particular states often has to do with the laws in each of those states,” Minard says. “In about two-thirds of the states — mostly from the Rocky Mountain states to the East Coast — the law is that the license plate is issued to the person, the owner, and you can put it on any car you want.” In the remaining third of the states — mostly in the West — the plate is issued to the car, not to the person. “So, when you sell the car, the plate moves with the car,” he says. Of course, military plates are just one category among many specialized plates available.

- Idaho, for example, has one for each of its 10 colleges, as well as others celebrating everything from the Corvette to potatoes, along with its basic offerings for the military.
- In Maine, among a handful of other states, veterans can choose to pimp their plates with one of dozens of decals that represent service branch, ribbons, unit crests, combat action badges and more. That can sometimes make for odd juxtapositions. The “Pearl Harbor Survivor” seems oddly placed, for example, over the Maine motto “Vacationland.”
- While the good people of South Carolina are kind enough to offer a lifetime plate for former prisoners of war, the “POW” looks a little strange under the word “permanent.”
- New Mexico offers a wide variety of decals for veteran plates, including some standouts such as “Atomic Veteran” and “Navajo Code Talker.” But while there’s a decal for “Iraqi Freedom” veterans, there’s nothing yet for those who served in Afghanistan.
- Nebraska currently has few military-oriented tags but plans to expand with a new line of “Military Honor Plates” for vets and those currently serving. Those won’t be available, however, until 2016. “The issuance of these plates is conditioned on the approval of the armed forces owning the copyright to the official emblem, official seal, or other official image,” according to the state’s website.
- Nebraska is also among many states offering a plate for disabled veterans. To get one, you need to be classified by the Veteran Affairs Department as having a 100-percent service-connected disability. Unlike most other states, however, Nebraska’s “Disabled American Veteran” license plates “do not allow the registered owner to park in spaces designated for handicapped parking,” according to state regulations. For that, you’ll have to get the state’s standard “Handicapped” plate instead.
- North Carolina must have a soft spot for paratroopers in the 82nd Airborne Division; the state has a plate reserved just for them. That makes sense considering the division is stationed at Fort Bragg. But so is Army Special Forces Command, not to mention 2nd Marine Division at Camp Lejeune, among a slew of other major Air Force and Navy units throughout the state. But none of them get their own plates.
- Oregon, at least, has Army Special Forces covered, as well as 1st Marine Division, despite hosting neither of those

[Source: NavyTimes | Jon R. Anderson | Aug 25, 2014 ++]

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## **DoD Mobilized Reserve 26 AUG 2014 ▶ Decrease of 3,998**

The Army National Guard, Army Reserve and Navy Reserve announced this week a decrease in activated National Guard and reserve members, while the Marine Corps Reserve, Air National Guard and Air Force

Reserve announced an increase of activated National Guard and reserve members. The Coast Guard Reserve announced a decrease of 3,944 in the number of activated National Guard than last reported in the 15 JUL Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 22,651; Navy Reserve, 3,132; Marine Corps Reserve, 1,180; Air National Guard and Air Force Reserve, 6,149; and the Coast Guard Reserve, 314. This brings the total National Guard and reserve personnel who have been activated to 33,426, including both units and individual augmentees. A cumulative roster of all National Guard and reserve personnel at <http://www.defense.gov/news/MobilizationWeeklyReport-140826.pdf> lists those currently activated. [Source: DoD News Release No. NR-449-14 dtd Aug 28, 2014 ++]

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## Medal of Honor Citations ► Watson, Wilson D. WWII



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

### **WATSON, WILSON Douglas**

**Rank and organization:** Private, U.S. Marine Corps Reserve, 2d Battalion, 9th Marines, 3d Marine Div

**Place and date:** Iwo Jima, Volcano Islands, 26 and 27 February 1945

**Entered service at:** Little Rock Arkansas August 6, 1942

**Born:** February 18, 1922, Tuscumbia, Alabama

### *Citation*

For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty as automatic rifleman serving with the 2d Battalion, 9th Marines, 3d Marine Division, during action against enemy Japanese forces on Iwo Jima, Volcano Islands, 26 and 27 February 1945. With his squad abruptly halted by intense fire from enemy fortifications in the high rocky ridges and crags commanding the line of advance, Pvt. Watson boldly rushed 1 pillbox and fired into the embrasure with his weapon, keeping the enemy pinned down single-handedly until he was in a position to hurl in a grenade, and then running to the rear of the emplacement to destroy the retreating Japanese and enable his platoon to take its objective. Again pinned down at the foot of a small hill, he dauntlessly scaled the jagged incline under fierce mortar and machinegun barrages and, with his assistant BAR man, charged the crest of the hill, firing from his hip. Fighting furiously against Japanese troops attacking with grenades and knee mortars from the reverse slope,



he stood fearlessly erect in his exposed position to cover the hostile entrenchments and held the hill under savage fire for 15 minutes, killing 60 Japanese before his ammunition was exhausted and his platoon was able to join him. His courageous initiative and valiant fighting spirit against devastating odds were directly responsible for the continued advance of his platoon, and his inspiring leadership throughout this bitterly fought action reflects the highest credit upon Pvt. Watson and the U.S. Naval Service.

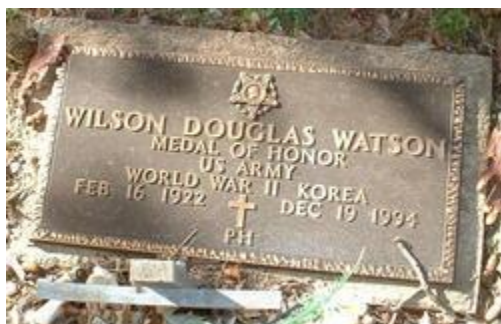
/S/ HARRY S. TRUMAN



Wilson "Doug" Watson was born on February 18, 1922, to Charles Watson and Ada Watson (née Posey), in Tuscumbia, Alabama. He is one of twelve kids; eight brothers, three sisters. Before his enlistment in Little Rock, Arkansas, on August 6, 1942, he worked on his father's farm and completed seven years of grade school. Watson received his basic training at the Marine Corps Recruit Depot San Diego, California, and was deployed overseas on January 24, 1943.

In the attack for which he received the Congressional Medal of Honor, he was shot seven times and was hit in the shoulder by mortar fragments. He was evacuated from Iwo Jima after he suffered a gunshot wound in the neck on March 2, 1945. He previously saw action at Bougainville, Guadalcanal, and Guam. Private Watson was presented the Medal of Honor by President Harry S. Truman on October 5, 1945 at the White House.

Following his discharge from the Marine Corps, he enlisted in the United States Army Air Force, and then the United States Army as a private, working as a mess hall cook. He eventually reached the rank of Staff Sergeant and finally retired from the military in 1966. He was married to wife Patricia, whom he had two children with. Ricky (b. 1953) and Darlene (b. 1962). Watson was credited with giving actor John Wayne his inspiration for his "shoot from the hip" style in his films. Wayne heard of Watson's style after hearing about how Watson charged the crest of the hill in Vietnam, firing from his hip. Wilson "Doug" Watson died on December 19, 1994 in Russellville, Arkansas and was buried in Russell Cemetery, Ozone, Johnson County, Arkansas.



[Source: [http://en.wikipedia.org/wiki/Wilson\\_D.\\_Watson](http://en.wikipedia.org/wiki/Wilson_D._Watson) & [www.history.army.mil/html/moh/wwII-t-z.html](http://www.history.army.mil/html/moh/wwII-t-z.html) Aug 2014 ++]

**\* Military History \***



**Aviation Art 72** ► **America Strikes Back**



## America Strikes Back

by Robert Taylor

The very first air combat fought by American pilots following the surprise attack upon Pearl Harbor. In less than one hour America struck back in a war that was to end in total victory. As the assault mounted on the Pacific Fleet in Pearl Harbor, simultaneously the air base at Wheeler Field came under heavy attack. Two young USAAF pilots, Kenneth Taylor and George Walsh, quickly got their P-40 Tomahawks airborne. Winging southwards towards Ewa Field they ripped into a dozen or more enemy planes attacking the Marine field. Diving into the formation they each downed 'Val' fighter-bombers. Robert Taylor's painting shows Ken Taylor in his P-40, with George Walsh in close company, bringing down his second enemy aircraft on December 7, 1941, an Aichi D-3A1 'Val' dive-bomber. In the background palls of smoke rise from Hangar 6 housing the naval float planes, and the up-turned battleship Oklahoma.

[Source: <http://www.aviationarthangar.com/amstbabyrota.html> Aug 2014 ++]

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### **USS Houston (CA-30) ► Wreck Confirmed as Galloping Ghost**

US. Navy divers concluded 18 AUG that a wrecked vessel in southeast Asia is World War II cruiser USS Houston, a ship sunk by the Japanese that serves as the final resting place for about 700 sailors and Marines. The Houston, nicknamed “The Galloping Ghost of the Java Coast,” sank in the Java Sea during the Battle of Sunda Strait on Feb. 28, 1942. It carried 1,068 crewmen, but only 291 sailors and Marines survived both the attack and becoming prisoners of war. Navy archaeologists worked with Indonesian Navy divers to survey the wreck over the course of 19 underwater searches, said U.S. Pacific Fleet commander Adm. Harry Harris. The Navy History and Heritage Command confirmed that the recorded data is consistent with the identification of the former USS Houston.

On 26 FEB during the Battle of the Java Sea, without destroyer protection Houston along with three other allied vessels attacked a Japanese surface group. The Japanese fired torpedoes sinking HNLMS De Ruyter and Java. Houston and HMAS Perth were able to retire from the battle. On 27 FEB, Houston and Perth were in Banten Bay, and evaded nine torpedoes fired by Fubuki then sank one Japanese transport and forced three to beach. However, they were blocked from withdrawing by Japanese warships in the Sunda Strait. At Tanjung Priok at 2.30 pm on 28 FEB they received orders to escape through Sunda Strait, between Java and Sumatra, and make for Tjilitap on the south coast of Java. At this time, Houston had only 50 rounds left per gun. At 10.30pm Perth and Houston were sighted by the Japanese destroyer Fubuki which quietly shadowed them for the next half hour.

The ensuing battle became known as the Battle of Sunda Strait. At 23:55, Houston scored hits on Mikuma causing her to lose electrical power, but this was soon restored. Fubuki fired her torpedoes at HMAS Perth and USS Houston but missed both, instead hitting a Japanese transport. Other Japanese Destroyers engaged and overpowered the two ships. Perth came under fire at 23:36 and in an hour had been sunk from gunfire and torpedo hits. During the battle, Houston's gunners scored hits on three different destroyers and sank a minesweeper. Houston fought alone until soon after midnight on February 28, 1942, when she took a torpedo and began to lose headway. She then sustained three more torpedo hits in rapid succession. Captain Albert Rooks was killed by a bursting shell at 00:30 and as the ship came to a stop Japanese destroyers moved in, machine gunning the decks. Several minutes later, Houston rolled over and sank.



**U.S. Navy members and officials pass a wreath to sailors on June 11, 2014 in Banten Bay near Java, Indonesia, where USS Houston was sunk by the Japanese during World War II**

Documented evidence shows the gravesite was disturbed, noting that hull rivets and a metal plate were removed from the ship. Both U.S. and Indonesia officials are working to coordinate protection of the historic site, which is also a popular recreational dive location. The report voices public safety and security concerns, citing "active seepage of oil from the hull." A final report will be completed in the fall as underwater archeologists continue to collect data from the dives. The Navy estimates more than 17,000 sunken ships and aircraft rest on the ocean floor. [Source: Los Angeles Times | Nicole Charky | Aug 19, 2014 ++]

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**Military History** ► **Lt. Hiroo Onada | Surrender After 30 Years**

By the summer of 1945, the Japanese navy and air force were destroyed. Its army had been decimated. The Allied naval blockade of Japan and intensive bombing of Japanese cities had left the country and its economy devastated, it's people suffering. After the Hiroshima atomic bomb attack, factions of Japan's supreme war council favored unconditional surrender but the majority resisted. When the second atomic bomb was dropped on Nagasaki, the Japanese Emperor Hirohito told the supreme war council to negotiate the unconditional surrender. To the Japanese his word was that of a god. On Sunday, September 2, 1945, more than 250 Allied warships lay at anchor in Tokyo Bay. Just after 9 a.m. on board the USS Missouri General Douglas MacArthur presided over the official surrender ceremony as Japanese Foreign Minister Mamoru Shigemitsu signed on behalf of the Japanese government. General Yoshijiro Umezu then signed for the Japanese armed forces. His aides wept as he made his signature. The most devastating war in human history was over.



Within days defeated Japanese forces surrendered their arm and returned to their homeland. But not all of them! Japanese holdouts or stragglers either adamantly doubted the truth of the formal surrender due to strong dogmatic or militaristic principles, or simply were not aware of it because communications had been



cut off during the United States island-hopping campaign. For years after the war was over they continued to fight the enemy forces, and later local police. Some Japanese holdouts volunteered during the First Indochina War and Indonesian War of Independence (our Vietnam War) to free Asian colonies from Western control despite these having once been colonial ambitions of Imperial Japan before and during World War II.

Among the holdouts was intelligence officer Lt. Hiroo Onoda. In 1944, Lt. Onoda was sent by the Japanese Army to the remote Philippine island of Lubang. His mission was to conduct guerrilla warfare against Allied forces. Once on the island, Onoda was supposed to blow up the pier at the harbor and destroy the Lubang airfield. Unfortunately, the garrison commanders decided not to help Onoda on his mission and soon the island was overrun by the Allies. Most of the Japanese troops on the island withdrew or surrendered. A small number of Japanese, convinced the surrender by the Emperor of Japan was a hoax, retreated into the inner regions of the island and split into small groups to avoid capture. As these groups dwindled in size after several attacks, the remaining soldiers split into cells of 3 and 4 people. There were four people in Onoda's cell: Corporal Shoichi Shimada (age 30), Private Kinshichi Kozuka (age 24), Private Yuichi Akatsu (age 22), and Lt. Hiroo Onoda (now age 23). Allied forces made a serious effort to get the holdouts to believe the war was over. Leaflets were dropped over remote jungles and mountains and rescue parties led by former Japanese officers searched the isolated corners of the island. The efforts paid off as small groups trickled from hiding and surrender. Only a few disbelievers remained hidden.

Onoda first saw a leaflet that claimed the war was over and how to surrender in October 1945. When another cell had killed a cow, they found a leaflet left behind by the islanders which read: "The war ended on August 15. Come down from the mountains!" But as they sat in the mountain jungle, the leaflet just didn't seem to make sense, for another cell had just been fired upon a few days before. If the war were over, why would they still be under attack? No, they decided, the leaflet must be a clever ruse by the Allied propagandists. Again, the outside world tried to contact the survivors living in the island's the isolated wilderness by dropping leaflets out of a U.S. Army Air Force Boeing B-17 near the end of 1945. Printed on these leaflets was the surrender order from General Yamashita of the Fourteenth Area Army. Having already hidden on the island for a year and with the only proof of the end of the war being this leaflet, Onoda and the others scrutinized every letter and every word on this piece of paper concluding it must be an Allied hoax. Leaflet after leaflet was dropped. Newspapers were left. Photographs and letters from relatives were dropped. Friends and relatives spoke out over loudspeakers. There was always something suspicious, so they never believed that the war had really ended.



**Lt. Hiroo Onoda and one of his hiding places**

Year after year, hiding in caves, the four men huddled together in rain, searched for food, and sometimes attacked villagers. Isolated from the rest of the world, everyone appeared to be the enemy. Tired of near starvation and constantly hiding, Akatsu got away from the others and after six months on his own in the jungle he surrendered in 1949. In June 1953, Shimada was wounded during a skirmish. Though his leg wound slowly got better (without any medicines or bandages), he became gloomy. On May 7, 1954, Shimada was killed in a skirmish on the beach at Gontin. For nearly 20 years after Shimada's death, Kozuka and Onoda continued to live in the jungle ready for the time when they would again be needed by the Japanese army. They believed it was their job to remain behind enemy lines, reconnoiter and gather intelligence to be able to train Japanese troops in guerrilla warfare in order to regain the Philippine islands.



In October 1972, at the age of 51 and after 27 years of hiding, Kozuka was killed during a clash with a Filipino patrol. Though Onoda had been officially declared dead in December 1959 Kozuka's body proved the likelihood that Onoda was still living. Search parties were sent out to find Onoda, but none succeeded. His own father went to the island trying to coax Onoda to surrender. All alone Onoda continued to hide. Remembering the division commander's order, he could not kill himself (Hari-kari) yet he no longer had a single soldier to command.

In 1974, a college dropout named Norio Suzuki decided to travel to the Philippines, Malaysia, Singapore, Burma, Nepal, and perhaps a few other countries on his way. He told his friends that he was going to search for Lt. Onoda, a panda, and the Abominable Snowman. Where so many others had failed, Suzuki succeeded. He found Lt. Onoda and tried to convince him that the war was over. Onoda explained that he would only surrender if his commander ordered him to do so. Suzuki traveled back to Japan and found Onoda's former commander, Major Taniguchi, who had become a bookseller. On March 9, 1974, Suzuki and Taniguchi met Onoda at a pre-appointed place and Major Taniguchi read the orders that stated all combat activity was to be ceased. Onoda was shocked and, at first, disbelieving. It took some time for the news to sink in.

In his book, "No Surrender: My Thirty-year War" Onoda wrote his feelings the moment he realized it was actually over: "We really lost the war! How could they have been so sloppy? Suddenly everything went black. A storm raged inside me. I felt like a fool for having been so tense and cautious on the way here. Worse than that, what had I been doing for all these years? Gradually the storm subsided, and for the first time I really understood: my thirty years as a guerrilla fighter for the Japanese army were abruptly finished. This was the end. I pulled back the bolt on my rifle and unloaded the bullets. I eased off the pack that I always carried with me and laid the gun on top of it. Would I really have no more use for this rifle that I had polished and cared for like a baby all these years? Or Kozuka's rifle, which I had hidden in a crevice in the rocks? Had the war really ended thirty years ago? If it had, what had Shimada and Kozuka



died for? If what was happening was true, wouldn't it have been better if I had died with them?" Onoda wept uncontrollably as he agreed to lay down his perfectly serviceable rifle.

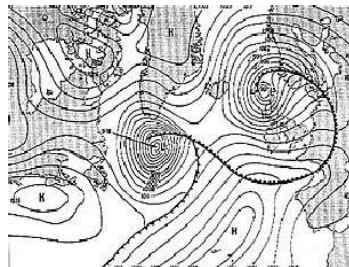


During the 30 years that Onoda had remain hidden on Lubang island, he and his men had killed at least 30 Filipinos and had wounded approximately 100 others. After formally surrendering to Philippine President Ferdinand Marcos, Marcos pardoned Onoda for his crimes while in hiding. When Onoda reached Japan, he was hailed a hero. But his nearly 30 year of living in isolation, hiding from those he believed would harm him, living off the land and watching his men die or desert him, he saw Japan much differently than when he had left it in 1944. He bought a ranch and moved to Brazil but in 1984 he and his new wife moved back to Japan and founded a nature camp for kids. Onoda died in Tokyo Japan on January 16, 2014 at the age of 91. [Source: TogetherWeServed May 2014 ++]

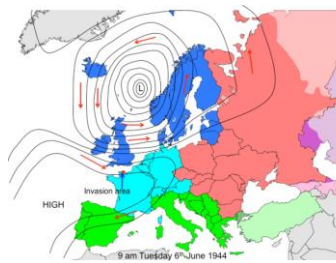
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## D-Day ► To Go or Not To Go?

D-Day 2014 marked 70 years since Gen. Eisenhower's chief meteorologist, Group Capt. James Martin Stagg, made one of the most important weather forecasts of all time. Defying his colleagues, he advised Ike to postpone the invasion of Normandy by one day from June 5, 1944, to June 6, because of uncertain weather conditions. A new book by author John Ross — *"The Forecast for D-Day"* — sees that forecast as a pivotal moment in world history. "A bad forecast would jeopardize the entire operation," Ross writes in the book. "If he gave the word to 'go,' and the weather turned sour, the lives of thousands of men and massive amounts of equipment would be lost. "If he did not go and the weather was good, Germans might have spied the massive build-up in southern England and the elements of the invasion fleet headed for Normandy. The odds that the Allies' plans would have been discovered would increase exponentially," Ross notes.



June 5, 1944



June 6, 1944

Stagg — who was actually a geophysicist by training — and his fellow British and American meteorologists were operating without any of the technology and equipment that today's forecasters take for granted, such as satellites, weather radar, computer modeling and instant communications. Relying mainly on surface observations from military and civilian weather observers in the British Isles and in western Europe and a few military observers at sea, predicting the weather more than a day or two in advance in that era was unrealistic. Additionally, weather prediction in England and Europe — especially before the advent of satellites — was much trickier than forecasting in the USA. Here in the states, even in that era, weather systems could be tracked for days after hitting the West Coast and moving east, while European forecasters were often operating "blind" with the empty ocean to the west. Predicting the exact timing, track and strength of these storms put Group Capt. Stagg and his colleagues under almost unimaginable pressure and conflict, Ross noted, with the fate of the war and perhaps the world hanging in the balance.



**Gen. Eisenhower's chief meteorologist, Group Capt. James Martin Stagg of the U.K. Met Office.**

What troubled the meteorologists in the days leading up to D-Day was a parade of storms that barreled across the Atlantic and into the British Isles, any one of which would have stirred up the dangerous waters of the English Channel where the fleet was gathering, and provided unwelcome cloud cover for the aerial assault of Normandy. The invasion was originally scheduled for the morning of June 5, but the weather forecast was bad enough for Stagg to advise Ike to postpone it by one day, despite protests from his fellow meteorologists, who felt the weather would be good enough for the mission to take place. But had it remained June 5, heavy seas, high winds and thick cloud cover from a potent storm centered north of Scotland would likely have caused the invasion to fail and set world history on a different course.

While far from perfect, the weather on the morning of June 6 was good enough for the invasion to proceed successfully. Had the mission not gone on June 6, the next window would have been a full two weeks later, when tides and moonlight were right. On that day two weeks later, a completely un-forecast gale would have caused the invasion to fail. Ross said that had the invasion failed, the secrecy about when and where the Allies would land would be lost, victory in Europe would have been delayed for a year, and the Soviet Union might have taken control of the continent. Years later, during their ride to the Capitol for his inauguration, President-elect John F. Kennedy asked President Eisenhower why the Normandy invasion

had been so successful. Ike's answer: "Because we had better meteorologists than the Germans!" [Source: USA TODAY | Doyle Rice | June 06, 2014 ++]

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**WWII PostWar Events** ▶ **Yokohama, Japan Wreckage**



**A Japanese man amid the scorched wreckage and rubble that was once his home in Yokohama, Japan.**

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**Spanish American War Images 56** ▶ **Spanish Troops in Santiago**



*Spanish troops marching through Santiago*

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**WWI in Photos 110** ▶ **Smoke Break**



A Belgian soldier smokes a cigarette during a fight between Dendermonde and Oudegem, Belgium, in 1914. Germany had hoped for a swift victory against France, and invaded Belgium in August of 1914, heading into France. The German army swept through Belgium, but was met with stiffer resistance than it anticipated in France. The Germans approached to within 70 kilometers of Paris, but were pushed back a ways, to a more stable position, which would become battlefields lined with trenches, fought over for years. In this opening month of World War I, hundreds of thousands of soldiers and civilians were killed or wounded -- France suffered its greatest single-day loss on August 22nd, when more than 27,000 soldiers were killed by rifle and machine-gun, thousands more wounded.

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**Faces of WAR (WWII)** ▶ **General Anthony McAuliffe Feb 1945**



**American General Anthony McAuliffe, commander of the 101st Airborne at Bastogne during the Battle of the Bulge. February 1945**



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## Military Kits ► 1485 Battle of Bosworth | Yorkist man-at-arms



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

1. Long boots
2. Hat with a pewter badge for civilian wear
3. Sallet helmet that protected the face
4. Gorget
5. & 6. Paldrons – to protect the shoulder; the left one is bigger because the left side was the defensive side
7. Bevor
8. Pouch
9. Belt
10. Coist – worn underneath the hat to absorb sweat and keep hair back
11. Left arm armor – this was heavier as it was the defensive side.
12. Black cloak – worn over civilian clothing
13. Hourglass gauntlet to protect the hand
14. Ring
15. Rosary beads
16. Money pouch
17. Sabatons – to go over long boots and protect the foot; first piece of armor to go on
18. Tassets – hang from the breast plate to protect upper part of leg
19. Back plate, covered in Duke of Norfolk's colors
20. Breast plate
21. Cuisse covers the upper part of the leg and greave on the lower. Big wing shaped section covered the back of the joint to stop soldiers being cut behind the knees

22. Right arm made of three pieces - the upper cannon, lower cannon and coultter for the elbow; right hourglass gauntlet
23. Belt for sword scabbard
24. Hand and heart sword with a fishtail pommel – can use it with one or two hands; the sword would have a maker’s mark on the blade
25. Dagger
26. Scabbard for dagger
27. Arming jack with maille sleeves
28. Belt
29. Wooden comb
30. White linen shirt
31. Doublet with folds, indicated a high status; civilian wear. The black garment is hose with a codpiece
32. Pewter spoon, silver handled knife, pewter goblet, wooden bowl and plate
33. Case for knife
34. Scabbard for sword
35. Poleax – someone on foot would use that – smash people’s heads, bend arm so they can’t fight back. Big point at front – hammer part for banging heads

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

## **Military History Anniversaries** ► 1 thru 30 Sep

Significant events in U.S. Military History over the next 30 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 1 thru 30 Sep**”.

<b>* Health Care *</b>
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## **TRICARE Lab Fees Update 01** ► Developed Tests Coverage

Beginning in September, TRICARE will cover certain laboratory developed tests under the Defense Health Agency Evaluation of Non-United States Food and Drug Administration Approved Laboratory Developed Tests Demonstration Project. The demonstration also allows TRICARE to cover approved laboratory developed tests retroactively if the coverage guidelines for the specific test are met. If a TRICARE beneficiary has paid for a laboratory developed test since Jan. 1, 2013, and it is now included in the demonstration, they may be eligible for reimbursement. Beneficiaries will have to file a claim with their regional contractor to receive payment. To find out which laboratory developed tests are covered, and which are eligible for retroactive reimbursement, visit the TRICARE covered services section at <http://www.tricare.mil/ldt> to see the full A-Z list. Most tests must be



preauthorized by the regional contractor before they can be covered. Tests approved for the demonstration must be offered by an authorized provider.

The demonstration allows the Defense Department to perform its own evaluation of a laboratory developed test, establish a list of these tests deemed safe and effective, and establish a process to add new tests to that list. TRICARE will maintain and publish a list of approved tests, and will continually update it as new tests are reviewed and approved for coverage. The tests below are in this demonstration. New tests will be added as they get approved for coverage. If you've paid for any of the tests listed here since January 1, 2013, you may get retroactive reimbursement. Details on how to get retroactive payments will be added to <http://www.tricare.mil/ldt> as needed so if this affects you check back

<b>GENE TESTED</b>	<b>RELATED DISEASE OR CONDITION</b>
APC	Familial adenomatous polyposis
BCR/ABL1	Chronic myelogenous leukemia
BMPR1A	Juvenile polyposis syndrome
BRAF	Papillary thyroid carcinoma, 4800 BRAF mutation
BRCA1/BRCA2	Breast cancer, ovarian cancer
CEBPA	Acute myeloid leukemia
CFTR	Cystic fibrosis
Cytogenic Constitutional Microarray Analysis	Genetic syndrome, autism spectrum disorder, Asperger syndrome and pervasive developmental disorder
EFGR	Lung cancer
F2	Prothrombin (Factor II)-related thrombophilia
F5	Factor V Leiden thrombophilia
FMR1	Fragile X mental retardation
HBA1/HBA2	Alpha-thalassemia
HEXA	Low hexosaminidase A levels
HFE	Hereditary hemochromatosis
HLA	Compatibility of tissue between organ and bone marrow donors and recipients, platelet transfusion and Celiac disease

JAK2	Myeloproliferative neoplasms
KRAS	Anti-EGFR monoclonal antibodies
MECP2	Rett syndrome
MLH1, MSH2, MSH6, MSI, PMS2 and EPCAM	Lynch syndrome
MPL	Myeloproliferative leukemia
MUTYH	MYH-associated polyposis
NPM1	MYH-associated polyposis
PAX8	Papillary thyroid carcinoma
PML/RARalpha	Acute promyelocytic leukemia
PMP22	Hereditary polyneuropathies
PTEN	Autism Spectrum Disorders and macrocephaly, Cowden syndrome or Bannayan-Riley-Ruvalcaba syndrome
RET	Multiple endocrine neoplasia type 2, familial medullary thyroid carcinoma
SMAD4	Juvenile polyposis syndrome
SMN1/SMN2	Spinal muscular atrophy
SNRPN/UBE3A	Prader-Willi syndrome, Angelman syndrome
STK11	Puetz-Jeghers syndrome
TP53	Li-Fraumeni syndrome or Li-Fraumeni-like syndrome
TRG	T-cell neoplasms
VHL	Von Hippel-Lindau syndrome

Last Updated 8/15/2014

[SOURCE: TRICARE News Release at <http://www.tricare.mil/webupdates080514> ]

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## **Dementia Update 04 ► Vitamin D Deficiency Impact Study**

Older people face higher risks of dementia and Alzheimer's disease if they have vitamin D deficiency, according to a new study. An international team of researchers found that study participants who were severely vitamin D deficient were more than twice as likely to develop dementia and Alzheimer's disease. The study is published in August 6, 2014 online issue of *Neurology*, the medical journal of the American Academy of Neurology. It looked at 1,658 adults aged 65 and over, who were able to walk unaided and were free from dementia, cardiovascular disease and stroke at the start of the study. The participants were then followed for six years to investigate who went on to develop Alzheimer's disease and other forms of dementia. The study was part-funded by the Alzheimer's Association.

It was found that those who were moderately deficient in vitamin D had a 53% increased risk of developing dementia of any kind, and the risk increased to 125% in those who were severely deficient. Similar results were recorded for Alzheimer's disease, with the moderately deficient group 69% more likely to develop this type of dementia, jumping to a 122% increased risk for those severely deficient. "We expected to find an association between low vitamin D levels and the risk of dementia and Alzheimer's disease, but the results were surprising - we actually found that the association was twice as strong as we anticipated," said Dr David Llewellyn of the University of Exeter Medical School who led the international team of researchers.

"Clinical trials are now needed to establish whether eating foods such as oily fish or taking vitamin D supplements can delay or even prevent the onset of Alzheimer's disease and dementia. We need to be cautious at this early stage and our latest results do not demonstrate that low vitamin D levels cause dementia. That said, our findings are very encouraging, and even if a small number of people could benefit, this would have enormous public health implications given the devastating and costly nature of dementia." Dementia is one of the greatest challenges of our time, with 44 million cases worldwide - a number expected to triple by 2050 as a result of rapid population ageing. A billion people worldwide are thought to have low vitamin D levels and many older adults may experience poorer health as a result.

Vitamin D comes from three main sources - exposure of skin to sunlight, foods such as oily fish, and supplements. Older people's skin can be less efficient at converting sunlight into vitamin D, making them more likely to be deficient and reliant on other sources. In many countries the amount of UVB radiation in winter is too low to allow vitamin D production. The study also found evidence that there is a threshold level of vitamin D circulating in the bloodstream below which the risk of developing dementia and Alzheimer's disease increases. The team had previously hypothesized that this might lie in the region of 25-50 nmol/L, and their new findings confirm that vitamin D levels above 50 nmol/L are most strongly associated with good brain health. [Source: The times | Subodh Varma | Aug 07, 2014 ++]

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## **USFHP ► GAO Recommends Program Elimination**

A July 31 Government Accountability Office (GAO) report recommends eliminating the U.S. Family Health Program (USFHP) benefit, citing duplicate services and unnecessary costs. The report stems from the FY 2013 National Defense Authorization Act which required the GAO to review DoD's health care contracts, including USFHP. The GAO was tasked specifically with studying the role of the USFHP within the military health system, and the extent to which the USFHP affects DoD's health care costs. The review

determined that the program is duplicative and results in unnecessary costs to the government. The USFHP provides managed health care (TRICARE Prime) for military beneficiaries using the patient-centered medical home model of enhanced access and places a strong focus on wellness and prevention.

The small program consists of six providers throughout the country: Johns Hopkins Medicine, serving Maryland, Washington, D.C., parts of Pennsylvania and Delaware; Martins Point Health Care, serving Maine, New Hampshire, Vermont and northeastern New York; Brighton Marine Health Center, serving Massachusetts and Rhode Island; Saint Vincent Catholic Medical Centers, serving New York city, New Jersey, parts of Pennsylvania and western Connecticut; Christus Health, serving southeast Texas and southwest Louisiana; and Pacific Medical Center, serving the Puget Sound area of Washington State. The problem, according to the GAO, is that the establishment of the TRICARE network in the 1990s made the USFHP largely redundant. GAO states that the TRICARE contracts provide Prime coverage to 4.5 million beneficiaries. By contrast, only 134,000 beneficiaries receive Prime through USFHP. A majority of current USFHP beneficiaries live in Prime Service Areas, making them eligible for both benefits.

In addition to overlapping coverage, the GAO notes the USFHP fails to maximize utilization of military treatment facilities (the most cost effective means of providing military health care) and flaws in its contract with DoD do not require it to disclose administrative costs and profits – making it difficult to determine the program’s efficiency. Reviewing the military health care system to increase efficiencies makes sense, but the quality of health care and choice must factor into any decisions along with costs. Boasting a patient satisfaction rate of over 92 percent, beneficiaries using USFHP report the plan consistently exceeds customer expectations, and its satisfaction rates are not only the highest within the TRICARE system, but far surpass the national average of commercial plans. MOAA believes that a robust, high quality health care benefit is an essential element to maintaining the all-volunteer force. Eliminating the program as a purely budget driven move would be a major blow to the beneficiaries currently enrolled in the program.

It is important to note that the GAO report is only a recommendation at this point. There are no current proposals to eliminate the USFHP benefit. However, this proposal could surface as part of the FY 2016 budget submission next year. The Military Compensation and Retirement Modernization Commission (MCRMC) is looking at the military health care system – including USFHP – as it prepares its recommendations for reform in a February 2015 report. The outcome of the MCRMC report could have significant implications on military health care and compensation. You can share your comments with members of the MCRMC on the USFHP or any other form of military compensation by going to <http://www.mcrmc.gov/index.php/public-comments>. [Source: MOAA Leg Up Aug 15, 2014 ++]

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## **Scarlet Fever ► Symptoms and Treatment**

Scarlet fever may cause the following symptoms: Sore throat, fever and chills, painful swallowing, rash, vomiting, exhaustion, swollen tonsils, swollen lymph nodes, and/or stomach ache (common in younger children). A dark-red tongue is also typical of scarlet fever – it is sometimes referred to as a “strawberry tongue.” A non-itching rash of many small red dots turning from pink to red usually breaks out starting on the second day after infection. The rash can spread from the torso to the throat and then the hands and feet within a few days, but it usually does not affect below the nose and around the mouth or your palms or the soles of the feet. The rash is often especially visible in the groin region or under your arms. These spots disappear after about a week, and from the second to the fourth week the skin starts to flake off, especially

on the hands and fingertips and on the feet and the tips of the toes. The other symptoms usually start one to three days after infection. Sometimes they are not too severe, and may include a mild sore throat, moderate fever or a light rash. But a severe sore throat, high fever and a heavier rash may develop.



**Scarlet fever: Rash and “strawberry tongue”**

Scarlet fever is a group A streptococcal infection caused by a Streptococci strain of bacteria called “Streptococcus pyogenes.” Usual symptoms of these kinds of infections include inflamed tonsils and throat with pus. The strain that causes scarlet fever also forms a toxin that produces its typical rash. These bacteria are typically spread by droplet infection, for example coughing or sneezing, or in saliva. Scarlet fever is much more common in children than in adults, and it mostly affects five- to twelve-year-olds. In contrast to many of the other childhood diseases, it is possible to get scarlet fever several times. About one out of every four young people has had scarlet fever at least once already. Scarlet fever often has mild symptoms even without any treatment – but there is a slight risk that the infection could spread throughout the body and cause more severe illnesses. The middle ear or tonsils can become infected and may produce pus. It is also possible that someone develops rheumatic fever, which can cause inflammation in the joints or various organs, such as the heart or kidneys. In very rare cases, germs can enter any existing wounds and cause “surgical” scarlet fever. This can become dangerous, because these germs can then enter the bloodstream and cause sepsis (blood poisoning). These kinds of severe complications are rare, but they can be life-threatening.

A doctor can usually diagnose scarlet fever based on its fairly characteristic symptoms. Often a rapid strep test is also done. The test involves taking a sample from your throat and checking it for streptococcal bacteria. It produces results within a few minutes, but it is not always reliable. If the test finds Streptococci, you can be quite sure that it is the cause. But if nothing is found in the sample, Streptococci cannot be ruled out definitively. In these cases a sample taken from the tonsils can be sent to a laboratory to get more exact results. These lab results are then available one or two days later. Taking antibiotics will usually make symptoms disappear in a few days, and you will no longer be contagious after 24 hours. If you do not take antibiotics, you will remain contagious for up to three weeks. There is no scarlet fever vaccine. But general precautions that you take to avoid any cold or respiratory illness are a good idea, including regularly washing your hands and avoiding close contact with anyone who has scarlet fever and might still be contagious. Many children carry scarlet fever germs in their throat without getting ill, especially in winter. These children are usually not contagious, even though the germs can be detected on them. At that stage there is then no need for preventive treatment.

Scarlet fever is treated with antibiotics – mostly because that will keep you from being contagious after 24 hours. Symptoms disappear a little faster with antibiotics, and they help to prevent possible complications. Antibiotics containing penicillin are most common for treating scarlet fever. The medicine is taken two or three times a day for ten days. Other antibiotics are also available in case someone is allergic to penicillin or if it is not well-tolerated. Possible side effects include nausea, diarrhea and skin rash. It is important to keep taking all the antibiotics even if your symptoms have already gone away. That is the only way to make sure that all of the germs have been killed. Symptoms like sore throat or fever can be relieved by taking medicine such as ibuprofen or acetaminophen (paracetamol). Some people also feel better when they suck on lozenges or use home remedies like placing a moist warm towel around their neck or drinking tea. Children who are thought to have scarlet fever should not be allowed to go to kindergarten or school and should not play with other children. Adults who have scarlet fever (or are thought to have it) may not do any jobs that involve much contact to other people. These include teaching, working at a daycare or nursing, for example. If you have taken antibiotics for two days, chances are that your symptoms have become less severe and you are no longer contagious. At that point it is also possible to do activities involving other people, such as going to school or getting back to work. [Source: Institute for Quality and Efficiency in Health Care Jun 30, 2014 ++]

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## **Lemon Balm** ► Treatment for Many Conditions



Lemon balm, or “*Melissa officinalis*,” is an herb belonging to the mint family that’s been used for centuries to treat anxiety, sleep disorders, indigestion and wounds. You can make lemon balm tea by steeping 1/4 to 1 tsp. of dried herb in hot water. You can drink the tea up to four times daily. You can also make topical applications of the tea for treating certain skin problems by steeping 2 to 4 tsp. of crushed lemon balm leaves in one cup of boiling water for 10 to 15 minutes. Then, apply the tea to your skin using cotton balls.

**Insomnia.** Drinking lemon balm tea can have a calming effect and help to induce sleep. Many studies have investigated lemon balm’s use in treating insomnia and anxiety, but most of the clinical trials used a combination of lemon balm and other herbs like valerian, hops and chamomile, according to the University of Maryland Medical Center. Nevertheless, the studies did find that taking lemon balm helped to improve sleep. The University of Michigan Health System cites a preliminary clinical trial that compared the effects of a product containing lemon balm and valerian root with the insomnia medication triazolam, or Halcion. The study found that the herbal combination was just as effective as Halcion at improving the participants’ ability to fall asleep and quality of sleep.



**Easing Indigestion.** You can also drink lemon balm tea to ease indigestion. Lemon balm has been used traditionally to improve digestion and to soothe gastrointestinal ailments. Studies have found that lemon balm is effective in treating indigestion, according to the Georgetown University Medical Center. Again, lemon balm is usually combined with other herbs to treat indigestion. For example, peppermint and lemon balm together are effective for calming upset stomach, notes the University of Michigan Health System.

**Treating Herpes Lesions and Cold Sores.** You can apply lemon balm tea to cold sores and herpes lesions. Lemon balm contains flavonoids, phenolic acids and other compounds that fight the herpes virus, explains the University of Michigan Health System. Medical research has found that lemon balm applied topically can effectively treat herpes simplex virus sores, the Georgetown University Medical Center states. Georgetown University cites studies that found significant improvement in healing sores in patients with herpes lesions around the mouth and genitals. The University of Michigan Health System also points out double-blind clinical research that's confirmed that topical applications of lemon balm can speed up healing of herpes simplex virus sores on the mouth. In the human studies, lemon balm helped to significantly reduce redness and swelling after just two days, but other symptoms like pain and scabbing didn't improve, notes the University of Maryland Medical Center.

**Treating Alzheimer's Disease Symptoms.** Some medical studies have found that drinking lemon balm tea may help to treat the symptoms of Alzheimer's disease, according to the University of Maryland Medical Center. Research indicates that lemon balm can help to reduce agitation and improve cognitive function in individuals with Alzheimer's. The Georgetown University Medical Center cites studies that suggested that lemon balm can improve memory and decrease anxiety in people suffering from mild to moderate Alzheimer's disease.

**Warning:** Lemon balm may interact with certain medications, such as thyroid medications and HIV medications, explains the University of Maryland. Talk with your doctor prior to taking lemon balm to prevent any interactions with medications or health conditions.

[Source: <http://www.livestrong.com> & Dr. Oz | Sarah Terry | Dec 18, 2013 ++]

## \* Finances \*



### **SBP Basics Update 03** ► **Federally Subsidized Program**

Who pays for your SBP Benefit? If your answer is "I do," that's only part of the story. Unlike civilian life insurance or annuities, the law requires a significant federal subsidy for Survivor Benefit Plan (SBP)

benefits. Retiree premiums do, in fact, cover most of the benefit cost for non-disabled retirees who spend at least 20 years on active duty, but DoD picks up the rest of the tab. For Guard and Reserve retirees, who usually don't draw retired pay until age 60 or reasonably close to that age, the DoD share of the cost is higher. In the case of members who die while on active duty or active duty for training, the Pentagon covers 100 percent of the survivor's SBP benefit. The proof of this is that, every year since 1989, the amount of SBP annuity payments to survivors has exceeded the amount of SBP premiums collected from retirees. For FY 2013, payments to survivors totaled \$3.8 billion vs. \$1.25 billion collected in retiree premiums. Many retirees believe the government is somehow making money in those cases when a spouse pre-deceases the retiree. But in fact, every single dollar of SBP premiums paid by today's retirees goes to fund survivors' benefits... and the total of the premiums falls significantly short of covering the SBP benefit cost. Unlike civilian insurance programs, SBP is a special benefit for military people who complete a career or die in service. A federal subsidy for the program is a recognition that military people pay far more for their benefits than their cash premiums. It's partial recompense for the vastly greater premiums servicemembers and their families pay in service and sacrifice over the course of an arduous career in uniform. [Source: MOAA Leg Up Aug 22, 2014 ++]

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## **Saving Money ► Military-Owned Lodging**

Accommodations owned by the Army, Navy, Air Force, Marine Corps, Coast Guard, and Joint Services will save you a bundle on traveling expenses. Lodges on installations are available, of course. But whether you're traveling for business or pleasure, you also can stay in offsite homey condos, in luxury resorts, at rustic campsites, and even in a lighthouse. Eligibility requirements vary, but in general, all are available to all active duty and retired servicemembers (regardless of branch) and DoD employees and their families.

**Alaska** - Seward Resort. View spectacular glaciers, amazing wildlife, and pristine scenery at. Choose from comfortable motel rooms with refrigerators, microwaves, and coffeemakers; roomy townhomes with kitchenettes; or a cozy log cabin for two with a kitchenette. RV and tent sites, as well as yurts, are also available. Find rates and eligibility requirements online. Or call (907) 224-2659 to learn more.



### **California**

- *San Diego*. The new North Island cottages on Breakers Beach have two bedrooms, full kitchens, flat-screen cable TVs/DVDs, WiFi, private bathrooms, a patio, and a barbecue. Have an RV? Fiddler's Cove RV Park overlooks the San Diego Bay. You'll have plenty of comforts, from laundry facilities to bike paths, a dog run, boat rentals, WiFi, grills, fire rings, and a store. Read eligibility policies before booking. Call (877) NAVY-BED (628 9233) or (619) 435-1227 for more information.

- *San Francisco.* Marines’ Memorial Club & Hotel located in the theater district. Built as a “living memorial,” the Marines’ Memorial Club was dedicated as a “tribute to those who have gone before and to provide a service to those who carry on,” with displays, photos, biographies, plaques, memorial walls, and other tributes in its lobby and halls. The full-service, 138-room hotel is classic, comfortable, and inviting. Though full of history, it offers all the modern comforts, plus a large theater, fine-dining restaurant, library/museum with military memorabilia, business center, and fitness center. The Memorial Club is open to all veterans in any branch, as well as current servicemembers. Club membership offers preferred access and exclusive hotel rates. To learn more, call (800) 562-7463 or (415) 673-6672.

**Colorado** - Rocky Mountain Blue at Keystone Resort in the Colorado Rockies (90 minutes west of Denver) is a year-round family destination, managed by the 10th Force Support Squadron of the U.S. Air Force Academy in Colorado Springs. During the winter, Keystone is a skier’s mecca with three mountains featuring bumps, steeps, glades, groomed trails, and a terrain park. In the summer, the area offers hiking, rafting, horseback riding, and biking. Year-round, enjoy great dining, shopping, entertainment, nightlife, and lodging. Active duty and retired servicemembers, guardmembers and reservists, and DoD and nonappropriated funding government employees and their immediate family members and guests are eligible for discounted lodging, with additional discounts on activities, shopping, and dining. Check out the specials and promotions, including free night skiing, free skiing for kids, free ice rink admission, free Nordic Trail admission, and discounts up to 50 percent through April 20, 2014. For more information, call (866) 768-2583.

**Florida** - Shades of Green in Orlando has everything a great resort should have: golf, a spa, restaurants, a pool, nightlife, and kids’ activities. The 586-room resort is set in a peaceful wooded setting with waterfalls and gardens. Rates start at \$95 a night, based on pay grade and party size. See eligibility, and check for seasonal specials and extra discounts of up to 35 percent off the already low prices. For more information, call (888) 593-2242.

**Germany**

- Edelweiss Lodge and Resort in Germany’s Bavarian Alps (56 miles from Munich) offers winter and summer sports, plus multiple restaurants, an indoor pool, a wellness center, free WiFi, and a video game arcade. The 246 spacious rooms boast rustic wooden furniture and private balconies or patios with mountain views. Rates start at \$86 for a standard room that sleeps four, but check the website for more packages and deals, including several retiree vacation packages. Check eligibility requirements or reserve online, or call 011-49-8821-9440 for more information.



- Wiesbaden Army Lodge in Germany offers family suites and standard guest rooms, with free Wi-Fi, kitchenettes, continental breakfast, in-room microwaves and refrigerators, free self-service laundry, and a fitness room. Rates start at \$120 a night. Leisure travelers can make reservations seven days in advance of arrival; those traveling with official travel orders can reserve 180 days in advance. Email [reservations@wiesbadenlodge.com](mailto:reservations@wiesbadenlodge.com) or call 49 (0)611-143-548-9700 to learn more.

## **Hawaii**

- Welcome to Waikiki Beach; aloha, Hale Koa! This 72-acre, 817-room beachfront resort offers fun in the sun, family restaurants and fine dining, and Hawaiian-style entertainment. Eligibility requirements and rates, which start at \$91, are listed online. For information, call (800) 367-6027 or (808) 955-0555.
- Kilauea Military Camp in Volcanoes National Park on Hawaii's Big Island. Kilauea Volcano is the world's most active volcano, Hawaii's top visitor attraction, and one of only 20 World Heritage sites. Stay in a one-, two-, or three-bedroom mountain cottage; enjoy free national park passes; and get discounts on tours. Check for information on rates and eligibility. Reserve online or call (808) 967-8333.

**Italy** - Tuscany? If you stay at Casa Toscana, the Army Lodge at Camp Darby, you'll save enough to feast on fine Italian food. Accommodations start at \$74, including breakfast, free internet access, private bathrooms, and in-room appliances (fridges, microwaves, and coffee makers). Standard rooms, suites, apartments, and VIP accommodations are available. Call 39-0-50-54-7580 or email reservations to dldarbycasatoscana@eur.army.mil.

## **Japan**

- In Northern Okinawa, Okuma Recreation Facility, 51 miles north of Kadena air base, offers plenty of fun in the sun, from bike rides along the sea to glass-bottom boat tours, golf, go-karts, and kayaking. Lodging choices include a couple's cottage on a private beach; a lavish five-bedroom, three bathroom bungalow; a seven-bedroom condo; family log cabins; a choice of suites and studios; and camping sites. Find deals and specials; check eligibility, and make reservations online or call 098-962-3102.
- Tokyo is the world's most expensive city. But not for you: The luxurious New Sanno Hotel, a U.S. Naval Joint Services property in downtown Tokyo's upscale Azabu area, is an American-style, English-speaking hotel with 149 rooms, a pool, a fitness center, a salon, a cafe, a deli, a family restaurant, a cocktail lounge, fine-dining, and, of course, a Japanese restaurant. Shops on the first and second floors offer great prices on jewelry, kimonos, and traditional Japanese art. Find eligibility, rates, and more online or call 81-3-3440-7871.

**Louisiana** - Toledo Bend, a year-round Army Recreation Center 45 miles northwest of Fort Polk, is situated on the South's largest manmade lake with barbecue pits, a swimming beach, a convenience store, and a bath house. Lakeside cabins, with full kitchens and baths, sleep up to five people; or you can "rough it" at a tent or RV site. You also can opt to spend the night nestled in the woods in a cozy yurt. Canoes, kayaks, and 10-passenger pontoons are available for rent. For information, call (888) 718-9088

**Missouri** - Lake of the Ozarks Recreation Area, 57 miles north of Fort Leonard Wood, Mo., with camping, boating, swimming, and water skiing. Accommodations include one- to three-bedroom log cabins (equipped with microwaves, TVs, linens, and towels), rustic campsites, and RV sites. A country store stocks basic groceries, camping supplies, and firewood. Active duty and retired servicemembers and members of the National Guard and Reserve are welcome. Check out accommodations and rates before you go. For more information, call (573) 346-5640.

**North Carolina** - Fort Fisher Air Force Recreation Area at Kure Beach in North Carolina offers an array of three- and four-bedroom beach cottages and mobile homes with full kitchens and two baths. Other Fort Fisher options include RV and shady tent camping overlooking Cape Fear River or lodge rooms. Rates and eligibility are online. For more information, call (910) 458-6549.

**Puerto Rico** - Holiday Inn Express El Caney Lodge at Fort Buchanan in the heart of San Juan opens its doors to active and retired members of the armed forces. The hotel offers free breakfast, free internet, guest laundry facilities, a playground, a business center, and free DVD rentals; plus it's near on-post activities, such as a nine-hole golf course, a fitness center, a bowling center, and a water park. Call (877) 711-8326 for details.

**South Korea** - Dragon Hill Lodge in Seoul, South Korea, is an elegant 394-room hotel on Yongsan South Post. It's chock-full of conveniences such as in-room refrigerators, flat-screen TVs, and an on-site fitness center. For more information or reservations, please call 011-82-2-790-0016.

**Wisconsin** - Sherwood Point Lighthouse, part of Milwaukee's Coast Guard Station in Sturgeon Bay, overlooks the bay on the western shore of Lake Michigan. It can be rented by active duty or retired servicemembers, who may stay from two to seven nights. The two-bedroom, single-family home accommodates up to eight people and is equipped with most everything you need, from pillows to pots and pans. (Bring your own toiletries, towels, and food.) To learn more, call (414) 747-7185.

### **Lodging with multiple locations**

- Armed Forces Recreation Center resorts — full-service hotels managed by the Army (Family and Morale, Welfare, and Recreation Command). Rates are affordable, but you'll want to make your reservation as far in advance as possible, as these hotels fill up fast. Army Family and Morale, Welfare, and Recreation Command campgrounds and cottages are located throughout the country.



**Okuma Recreation Facility**

- The Army offers lodging at on-post locations at installations across the U.S., plus Belgium, Germany, Italy, Japan, and Korea. Rates range from about \$31 to \$120, depending on the location. Accommodations are comparable to “limited service commercial hotel standards.” Eligibility varies. On-post IHG Army Hotels <http://www.ihg.com/armyhotels/hotels/us/en/reservation> — including big-name brands such as Holiday Inn Express, Staybridge Suites, and Candlewood Suites — are located at 39 posts nationwide. All are pet-friendly, with the same amenities, comforts, and convenience as their consumer counterparts.
- Air Force inns— located at 88 bases worldwide that offer amenities including Internet, premium cable TV, a microwave, a refrigerator, newspapers, guest laundry, and housekeeping services. For more information, call (888) 235-6343.
- Navy Getaways — something for everyone, with tent sites, cottages, cabins, townhomes, and vacation rentals at dozens of scenic spots worldwide. Call (877) 628-9233 for more information.
- Navy Lodges — offers accommodations at U.S. and overseas bases. Rates are about half of what you'd spend at a civilian hotel, with free breakfast and WiFi thrown in. Many Navy Lodges offer

pet-friendly rooms. Browse a list of Navy Lodge locations. For more information, call (800) 628-9466.

- Navy Gateway Inns & Suites — comfortable, affordable, full-service on-base hotels that cater to business travelers, with free Internet, fitness rooms, premium cable TV, business centers, microwaves and refrigerators, laundry, and housekeeping service. Active duty servicemembers and military retirees are eligible. Call (877) NAVY-BED (628-9233).
- Coast Guard Recreational Lodging — including cottages, RV parks, apartments, guesthouses, townhomes, inns, lighthouses, and more. Active duty servicemembers have first priority but reservists and military retirees also are eligible.
- MCCA Recreational Lodging — includes cabins, cottages, villas, RV parks, and campgrounds on lakes, at beaches, and in the mountains, with facilities in Arizona, California, Georgia, Hawaii, North Carolina, South Carolina, and Virginia. Active duty Marines get first priority, but active duty or retired military personnel also are eligible. Links to all areas are available on the internet at <http://www.uscg.mil/mwr/lodging/Lodging.asp>.
- Inns of the Corps are temporary, but comfy, lodging at camps in Arizona, California, Hawaii, North Carolina, South Carolina, Virginia, and Japan. Eligibility requirements are organized by priority. Contact info available at <http://www.innsofthecorps.com>.

[Source: Military Officer | Maryann Hammers | Aug 04, 2014 ++]

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## **Inherited Mortgage ► Ability-to-Repay Rule**

You probably have not been lying awake nights worrying that inheriting a home and a mortgage might cause you a big headache. Even if you are lucky enough to inherit, who knew it could cause a big potential problem for you? The folks at the Consumer Financial Protection Bureau knew. They knew because they created the problem. And now they've fixed it. The bureau inadvertently cooked up the problem at the start of this year when a new mortgage rule that it wrote took effect. The rule made big changes in how mortgage lenders must screen mortgage applicants. Now they must take several steps to make sure you have a good chance of paying back the loan. The rule was inspired, as you can guess, by careless lending by some companies before the mortgage crash.

The Ability-to-Repay Rule took effect in January of 2014 and requires lenders to make a good faith effort to ensure that the borrower ... actually has the ability to make payments on the loan that they are applying for. The Ability-to-Repay Rule set off an unintended consequence: If you inherited a home and mortgage and needed to add your name to the mortgage, you had to qualify for borrowing the mortgage loan, just as if you were applying to buy the home. This resulted in significant consequences, such as losing the home, when heirs are unable to add their names to the outstanding mortgage of a home that has legally been transferred to them because the Ability-to-Repay rule was triggered by a lender. You could face foreclosure. In JUL that was fixed. With the change made this month, you can inherit Grandpa's home, have your name put on the mortgage and pay away, even if there's no way you'd actually qualify to borrow the money on your own. You can even be eligible to apply for a mortgage modification if you can't make the payments.

Other types of new owners are now protected, too. If you receive a home through divorce or a legal separation, you're covered. If your still-living parents give you a home and mortgage, you're covered. Homes and mortgages transferred to a living trust (an estate-planning tool) are exempt, too. [Source: MoneyTalksNews | Marilyn Lewis | Jul 15, 2014 ++]



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## Homeowners Insurance Update 03 ► Paying Guests

As the sharing economy flourishes, you may be tempted to rent out your home through a service such as Airbnb as a way to generate extra income. But don't expect anyone to help share the costs if you need to file a homeowner's insurance claim and you don't have the proper coverage in place. "It's important to discuss your particular circumstances with your insurance agent before you ever engage in an Airbnb-type arrangement with your property," says Chris Hackett, director of personal lines policy for the Property Casualty Insurers Association of America. With Airbnb (<https://www.airbnb.com>) and similar services, individuals use the companies' websites to list everything from spare bedrooms in their own residences to opulent castles they own as rentals for travelers from around the globe.

Airbnb was launched in 2008, and it now boasts more than 800,000 rental listings in 190 countries. While it may seem like a nice way to share your extra space and earn extra bucks in the process, things can quickly get tricky if you intend to rent out all or part of your home. "It's important that property owners and tenants consider the risks and the benefits and the pros and the cons," Hackett says. If you don't have the right homeowners insurance coverage lined up, you could run into major financial issues if something goes wrong and you need to file an insurance claim. "Depending on the circumstances and type of claim, you may be responsible to pay money out of pocket. Not having adequate coverage could put you at financial risk," Allstate product operations manager Christy Hradek and landlord package product line manager Katie Boyle said in a written statement.

Listing your home on a site like Airbnb also could run you afoul of local regulations. In a number of communities, these arrangements have come under criticism for violating residential zoning regulations and failing to collect hotel taxes. Airbnb officials declined to comment on any of its practices or on the need for homeowners to have the proper insurance in place. On its website, Airbnb advises homeowners and apartment dwellers to review their insurance policies and cautions that not all insurance policies will cover damage or loss caused by renters. If you intend to occasionally rent out your home or part of your home, your current homeowners policy will probably cover you, Hackett says. "Most homeowners insurance policies will provide liability coverage on an occasional basis." But there's no standard definition of what constitutes an "occasional" rental. Allstate's website says that if you live in your home most of the time and plan to rent it out only once in a while, such as for an annual festival, your homeowners insurance should cover you.

To be safe, Hradek and Boyle recommend talking to your insurer before deciding whether to rent out your home. "Peer-to-peer sharing services are an area we continue to monitor to see how our policies and customers are impacted," they said. So, what extra coverage do you need? Hackett says if you live in your home and plan to rent out a room on occasion, your property might be covered by your existing homeowners insurance policy. "People tend to be more respectful when they know the owner is right there," Hackett says. Even if your home is covered, that coverage would not extend to your renters' personal property if it's stolen or damaged, Hackett says. Airbnb provides a "host guarantee," which offers \$1 million in coverage if your property is damaged. It doesn't apply to certain possessions, such as jewelry and collectibles. If you plan to rent your house out on a regular basis, "that morphs from residential exposure into business exposure," requiring a commercial policy, as you would need if you're operating a hotel or a bed and breakfast with several rooms, Hackett says.

If you move out of your current home and plan to rent it regularly through a site such as Airbnb, or if you want to list your vacation home, you should consider purchasing landlord insurance, Hradek and Boyle say. “A typical homeowners policy may not protect you and your property if you rent out your home regularly. Renting out your home on a regular basis and residing elsewhere presents you with unique risks,” they said. Allstate’s standard landlord policy provides protection of your home and other structures on your property. You can also get extra coverage, such as for personal property, fair rental income and liability coverage, Hradek and Boyle said. Personal property coverage will cover your appliances and other property you own that is used at your rental home. Fair rental income coverage will help cover the rental income you would lose if your rental unit becomes uninhabitable due to a covered loss. With liability protection, you can be protected from financial loss if someone is hurt on your property. [Source: MoneyTalksNews | Susan Ladika | Aug 20, 2014 ++]

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### **Military Discounts ► Utilities | SCANA Energy**

Effective 5 SEP SCANA Energy will offer savings for all members of the U.S. military, making it the first natural gas marketer in Georgia to provide a discount to service members and their families. “This is our way of honoring the service that our members of the military have provided to all of us,” said George Devlin, vice president and general manager of SCANA Energy. “They have given so much — and we want to give back as well.” SCANA Energy will discount 3 cents per therm off its general rate plans. The discount will be available to all active, reserved, retired, and disabled service members or their spouses/partners with valid military identification. SCANA Energy’s existing fixed rate customers who are eligible may receive the discounted rate without paying an exit fee. SCANA Energy will also credit new accounts up to \$50 to cover any exit fees from other marketers.

In addition to the discount for Georgia’s military families, the company plans to donate \$5 for each new sign-up to The United Service Organizations (USO) of Georgia, Inc., the charity organization established in 1941 to lift the spirits of America’s troops and their families. The offer comes just in time for the winter heating season, and will be available to Georgia’s military families. To receive the military discount plan, call SCANA Energy toll-free at 1-877-467-2262. SCANA Energy serves households and businesses as a leading natural gas marketer in Georgia. [Source: <http://www.scanaenergy.com> | SCANA Energy | Aug 20, 2014 ++]

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### **Social Security Reform Update 03 ► Board of Trustees Call for Reform**

In July the Social Security Board of Trustees issued its annual report on the financial status of the program. According to the report, Social Security will not be able to cover its full obligations as early as 2033. If no action is taken, after 2033 Social Security could only pay three-fourths of scheduled benefits. The Trustees recommend Congress act sooner rather than later to right the programs trajectory, so there is more time to phase in potential changes. Earlier action will also help minimize any adverse impacts on affected beneficiaries. Resolving the financial shortfall will likely require a bipartisan solution that raises taxes, reduces benefits, increases the retirement age, or some combination of the three. None of the available options are politically popular, but a compromise solution has been discussed in recent attempts to tackle the deficit. The report’s projections are largely unchanged from last year, meaning that the program has neither deteriorated nor improved significantly since the Board’s 2013 report.

Those who fear that Social Security will not be around at all when today's working-age population retires misunderstand the Trustees' projections. The Social Security program shortfall is relatively modest, amounting to 1 percent of gross domestic product (GDP) over the next 75 years. The Trustees and others have sought a combination of tax increases and benefit modifications, carefully crafted to shield recipients with limited means and to give ample notice to all participants. Such actions could put the program on a sound footing indefinitely. Social Security benefits are hardly lavish. The average retiree or survivor receives less than \$16,000 a year from Social Security; the average disabled person even less.

Congress will have to replenish a smaller, but separate, disability insurance trust fund by 2016 to keep it solvent. Because the retirement and disability components of Social Security are closely woven together, the Trustees recommend a comprehensive solvency package. This is a hardly a new issue, and with the November elections on the horizon a "grand bargain" on deficit reduction and entitlement reform is very unlikely in the near future. Congress may have an appetite to tackle these tough issues in 2015, when the threat of sequestration returns and concerns over Social Security and Medicare continue to intensify. [Source: MOAA Leg Up Aug 15, 2014 ++]

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## **San Diego Military Discounts ► What's Available**

San Diego is California's second largest city and home to military bases including Naval Base San Diego, Naval Base Coronado, Marine Corps Recruiting Depot San Diego, Marine Corps Base Camp Pendleton and Marine Corps Air Station Miramar. Whether you and your family are stationed in San Diego or you're just visiting, there are plenty of military discounts you can take advantage of while you're there. Check out:

- **Birch Aquarium** - Offers active duty military \$2 off each admission ticket, is the exploration center for the Scripps Institution of Oceanography at UC San Diego. It overlooks the Pacific Ocean and features more than 60 habitats of fishes and invertebrates.
- **Del Mar Racetrack** - Located in the city of Del Mar, 20 miles north of downtown San Diego. Head over to Del Mar Wednesday through Sunday for fun horse racing, a tradition that dates back to 1937. Active duty military personnel and their dependents are admitted to Stretch Run for free.
- **Hard Rock Café & Farmer's Boy Restaurants** – 15% off to active duty and retire military ID card holders.
- **LEGOLAND** - Located 30 minutes north of San Diego and one hour south of Anaheim, LEGOLAND California Resort, offers military discounts on tickets. As an interactive, hands-on theme park, it features more than 60 rides, shows and attractions. It's perfect for families with children ages 2 to 12.
- **San Diego Padres** - The team offers military discounts on tickets for all regular season home games at Petco Park. So if you're traveling to San Diego during baseball season, check out the Padres' game schedule at [http://sandiego.padres.mlb.com/index.jsp?c\\_id=sd](http://sandiego.padres.mlb.com/index.jsp?c_id=sd) and buy military discount tickets.
- **San Diego Zoo** - Located just north of downtown San Diego in Balboa Park, offers a free 1-Day Pass for active duty military, cadets of their respective academies, and reserves. The 100-acre zoo houses over 3,700 rare and endangered animals and has a botanical collection with more than 700,000 exotic plants

- **Sea World** - The SeaWorld Parks and Entertainment salutes those who serve with free admission through their "Waves of Honor" program. Sea World is filled with amazing animals, shows, rides and exhibits. They even have a kennel service.
- **USS Midway Museum** - The Museum welcomes all active duty and reservist personnel aboard at no charge. Admission to the museum includes a self-guided audio tour to 60 exhibits throughout the historic aircraft carrier and 29 restored aircraft. There are also family activities for all ages, including flight simulators, music videos, short films, climb-aboard aircraft and cockpits, interactive exhibits and "Ejection Seat Theater."
- **Miramar MCAS Air Show** - Scheduled October 3 to 5, 2014 and free to the general public. Includes military performers like the Blue Angels and the Golden Knights. You can also get great military discounts on specific days for the preferred seating options.
- **Fleet Week** - In 2014, Fleet Week San Diego runs from September 9 to October 5 and celebrates the military with fun events, including the following:
  - a. **Boot Camp Challenge** - On September 27, 2014 the Marine Corps Recruit Depot San Diego hosts the annual Boot Camp Challenge, a 3-mile obstacle run that begins at 9:00 am. Click here for details and registration.
  - b. **Coronado Speed Festival** - A racing event that takes place during Fleet Week (September 20-21, 2014) to pay tribute to the military. Active duty military and their dependents get free admission to the festival, and retired military can purchase discounted tickets.
  - c. **Enlisted Golf Tournament** - On September 12, 2014, the All Enlisted Golf Tournament takes place at the Admiral Baker Golf Course. This event is exclusively for enlisted men and women of the U.S. Navy, the U.S. Coast Guard and the U.S. Marine Corps. There is a \$5 registration fee for participants.
  - d. **Fleet Week Football Classic** - On November 21, 2014 at 6:30 pm, the San Diego State Aztecs take on Air Force at Qualcomm Stadium. You can enjoy pre-game ceremonies, flyovers and parachutists, halftime performances, and other military tributes. Military personnel and their families get free game tickets in a special "Heroes Section."

[Source: Military.com Newsletter | Heather Sweeney | Jul 29, 2014 ++]

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## ATM Scam ► How It works

Use of devices to fraudulently "skim" data from ATM cards so crooks can drain your bank account is nothing new. But skimmers have evolved, and the new devices are so small and thin, they're pretty easy to miss. According to Krebs on Security, the European ATM Security Team – a nonprofit group that collects information on ATM fraud – said the new skimmers sit within the throat of the ATM card reading slot, making them difficult to detect. The skimmers are used in conjunction with hidden cameras, which record consumers' personal identification numbers as they type them in. The U.S. is more at risk for subsequent fraud involving skimmed ATM data than most European countries because we haven't transitioned to more secure chip-and-PIN technology. According to Krebs: Fraudsters in Europe collect ATM card data, then send it to the U.S., where the data is encoded onto new (chipless) cards. Then crooks can pull out funds at ATM machines in the U.S. and Latin America, according to American Banker.



Skimmers are getting some help these days from 3-D printers, American Banker said. “You can bet that if someone is able to make a plastic gun, card skimmers become almost trivial. These can be made without any major fabrication facility,” says Chris Novak, managing principal of the risk team at Verizon Enterprise Solutions. “3-D printers can be purchased legally online or in various electronics stores. Consumers can ‘print’ whatever they want from the comfort of their living room. And if that wasn’t easy enough, the design plans for tons of items are already available online, so the most difficult task may be deciding what colors to use.” If you want to protect yourself from an ATM skimming scam, follow these tips:

- Avoid tourist or outdoor ATMs. Indoor bank lobby ATMs are typically safe to use because they’re in view of bank employees and they usually have constant camera surveillance.
- Red flags. There’s often an indication that the machine has been tampered with. “The usual ‘red flags’ include loose, crooked, damaged or scratched ATM, POS systems or gas pumps and you should also be wary if you notice any tape or adhesive residue on the machine itself because it could mean the machine was incorrectly tampered with or opened by criminals,” American Banker said.
- Keep it secret. Perhaps the simplest way to protect yourself is to shield the PIN pad with one hand when you enter your PIN.
- Do your homework. Regularly checking your account balance and bank statements will help you spot any discrepancies. Report any unauthorized charges to your bank.

[Source: MoneyTalksNews | Krystal Steinmetz | Jul 17, 2014 ++]

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## **Click Bait Scam Update 01 ► How it Works**

If a tragedy makes the headlines, scammers will take advantage of it. Unfortunately, the recent crash of Malaysia Airlines flight MH17 is no exception. Spammers are using "news" of the tragedy as click bait for Facebook cons.

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

- You are on Facebook, and a post catches your attention. It appears to be from the account of a Malaysia Airlines flight MH17 crash victim, and the post seems to link to information about the tragedy.
- You click the link, thinking it leads to a news website. But instead of news, you get a barrage of spam ads for online gambling and other similar products.

Scammers love to take advantage of the hype surrounding major news stories -- especially tragedies. In addition to impersonating victims or family members on Facebook, con artists also post teasers for "sensational" video footage relating to the event. Click the link, and you may be prompted to "update your video player" (scam-speak for download malware) or take a survey before viewing. Doing either of these can open you up to identity theft or give scammers information (such as email addresses and cell phone numbers) they can sell to spammers. Scammers also post sensational or emotional content as a way of collecting "likes" on a Facebook account. After enough "likes" and comments, they can turn around and sell the account for a profit.



**At least six fake Facebook pages have been set up using the names of victims killed when the Malaysian Airlines plane was shot down.**

**Tips to Protect Yourself from "Click Bait" Scams:** Take the following steps to protect yourself and others from scam links shared through email and social media:

- Don't take the bait. Stay away from promotions of "exclusive," "shocking" or "sensational" footage. If it sounds too outlandish to be true, it is probably a scam.
- Hover over a link to see its true destination. Before you click, mouse over the link to see where it will take you. Don't click on links leading to unfamiliar websites.
- Don't trust your friends' taste online. It might not actually be them "liking" or sharing scam links to photos. Their account may have been hacked. But it may also be clickjacking, a technique that scammers use to trick you into clicking something that you wouldn't otherwise (especially the Facebook "Like" button).
- On Facebook, report scam posts and other suspicious activity by following their instructions at <https://www.facebook.com/help/205730929485170?sr=1&sid=0zvtsKFYGfJai8cow>.
- On Twitter, if another user is sending you links to malware or other spam, report it to Twitter by following their instructions at <https://support.twitter.com/groups/33-report-abuse-or-policy-violations/topics/122-reporting-violations/articles/64986-how-to-report-spam-on-twitter#>

For More Information go to <http://www.canberratimes.com.au/digital-life/consumer-security/click-fraudsters-set-up-fake-facebook-pages-in-names-of-mh17-victims-20140720-zv38h.html> for the Canberra Times' original coverage of this scam. [Source: BBB Scam alert Jul 18, 2014 ++]

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## **Tax Burden for Mississippi Retirees ► As of Aug 2014**

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in **Mississippi**:

### **Sales Taxes**



**State Sales Tax:** 7% (prescription drugs, residential utilities, motor fuel, newspapers, healthcare services, and payments made by Medicare and Medicaid are exempt).

**Gasoline Tax:** 37.2 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 43.2 cents/gallon (Includes all taxes)

**Cigarette Tax:** 68 cents/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** Low – 3%; High – 5%

**Income Brackets:** Three. Lowest – \$5,000; Highest – \$10,000

**Personal Exemptions:** Single – \$6,000; Married – \$12,000; Dependents – \$1,500 For detail refer to <http://www.dor.ms.gov/info/faqs/IndividualIncomeFAQs.html>

**Additional Exemption:** 65 or older – \$1,500

**Standard Deduction:** Single – \$2,300; Married filing jointly – \$4,600

**Medical/Dental Deduction:** Partial

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Qualified retirement income is exempt from state income tax. Social Security is not taxed, regardless of total income. Retirement income from IRAs, 401s/403s, Keoghs and qualified public and private pension plans is not taxable. Interest income from federal securities and obligations of Mississippi and its political subdivisions are all exempt.

**Retired Military Pay:** Retired pay is exempt. The exemption is also available to the spouse or other beneficiary upon the death of the primary retiree. Widows' pensions received from the VA are not taxable.

**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**

Property and automobiles are both subject to ad valorem taxes – meaning that the tax is assessed in relationship to the value of the property. Single family residential property is taxed at 10% of its assessed value. All other personal property is assessed at 15% of its value. Motor vehicles are taxed at 30% of their value. The state offers a homestead exemption to all eligible taxpayers. Eligible homeowners should make application with the Tax Assessor in the county where the home is located. This application must be filed between January 1 and April 1. The maximum exemption for regular homeowners is \$300. For homeowners 65 years of age or totally disabled, there is an exemption on the first \$75,000 true value. You do not have to apply for homestead exemption each year. You should reapply if there were changes in your homestead status (marital, property, ownership, etc.). For additional information, call 601-923-7631 or <http://www.dor.ms.gov/taxareas/property/main.html>.

### **Inheritance and Estate Taxes**

There is no inheritance tax. An estate tax is imposed on the value of a decedent's estate when the total gross estate exceeds the federal exemption of \$1,000,000. The exemption amount will follow the federal exclusion under 26 USC 2010.

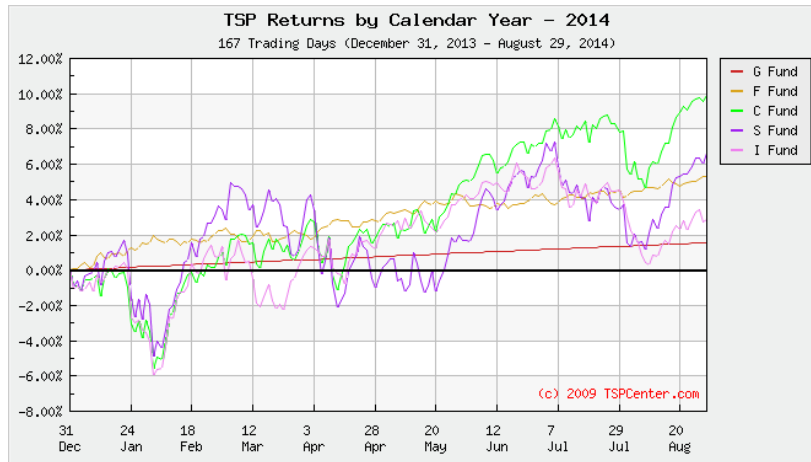
For further information, visit the Mississippi Department of Revenue site <http://www.dor.ms.gov> or call 601-923-7000 [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#MISSISSIPPI> Aug 2014 ++]

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**Thrift Savings Plan 2014** ▶ Share Prices + YTD Gain or Loss

**TSP Share Prices for Aug 29, 2014**

	Close	YTD
G Fund	\$14.5109	+1.57%
F Fund	\$16.5824	+5.34%
C Fund	\$26.2491	+9.94%
S Fund	\$35.8987	+6.62%
I Fund	\$26.2962	+2.86%
L 2050	\$14.9962	+6.63%
L 2040	\$26.3748	+6.20%
L 2030	\$24.7831	+5.64%
L 2020	\$22.8451	+4.81%
L Income	\$17.3287	+3.05%



[Source: <http://tspcenter.com/tspReturns.php?view=year> Aug 30, 2014 ++]

\* General Interest \*



## Notes of Interest ► 16 thru 31 Aug 2014

- **Jobs.** About 65% of workers plan to work for pay in retirement, but only 27% of retirees say they are working for pay.
- **Weapons.** Check out <https://www.youtube.com/watch?v=2cKodGdly9k> to see how the 5 five worst weapons that are still in regular legal use, today (i.e. HEAT rounds, enriched uranium, white phosphorous, cluster bombs, and MIRVS) look and work.
- **Navy Chief Cuts.** Almost 8,000 senior enlisted must go before a continuation board later this year, which will determine whether they can continue to serve or must retire. The board — the first since early 2013 — will convene 27 OCT, according to NavAdmin 180/14, released 14 AUG.
- **Vet Life Insurance.** With AAFMAA, a 75-year-old male non-smoker in average health would pay \$818.60 per month for a five-year level term policy for \$400,000 of coverage; \$637 if in good health; and \$448.20 if in very good health. That compares to a VGLI rate of \$1,840 a month.
- **Vet Life Insurance.** With USAA, a 70-year-old healthy male nonsmoker can buy a 10-year term policy for \$400,000 in coverage for \$350 a month. Members age 71 and older are eligible to purchase only a permanent life policy. Requirements include a health questionnaire and a paramedical ex-am. For those with a more complex medical history, a review of specific medical records may be required.
- **Child Expenditures.** According to the U.S. Department of Agriculture's new Expenditures on Children and Families report for middle-class families, the average cost of raising a child born in 2013 to age 18 is \$245,340, and that doesn't include your pregnancy or their college.
- **COLA.** The Consumer Price Index dipped 0.1 percent in July, falling to 234.525. It now stands 1.8 percent above the FY2014 COLA baseline of 230.327. The July, August, and September CPIs will be used to calculate the 2015 COLA. If there are no further changes it is projected to be 1.8% for 2015.
- **Woman's Rights.** In 1927 five Canadian women filed a petition to ask the Supreme Court of Canada, "Does the word 'Persons' in Section 24 of the British North America Act, 1867, include female persons," to which the court eventually replied that it does not.
- **MOH.** Of the 3,487 men and one woman who have received the Medal of Honor, 644 have been awarded the nation's highest military honor posthumously.

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## USS Olympia ► Final Battle Just to Stay Afloat

The Washington State Friends of the USS Olympia want to assuage some guilt. They want to right a 120-year-old wrong. The non-profit group of high-ranking former state officials and maritime history buffs known as FOTO have launched a fund raising campaign to help save the world's oldest steel-hulled warship from the scrap heap. Anyone with a smidgeon of Naval history knows a little something about the USS Olympia: It was the flagship of the Navy's Asiatic Squadron under Cmdr. George Dewey, and fired the opening salvos at the Battle of Manila in the Philippines during the 1898 Spanish-American War. The fleet of nine Navy ships, including six warships, destroyed the Spanish fleet, and set the United States on a path of empire building that included the possession of Puerto Rico, Cuba, the Philippines, Guam, Wake Island and Hawaii.



After the war, city officials invited war hero and newly anointed Admiral Dewey and his flagship to pay a visit to Olympia. They received a scathing rebuke from Dewey. "The City of Olympia has not done its duty by its namesake," Dewey wrote back. "All the other squadron ships have been honored by their cities (Boston, Concord, Raleigh, et.al.) The largest and best (USS Olympia) has not and is undervalued." At the Olympia Rotary Club lunch meeting 21 JUL, rotarian and former Thurston County Commissioner Les Eldridge shared the story of the USS Olympia, a ship designed in 1889 — the year of Washington statehood — and talked of efforts underway to make amends for an historic oversight. "We've done nothing to support the ship in 124 years," said Eldridge, a maritime history buff and author of five Civil War nautical history novels.

Well, city officials did raise \$8,000 to purchase a silver tea service set that they donated to the ship's officers in 1900, shortly after Dewey upbraided them. Then Olympia Brewery founder Leopold Schmidt donated a robust shipment of Olympia beer for the enlisted men of the ship. Today, the silver tea service sits in the Governor's Mansion in Olympia, on loan from the Department of the Navy since 1930. And the USS Olympia, which was decommissioned in 1921, sits in leaky ill-repair at the Independence Seaport Museum on the banks of the Delaware River in Philadelphia, Pa. In 2010, museum officials said they could no longer afford upkeep on the vessel, which hasn't been in dry dock since 1945. They sought a new owner with \$30 million to tow, restore and maintain the historic warship. No viable offers surfaced.



Photo # NH 76121 USS Olympia off Mare Island

**July 1895**



**Sep 11, 2011**

Museum leaders officially announced last week that they won't sever ties with the vessel, if they can raise the millions of dollars it will take to keep it afloat. The first restoration phase is a \$7 million project to repair and replace a leaky, thinning ship's hull. Add replacement of the rotting, wooden deck and other long-term repairs and maintenance, and the bill quickly climbs to \$20 million. FOTO's first task is to catalog and digitally display ship artifacts found statewide. Next, the friends of the old warship will produce educational programs for students and adults to tell the story of the USS Olympia's place in world history. It's a pretty lofty position. The ship served with distinction in World War I. It was assigned a peacekeeper's role after World War I in the Adriatic Sea and had a gunboat diplomacy role during the Russian Revolution. The ship's last, somber assignment was an Atlantic crossing from Le Havre, France in October 1921, returning the remains of the American Unknown Soldier for burial in the Arlington National Cemetery. Eldridge shared other historical tidbits about the ship, including:

- USS Olympia Capt. Charles Vernon Gridley was gravely ill with cancer when Dewey at the Battle of Manila Bay issued his famous command: "You may fire when you are ready, Gridley." The captain died two weeks after the battle.
- Olympia became the ship's namesake by default. The new state's Sen. Watson Squire recommended Olympia to Navy Secretary Benjamin Franklin Tracy. The senator steered clear of recommending Seattle, Tacoma or Spokane to avoid political — and voter — fallout in the more populated cities, if one were chosen over the other two.

FOTO will also launch a website in AUG, complete with a video and a crowd funding campaign on behalf of the Independence Seaport Authority's ship-saving efforts. The group will target members of maritime history groups, service clubs, veterans associations and others. The message is compelling: The USS Olympia is in its final battle, just to stay afloat. [Source: The Olympian via AP | John Dodge | Jul 22, 2014 ++]

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## **Body Language ► Blunders to Watch Out For**

Until we get to know someone, our brain relies on snap judgments to try to categorize the person, predict what they will do, and anticipate how we should react. You may have heard that you only have a few seconds to make a first impression, but the truth is, your brain has made up its mind (so to speak) about a person within milliseconds of meeting them. According to research done by a Princeton University psychologist, it's an evolutionary survival mechanism. Your brain decides from the information it has—in other words, how you look—whether you are trustworthy, threatening, competent, likeable and many other traits. One way we can “hack” this split-second judgment is to be aware of our body language, especially in important situations. Whether you're applying for a job, asking for a raise, or meeting with a new client, tweaking or just being mindful of our body language can influence the other person's perception of us and the outcome of the situation. 15 Body language blunders to watch out for:

1. Leaning back too much—you come off lazy or arrogant.
2. Leaning forward—can seem aggressive. Aim for a neutral posture.
3. Breaking eye contact too soon—can make you seem untrustworthy or overly nervous. Hold eye contact a hair longer, especially during a handshake.
4. Nodding too much—can make you look like a bobble head doll! Even if you agree with what's being said, nod once and then try to remain still.
5. Chopping or pointing with your hands—feels aggressive.



6. Crossing your arms—makes you look defensive, especially when you’re answering questions. Try to keep your arms at your sides.
7. Fidgeting—instantly telegraphs how nervous you are. Avoid it at all costs.
8. Holding your hands behind your back (or firmly in your pockets)—can look rigid and stiff. Aim for a natural, hands at your sides posture.
9. Looking up or looking around—is a natural cue that someone is lying or not being themselves. Try to hold steady eye contact.
10. Staring—can be interpreted as aggressive. There’s a fine line between holding someone’s gaze and staring them down.
11. Failing to smile—can make people uncomfortable, and wonder if you really want to be there. Go for a genuine smile especially when meeting someone for the first time.
12. Stepping back when you’re asking for a decision—conveys fear or uncertainty. Stand your ground, or even take a slight step forward with conviction.
13. Steepling your fingers or holding palms up—looks like a begging position and conveys weakness.
14. Standing with hands on hips—is an aggressive posture, like a bird or a dog puffing themselves up to look bigger.
15. Checking your phone or watch—says you want to be somewhere else. Plus, it’s just bad manners.

So, what should you do? Aim for good posture in a neutral position, whether sitting or standing. Stand with your arms at your sides, and sit with them at your sides or with your hands in your lap. Pay attention so that you naturally hold eye contact, smile, and be yourself. If you discover you have a particular problem with one or two of the gestures on the list, practice by yourself with a mirror or with a friend who can remind you every time you do it, until you become aware of the bad habit yourself. [Source: Quartz | Bernard Marr | Jul 9, 2014 ++]

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## Homeownership ► 17 Flaws that Damage a Home’s Value

Buying a home is likely to be the investment of your lifetime. To protect that investment, buy with an eye to finding a home that will hold its value or appreciate. When it’s time to sell, you’ll want a home that attracts buyers easily, not a white elephant you can’t dump. That means avoiding these 17 flaws that damage a home’s value:

1. **Problem location** - It doesn’t matter how fabulous the home, a lousy location can doom it to sell for less than the same home in a better location. Problem locations are easy to spot: If you wouldn’t want to live there, probably others won’t either. A noisy freeway nearby qualifies. So does a smelly sewage treatment plant down the block. Homes near freeways or railroads can sell for 10 to 15 percent less, says MSN Real Estate. But “bad” also can be a question of community values. For instance, a home near a busy intersection in a small, quiet town may sell for less, but in a busy metropolis with high housing demand, other issues may matter more.
2. **Swimming pool** - In parts of the country where home swimming pools don’t get much use, a pool can be seen as an expensive maintenance headache. Also, a pool is a legal liability.
3. **No garage** - A home that lacks covered parking can lose about \$5,000 in value for each missing space in a neighborhood where most homes have a garage or carport, says MSN Real Estate. A home that should be



worth about \$350,000 may sell for \$340,000 with no covered parking in a neighborhood where most homes have two-car garages.

4. **Bad reputation** - A home associated in the public's mind with a murder or suicide can get a stigma. Also, a history of drug-growing or producing, or other criminal enterprises can make a place difficult to sell and depress its sale price.

5. **Mold** - Finding mold in your home is a signal to open your wallet — wide. Under the right conditions, it doesn't take mold long to do serious damage, and removing it often calls for expensive expert help. Depending on the materials and the temperature, mold can begin in a day or two. Rot takes longer. Repairing or replacing rotten or moldy structural wood, engineered wood products, drywall and carpet will set you or your insurance company back a small fortune.

6. **Clotheslines** - It may sound silly, but clotheslines are banned as unsightly by many homeowners associations. Clotheslines in a neighborhood can bring home values down by as much as 10 to 15 percent, MSN Real Estate says.

7. **Low school test scores** - Real estate site Redfin researched the question and found that: When accounting for size, on average, people pay \$50 more per square foot for homes in top-ranked school zones compared with homes served by average-ranked schools. This means that the price differences for similar homes located near each other but served by different schools can range from tens to hundreds of thousands of dollars. An additional \$50 per square foot means an extra \$125,000 in value for a 2,500-square-foot home in a great school district. "In the age of Tiger Moms and raising the Smartest Kids in the World, getting the best education for their kids has become a borderline obsession for American parents," Redfin says.

8. **A nearby sex offender** - Homes within a 10th of a mile of a registered sex offender lose about 9 percent of their value and take up to 10 percent longer to sell, found researchers at Longwood University in Farmville, Va. Online sex offender lists and phone apps are popular with homebuyers, despite the fact that the information may be outdated, inaccurate or misleading, says Inman News, which relates this story: "I know of a young man who was 18 (and was) caught with a 15-year-old girl who he thought was his own age," said Vickey Wachtel, owner of Katy, Texas-based Imagine Realty International. "He is in his 30s now and no threat to anyone but ... his neighbors will be punished because he was a teenager who didn't ask a girl her age."

9. **Neighbors from hell** - Toxic neighbors degrade the value of surrounding homes by 5 to 10 percent or more, according to the Appraisal Institute, a professional and certification group for real estate appraisers. A bad neighbor "can include homeowners with annoying pets, unkempt yards, unpleasant odors, loud music, dangerous trees and limbs, or poorly maintained exteriors." The institute suggests home shoppers visit a street at different times over several days to get a good idea of what a neighborhood is really like.

10. **A power plant** - A power-generation plant can have a powerful downward pull on home prices, says Business Insider, quoting a study from the University of California, Berkeley. The research found that home values dropped 4 to 7 percent for homes within a 2-mile radius of a power plant.

11. **HOA screw-ups** - In a blog post at Zillow, Brendon DeSimone, author of "Next Generation Real Estate: New Rules for Smarter Home Buying & Faster Selling," lists three ways a condo association can screw up the sale of one its units. A sale can be held up or killed, he says, if:

- Renters outnumber homeowners. (“All banks believe a condo complex or building occupied primarily by homeowners is less risky than one with a lot of rental units.”)
- One owner owns several units. (If the owner defaults, the homeowners association’s finances could be seriously hurt.)
- The association’s bank reserves are too low to cover the cost of maintaining the property.

None of these on its own will necessarily stop a sale, DeSimone says. “On the other hand, for the first-time buyer with the minimum down payment and a low salary or minimal credit history, a bad HOA situation could be a deal-killer.”

**12. Foreclosures next door** - Your gut tells you that a foreclosure next door — or even in the neighborhood — would bring down property values for nearby homes. Your gut would be correct: Foreclosures lower the price of each nearby home an average of \$7,200, Business Insider says, quoting research by the Center for Responsible Lending.

**13. Smells** - Smells you’re accustomed to may not trouble you, but you can bet homebuyers will notice and subtract points from your home when they weigh their options. Pet smells and cigarettes are two of the worst offenders. They’re noxious to buyers and they’re difficult to get rid of. Realtor.com suggests washing the dog, keeping the trash emptied, banishing smokers from the house, and avoiding cooking certain foods (broccoli, fish, eggs, lamb and garlic) while your home is on the market. Smells from sewage, gas or mold can be the tip-off to serious problems that are expensive to fix and are likely to bring down a home’s value.

**14. Fracking** - Fears about groundwater contamination can drive down home prices, according to this McClatchy article reporting that “property owners near shale gas wells are liable to suffer a major loss in value because of worries over water contamination.” Researchers from Duke University and a nonprofit research organization, Resources for the Future, found that “Pennsylvania homeowners who used local groundwater for drinking lost up to 24 percent of their property value if they lived within 1.25 miles of a shale gas well.” Homeowners whose water was piped in saw property values rise, probably because of lease payments from drillers and the absence of water contamination fears. Shale gas wells use hydraulic fracturing, or fracking, which, according to the American Chemical Society, “involves injecting huge volumes of fluids underground to release gas and oil.” A recent ACS report says fracking “could potentially contribute more pollutants to groundwater than past research has suggested.”

**15. The best house on the block** - A home’s value is heavily influenced by the value of homes around it. Appraisers use “comps” — sale prices of comparable properties — to decide a home’s value. “Home values in a neighborhood are intertwined because comps are so important in determining how to price — and what to pay for — a home. So the value of your McMansion will be limited if it’s surrounded by homes of considerably lesser value,” says DeSimone, in another Zillow post.

**16. Wiring problems** - Wells Fargo cautions homebuyers: If the home you’re buying has aluminum wiring, it may likely need to be replaced. According to the U.S. Consumer Product Safety Commission, homes wired with aluminum wiring before 1972 are 55 times more likely to have fire hazard conditions than houses wired with copper.

**17. Hoarders** - A home near a hoarder’s lair takes a hit in value. “A nearby property’s overgrown yard, peeling paint and clutter can easily knock 5 percent to 10 percent off the sale price of your home,” Joe Magdziarz, president of the Appraisal Institute, told MSN Money. A place in worse shape, with a yard stuffed with junk and a rundown structure can bring down surrounding home values even further, he said. [Source: MoneyTalksNews | Marilyn Lewis | July 23, 2014 ++]

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## Photos That Say it All ► Welcome Home



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## Retirement Planning Update 07 ► Spouse Rights | Windsor Decision

Spouses of employer-sponsored retirement plan participants have certain rights when it comes to the plans. Because of this, the legal definition of "spouse" is very important to both plan sponsors and plan participants in understanding how a retirement plan works. On June 26, 2013, in *United States v. Windsor*, the U.S. Supreme Court struck down as unconstitutional Section 3 of the 1996 Defense of Marriage Act (DOMA). Section 3 of DOMA stated that the definition of marriage was limited to the union of one man and one woman. The Windsor decision means that federal law recognizes same-sex couples married under state law; same-sex couples are now able to receive federal benefits and protections that were previously afforded only to opposite-sex married couples. The decision does not, however, require individual states to recognize same-sex marriages.



Pursuant to the Windsor ruling, the Internal Revenue Service (IRS) and the Department of Labor (DOL) released guidance stating that same-sex couples married in a state where same-sex marriage is legal ("state of celebration") are recognized under federal law for tax and employee benefit purposes. What this means for qualified retirement plans is that spousal plan provisions are extended to same-sex spouses, even in states where same-sex marriages are not recognized, provided the marriage took place in a state that recognized same-sex marriage. In April of this year, the IRS issued further guidance to help retirement plan sponsors determine when the law officially applies (i.e., answering questions surrounding retroactivity) and whether plan documents need to be amended.

For you, a key issue revolves around beneficiary designations. Many married participants--in both same-sex and opposite-sex relationships--are not aware that their spouse is automatically their plan beneficiary. For this reason, participants might want to review their beneficiary designations to ensure that they conform with both their wishes and the law. If the spouse is not the plan participant's desired beneficiary, then the spouse must waive his or her right in writing. For example, if you would prefer that your child be the primary beneficiary, then your spouse must sign a consent form waiving rights to be your primary beneficiary.

Divorce is another situation that should be considered, as same-sex spouses can now be covered under a qualified domestic relations order, which is a legal order documenting how retirement assets will be divided. Other provisions that may be affected by the law include loans, hardship withdrawals, and annuity payments in retirement (depending on the type of plan and its terms). Participants considering taking money out of their plans for any reason may want to review the rules with regard to spousal consent or applicability to ensure they understand the requirements. For more information, please review IRS Revenue Ruling 2013-17 and Notice 2014-19, and DOL Technical Release 2013-04. [Source: Internal Revenue Notice 2014-19, April 21, 2014 ++]

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## Normandy Then & Now ► Gold Beach near Ver sur Mer



**June 6, 1944:** A Cromwell tank leads a British Army column from the 4th County of London Yeomanry, 7th Armored Division, after landing on Gold Beach on D-Day in Ver-sur-Mer, France. Here a couple walk inland where the British forces came ashore.



**WWII Ads** ▶ Willys Jeep

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*The Sun Never Sets On the Mighty "Jeep"*

### "JEEP" INVADES MIDWEST FARM

Demonstrates Post-War Possibilities

HAULING GRAIN

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GOING TO TOWN

"Yes, we had a real, genuine 'Jeep' at our farm for a few days. It was the biggest event that ever occurred in our section, in my opinion.

"We hooked the 'Jeep' to the reaper and when we gave her the gas she walked right away with it.

"Close as I could figure it, we saved the best part of a day on the cutting of our grain—and that means a lot with conditions what they are.

"One important thing about the 'Jeep' is that it doesn't get tired. We didn't have to stop at the far turns for breathers. *We just kept going.*

"The 'Jeep' gives you a nice, steady, smooth pull and *moves right along*, hour after hour.

"We hauled feed over to a neighbor's. We hooked it up to a manure spreader. Then we drove out to the pasture to round

up the cows—and the 'Jeep' made nothing of it.

"On the highway she went like a scared Jack Rabbit. *Talk about fast!* I certainly will try to have a 'Jeep' if they are available after the war. Willys has done a great job."

• • •

"Jeeps" of war are still rolling off the production lines at Willys plants. But the war's end comes nearer and nearer. We look forward to the post-war days when the priceless things we have learned from the Willys Scout Car, which the whole world calls the "Jeep," and the Willys Go-Devil "Jeep" Engine, in 10-billion miles of war service, can be built into exclusive Willys power units for work and transportation under post-war conditions.

Willys-Overland Motors, Inc., Toledo, O.

# Willys *Builds the Mighty* 'Jeep'

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**Have You Heard?** ▶ Hollywood Squares'

These great questions and answers are from the days when Hollywood Squares' game show responses were spontaneous, not scripted, as they are now!

Q. Paul, what is a good reason for pounding meat?

A. Paul Lynde: Loneliness! (The audience laughed so long and so hard it took up almost 15 minutes of the show!)

Q. Do female frogs croak?

A. Paul Lynde: If you hold their little heads under water long enough.

Q. If you're going to make a parachute jump, at least how high should you be

A. Charley Weaver: Three days of steady drinking should do it.

Q. True or False, a pea can last as long as 5,000 years...

A. George Gobel: Boy, it sure seems that way sometimes.

Q. You've been having trouble going to sleep. Are you probably a man or a woman?

A.. Don Knotts: That's what's been keeping me awake.

Q. According to Cosmopolitan, if you meet a stranger at a party and you think that he is attractive, is it okay to come out and ask him if he's married?

A.. Rose Marie: No wait until morning.

Q. Which of your five senses tends to diminish as you get older?

A. Charley Weaver: My sense of decency..

Q. What are 'Do It,' 'I Can Help,' and 'I Can't Get Enough'?

A. George Gobel: I don't know, but it's coming from the next apartment.

Q. As you grow older, do you tend to gesture more or less with your hands while talking?

A. Rose Marie: You ask me one more growing old question Peter, and I'll give you a gesture you'll never forget.

Q. Paul, why do Hell's Angels wear leather?

A. Paul Lynde: Because chiffon wrinkles too easily.

Q.. Charley, you've just decided to grow strawberries. Are you going to get any during the first year?

A.. Charley Weaver: Of course not, I'm too busy growing strawberries.

Q. In bowling, what's a perfect score?

A. Rose Marie: Ralph, the pin boy.

Q. During a tornado, are you safer in the bedroom or in the closet?

A. Rose Marie: Unfortunately Peter, I'm always safe in the bedroom.

Q. Can boys join the Camp Fire Girls?

A.. Marty Allen: Only after lights out.

Q. When you pat a dog on its head he will wag his tail. What will a goose do?

A. Paul Lynde: Make him bark?

Q. If you were pregnant for two years, what would you give birth to?



A. Paul Lynde: Whatever it is, it would never be afraid of the dark..

Q. According to Ann Landers, is there anything wrong with getting into the habit of kissing a lot of people?

A. Charley Weaver: It got me out of the army.

Q. Back in the old days, when Great Grandpa put horseradish on his head, what was he trying to do?

A. George Gobel: Get it in his mouth.

Q. Who stays pregnant for a longer period of time, your wife or your elephant?

A. Paul Lynde: Who told you about my elephant?

Q. Jackie Gleason recently revealed that he firmly believes in them and has actually seen them on at least two occasions. What are they?

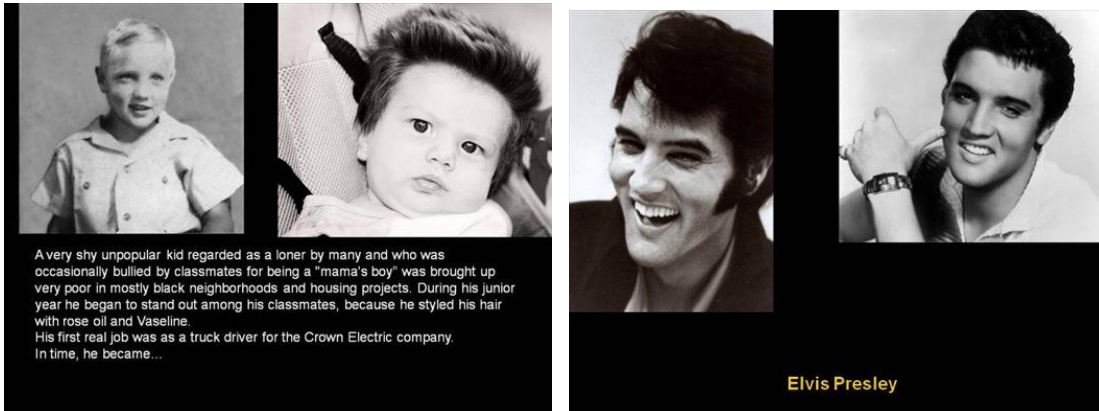
A. Charley Weaver: His feet.

Q. According to Ann Landers, what are two things you should never do in bed?

A. Paul Lynde: Point and laugh

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## They Grew Up to Be? ► Elvis Presley



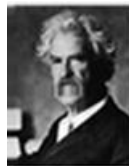
A very shy unpopular kid regarded as a loner by many and who was occasionally bullied by classmates for being a "mama's boy" was brought up very poor in mostly black neighborhoods and housing projects. During his junior year he began to stand out among his classmates, because he styled his hair with rose oil and Vaseline.  
His first real job was as a truck driver for the Crown Electric company.  
In time, he became...

Elvis Presley

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"If You Tell the Truth, You Won't Have To Remember Anything"

--- Mark Twain (1835 – 1910) U.S. humorist



Samuel Langhorne Clemens, a.k.a "Mark Twain" 1871

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**Interesting Ideas** ▶ **Bucket Filling**



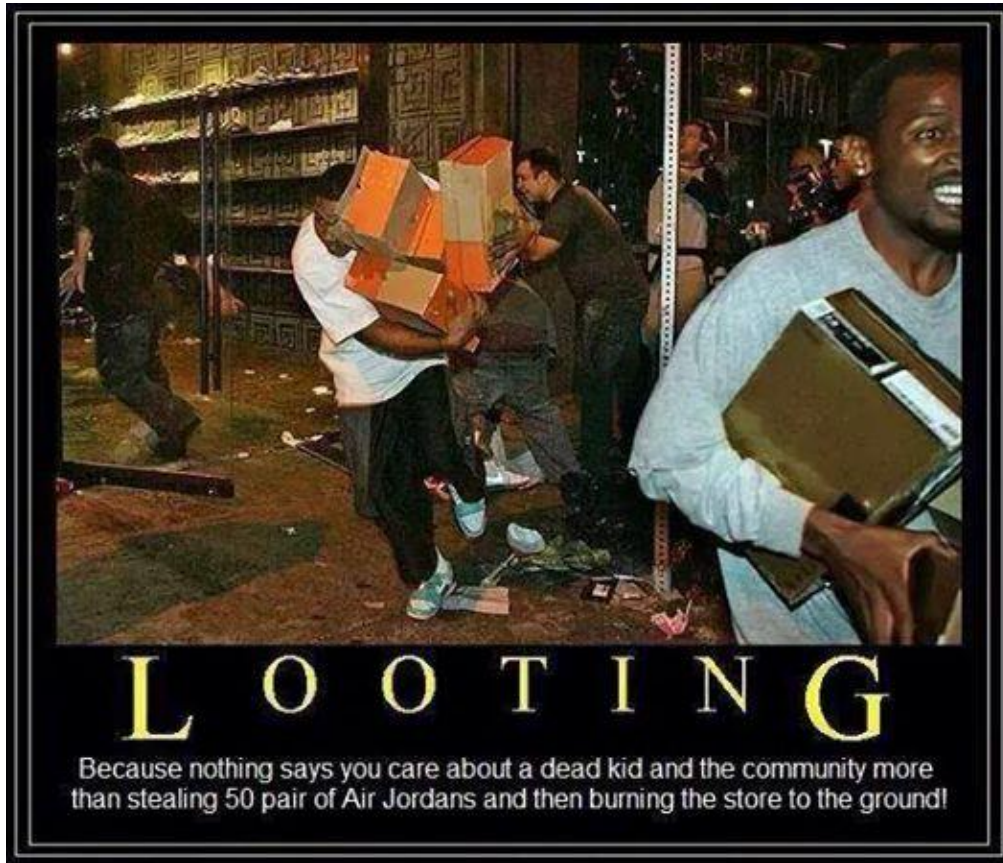
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CAN HE CALL YOU BACK? HE JUST FOUND OUT ABOUT THE WINERIES THAT WERE HIT BY THE EARTHQUAKE IN CALIFORNIA

STYAS TRIBUNE © DadaCartoons.com

LOOK AT THIS REPORT, YOUNG LADY— IT NOW TAKES  
**\$245,000** TO RAISE A CHILD IN AMERICA!  
WHAT DO YOU HAVE TO SAY FOR YOURSELF???





# Driving and shaving just don't mix

By now I'm sure that most of you have heard about the Florida woman who caused a two-vehicle wreck because she was shaving her bikini area while driving.

Guess that makes the time you drove with your elbows while eating a Whopper seem downright virtuous, doesn't it?

Florida Highway Patrol troopers said the car Megan Barnes was driving crashed into the back of a pickup truck at about 45 mph. Her reaction time was slowed down because she was too busy grooming her hoohah to pay attention to the road. Oh, like that's never happened to you?

Ms. Barnes told the investigating officer that she was on her way to a date and "wanted to be ready for the visit."

Yes, she wanted to look her best. All over. Except, well, we've seen Ms. Barnes' mug shot and she appears to have a face that would stop a clock



COMMENTARY

**Celia Rivenbark**

and raise hell with small watches, bless her heart. To be blunt, I don't think a perfectly groomed love rug could possibly make that much difference.

It could've been worse, I suppose. Ms. Barnes could've been waxing her bikini area as she drove along in her T-bird (Yes, fun, fun, fun til the po-lice took her T-bird awaaaaaayy) on those scenic bridges. Imagine

the horror if she'd tossed the used wax strips out the window. The manatees might have tried to adopt them.

Hons, I've driven on this particular stretch of highway between Miami and

Key West and it's flat-out beautiful with crystal blue water, gorgeous mangroves and cloudless skies.

Not once have I been so bored that I decided I'd rather drag a sharp blade over my nether regions just to have something to do.

There are so many "You might be a redneck if" elements to the story of Megan Barnes, but my favorite is that, while performing this extremely personal grooming ritual, she asked her EX-HUSBAND to steer the car so she could concentrate ("Help me out, Buford, I'm gonna make it look like a LIGHTNING BOLT!")

What a guy! Not only did he hold the steering wheel so she could concentrate on primping for her big date with ANOTHER MAN, but when the cops arrived, he tried to switch places and claim he'd been driving.

Trouble was, he had burns on his chest from the airbag that had deployed

on THE PASSENGER SIDE ONLY. Oops.

To no one's particular surprise, the Highway Patrol quickly discovered that Ms. Barnes didn't have a valid driver's license. Oh, and, the day before, she'd been convicted of DUI and driving with a suspended license. Oh, and her car had been seized and had no insurance or registration. Oh, and she was on probation. Oh, and SHE'S A FLIPPIN' LUNATIC!

Albeit an impeccably groomed one.

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