

# RAO

# BULLETIN

## 15 January 2014

### PDF Edition

THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

<u>Pg</u>	<u>Article</u>	<u>Subject</u>
<b>*DOD*</b>		
03 ==	DoD/VA VCE ----	(Vision Center of Excellence Origin & Mission)
04 ==	DoD Mobilized Reserve 9 Jan 2014 -----	(Increase of 123)
04 ==	DoD Benefit Cuts [31] ---	(Should Congress Reverse Pension Cut?)
05 ==	DoD Benefit Cuts [32] -----	(Was 2013 Vet's High Water Mark?)
06 ==	Medal of Honor [14] -----	(NDAA 2014 Policy Changes)
07 ==	MCRMC [01] -----	(Compensation Commission Report Due 1 May)
<b>*VA*</b>		
08 ==	VA Suicide Prevention [19] -----	(Rate Spikes Among Young Vets)
09 ==	VA Transplant Program [01] -----	(30yr Heart Transplant Survivor )
10 ==	VA HISA Grants [01] -----	(Eligible Uses)
11 ==	VA Xmas Card Policy [01] -----	(Distribution Policy Clarified)
11 ==	VA Xmas Card Policy [02] -----	(HVAC Orders Policy Review)
12 ==	VA Loans [12] -----	(Many Limits Up in 2014)
13 ==	VA Claims Backlog [122] ---	(VSO's Oppose Submission Changes)
14 ==	VA Claims Backlog [123] -----	(MOAA Recognized as VSO)
15 ==	VA Research [01] -----	(Anklebot' Giving Hope to Stroke Victims)
16 ==	VA Gulf War Advisory Committee [03] -----	(7 Jan Testimony)
18 ==	VA MRSA Testing [02] -----	(Infection Rates Lowered by 36%)
18 ==	DoD/VA VCE [01] -----	(VA Ignores Congress' Questions)
19 ==	PTSD [160] -----	(Oregon Registration Numbers Low)
20 ==	GI Bill [165] -	(DoD/VA Have Different Eligible Child Definitions)
21 ==	Homeless Vets [52] -----	(\$600 Million in Grants Available)
<b>*Vets*</b>		
22 ==	Burial At Sea [03] -----	(Military Tradition Dates to 1400's)
23 ==	Retiree Appreciation Days -----	(Jan 15 thru Dec 2014)

- 25 == Honor Flight Network [07] - (Oklahoma Operation 4G Ceremonies)
- 25 == Vet Hiring Fairs ----- (15 Jan 2013 thru 14 Mar 2014)
- 26 == WWII Vets 55 ----- (Becker~Edward)
- 29 == Obit | Coleman~Jerry ----- (5 Jan 2014)
- 30 == Vet Cemetery Hawaii [02] ----- (Grave Sites Kept Under Wraps)
- 32 == Vet Cemetery Maryland [02] ----- (Backhoe Incident Addressed)
- 33 == Vet Cemetery Montana [04] ----- (NCA Seeking Name Suggestions)
- 34 == Vet Home Nebraska [ 01] ----- (VA's Priority List Includes Kearney)
- 35 == State Veteran's Benefits & Discounts ----- (South Carolina 2014)

**\*Vet Legislation\***

- 36 == VFW Action Corps ----- (Grassroots Advocacy Needed)
- 36 == COLA 2016 [04] ----- (Disabled Vet Pension Cut)
- 36 == Veteran Legislation 113th Congress ----- (As of 12 Jan 2014)
- 37 == Veteran Hearing/Mark-up Schedule ----- (As of 14 Jan 2014)

**\*Military\***

- 38 == USS Gerald R. Ford (CVN-78) [01] ----- (Beset With Problems)
- 39 == USERRA [18] -- (USPS Ordered to Reinstate National Guardsman)
- 41 == Women USMC Physical Standards ----- (Minimum Hits a Snag)
- 42 == Medal of Honor Citation ----- (Roeder, Robert E WWII)
- 44 == POW/MIA [67] ----- (Identified 1 thru 15 Jan 2014)
- 45 == SECDEF [06] --- (Former SECDEF Doesn't Hold Back in Memoir)
- 47 == Military Lingo/Jargon/Slang ----- (025)

**\*Military History\***

- 48 == Aviation Art ----- (Wild Children)
- 48 == Military History ----- (Lincoln's Gettysburg Address)
- 49 == Military History Anniversaries ----- (16 Jan thru 14 Feb)
- 50 == WWII PreWar Events ----- (NYC Nazi Party Members Apr 1932)
- 50 == Spanish American War Image 45 -- (Rough Riders Transit to Cuba)
- 51 == Military Trivia 87 ----- (The Zippo Lighter Story)
- 53 == Faces of WAR (WWII) ----- (William F. Halsey 1945)

**\*Health Care\***

- 54 == Medicare Claim Reimbursement [01] - (Hospital Admission Status)
- 54 == TRICARE Service Centers ----- (Stateside Centers to Close 1 APR)
- 55 == TRICARE Lab Fees ----- (Some You May Have to Pay For)
- 57 == TRICARE Providers [02] ---- (West Region Locator App DocGPS)
- 57 == TRICARE Pharmacy Mail Order [04] ----- (Website Calculator)
- 58 == TRICARE For Life [02] ---- (Webinar | How it Works w/Medicare)
- 58 == Traumatic Brain Injury [30] ----- (Webinar | Multiple Concussions)
- 50 == Alzheimer's [11] ----- (Vitamin E Impact)
- 60 == Embarrassing Conditions ----- (Vaginal odor & Incontinence)
- 61 == ER-101 ----- (Where to Go | What to Expect)

**\*Finances\***

- 63 == Saving Money ----- (Tire Buying Tips 01)

- 65 == Surviving Spouse Trusts ----- (QTIP, QDOT, and CRT)
- 66 == Utility Company Scam ----- (How it Works)
- 67 == Nelson Mandela Scam ----- (How it Works)
- 68 == Target Compromised Cards Scam ----- (How it Works)
- 69 == Tax Burden for Georgia Retirees ----- (As of Jan 2014)
- 70 == Thrift Savings Plan 2014 ----- (Share Prices + YTD Gain or Loss)

**\*General Interest\***

- 71 == Notes of Interest ----- (16 thru 31 Dec 2014)
- 72 == Photos That Say it All ----- (Climate Change)
- 72 == Back in the Day --- (1958-1962 Enlisted Basic Military Pay Chart)
- 72 == Have You Heard? ----- (Five Surgeons)
- 73 == Interesting Ideas ----- (Ordering Steak)

**\*Attachments\***

- Attachment - Veteran Legislation as of 12 Jan 2014
- Attachment - South Carolina Vet State Benefits & Discounts JAN 2014
- Attachment - Military History Anniversaries 16 JAN thru 14 FEB

**\*DoD\***



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**DoD/VA VCE ► Vision Center of Excellence Origin & Mission**

The National Defense Authorization Act for Fiscal Year 2008 (P.L. 110-181, Sec 1623) directed the Secretary of Defense to establish within the Department of Defense, a center of excellence in the prevention, diagnosis, mitigation, treatment, and rehabilitation of military eye injuries, including those suffering vision damage associated with Traumatic Brain Injury (TBI) and Post Traumatic Visual Syndrome, and to insure the Center collaborates to the maximum extent practicable with the Secretary of Veterans Affairs, institutions of higher education, and other appropriate public and private entities (including international entities) to carry out its responsibilities. Accordingly, the Vision Center of Excellence (VCE) was established.

VCE is charged with improving the care of military personnel and veterans affected by eye injuries and diseases, including visual dysfunctions related to traumatic brain injury, and developing a Defense and Veterans Eye Injury and Vision Registry (Vision Registry) to track eye injuries and to promote research into treatment, rehabilitation and restoration. Responsibility for the implementation and operational support of the VCE was officially delegated from the Deputy Secretary of Defense, through the Under Secretary of Defense (Personnel and Readiness) and the Secretary of the Navy, to the Navy Surgeon General on 16 November 2010. A transition plan is currently being developed to move existing operational support from TMA to the Navy Surgeon General. Governance for the VCE will continue to be through the Joint VA/DoD Health Executive Council.

A Department of Defense (DoD) and Department of Veterans Affairs (VA) Memorandum of Understanding (MOU) signed on 7 October 2009 defines the joint authorities, roles and responsibilities for establishment of the VCE. The Vision Center of Excellence Headquarters is located at Walter Reed National Military Medical Center, 8901 Rockville Pike, Bethesda, MD 20889 Tel: 703-325-0700. For additional information on TCE refer to <http://vce.health.mil>. [Source: <http://vce.health.mil> 6 Jan 2013 ++]

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## **DoD Mobilized Reserve 9 JAN 2013 ► Increase of 123**

The Department of Defense announced the current number of reservists on active duty as of 9 JAN 2014. The net collective result is 123 more reservists mobilized than last reported in the 1 JAN 2014 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 32,084; Navy Reserve 3,534; Marine Corps Reserve 1,992; Air National Guard and Air Force Reserve 6,501; and the Coast Guard Reserve 389. This brings the total National Guard and Reserve personnel who have been activated to 44,377 including both units and individual augmentees. Since 911 there have been 887,478 reservists activated for duty. A cumulative roster of all National Guard and Reserve personnel currently activated is available at <http://www.defense.gov/documents/Mobilization-Weekly-Report-1-08-2014.pdf> [Source: DoD News Release No. NR-013-14 dtd 9 Jan 2014 ++]

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## **DoD Benefit Cuts Update 31 ► Should Congress Reverse Pension Cut?**

One of the best things Ronald Reagan did as president was to revamp federal pensions. Reagan foresaw the problems that unaffordable public benefits would cause over time — the same problems now afflicting many cities and states — and was determined to act. As a result, most federal workers hired after 1986 look forward to a very modest pension, one that is significantly reduced for people leaving before age 62. But one big group was largely untouched by Reagan's overhaul: members of the military. They are still on a plan so generous that it allows them to retire in their late 30s or early 40s and collect a pension, with cost-of-living increases, for the rest of their lives. This is accompanied by lifetime health coverage whose premium, \$460 per year for a family policy, has not risen since 1995 even as costs for everyone else have skyrocketed.

In last month's bipartisan budget deal, Congress made some defensible trims in military pensions, prompting a howl of complaints from veterans groups. They protest too much. Way too much. The military pension system is not only extremely generous, it is also counterproductive. It drains defense money from today's troops and weapons. And while the system encourages some people to consider the military who otherwise might not, it also encourages them to leave early, taking their first-rate training to go double-dip by moving into a civilian government job. In any

case, they can collect pensions — intended as old-age protection — in the prime of their working lives. The deal, crafted by House Budget Committee Chairman Paul Ryan (R-WI). and Senate Budget Committee Chairwoman Patty Murray (D-WA) would not alter those basics. After 20 years of service, regardless of age, a military retiree can expect a pension equal to 50% of final pay, with an additional 2.5 percentage points for each year of service beyond 20. 40% of servicemembers have never seen a combat zone.

The "cuts" come in the form of a reduction in cost-of-living adjustments, or COLAs, by 1 percentage point each year until age 62. At 62, the full COLA would come back, and pensions would shoot up to where they would have been had the full COLA been in effect from the start. For example, a first sergeant retiring now at 40 with 20 years of service would collect a pension of \$24,828. By the time he or she reached 61, it would have risen to \$39,507, and now would rise to \$32,464. The following year, it would be \$40,496 under both formulations, and would receive the full COLA thereafter. This approach would save taxpayer money and help reach budget targets. It also would discourage people from leaving early after the government has invested so much in them. The change would also make military pensions less wildly out of line with most Americans' experience. Private-sector pensions, to the extent that they exist at all, are routinely scaled back or frozen in ways much more dramatic than these changes.

Certainly, protecting veterans impaired by their service is a different sort of issue. But the current system rewards all equally, including the 40% of servicemembers who have never seen a combat zone. If Congress doesn't have the fortitude to stand by even this small tweak in military pensions, it doesn't bode well for the far bigger, tougher budget decisions that loom ahead. [Source: USA Today | Editorial | 1 Jan 2014 ++]

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## **DoD Benefit Cuts Update 32 ► Was 2013 Vet's High Water Mark**

As it came to a close, 2013 seemed to leave a kind of high-water mark on the wall of more than a decade of steady, impressive gains to military and veterans' pays and benefits. Will those gains now begin to recede? The military this month is getting its smallest annual pay raise in 50 years — 1 percent versus 1.8 percent needed to match private sector wages. No big deal, pay officials contend. Military pay still exceeds earnings for 90 percent of civilians of like age and education level, thanks to the string of raises that, starting in 2001, exceeded private sector wage growth. Also, recruiting is strong, and average housing allowances rose 5 percent Jan. 1. Military careerists and younger retirees got a harder hit in December when the first "bipartisan" budget in years included a cap on annual cost-of-living adjustments for retirees below age 62, starting in January 2016. Projected savings — \$6.3 billion over just the first decade — helped Congress ease automatic defense spending cuts set for 2014 and 2015.

But advocates for military folks worry the COLA cap signals that lawmakers, who continue to oppose tax increases or cuts in more popular entitlement programs, no longer view military compensation promises as sacrosanct. "The COLA (cap) is huge," said retired Army Col. Robert F. Norton of Military Officers Association of America. "Because contrary to public assertions from the president, the chairman of the joint chiefs, (Defense Secretary Chuck) Hagel and leaders on Capitol Hill, this retirement cut is a hit on currently serving career members." Initially praised for shaping a modest budget deal on deadline, Rep. Paul Ryan, R-Wis., and Sen. Patty Murray, D-Wash., the leaders of their budget committees, saw their package swiftly enacted before most lawmakers realized that the military COLA cap would spark a firestorm of protests.

Worried lawmakers immediately held news conferences, sponsored rollback bills or issued news releases promising to replace the COLA cap with an alternative. Even Ryan and Murray agreed the cap at least should be modified before it takes effect in 2016 to spare 100,000 veterans who have been medically retired by their branch of service. Ryan, however, defends the COLA cap in general, saying the idea came from the Department of Defense and only modestly trims a generous retirement plan that provides, on average, 40 years worth of inflation-protected annuities in return for 20 years of service.

Veterans affairs committees also came up short in 2013. Most years, around Veterans Day, Congress has passed a new package of initiatives to strengthen veteran benefits and services. In 2013, the only noteworthy law enacted was no bigger than a rounding error. For nearly 20 years, Congress has saved taxpayers a little money on inflation adjustments to VA disability compensation and survivors' indemnity and dependency compensation by requiring that, after the yearly COLA is applied, new VA pay rates get rounded down to the nearest dollar. The rounding didn't happen in 2013, thanks to Sen. Bernie Sanders (I-VT), chairman of the Senate Veterans Affairs Committee. When a veterans' COLA of 1.5 percent took effect Dec. 1, compensation charts showed cents as well as dollars, a gesture that added an average 49 cents to monthly payments. Sanders had hoped to achieve much more. On Dec. 18, he tried to get the full Senate to approve by unanimous consent a mammoth package of new benefits and services for veterans and surviving spouses. The Veterans Health and Benefits Improvement Act of 2013 (S 944) cleared his committee in July. This day, Sen. Tom Coburn, R-Okla., put a hold on the bill.

Coburn explained his reasons two days later in letter to Sen. Mitch McConnell (R-KY) and Senate minority leader. One more expansion of veterans' health and education services can't be justified, Coburn said, given that the Department of Veterans Affairs can't administer all benefits previously enacted or keep all past promises made to veterans and their families. He also argued that S.944 isn't fully paid for with budget offsets elsewhere, as proponents claim. And some offsets identified won't save money for years while near-term VA spending, already up 58 percent since 2009, would climb by at least another \$77 million and "likely much more," he said. "At a time of runaway deficits and a crippling national debt, it is inappropriate to add even one dime to our national debt," Coburn added. One key initiative of S.944 would force states to grant in-state tuition at state-run colleges and universities to recently separated veterans using GI Bill education benefits, a move Coburn sees as violating state rights. The House, as well as Coburn, must agree to any new gains. Coburn seems set against, even pointing to "needless" recent deaths of three veterans at the VA hospital in Augusta, Ga., for lack of timely, promised care. "It is shameful for Congress to claim credit for providing new benefits while old promises are forgotten" and "heroes" die as a result, Coburn wrote. [Source: The News tribune | Tom Philpott | 4 Jan 2013 ++]

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## **Medal of Honor Update 14 ► NDAA 2014 Policy Changes**

More than 150 years after he gave his life at Gettysburg leading the in DEC approved waiving the time limit for the nation's top military honor. The waiver was one of a half-dozen included in the massive defense policy bill - legislation that also began to tweak the Medal of Honor system, standardizing the amount of time a nomination may be considered and removing a cap that, in recent years, had said nobody could win the medal more than once. In the case of Cushing, Congress' approval puts him over a major hurdle. Now he must clear a review by the Defense Department, which has expressed support, and then one by President Obama. "Having members of both parties in both Houses coming together to recognize Lt. Cushing's valor is amazing," said Dave Krueger, one of those who has picked up the banner to fight for Cushing. "It has not, nor should it be, an easy process. The story of Lt. Cushing is so compelling that our legislators have cleared the way for the president to award him this nation's highest military honor."



**Alonzo Hersford Cushing was an artillery officer in the Union Army**

It's unclear why Cushing wasn't awarded the medal in the 1800s. Those above and below him in rank both earned it, including Gen. Alexander S. Webb, who led the overall defense against Pickett's Charge and gave permission for Cushing to advance, and Cushing's own trusted Sgt. Frederick Fuger, who held up the wounded Cushing so he could see the battlefield and served as the lieutenant's megaphone, calling out the orders Cushing could only whisper because of his two injuries. Cushing died on the Pennsylvania battlefield of a third injury. Now that the Cushing nomination is officially pending, the Pentagon would not comment on his chances, nor those of the five other troops from long-ended wars in Vietnam and Korea whom Congress also made eligible to receive the Medal of Honor or the Distinguished Service Cross, which is the second-highest honor for a soldier.

Pentagon officials did say, however, that they asked for two of the changes that could affect current troops. In one change, the law now allows service members to earn multiple Medals of Honor if their actions merit it. "Given that the Medal of Honor is our nation's most prestigious military decoration, the department believes that a member who performed a subsequent act justifying award of a 2nd Medal of Honor should be recognized with a 2nd Medal of Honor," said Lt. Cmdr. Nathan Christensen, spokesman for personnel and readiness for the Defense Department. The other major change was to set a standard time frame for all of the services. The law sets time limits for how long after the combat action someone can be recommended and awarded the medal, but the limits varied among the services. Now, all of the services will have three years to make the recommendation and five years to issue the award. Congress can always come in later and waive the time limit, as it did in the case of Cushing. But the overall Medal of Honor system came under scrutiny after President George W. Bush, despite overseeing two active wars, didn't award a single living person the highest honor. [Source: The Washington times | Stephen Dinan | 6 Jan 2014 ++]

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## **MCRMC Update 01 ► Compensation Commission Report Due 1 May**

The COLA penalty on military retirees isn't the only threat to service member and veterans' benefits. The Military Compensation and Retirement Modernization Commission (MCRMC) is currently touring the country to gauge reactions to potential changes to military pay and benefits. Fort Sam Houston and San Antonio's VA Medical Center was their latest stop with two public hearings and a town hall meeting on Jan. 6 and 7. The Commission is charged with examining how the troops are compensated while in uniform, in retirement and as veterans, and everything military or veteran-related is on their table, to include the 20-year retirement system, military pay and allowances,



concurrent receipt, the GI Bills, military healthcare, exchanges, commissaries and schools, and transition and employment assistance programs, among many others. The VFW testified before the Commission in November and views their charter as a serious attempt to balance the budget on the backs of military families, retirees and veterans through an erosion of pay and benefits that will negatively impact recruiting and retention, and possibly threaten the continued viability of the All-Volunteer Military. The Commission is required to issue their report to the White House by May 1, 2014. For more information or to leave a public comment, go to <http://www.mcrmc.gov/>. [Source: VFW Washington Weekly 3 Jan 2014 ++]

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## **VA Suicide Prevention Update 19** ► **Rate Spikes Among Young Vets**

The number of young veterans committing suicide jumped dramatically from 2009 to 2011, a worrying trend that Veterans Affairs officials hope can be reversed with more treatment and intervention. New suicide data released by the department on 9 JAN showed that the rate of veterans suicide remained largely unchanged over that three-year period, the latest for which statistics are available. About 22 veterans a day take their own life, according to department estimates. But while older veterans saw a slight decrease in suicides, male veterans under 30 saw a 44 percent increase in the rate of suicides. That’s roughly two young veterans a day who take their own life, most just a few years after leaving the service. “Their rates are astronomically high and climbing,” said Jan Kemp, VA’s National Mental Health Director for Suicide Prevention. “That’s concerning to us.”

Reasons for the increase are unclear, but Kemp said the pressures of leaving military careers, readjusting to civilian life and combat injuries like post-traumatic stress disorder all play a role in the problems facing young male vets. Female veterans saw an 11 percent increase in their suicide rate over the same span. Overall, suicide rates for all veterans remain significantly above their civilian counterparts. The good news, according to the report, is that officials have seen decreases in the suicide rates of veterans who seek care within the VA health system. Of the 22 deaths a day, only about five are patients in the health system. “What we’re seeing is that getting help does matter,” Kemp said. “Treatment does work.” Now, she said, the challenge is expanding that outreach. Persuading younger veterans to seek care remains particularly problematic, because of stigma associated with mental health problems. VA officials have boosted their mental health personnel and suicide hotline staff in recent years, but the outdated data doesn’t reflect those changes. The report also notes that national rates of suicide have remained steady or increased slightly in recent years, indicating the issue is a larger national health problem, not simply a military and veterans issues. [Source: Stars & Stripes | Leo Shane | 9 Jan 2014 ++]

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## VA Transplant Program Update 01 ► 30yr Heart Transplant Survivor

James L. Hill was 31 when he had a heart transplant at McGuire Veterans Affairs Medical Center in January 1984, the hospital's 27th heart transplant patient at the time. At age 61, Hill, of Richmond, on 7 JAN celebrated 30 years of living with a transplanted heart, making him one of the longest-living heart transplant survivors in the United States. "I feel great," Hill said at a program at McGuire recognizing him and marking 33 years the veterans hospital has had a heart transplant program. "I just thank God for the doctors who did the surgery and the nurses who put up with me, and my wife," said Hill. Hill's wife, Vickie, and their children and grandchildren were with them at the program.

The first human heart transplant in the world was done in December 1967 by Dr. Christiaan Barnard in Cape Town, South Africa. In May 1968, Dr. Richard R. Lower of the Medical College of Virginia did the first human heart transplant in Virginia. Dr. Szabolcs Szentpetery, who did Hill's surgery and who started the heart transplant program at McGuire, trained with Lower. "It was one of those things that was love at first sight," Szentpetery said, referring to getting into transplant medicine after serving in Vietnam. "You kind of get really involved with the transplant, and transplant became your life in a way," said Szentpetery, 75, who is the Richard R. Lower Professor of Surgery at VCU and who is still on the McGuire staff. The McGuire and VCU heart transplant programs are affiliated. "There was a year when we did 50 transplants," Szentpetery said. "It meant a lot of nights spent on the stretcher waiting for the hearts."



**Dr. Szabolcs Szentpetery (left) presented an "Excellence Award" to James Luther Hill at a ceremony 7 JAN celebrating Hill's milestone of surviving 30 years with a transplanted heart.**

Szentpetery said the McGuire program was involved with one of the first transplants in which the donor heart was retrieved from miles away instead of from a local donor. "We did the first long-distance heart transplant where the heart was harvested at a different hospital," he said. "We had to fly to Indianapolis and bring the heart back." In the early days of heart transplants, patients sometimes lived just a few days. Outcomes improved over time but shot up dramatically after cyclosporine became available in the 1980s to prevent organ rejection in heart transplant patients. But "30 years is really amazing," Szentpetery said, adding that another MCV patient of his is approaching 30 years with a heart-lung transplant. Dr. Neil Lewis, medical director of the McGuire heart transplant program, said McGuire has transplanted more than 300 patients during the heart program's history, the most recent case just a few days ago.

One relatively newly transplanted patient, Rick Hawkins, 54, was at McGuire on Tuesday for a follow-up visit. Hawkins, who lives in Arkansas, was transplanted in August 2011. His heart was damaged more than 20 years ago

when he accidentally touched electrical power lines while working on a roof. “Doctors told me my heart would last 20 years. It lasted 23,” Hawkins said. He waited more than two years for a donor heart, surviving with a mechanical heart pump called a left ventricular assist device. “The heart pump was keeping me alive, but I didn’t have good quality of life,” he said. “I couldn’t walk a quarter of a block.” He’s now able to walk six to 12 miles a day, he said, and is shooting for at least 30 years with his new heart, he said. He has a 10-year-old he wants to see grow up. “It’s something that I wouldn’t wish on another person, but I am thankful God has showed me how to go through it,” he said. “I am blessed to be alive.” [Source: Richmond Times-Dispatch | Tammie smith | 8 Jan 2014 ++]

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## **VA HISA Grants Update 01 ► Eligible Uses**

The Home Improvements and Structural Alterations program is available to veterans who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of his/her disability. A veteran may receive both a HISA grant and either a Special Home Adaptation grant or a Specially Adapted Housing grant at the same time. The HISA program is available for both service-connected veterans and non-service connected veterans. The Department of Veteran Affairs has increased the amounts available under the HISA grant: For service-connected condition, a veteran has up to \$6,800 for Home Improvement benefits. For non-service-connected condition, veterans with a 50 percent service connected or more have up to \$2,000 for home improvement benefits. In order to receive a HISA grant, the veteran must first have a prescription from a VA or fee-basis physician. This must include:

- Specific items required
- The diagnosis with medical justification
- The veteran’s name, address, SSN and phone number(s)

The veteran must complete VA Form 10-0103 and submit to the Prosthetic Department for process. Examples of what HISA will pay for include:

- Allowing entrance or exit from veteran’s home
- Improving access for use of essential lavatory and sanitary facilities
- Improving access to kitchen and bathroom counters
- Handrails
- Lowered electrical outlets and switches
- Improving paths or driveways
- Improving plumbing/electrical work for dialysis patients

HISA will not pay for:

- Walkways to exterior buildings
- Widening of driveways (in excess of a 7-by-6-foot area)
- Spa, hot tub or jacuzzi
- Exterior decking (in excess of 8-by-8 feet)

For more information about Home Improvement and Structural Alteration go to <http://www.prosthetics.va.gov/HISA2.asp> or call or visit your local County Veterans Service Officer (CVSO). To locate your CVSO refer to <http://www.va.gov/statedva.htm> . [Source: Wisconsin’s The Journal Times | Racine CVSO | 1 Jan 2014 ++]

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## **VA Xmas Card Policy Update 01 ► Distribution Policy Clarified**

PRNewswire-USNewswire previously reported schoolchildren’s Christmas Cards were denied distribution to veterans at the Dallas VA Medical Center this year because they referenced the holiday by name. In rebuttal, the Director of the Dallas VAMC Jeff Milligan responded to the accusation stating that the VA greatly appreciates donations made by students and organizations on behalf of their Veterans and they will always accept cards for patients who celebrate Christmas. The VA North Texas Health Care System (VANTHCS) wants to clarify their process for handling religious/spiritual donations. Milligan noted that all forms of holiday donations are received every year and recorded through the facility’s Voluntary Services. A multi-disciplinary team led by Chaplaincy services reviews holiday cards and determines if the cards contain religious/secular material within them and in the event they do – their Chaplains distribute them by asking patients on a one-on-one basis if they will accept a holiday card with religious references. Our Veterans enlisted in the military with the understanding they may be called to fight for our freedoms. One of those freedoms is our freedom to practice a religion of our choice free of persecution. As a federal agency that provides health care to our Nation’s Veterans, it is our duty to uphold and respect the fact that our Veterans are from all faiths and backgrounds and we must honor their sacrifices by making sure we approach religious donations through highly trained VA Chaplains and seek patient approval before distribution. [Source: Veteran Issues | Col. Daniel Cedusky | 6 Jan 2014 ++]

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## **VA Xmas Card Policy Update 02 ► HVAC Orders Policy Review**

The House Committee on Veterans Affairs has ordered a review of all VA policy prohibiting guests from wishing patients a “merry Christmas” after four VA hospitals – including Augusta’s – prevented letters, gifts and carols that contained religious phrases from being sung or delivered. The committee chairman, Rep. Jeff Miller, sent a letter this month to Secretary of Veterans Affairs Eric Shinseki demanding an overview of the steps the Department of Veterans Affairs is taking to correct this “potential infringement of basic constitutional rights.” The Florida Republican said he wanted to know by next 20 JAN what actions are being taken to hold the VA employees responsible for the incidents. The request includes copies of all policy guidance related to the issue. “Christmas was declared a federal holiday by our government in the 1800s, and it is not up to the department to decide whether veterans, their families, volunteers, and veterans service organizations should be free to sing Christmas carols or exchange Christmas gifts within VA facilities,” Miller said in a statement.

Miller’s remarks come after the Charlie Norwood VA Medical Center in Augusta told high school students from the city’s Alleluia Community School that they must choose different music if they want to perform in public areas. In restricting the school’s caroling, VA administrators cited a 2008 rule in the Veterans Health Administration Handbook, stating that its leadership “may restrict or prohibit any practice that it deems detrimental to the health or safety of patients.” Despite facing no resistance at the hospital in 2011 and 2012, the students were given a list of 12 nonreligious Christmas songs that the hospital’s Pastoral Service “deemed appropriate for celebration within the hearing range of all veterans.” They were told nonsecular songs could be sung in the hospital’s chapel. “I am delighted this policy is up for review, and I certainly hope that in the future there will be no religious discrimination towards people or groups invited to sing at the hospital,” Alleluia Community High School Principal Dan Funsch said.

The stricter stance against Christmas references is not only an Augusta problem, Miller said, but a nationwide issue. Over the Christmas season, VA officials in Iowa City, Iowa, told American Legion representatives they could not hand out gifts to veterans if the wrapping paper included the words “merry Christmas.” At the Dallas VA Medical Center in Texas, leaders prevented the delivery of handwritten Christmas cards from local schoolchildren to

veterans because the cards contained phrases such as “merry Christmas” and “God Bless You.” And personnel at the VA medical center in Montgomery, Ala., prevented gift bags from being delivered to veterans because they included the words “merry Christmas.”

Because of Augusta’s actions, the Alliance Defending Freedom, a Christian-based legal group headquartered in California, sent a letter to VA Director Bob Hamilton on 30 DEC stating that the facility’s decision to exclude religious music likely violates the free speech clause of the First Amendment. The lawyer who wrote the letter, Jeremy Tedesco, gave the hospital until 20 JAN to respond and said that if no action is taken, a lawsuit could be in the works. Hospital spokesman Pete Scovill said that the hospital has not responded but that he expects it to reply by the end of the week. Rep. Miller said the incidents are “unacceptable.” He said he is asking VA patients, employees, volunteers and veterans service organization personnel to report any instances in which the VA might have attempted to curtail the celebration of Christmas or any other federal holidays through the House Committee on Veterans Affairs tip line at [varoi@mail.house.gov](mailto:varoi@mail.house.gov). [Source: The Augusta Chronicle | Wesley Brown | 13 Jan 2014 ++]

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## **VA Loans Update 12 ► Many Limits Up in 2014**

Thinking about a zero down payment VA home mortgage in the New Year? See what the new loan limit is in your area. The U.S. Department of Veterans Affairs has posted its 2014 VA loan limits. For most areas, the limit is still \$417,000, unless listed as a high-cost county where limits are higher. The limits took effect 1 JAN and are in place until further notice. The VA issues new loan limits each year, commonly tied to the Federal Housing Finance Agency (FHFA) home price index. The FHFA report for 2013 Q3 shows home prices rose 2.0% from Q2, and prices appreciated 8.4% from 2013. Here are some other significant FHFA home index details:

- Prices rose in 48 states and in D.C. during the third quarter. Top 5 year-over-year increases states were Nevada, California, Arizona, Florida, and Washington.
- Of the 9 regions, the Pacific had the largest gains in the latest quarter, with 4.2% from Q2 and 19.2% since last year. Home prices were weakest in the East South Central region, where prices increased just 0.8% from Q2.
- Of the 100 most populated metropolitan areas in the U.S., quarterly price increases were biggest in the Stockton-Lodi, CA Metropolitan Statistical Area (MSA) where prices increased by 8.3%. Prices actually fell in the Virginia-Beach-Norfolk-Newport News, VA-NC MSA, down by 2.2%.
- Only 1 MSA —Winston-Salem, NC — had an annual loss
- Of the top 20 cities with the largest gains, 11 were in California.
- Monthly home prices in the U.S. have increased for the last 20 consecutive months.

In general, VA loan limits follow these same trends as reported by FHFA. Like in the FHFA report, VA limits saw the most significant changes in California, New Jersey and New York where limits are up as much as \$250,000 or more. On the flip side, Virginia high-cost counties are down throughout the state by as much as \$150,000. Across the country in some expensive areas, the limits are unchanged from last year. For instance, high-cost counties in Alaska, Hawaii and Guam stay at \$625,500 for the most part. For those who qualify, the VA will still guarantee loans of up to \$1 million or more in Nantucket neighborhoods as well as some California counties such as Alameda, Marin and San Mateo.

A long list of counties that were not included in the high-cost category for 2013 were added for 2014. Included in the areas with limits that exceed \$417,000 are Colorado counties of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Garfield, Gilpin, Jefferson and Park. Also new to the list this year are California

counties of El Dorado, Placer, Sacramento and Yolo. Monroe County, Florida and Bristol County, Massachusetts were also added. And finally, many counties in Rhode Island and Tennessee will have loan limits above \$417,000 for 2014. For a complete list of high-cost areas and their limits, go to <https://www.ifreedomdirect.com/resources/va-loan-limits-2014> Since the second quarter of 2011, home price indices have been reporting year-over-year increases. This year, the FHFA's report shows an increase every quarter so far, which may be a sign of a continuing housing market recovery. iFreedom Direct® VA Purchase Loan Manager, Stevie Weaver, says, "The good news for those relocating to expensive housing markets is that they will be able to bid competitively on homes in high-cost counties." Weaver goes on to say, "And some existing homeowners who have been underwater may finally see their home values rising again."

The VA uses loan limits to determine the maximum loan amount for which the government will issue its VA home loan guarantee. Most purchases within the limit can be obtained without a down payment for qualified borrowers. Likely, loans exceeding the limit will require some cash down to cover the portion not backed by the government. Regardless of loan limit, an applicant will have to qualify for their specific loan based upon credit and income. Refer to [visit https://www.ifreedomdirect.com](https://www.ifreedomdirect.com) to learn more about the VA loan limits in your neighborhood. [Source: Military.com | Money | Jan 2014 ++]

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## **VA Claims Backlog Update 122 ► VSO's Oppose Submission Changes**

For veterans seeking disability compensation, the application process is supposed to be so easy that a handwritten note on a napkin will initiate a claim or an appeal. A proposed rule from the Obama administration would change that, and veterans groups are sounding the alarm. The Department of Veterans Affairs says the many ways that requests for disability compensation arrive actually hamper its ability to administer benefits, and they contribute to a claims backlog that has about 400,000 veterans waiting more than 125 days for a decision. At times, workers spend so much time trying to figure out what's being claimed and trading letters with applicants that it's slowing down decisions for everyone. The VA's solution: Require veterans to use a standard form when they file for disability compensation — or appeal a decision, and throw in some incentives for those who use a computer. The response to the proposed rule from the nation's major veterans groups?

- "Draconian" and "heavy-handed," said the Veterans of Foreign Wars.
- "A seismic change" that will "poison" the disability claims process, said the American Legion.
- "The most serious, egregious attack on a veteran-friendly disability claim system in VA history," declared the law firm of Bergmann & Moore, which specializes in pursuing disability claims.



**Disabled U.S. veterans listen to President Obama at the National Convention of Disabled American Veterans in Atlanta.**



The critiques recently submitted in response to the proposed regulation point to one of the sharpest policy disagreements that veteran groups have had with the Obama administration. Both camps have generally agreed on the need to transform how disability claims are managed; namely, the need to move to a computer system instead of relying on paper records to track a veteran's injuries, illnesses and service. So far, the burden has been on the VA to transform. The proposed regulations would place more of the burden on the veteran. "VA believes that using a standard form is a minimal burden to place on claimants," the proposed rule states. But for veterans, a major advantage of the current system is that once the VA makes its decision, benefits generally accrue back to when a veteran first initiated his or her claim, usually months and sometimes years earlier. Indeed, submitting what are referred to as "informal claims" has become a standard practice for veterans because it locks in the effective date of their claim even as they gather supporting evidence such as military records and doctor's exams for the more formal application. Then, if the application is approved, the veteran often ends up getting a sizeable lump-sum payment in addition to a monthly award.

Under the proposed regulation, the first communication from a veteran may not trigger anything. Those veterans who put their claims in writing would have to completely fill out a standard form, and the clock that determines how far back the government will pay, won't begin ticking until the VA receives the successfully completed form. The veterans groups say it's perfectly reasonable for the VA to use a standard form to enhance efficiency, but they worry that the time it takes to gather records and successfully complete the standard form could lead to substantially less money for veterans. They worry that the omission of a single entry could take months to resolve. "A combat veteran of two tours in Iraq is defeated by a bureaucratic requirement to fill in all the boxes of a claim form," said the VFW's William Bradshaw in the organization's formal response.

They argue that veterans who are the most vulnerable — the homeless, those with traumatic brain injury and those with a limited education — would have the most trouble meeting the new standard. The VA is trying to get more veterans to file disability claims electronically, so it will maintain a more relaxed standard for those who use its computer system. Even if the form is incomplete, the veteran will have a full year to finish it, and the VA will still consider the initial unfinished submission as the starting date for when benefits accrue. But the veterans groups oppose that approach. They said that such favorable treatment for computer users ignores that millions of veterans, particularly the elderly, don't have computers or ready access to the Internet. The VA said that veterans who don't have a computer can go to the closest VA facility to get help. It said numerous veteran organizations can also assist in filing claims electronically. The VA said it has no fixed timeline for issuing a final rule. If the VA goes ahead with the regulation, it would take effect 30 days after its publication in the Federal Register. [Source: AP | Kevin Freking | 10 Jan 2014 ++]

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## **VA Claims Backlog Update 123 ► MOAA Recognized as VSO**

For the first time in four years, a new national advocacy group has stepped up to help veterans prepare their benefits paperwork and reduce the VA's still problematic claims backlog. The Military Officers Association of America (MOAA) was formally recognized as a veterans service organization this week, the first time a national group has earned that distinction since 2009. The move authorizes the group to handle benefits claim paperwork on behalf of veterans, assisting them with document collection and case management. MOAA officials said they plan to start out small, handling at most a few thousand cases this year. But the addition of a new national VSO is much larger symbolic news, a recognition by the department and veterans advocates that significant work still lies ahead in fixing the claims backlog. "We just felt like we couldn't stay on the sidelines on this anymore," said Norb Ryan, MOAA president. "Even with all the great help out there already, there is still a lot of work to get done."

The claims backlog -- the number of disability cases pending longer than 125 days -- peaked last spring at more than 611,000 cases, but dropped by more than a third by the end of 2013. VA officials have promised to zero out those overdue claims by the end of 2015. About 1 million new claims came to the department in 2013, and officials expect that number to rise again. VA Undersecretary for Benefits Allison Hickey said about 60 percent of those are reviewed by VSOs before department staffers handle them. That leaves tens of thousands of cases that arrive without any outside help. Typically, those cases take months longer to process because of missing medical documents, incomplete forms and other paperwork slowdowns. "It's not designed to be complicated," Hickey said. "It's just a complex system by its nature." So the department relies on outside groups to help simplify the process. VSO officials can walk claimants through the process before they submit their cases, pointing out mistakes or time-consuming omissions. In some cases, an extra week of preparation can save months of processing time.

Larger VSOs like the Veterans of Foreign Wars and American Legion churn through tens of thousands of cases a year, and can help guarantee a fast track for many of the claims they prepare. But even those volunteers couldn't keep the backlog from steadily growing over the last four years. Department officials have been criticized for taking too long to implement new technology and increase staff to stay in front of the problem. Ryan said his organization broached the idea of becoming a VSO last year, during the intense media and lawmaker focus on the backlog. The 85-year-old organization -- it changed its name from the Retired Officers Association in 2003 -- hadn't handled claims work, but quickly hired two full-time staff members and began the VA accreditation process. VA in recent years has recognized several state veterans programs with VSO status, but has added no national ones since the White House made its 2009 pledge to end the backlog. Even with the backlog heading downward, Ryan said MOAA officials believe they need to be involved in the claims assistance. "We've never going to handle as many claims as the larger VSOs," he said. "But, as an officers group, we feel like it's important to set an example, and remind people there is still a need."

The group has trained seven members as volunteers to help with the caseload. More than a dozen veterans with cases approached MOAA within days of the VSO-status announcement 9 JAN. Ryan said dozens more have offered to lend their legal and administrative skills. Mike Mahler, a 26-year Air Force veteran, said he signed up as a volunteer in part because of his own disability claims experience. When he retired 20 years ago, he handled his own paperwork and got a 10 percent disability rating from the VA. Three years ago, after a conversation with friends, he consulted with Disabled American Veterans volunteers who helped him increase that to 50 percent. "That's what I hope we can do for people," Mahler said. "If we can steer them in the right direction, maybe they won't have to go back three or four times to fix the mistakes. We can help them get it right the first time." [Source: Stars 7 Stripes | Leo Shane | 13 Jan 2014 ++]

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## **VA Research Update 01 ► Anklebot' Giving Hope to Stroke Victims**

Robots come in all shapes and sizes and do all sorts of interesting things, from building cars to collecting comet dust. Some robots — like VA's 'Anklebot' — can even help you walk better after you've had a stroke. "We're conducting a two-year study to see if the Anklebot can help stroke survivors improve their gait," explained Larry Forrester, lead investigator and researcher at the VA Maryland Health Care System in Baltimore and an associate professor at the University of Maryland School of Medicine. "It's way too early for us to draw concrete conclusions," he continued, "but initial results suggest that repeatedly walking on a treadmill with the Anklebot may improve independent gait velocity and forward propulsion by improving ankle control at key times during walking." In other words, Anklebot gradually retrains your brain and muscles, helping you recapture — at least to some extent



— the way you walked before you had your stroke. “Many of our study participants are telling us that Anklebot is really helping them,” Forrester said.



**VA’s ‘Anklebot’ works its magic while a study participant does her 40 minutes on the treadmill at the Baltimore VA**

One of those study participants is Vivian Elaine James, a 52-year-old Veteran who suffered a stroke in 2011. The event partially paralyzed her left side, seriously affecting her balance and mobility. “I’ve only participated in the study for three months,” she said, “But those three months made a major difference in my life. I still need to be careful when I’m walking on a surface that isn’t solid, but I don’t need assistance any more. Using the Anklebot made a big difference in the strength of my left leg.” Here’s how it works: while James walks on a treadmill at the Baltimore VA, electronic switch plates in her shoes monitor how well she’s lifting her left foot. The switch plates transmit that information into a computer, which then sends signals to Anklebot’s pistons, situated on either side of her left ankle. The pistons continuously provide appropriate amounts of ‘boost’ — not too much, not too little — helping James complete each step. “Our study participants practice on the treadmill three times each week for up to 40 minutes, wearing the Anklebot,” said Anindo Roy, a robotics engineer with the Baltimore VA Medical Center and an assistant professor at the University of Maryland School of Medicine. He and Forrester are co-directors of the study. “The idea is to progressively wean the stroke victim off robotic assistance as they move incrementally toward a more normal gait,” Roy explained. “Anklebot knows when to ‘get out of the way’ when appropriate, allowing the patient to increasingly perform movements on their own.” VA researchers worked with scientists at MIT to create the Anklebot. [Source: <http://www.va.gov/health/NewsFeatures/2013/December/Anklebot-Giving-Hope-to-Stroke-Victims.asp> | Tom Cramer | 19 Dec 2013 ++]

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## **VA Gulf War Advisory Committee Update 03 ► 7 Jan Testimony**

On 7 JAN the RAC Committee met with VA Officials. The Research Advisory Committee (RAC) on Gulf War Veterans' Illnesses was created by Congress in 1998, and first appointed by Secretary of Veterans Affairs Anthony J. Principi in January, 2002. The mission of the Committee is to make recommendations to the Secretary of Veterans Affairs on government research relating to the health consequences of military service in the Southwest Asia theater of operations during the Persian Gulf War. According to its charter, the guiding principle for the work of the

Committee shall be the premise that the fundamental goal of Gulf War-related government research is to improve the health of ill Gulf War veterans. Research priorities will be judged against this standard.

DVA physician Nancy Klimas told the panel about the many successful ways her clinic has been treating Gulf War illness. Veterans have responded to the treatments with a combination of hope and anger. The hope came because her clinic appears to be making headway in using research-based methods to treat veterans with the disease, which consists of symptoms ranging from headaches to memory loss to chronic fatigue. It plagues one in four of the 697,000 veterans of the 1991 Persian Gulf War against Iraq. The anger came because, although Klimas had been using at least some of her methods for a decade, none of them have been disseminated throughout the VA system for use in other clinics. Her testimony was part of the ongoing fight between Gulf War veterans, who believe the government is ignoring physical causes for their ailments, and the VA, which has been reluctant to support the veterans' claims. Klimas heads the Institute for Neuro Immune Medicine at Nova Southeastern University in Miami, and she leads Gulf War Illness research at the VA Medical Center in Miami.

She said she has asked her patients to be their own advocates because many physicians don't believe the illness is anything but psychiatric. Others, Klimas said, don't have time to read the training manual VA put out to help them care for Gulf War veterans, don't have more than 15 minutes to deal with each patient, or don't know how to refer them to specialty clinics where they can get care — and some simply don't care to learn. Jim Binns, chairman of the Research Advisory Committee on Gulf War Veterans' Illnesses, which met with VA officials commenting on Klimas' testimony said, "That was a great presentation, but I can't resist adding that this information has been in the hands of Dr. Klimas for 12 years," said. For 23 years, Gulf War veterans have argued they were exposed to toxins, such as pesticides, insect repellents, anti-nerve agent pills and nerve agents that caused them to be sick. They've said they do not believe their ailments are due to stress because of the war's short duration and because the majority of troops were not exposed to the fighting. But until 1997, the VA focused on psychological disorders and not research to determine physical causes for the ailments. In 1997, Congress mandated Binns' committee after a congressional report found that the efforts to find causes and treatments for Gulf War illness by government agencies were "irreparably flawed."

Binns said Klimas' use of research to create a plan to treat veterans is what should have happened at the top level. Robert Jesse, the VA's principal deputy undersecretary for health, said the agency was trying to develop a "medical home" program that would allow doctors to spend more time with specialty cases, such as those involving Gulf War illness. "This is a wholesale change in how we're approaching care in VA," Jesse said. Relations between the VA and Binns' committee have long been contentious and worsened last year when VA Secretary Eric Shinseki signed a directive ending the panel's independence and ruling that Binns' term would end this year. The board's budget was also reduced, and new members were appointed. New members of the board were at Tuesday's meeting. Jesse said the "new membership is a good balance of veteran representatives and good science."

Some veterans activists disagreed that progress had been made. Julie Mock, who served as a dental hygienist in the war and was exposed to sarin gas released when the United States bombed a chemical factory, and who now suffers from Gulf War illness, said she feels the VA is violating Congress' intent. "There doesn't seem to be any accountability," she said after sitting in on the meeting. "Congress mandated this research, and now VA has reworked it to suit their needs." Binns said a House hearing last March a former VA epidemiologist claimed officials purposely hid or manipulated data to avoid paying Gulf War illness claims changed relations with the department. "We had three years of positive change," Binns said. "Then, abruptly, the wind shifted." [Source: USA Today | Kelley Kennedy | 7 Jan 2016 ++]

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## **VA MRSA Testing Update 02 ► Infection Rates Lowered by 36%**

Since the implementation of the Veterans Affairs MRSA Prevention Initiative in long-term care facilities in January 2009, the overall rate of health care-associated MRSA (i.e. Staph) infections decreased by 36%, according to study findings in the *American Journal of Infection Control*. A bundle initiative was implemented in all VA acute care facilities in 2007. The bundle consists of nasal MRSA (methicillin-resistant staphylococcus aureus) surveillance on all hospital admissions, in-hospital transfers and discharges; contact precautions for patients with MRSA; hand hygiene; and increased responsibility for health care workers for infection prevention and control. The program was expanded to its 33 long-term care facilities in 2009. VA researchers evaluated the prevalence of MRSA at admission from July 2009 to December 2012 and the incidence of MRSA infection during the same time frame using data from the VA Inpatient Evaluation Center national database. During this time, there were approximately 12.9 million resident-days at VA long-term care facilities nationwide.

The mean quarterly MRSA prevalence at admission increased from 23.3% to 28.7%. However, the overall HA-MRSA infection rate decreased by 36%, from 0.25 per 1,000 resident-days to 0.16 per 1,000 resident-days. Most infections included skin and soft tissue infections (45%) and urinary tract infections (25%). Rates of lower respiratory tract infections and non-catheter-associated UTIs decreased significantly. The researchers wrote, "Our experience suggests that adherence to a simple bundle of infection prevention and control strategies may be of value in controlling MRSA [health care-associated infections] in [long-term care facilities], especially if the program is implemented widely throughout the network of health care venues in which an individual may seek care [Source: American journal of f Infection control article 10 Jan 2014 ++]

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## **DoD/VA VCE Update 01 ► VA Ignores Congress' Questions**

VA's Center for the Prevention and Treatment of Visual Loss is the activity within the VHA responsible for ensuring compliance with the DoD/VA MOU pertaining to the congressionally mandated Vision Center of Excellence (VCE). The Center for the Prevention and Treatment of Visual Loss conducts cutting edge research in the diagnosis of visual loss, understanding the underlying mechanisms and causes of visual loss, and new approaches toward rehabilitation and treatment of visual loss, while improving education and clinical care of our nation's veterans. Research at the Center, located in Iowa City, Iowa, focuses on the early detection of potential blinding disorders of the Veteran and general population, including retinal disease, glaucoma, and traumatic brain injury. The Center tests new ways of determining the earlier signs of progression and response to treatment, and develops new treatment innovations. Areas of exploration include the use of telemedicine and computer aided diagnosis for the detection of eye disease, as well as neuroprotection and neurotrophic growth factors for prevention and healing.

Six months after Rep. Dan Banishek's (R-MI) office asked a senior Department of Veterans Affairs official why the agency had not, after four years, provided staff for the congressionally established Vision Center of Excellence, Rep. Banishek is still waiting for an answer. "We did not receive a response from the VA," said Kyle Bonini, spokesman for Banishek, who chairs the health subcommittee of the House Veterans Affairs Committee. Members of the veterans affairs committee have complained about delayed responses before. In July, about the same time Banishek asked Under Secretary for Health Dr. Robert Petzel why six of the eight VA slots at VCE were still unfilled, the committee was already awaiting answers to more than 100 queries it had given to the VA -- and some of those were more than a year old. "The leisurely pace with which VA is returning requests -- and in some cases not returning them -- is a major impediment to the basic oversight responsibilities of the committee," Chairman Rep. Jeff Miller (R-FL) said at the time.

Tom Zampieri, director of government relations for the Blind Veterans Association, is not surprised that Petzel has ignored Benishek. The VA has dragged its feet on the VCE from the beginning, he said. During the July hearing, Petzel told lawmakers he thought the VA had delivered on its staffing commitment to the center. The VA has declined several requests from Military.com to explain how Petzel could not know after four years that his department had filled only two of the eight VCE jobs. With Petzel now set to retire, Zampieri believes he has even less incentive to provide information to Congress. "I'm afraid all this is going to just get swept aside again," he said. It has been nearly five years since the House Veterans Affairs Committee held a hearing specifically on the VCE. Zampieri had then testified that the VA did not have the funding to begin developing an eye-injury registry in conjunction with the Defense Department despite certain promises.

The recent stonewalling may get VA officials back before lawmakers, according to a committee staffer speaking to Military.com on background. "Although nothing has been scheduled as of yet, hearings on this matter are certainly a possibility," a committee staffer said, speaking on background. "Especially if VA does not make adequate progress in filling positions at the Vision Center of Excellence and fails to fulfill its responsibility to respond to congressional requests for information regarding VCE." [Source: Military.com | Bryant Jordan | 3 Jan 20134 ++]

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## **PTSD Update 160 ► Oregon Registration Numbers Low**

Some Oregon lawmakers had said they feared that allowing medical marijuana cardholders to use pot for post-traumatic stress disorder would lead to widespread abuse, but the initial sign-up doesn't bear that out. The law went into effect 1 JAN, and applicants had 90 days before that to apply. Fewer than 100 have, the Salem Statesman Journal reported. "We can't provide an exact number because it's low enough to where we risk identifying people," said Jonathan Modie, spokesman for the Oregon Health Authority. "Applications are slow," he said. "There hasn't been a rush." PTSD is an anxiety disorder often associated with military veterans. It's the 10th qualifying condition for the use of medical marijuana in Oregon. Only a few states that allow medical marijuana allow it for PTSD.

Republican Sen. Brian Boquist of Dallas co-sponsored the Oregon bill. He said using medical pot for PTSD is a temporary measure that could alleviate symptoms in the short term, while long-term treatments are developed. "The federal (Department of Veterans Affairs) has been struggling for years with its depression and mental health procedures. ... They have, or had, simply placed veterans on a variety of drugs as it was a cheap answer," Boquist said. "As they move away from this type of policy to a treatment policy, the number of veterans requiring drugs will decrease, hopefully." The federal government classifies marijuana as a Schedule I controlled substance, which means it doesn't recognize any medical uses. However, the Department of Veterans Affairs allows patients to use medical marijuana in states where it's legal and prescribed by other clinicians. Boquist said several constituents who are veterans asked for the provision, "but at no point did I think it would be very widespread."

Defense Department officials are reminding troops stationed in Colorado or visiting on leave that military rules still prohibit marijuana use, regardless of the local laws. Random drug tests remain in effect, and troops caught with drugs in their possession or their system face possible loss of security clearance and dismissal from the service. In addition, civilians caught bringing pot onto Colorado military bases face potential legal action, including ejection from base housing and banishment from military jobs. Earlier this year, Air Force officials warned that servicemembers "now need to be particularly vigilant to avoid entangling themselves in situations where Colorado civilians may be recreationally using marijuana in their presence." Problematic situations include sharing off-base housing with recreational pot users and visiting stores where the drug is sold, officials warned. The Colorado laws

aren't the only problematic situation for military officials. Washington state is expected to become the second state to allow sale of marijuana for recreational use later this spring. Defense officials have already warned troops there that those state law changes will not alter military rules regarding drug use. [Source: Associated Press article 7 Jan 2014 ++]

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## **GI Bill Update 165 ► DoD/VA Have Different Eligible Child Definitions**

In August 2010, Sgt. 1st Class Angela Dees sent her stepson off to college, a move made possible because she transferred her benefits to him under the GI Bill. Or that's what she thought. Halfway through the semester, Christopher hadn't received any money. Dees stretched her credit card to pay his living expenses, bus fare and other bills. She was confident the GI Bill benefits would come through because the Defense Department had OK'd the transfer. In November, the Department of Veterans Affairs said the money wasn't coming. It didn't matter that DoD had endorsed the move. The VA administered the program, and it had a different definition of eligible children. Dees had sole legal custody of Christopher Webb, a stepchild from a previous marriage. The VA considered him a ward, and under its rules he wouldn't get a dime to pay for school. Dees, now stationed at Fort Eustis, had not only maxed out her credit cards, she was on the hook for thousands of dollars in college tuition and fees she never intended to pay. "I freaked out," she said.

Dees found herself caught between Defense and the VA, two agencies with different definitions of an eligible child. She has now convinced a congressman in her home state of Illinois to sponsor a bill to clarify the language, because hundreds of other service members could find themselves blindsided. The GI Education Benefits Fairness Act H.r.3600 would extend GI Bill benefits to wards and foster children. It is co-sponsored by Rep. Bill Foster (D-IL) and Cathy McMorris Rodgers (R-WA) and will be up for consideration after the holiday break. Groups supporting the legislation include the Military Officers Association of America, Veterans of Foreign Wars, Student Veterans of America, National Military Family Association and the Foster Parent Association of America. The military family association got behind the bill after the congressman approached the group, said Eileen Huck, deputy director in government relations. The association wants to see this unusual situation resolved. "In this family's case, the young man was considered a dependent, but he was not technically her child," Huck said. It has taken a few years for mother and son to straighten out their lives. Dees has been stationed at Fort Eustis for two years, where she instructs young soldiers studying to be helicopter mechanics. Christopher will enter the University of Wisconsin in January and plans to major in sociology.

Dees enlisted in the Army in 1998. At the time, she was married and Christopher was her stepson. After a divorce, she went to court and obtained sole legal custody of the boy, raising him from a 2-year-old into young adulthood. She never formally adopted him. Christopher relocated constantly to keep up with his mother's military career and adapted well, maintaining good grades as he adjusted to different school systems. Fast forward to 2010. Christopher graduated third in his class from a U.S. Defense Department high school in Germany. Dees, who by then had been serving her country for 12 years, planned to leave the Army and wanted to transfer her GI Bill benefits to him. In order to transfer the benefits, the military required her to have at least four years left on her Army contract. So Dees dropped her plans and reenlisted indefinitely, rearranging her own life so Christopher could attend the University of Illinois at Chicago. "I didn't mind, because it would have benefited him," she said. "I felt like I owed that to him after he followed me around." When the plan came crashing down in November, mother and son were in a tight spot. She was still in Germany and didn't have the money to buy a plane ticket to get to the U.S. Christopher immediately dropped out of school. He got a job at a Subway to help his mother get a flight home. Within a month, he was managing the place, she said.

Appeals to the VA proved fruitless, and she had no idea where to turn until meeting Foster. "I have explained this story over a hundred times, guaranteed," she said. There was one more shock to endure. The University of Illinois, which never received its money, took her to court for \$30,000, throwing in late fees and legal costs for good measure. "I got in contact with them and explained the situation -- how can you hold him responsible for this? They reversed the late fees and lawyer fees," she said. Dees is making good on the rest of the obligation, repaying a base cost of about \$13,000. Christopher managed to secure grants and loans to finance his way into the University of Wisconsin, but it's taken them from 2010 until now to recover.. And while the VA doesn't define Christopher as her son, she begs to differ. "I think I'm his mom," she said. "I've had him since he was two years old. I've earned that." [Source: Daily Press, Newport News, Va. | Hugh Lessig | 30 DEC 2013 ++]

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## **Homeless Vets Update 52 ► \$600 Million in Grants Available**

The Department of Veterans Affairs (VA) has announced the availability of up to approximately \$600 million in grants for non-profit organizations and consumer cooperatives that serve very low-income Veteran families occupying permanent housing through the Supportive Services for Veteran Families (SSVF) program. "Those who have served our Nation should never find themselves on the streets, living without hope," said Secretary of Veterans Affairs Eric K. Shinseki. "These grants play a critical role in addressing Veteran homelessness by assisting our vital partners at the local level in their efforts. We are making good progress towards our goal to end Veterans' homelessness, but we still have work to do."

The SSVF program is designed to assist very low-income Veteran families who are homeless or at imminent risk of becoming homeless. The program employs a housing first model, an approach which centers on providing homeless Veterans with permanent housing quickly and then providing VA health care, benefits and services as needed. Required services include outreach, case management, assistance in obtaining VA benefits, and providing or coordinating efforts to obtain needed entitlements and other community services. Grantees secure a broad range of other services for participants, including legal assistance; credit counseling; housing counseling; assisting participants in understanding leases, securing utilities, and coordinating moving arrangements; providing representative payee services concerning rent and utilities when needed; and serving as an advocate for the Veteran when mediating with property owners on issues related to locating or retaining housing. Grantees also offer temporary financial assistance that provides short-term assistance with rent, moving expenses, security and utility deposits, child care, transportation, utility costs, and emergency expenses.

VA announced the availability of funds 14 JAN through a Notice of Funding Availability (NOFA) via the Federal Register. VA is offering \$300 million in FY 2014 funds and \$300 million in FY 2015 funds, subject to available appropriations. VA will make award decisions based on a national competition. In FY 2013, VA awarded approximately \$300 million in SSVF grants for operations beginning in FY 2014. VA is focusing up to \$300 million in surge funding on 76 high priority continuums of care in an unprecedented effort to end Veterans' homelessness in these communities. In FY 2013, funding from the SSVF program served over 39,000 Veterans and over 62,000 participants (i.e., Veterans and their family members). In November, VA and the Department of Housing and Urban Development (HUD) announced the results of the 2013 Point-in-Time Estimates of Homelessness, which was prepared by HUD. The report estimated there were 57,849 homeless Veterans on a single night in January in the United States, an eight percent decline since 2012 and a 24 percent decline since 2010. The SSVF program is authorized by 38 U.S.C. 2044. VA implements the program by regulations in 38 CFR part 62. More information about the program can be found at [www.va.gov/homeless/ssvf.asp](http://www.va.gov/homeless/ssvf.asp). [Source: VA News Release 14 Jan 2014 ++]



## \*Vets\*



### **Burial At Sea Update 03** ► **Military Tradition Dates to 1400's**

Robert Beeman won't have a grave marker or tombstone to honor the memory of his mother, a Navy veteran. But he could stand on the shore of Virginia Beach and cast his gaze on the Atlantic Ocean, Cheryl L. Beeman's final resting place. "Since the time I can remember, all she would say is, 'I want to be buried at sea. I'm OK with that. I know that's what she wants,'" Beeman said. "I'll know what latitude and longitude she was buried at, so anytime I go to the beach, I can say that I'm seeing her." Cheryl Beeman, 67, of West Deer died on 26 NOV. Her body remains in Schellhaas Funeral Home in Bakerstown, awaiting a call from the Navy. After that, the funeral home has two weeks to transport the body to Norfolk before a Navy vessel departs port. The call may not occur for months. "I think it'll be neat that they're doing (the burial) on an actual maneuver, on a warship," he said. The warship will fly the flag that adorned Beeman's casket for a day and return it to her family. The Navy provides photos of the ceremony and the burial location.

The Environmental Protection Agency says about 2,700 Americans were buried at sea each year from 2008 through 2010, the latest figures available. Only about 1 percent of those burials involved a body and casket; the others were cremated remains, or cremains. Cremains must be deposited in the sea at least 3 miles from shore under EPA regulations. Bodies and caskets must be the same distance from shore and at least 600 feet deep. Caskets must be weighted and drilled with holes to ensure that they sink. The Navy said it conducted 1,053 sea burials in 2012, and 967 by late December last year. The Navy and Coast Guard, and private companies that perform the service, must report burials to the EPA within 30 days. Sea burials date to at least the 1400s, the Navy said, as a standard part of Nordic burial rites. The Navy and Coast Guard perform services with full military honors for veterans, including a three-round volley and the playing of "Taps." They do not charge for the service. People seek such burials for many reasons, including that "the veteran felt a kinship to the ocean after service," or the family didn't pay for a grave site, said Dana Swope, Navy and Marine Corps Mortuary Affairs branch head.

Cheryl Beeman, 67, of West Deer died on Nov. 26. Her body remains in Schellhaas Funeral Home in Bakerstown, awaiting a call from the Navy. After that, the funeral home has two weeks to transport the body to Norfolk before a Navy vessel departs port. The call may not occur for months. The Navy does not allow families to attend services because the warship usually remains out to sea for six to nine months on deployment. The Coast Guard sometimes allows families to attend a service, though that's rare, said Chief Petty Officer Jennifer Foley. Although national statistics for Coast Guard burials were not available, Foley said, the Coast Guard's District 1, which covers the Northeast, conducts 10 to 20 burials a year. The Coast Guard allows casket burials only in rare instances, because its vessels are not equipped to hold a coffin in refrigeration.

The EPA sets regulations to avoid problems such as one in September 2010, when a body surfaced near a South Florida beach. News reports said the family of Scott Lasky, 48, who died of Lou Gehrig's disease, honored his



dying wish to be buried at sea by placing his body on dry ice, driving from South Carolina to Florida and then riding a boat about 4 miles out from shore before placing his body in the water. Wrappings and weights on the corpse came undone, and a fisherman found the body when it surfaced. It wasn't clear whether authorities charged the family with any offenses. [Source: [Pittsburgh Tribune-Review](#) | Bill Vidonic | 5 Jan 2014 ++]

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## Retiree Appreciation Days ► Jan 15 thru Dec 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. Below is the schedule as of 22 DEC 2013. An up-to-date RAD list is always available online at <http://www.hostmtb.org/RADLIST-2014.txt>. For more information call the phone number indicated below of the Retirement Services Officer (RSO) sponsoring the RAD:

<b>Location</b>	<b>Date</b>	<b>Contact Phone Number</b>
=====	=====	=====
AZ Army National Guard Phoenix, AZ	22 Feb	602-267-2545 (Note 1)
Little Rock AFB, AR	03 May	501-987-6095
West Point, NY	03 May	845-938-4217
USAG Bavaria, GE	09 May	0049-09641-83-8709 (Note 2)
JB Elmendorf-Richardson, AK	10 May	907-384-3500
Fort Jackson, SC	15-17 May	803-751-6715\5523
JB Lewis-McChord, WA	16 May	253-966-5884\5881
USAG Ansbach-Katterbach, GE	16 May	0049-0981-183-3301 (Note 3)
Fort Wainwright, AK	17 May	907-353-2099
Boise, ID (Air NG RAD)	07 Sep *	866-482-7343
Boise, ID (Army NG RAD)	TBD	866-482-7343
Rosemount, MN	15 Aug	507-474-9297
Des Moines, IA	28 Aug	515-277-6113
Fort McCoy, WI	05 Sep	608-388-3716
Duluth, MN	12 Sep	218-590-3144
Redstone Arsenal, AL	18-20 Sep	256-876-2022 (Note 4)
Selfridge, MI	20 Sep	586-868-0719
Fort Hamilton, NY	27 Sep	718-630-4552
USAG Benelux, BE	04 Oct	0032-65-44-6293 (Note 5)
Kaiserslautern/Ramstein, GE	15 Oct	0049-0631-411-8405 (Note 6)
USAG Vicenza, IT	17 Oct	0039-0444-71-7262 (Note 7)
USAG Stuttgart, GE	23 Oct	0049-07031-15-2010 (Note 8)
Rock Island, IL	25 Oct	563-445-0191
USAG Wiesbaden, GE	25 Oct	0049-0611-705-7668 (Note 9)
Fort Knox, KY	31 Oct-01 Nov*	502-624-4641\4315\1765
Buffalo Gap (Abilene), TX	21 Dec	325-572-3365 (Note 10)

\* Tentative

## NOTES

1. For scheduled events and to RSVP for attendance at the 2014 AZARNG Retiree Appreciation Day, please view the flyer at <http://www.azguard.gov/RETIREEFlyer-2014.pdf> or call (602) 267-2545. For planning purposes, please RSVP no later than 15 February 2014. All AZARNG retirees and their spouses are encouraged to attend this event to receive valuable information, updates on the AZ National Guard, and enjoy the company and camaraderie of other retirees.
2. The USAG Bavaria (formerly USAG Grafenwohr) RAD will be held in Building 244, main post, from 0900 to 1400 (doors open at 0800 for registration). NOTE: RAD location may change due to military missions. For list of scheduled events, representatives, etc. and more in-depth information about the USAG Bavaria RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
3. The USAG Ansbach-Katterbach RAD's location is yet to be determined. For list of scheduled events, representatives, etc. and more in-depth information about this RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
4. For scheduled events planned for the Redstone Arsenal RAD, please visit <http://www.hats.org/index.php?show=SpaceCalendar>
5. USAG Benelux RAD will be held in the Chapel Annex at SHAPE, from 0900 to 1200 (doors open at 0800 for registration and close at 1100). For list of scheduled events, representatives, etc. and more in-depth information about the USAG Benelux RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
6. The joint Kaiserslautern/Ramstein (USAG Rheinland-Pfalz/Ramstein AFB) RAD at the Ramstein Officers Club from 0900 to 1400 (doors open at 0800 for registration and close at 1300). For list of scheduled events, representatives, etc. and more in-depth information about this RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
7. USAG Vicenza RAD will be held from 0900 to 1300 for all retirees and their family members at the Deployment Support Center (Bldg 300A). For list of scheduled events, representatives, etc. and more in-depth information about this RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
8. USAG Stuttgart RAD will be held at Patch Barracks, Swabian Special Events Center (subject to change), from 0800 to 1300. For a list of scheduled events, representatives, etc. and more in-depth information about the USAG Stuttgart RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)
9. The Army in Europe RAD hosted by USAG Wiesbaden will be held at the Community Activities Center (Bldg 1011) from 0900 to 1300. Registration begins at 0800 and closes at 1200. The event will include a Speakers Program with the CG, USAREUR, and the Co-Chairman of the Chief of Staff of the Army Retiree Council from 0900 to 1000. For list of scheduled events, representatives, etc. and more in-depth information about this RAD, please view the INCOM-Europe Retiree Bulletin at: [http://www.imcom-europe.army.mil/webs/docs/europe\\_life/retiree/BulletinDec2013.pdf](http://www.imcom-europe.army.mil/webs/docs/europe_life/retiree/BulletinDec2013.pdf)

10. Military Appreciation Day - Dec. 2014. Abilene TX Convention and Visitors Bureau. For more info, location, etc., visit <http://www.abilenevisitors.com/Military-Appreciation-Day-12-2014/> or call 325-572-3365.

[Source: <http://www.hostmtb.org/RADLIST-2014.txt> | Milton Bell | 11 Jan 2014 ++]

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## **Honor Flight Network Update 07 ► Oklahoma Operation 4G Ceremonies**

Until AUG 2013, hundreds of ailing veterans in Oklahoma were sidelined from participating in Oklahoma Honor Flights' trips to visit the nation's war memorials in Washington, D.C. The group has flown 1,433 veterans on 15 expenses-paid trips to see the monuments since 2009. Each veteran is assigned an escort for assistance, but many are still unable to participate or travel by airplane for medical reasons, said Linda Banz, secretary of the group's board of directors. Banz's husband, state Rep. Gary Banz, initiated Oklahoma Honor Flights' newest endeavor, Operation 4G, which he modeled after similar programs in other states. "He came up with (Operation 4G) so that we could take part of the ceremony and honor them, those who definitely cannot go on a plane," Linda Banz said. The name stands for "Giving to the Grounded Greatest Generation."

The first two 4G events were held at veterans centers in Lawton and Norman late last year. The Claremore Veterans Center hosted the third, recognizing 124 veteran residents, on 10 JAN. "Makes a grown man cry," said an emotional Claude Parish of Bristow. Parish was stationed in the Philippines while serving in the Army during World War II. His escort on Friday, Mattie Lemmons, a junior at Claremore High School, described the event as "a very humbling experience." "To think we're sitting next to the people in it (World War II) is something else," she said. "I'm extremely grateful I got to do this." Lemmons is a member of the school's Future Farmers of America organization, which -- along with Claremore High School's Navy Junior Reserve Officer Training Corps and Tulsa's Will Rogers High School Army JROTC -- provided the student escorts.

Like traditional Honor Flights send-off events, the Patriot Guard Riders greeted the guests of honor, flags in hand. Exuberant marches paid homage to each military branch as the student escorts waived miniature flags to signify their veterans' service. Each veteran's name was then read aloud. Linda Banz reminded the crowd that they were surrounded by "living history books" who represent "a chapter that makes all the subsequent chapters possible." The students then placed commemorative Oklahoma Honor Flight coins on lanyards around the veterans' necks. Linda Banz and the other speakers, Rep. Banz and state Rep. Eric Proctor, referenced a favorite quote of the Oklahoma Honor Flights group by Will Rogers: "We can't all be heroes. Some of us have to stand on the curb and clap as they go by." We've "gathered to collectively stand on the curb and clap," Proctor said. Four veterans centers remain on Oklahoma Honor Flights' list as prospective sites for coming Operation 4G ceremonies. Linda Banz said the group hopes to schedule those within six months. [Source: Tulsa World | Amanda Bland | 11 Jan 2014 ++]

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## **Vet Hiring Fairs ► 15 Jan 2013 thru 14 Mar 2014**

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 click on the link next to the date in the below list. If it will not open refer to [www.uschamber.com/hiringourheroes/events](http://www.uschamber.com/hiringourheroes/events). To participate, sign up for the workshop in addition to registering for the hiring fairs which are shown below for the next 8 weeks.

For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the USCC website at <http://www.uschamber.com/hiringourheroes/events>

### **Veterans Hiring Fair**

January 16, 2014 – **Milwaukee, WI**  
January 16, 2014 – **Albuquerque, NM**  
January 22, 2014 – **Independence, MO**  
January 23, 2014 – **Orlando, FL**  
January 28, 2014 – **Oklahoma City, OK**  
January 28, 2014 – **Groton/New London, CT**  
January 30, 2014 – **Montgomery, AL**  
February 04, 2014 – **Fort Bliss, TX**  
February 05, 2014 – **Wichita, KS**  
February 11, 2014 – **Plymouth, MA**  
February 11, 2014 – **Columbia, SC**  
February 12, 2014 – **Savannah, GA**  
February 13, 2014 – **San Diego, CA**  
February 18, 2014 – **Atlanta, GA**  
February 19, 2014 – **Omaha, NE**  
February 19, 2014 – **Military Spouse Hiring Fair and Career Forum Ft. Belvoir, VA**  
February 20, 2014 – **Kauai, HI**  
February 27, 2014 – **San Antonio, TX**  
February 27, 2014 – **Louisville, KY**  
March 01, 2014 – **Detroit, MI**  
March 12, 2014 – **Military Spouse Hiring Fair and Career Forum Peterson Air Force Base, CO**  
March 13, 2014 – **Salem, OR**  
March 13, 2014 – **Grand Rapids, MI**

**Note:** A key tactic that most job-seekers overlook when attending a job or career fair is to Stop at every table! One mistake we all make on occasion is to generalize. For example, people assume that health-care companies are only hiring health-care workers, or that insurance companies only need agents. So when they encounter these tables or displays, they typically say nothing and keep moving. Also, sell yourself! Be an extrovert and your own agent! Finally, your mission is fact-finding and networking. By spending time at each table, one learns to overcome stereotypes that lead to erroneous assumptions [Source: U.S. Chamber of Commerce Assn 14 Jan 2014 ++]

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### **WWII Vets 55 ► Becker~Edward**

The nearly 70 years since Edward Becker ventured to Antarctica have not tempered his recollection of the cold. It bit hard, like a thousand needles pushed by a relentless wind. “It surrounded you, all the time. The wind and the cold were always there,” Becker said recently. “It made everything much more difficult, even the simple things.” Becker, a native of Toledo and a Waite graduate, was part of the historic “Operation Highjump” expedition to the frozen continent in 1946-47, led by iconic explorer Admiral Richard Byrd. “We went off into absolute nothing,” the 91-year-old Becker recalled about the ambitious venture to Antarctica, the most remote, hostile and inaccessible location on the planet. “They never really told us what we were doing there. I still don’t know for sure.”



**Edward Becker, 91**

Byrd took 13 ships, multiple aircraft and more than 4,000 men along, and most of those men were Navy sailors, like Becker. In his writings, Byrd outlined the ambitious agenda he had for the team. "It was hoped that in a few weeks, more would be learned of the great unknown than had come from a century of previous exploration by land and sea," Byrd wrote of his fourth expedition to Antarctica. "There were a lot of ships in the group that went down there, but we were the only destroyer," said Becker, who after serving in both the Atlantic and Pacific theaters during World War II was on board the USS Henderson, and was responsible for the operation of its big guns. "The other ships were tankers with extra fuel, supply ships, and smaller vessels that could move in close."

Becker and the Henderson arrived in Antarctica around Christmas of 1946, which put them on the coldest and windiest continent at the warmest time of year, when the average high temperature is around minus-20 degrees. "Once we passed the tip of South American, we started to see ice," Becker said. "It was my first experience with ice at sea, so I was a little concerned. The further south you went, the ice bergs got bigger, and the ice jams were everywhere." While Byrd's expeditionary groups went on scouting forays or photographed large sections of Antarctica from the air, Becker spent most of his time on board the Henderson, working to keep the ship's guns operational. "Those guns worked with hydraulic fluid, but nobody knew if they could function in those kinds of extreme temperatures," Becker said. "I was the only one on board who got their guns to fire when it was 50-below, and at 50-below zero, hydraulic fluid is like Jell-O. I fired over 20 salvos at the ice bergs."

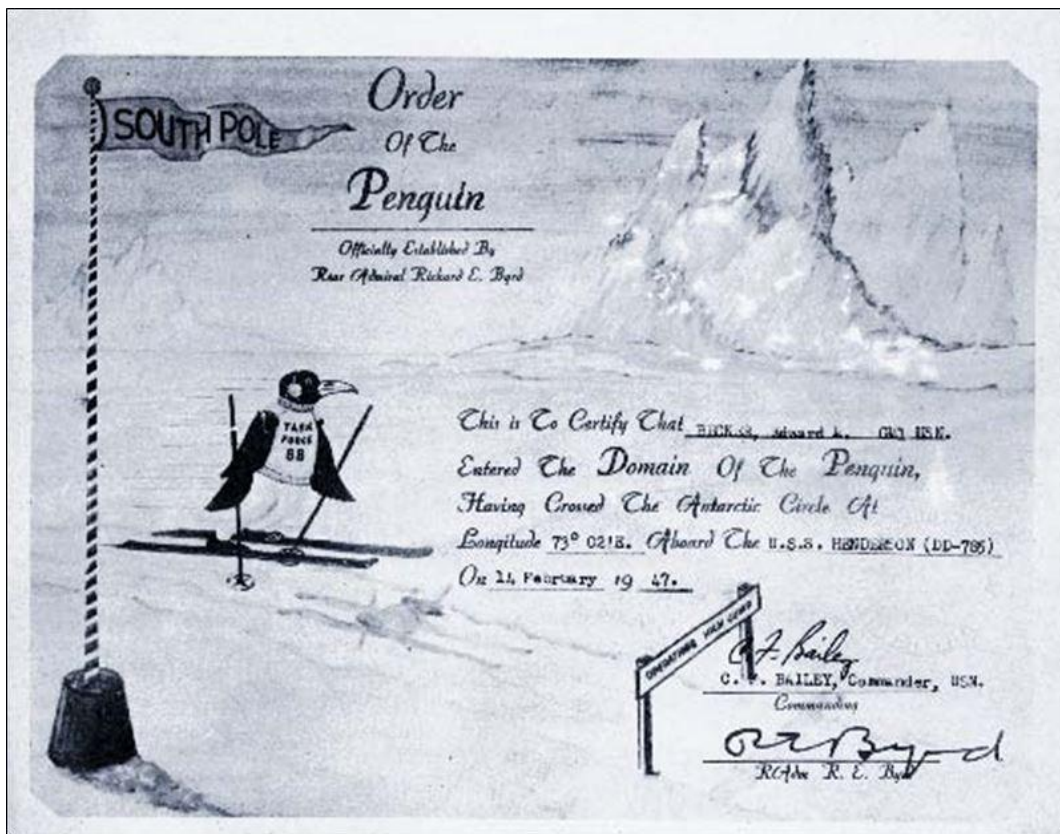
While Becker's ship provided support, security and weather information in the brutally harsh environment, other vessels were involved in even riskier operations. An aircraft carrier had taken small planes to the perimeter of the ice floes, and from there they made the treacherous flight to a crude landing strip laid out on the edge of the shelf ice. "Usually, there was ice as far as you could see," Becker said. "There were ice bergs taller than the buildings in downtown Toledo, and they were huge. Some of them had to be bigger than the city of Maumee. We didn't get too close to them for fear they would rip the ship in half." Becker said the working wardrobe on board the Henderson included heavy dungarees, thick wool jackets, wool pants, wool socks with high-top boots, with a second pair of insulated boots worn over those. He ordinarily worked while wearing three pairs of gloves, a face mask and goggles. "The storms were almost continuous, so there was water flying everywhere, but if that water hit your skin, it would freeze your nose, lips or ears in an instant," Becker said. "You just had to be so careful, because you could get frozen fingers right away. And if you took your gloves off and reached for anything iron, you wouldn't get your hand back."





**Edward Becker shares his military papers with his father. Mr. Becker corresponded often with his family**

Becker said the sailors were responsible for protecting themselves from the elements. “If you got frost bite, it was your own fault and you got court-martialed,” he said. The bunks below were stacked with heavy blankets, and although that area of the ship was heated, the cold seemed to creep in everywhere, pushed by the wind. “I never experienced wind like that,” Becker said. “Even on the calm days, it wasn’t calm.” Their diet was plain and monotonous, with no ice cream and no beer, Becker recalled. It was usually boiled beans for breakfast, and chicken the rest of the day. “And soup. We had lots and lots of soup,” Becker said. Becker said he saw whales and penguins, but very little else in terms of animal or plant life. “It was beautiful, in its own way,” he said of Antarctica and its 5.5 million square miles of ice. Operation Highjump logged some 70,000 aerial photographs of Antarctica, and those were later used to map large areas of the continent. “I was a 20-year-old kid when I joined the Navy, and here I was just a few years later, in a place few men had ever seen before. It was an adventure I haven’t forgotten.”



[Source: Toledo Magazine | Matt Markey and Jeff Basting | 13 Sep 2013 ++]

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## Obit | Jerry Coleman ► 5 Jan 2014

Hall of Fame broadcaster Jerry Coleman, a former second baseman for the New York Yankees who interrupted his pro career to fly as a Marine Corps pilot in World War II and Korea, died at a hospital 5 JAN after a brief illness, the San Diego Padres said. He was 89. Coleman spent more than four decades with the Padres as a broadcaster, and managed them in 1980. Padres president Mike Dee said Coleman died Sunday afternoon. The Padres planned to keep Coleman's statue at Petco Park open until 11:30 p.m. Sunday so fans could pay tribute. The team unveiled the statue in September 2012. While recounting his military career in an interview days before the statue was unveiled, Coleman said: "Your country is bigger than baseball." Coleman spent more than 70 years in pro baseball, a career that included four World Series titles with the Yankees.

His career was interrupted by World War II and the Korean War, when he served as a Marine Corps pilot. He flew 120 missions combined in the two wars. Coleman was awarded two Distinguished Flying Crosses, 13 Air Medals and three Navy Citations. Around Petco Park and on Padres radio broadcasts, Coleman was known as "The Colonel," having retired from the Marines with the rank of lieutenant colonel. He was the only major leaguer to see combat in two wars. Coleman was known for calls of "Oh, Doctor!" and "You can hang a star on that!" after big plays. He received the Ford C. Frick Award from the National Baseball Hall of Fame in 2005. "If there was any place Jerry Coleman could be Jerry Coleman, it would be San Diego, with this being a military town and with his military background," Dee said. "The symmetry between his life and this community transcended the Padres. San Diego was Jerry and Jerry was San Diego."



**Former major league infielder and longtime baseball broadcaster Jerry Coleman speaks at the American Veterans Center's annual conference in 2008**

After graduating from high school in 1942, Coleman traveled three days by train from San Francisco to Wellsville, N.Y., to report to the New York Yankees' Class D affiliate. Still 17, he was too young to enlist and fight in World War II, so he got to spend the summer playing ball. After he joined the military, he flew Douglas SBD Dauntless dive bombers in the Pacific in World War II. He played three more seasons of minor league ball before making his big league debut with the Yankees on April 20, 1949. He was The Associated Press' Rookie of the Year



that season. Coleman's best season was 1950, when he was an All-Star and was named MVP of the Yankees' four-game sweep of the Philadelphia Phillies in the World Series. Among his teammates were Joe DiMaggio, Yogi Berra, Phil Rizzuto and Johnny Mize.

In October 1951, Coleman found out that Marine pilots from World War II were not discharged, but on inactive status and that he'd be going to Korea for 18 months. He missed the bulk of two seasons. "Your country is bigger than baseball," said Coleman, who added that he took his physical along with Ted Williams in Jacksonville in 1952. Williams, a San Diego native, also was a Marine pilot in World War II, but didn't see combat duty. He did fly combat missions in Korea. When Coleman returned to the Yankees, he hit only .217. He was sent to an eye doctor, who told him he'd lost his depth perception. "If you're trying to hit a baseball and you don't have depth perception, you have a problem," Coleman said. He got that corrected but then broke his collarbone in April 1955. The night he came back from that injury, he got beamed. His last season was 1957, when he hit .364 in a seven-game World Series loss to the Milwaukee Braves.

Coleman worked in the Yankees' front office before beginning a broadcasting career that eventually brought him to San Diego. He managed the Padres in 1980, when they went 73-89 and finished last in the NL West. Coleman was fired and returned to the booth. "I should never have taken it," he said. "I look at it now and see the mistakes I made. If I wanted to be a manager, I should have gone to the minor leagues and developed there." Coleman said the closest he came to being killed was in Korea when the engine in his Corsair quit during takeoff and his plane flipped. Otherwise, he talked more about his comrades. In describing the two-seat Dauntless he flew in the Solomon Islands and the Philippines, Coleman said the gunner "was the bravest man I knew. If I did something wrong, he died, too." [Source: Associated Press | Bernie Wilson | 5 Jan 2014 ++]

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## **Vet Cemetery Hawaii Update 02: Grave Sites Kept Under Wraps**

For more than two decades, word was that the National Memorial Cemetery of the Pacific at Punchbowl was at capacity for in-ground burials. The grand veterans cemetery atop an extinct volcanic cinder cone was established in 1949 and contains 29,342 grave sites for burial of caskets, 3,994 for in-ground cremated remains and 11,380 spaces in columbarium walls for inurnment of cremated remains, according to the Department of Veterans Affairs, which oversees Punchbowl. But the reality is, Punchbowl has 99 open in-ground grave sites — information never shared by the VA with local veterans service organizations such as the Veterans of Foreign Wars, American Legion or the 100th Infantry Battalion and 442nd veterans clubs, officials said. Those organizations could have spread the word to their members around the nation that some Punchbowl graves were open, officials said. The graves have become available through the ongoing disinterment and identification of Korean War "unknowns," families relinquishing plots and the removal of dead trees on the cemetery's grounds, which has freed up burial space.

"We are puzzled and disturbed that these casketed gravesites were not made known to us," said William Thompson, president of the 442nd Veterans Club, in a 31 DEC letter to Veterans Affairs Secretary Eric Shinseki. The veterans group said it had no idea, until recently, that the grave sites were open. Thompson added that it "seems that such information has been deliberately withheld from us and other veteran organizations" by the VA and that former cemetery Director Gene Castagnetti, who retired 30 SEP, was prevented by higher-ups from disseminating news of the graves' availability. "I am certain that the families of recent veterans of the 442nd Regimental Combat Team who have died would have chosen one of these open casketed gravesites had they known of this," Thompson, 89, said in the letter. Castagnetti declined to comment on the situation.



**Rainbow over the National Cemetery of the Pacific.**

The 100th Infantry Battalion and 442nd Regimental Combat Team of mostly Japanese-Americans, many from Hawaii, became the most decorated units for their size in Army history in World War II for valor at a time when the nation questioned their loyalties. Most of the surviving nisei veterans, some of whom live on the mainland, are in their upper 80s and 90s. Brad Phillips, West Coast director of the VA's National Cemetery Administration, said word of the grave openings was passed to Oahu funeral homes over the summer but to no one else. "Our thought was that broader communication in the (veterans) community would have led to a misperception that the cemetery was open to all burials — which wasn't in fact the case," Phillips said. What is generally known to still be available at Punchbowl are "niches" for cremated remains. "At the time, also, we felt that the local demand for the grave sites would quickly overcome the available sites," Phillips said by phone from California. That thought was bolstered, he said, by a smaller number of in-ground grave sites — 52 — that were available in May. Phillips also said the notification to funeral directors was more than the VA had done in the past.

There was no rush to secure open grave sites — perhaps because the veterans groups didn't know about them — and as the number of available graves has grown, so has the controversy. "We ask that you take immediate and firm steps to correct the present situation," Thompson said in his letter to Shinseki. "A hallowed ground such as the (National Memorial Cemetery of the Pacific) should not operate in secrecy or become someone's personal domain." U.S. Sen. Mazie Hirono and U.S. Rep. Tulsi Gabbard, two of Hawaii's congressional delegation members, were informed and also started asking questions. "Punchbowl serves as a memorial to honor those men and women who serve in the United States Armed Forces, and those who have given their lives in doing so," Hirono said in a statement. "If more gravesites are made available, people should be aware." She said her office has urged the National Cemetery Administration to advertise the availability of in-ground sites "more broadly, and in the coming weeks, we hope to coordinate with the NCA to help share this information."

Gabbard, an Iraq War veteran, sent a letter dated 3 JAN to Joan Mooney, assistant secretary for congressional and legislative affairs with the VA, in which she noted the concerns being raised and asked the agency to conduct a review of the process used to select veterans for burial at Punchbowl. Gabbard also asked for additional information, including the guidance used by the National Cemetery Administration to determine the number of in-ground sites reserved at Punchbowl for active-duty service members killed in action. Phillips said the VA is reviewing the in-

ground graves issue. "We are working with the congressional delegation on perhaps expanding our outreach, and we should be completed with that soon, with possibly a new outreach strategy for the Punchbowl," Phillips said. "I'm not sure what the strategy will be."

Several years ago, when the Iraq and Afghanistan wars were at their height, casualties from those conflicts occasionally received in-ground casketed burials at Punchbowl using the handful of graves that became available as a result of efforts by the Joint POW/MIA Accounting Command to identify Korean War veterans buried as "unknowns" at the cemetery. Those identified individuals often were reburied by families in their hometowns. JPAC, as it's known, has stepped up those efforts and now exhumes between four and eight sets of Korean War remains a month from Punchbowl, an official said. The military command, based at Joint Base Pearl Harbor-Hickam, would like to exhume and identify more than 330 crew members who died on the battleship USS Oklahoma on Dec. 7, 1941, and are also buried as unknowns.

Of the 99 in-ground graves that are now available, 63 would accommodate a full-casket burial, Phillips said. The remaining 36 represent 3-by-3-foot plots for cremated remains, he said. Phillips confirmed that approval for use of the in-ground sites has to come through him or the National Cemetery Administration's central office — rather than from Punchbowl's director. But he said there is no "special consideration" given to Iraq or Afghanistan veterans. Special burial accommodations are made for service members killed in action, however. "It is our policy to provide a burial site for all of the soldiers, sailors, airmen and Marines who were killed in action at the cemetery of their choice — even if it's a closed (to additional burials) cemetery," he said. "These members have given their last measure of devotion, and they deserve this honor." [Source: The Honolulu Star-Advertiser | William Cole | 6 Jan 2014 ++]

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## **Maryland Vet Cemetery Update 02 ► Backhoe Incident Addressed**

Officials said damage done 30 DEC to the Maryland Veterans Cemetery in Cheltenham was "inadvertent." On that day, an employee of the Maryland Department of Veterans Affairs inadvertently drove a backhoe over the saturated ground, moving several grave markers and damaging the lawn at the veterans cemetery, according to a news release from the Maryland Department of Veterans Affairs. The cemetery is in Prince George's County. Since the incident, officials said in the release, cemetery staff have realigned and cleaned the markers and distributed the topsoil by raking and seeding the affected areas and will continue until the area is restored.

A photo of the disturbed grounds was circulated over social network sites, and many commenters voiced opinions on the matter. Many suggested the disturbance was disrespectful to veterans. "This is a regretful situation, and I am deeply sorry for the events, which occurred, and every effort will be made to guarantee the dignity and respect of our Cemeteries," Edward Chow, secretary of the Maryland Department of Veterans Affairs, stated in the news release. George Satterthwaite of Fort Washington, a 30-year U.S. Army veteran, said he believes that the damage was an inadvertent error. He said the cemetery has been undergoing renovations because many of the gravestones set in the ground have been sinking over the years. He said two or three days prior to the incident there were heavy rains, and the saturated ground caused the heavy equipment to damage the lawn. Satterthwaite said there are roadways in between some of the rows, and at one point a front loader slipped off the roadway and knocked one of the grave markers.



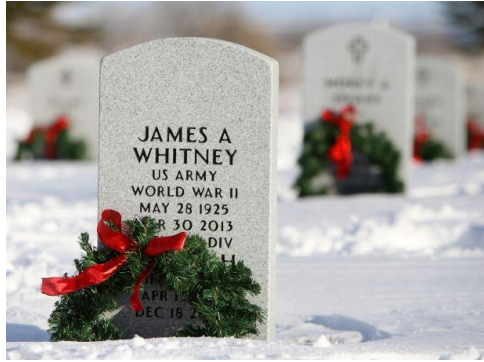
**Workers at Maryland Veterans Cemetery in Cheltenham have realigned gravestones and distributed topsoil to areas damaged 30 DEC by a backhoe.**

Satterthwaite, who is the Cheltenham lead for the Wreaths Across America project, was at the cemetery about two weeks prior to the incident laying 460 wreaths as part of the program. He said he had no concerns with how the cemetery looked at the time, and he has no concerns with how the grounds are kept. He said during projects such as the one underway to repair sunken stones, any disturbance to the lawn has been repaired right away. In this situation he feels that more than the picture that circulated social media, a lot of the anger stemmed from comments by the workers. He said when confronted about the incident, the cemetery workers could have been more reverent. In the release, Chow addressed how the situation is being handled. “The Department is reviewing the incident to ensure this type of event does not occur in the future. We will continue in our charge to serve and honor our veteran community and their families. I will be personally contacting the family members of any of the markers that were moved to ensure them of the integrity of the site,” he stated in the release. The MDVA is reviewing current operating procedures and will take corrective actions to ensure best practices are in place moving forward, according to the release. Concerned family members may contact the office’s Outreach Director Dana Hendrickson at 410-260-3842 for more information about the disruption or burials at Maryland’s veterans cemeteries. [Source: Southern Maryland Newspapers Online | Gretchen Phillips | 8 Jan 2013 ++]

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## **Montana Vet Cemetery Update 04 ► NCA Seeking Name Suggestions**

After months of fine-tuning the details for the Yellowstone County Veterans Cemetery to become a national burial ground, a dedication ceremony is on the horizon. “The time is very close that we will be able to lay our veterans to rest in a national cemetery,” said Yellowstone County Commissioner Bill Kennedy, the Commission’s liaison to the Yellowstone County Veterans Cemetery board. Kennedy is working with U.S. Jon Tester (D-MT) to formally dedicate the 8-acre cemetery north of Laurel on Memorial Day. The final decision rests with the U.S. Department of Veterans Affairs, which is taking over ownership of the cemetery. A decision is expected any day.



**Graves at the Yellowstone County Veterans Cemetery in Laurel were decorated with Christmas wreaths by employees of GE Capital Corp. in Billings.**

Meantime, the National Cemetery Administration is seeking suggestions for naming the cemetery. You can submit your ideas to Yellowstone County Commissioner Bill Kennedy via e-mail at [BKennedy@co.yellowstone.mt.gov](mailto:BKennedy@co.yellowstone.mt.gov) or by mail at Commissioner Bill Kennedy, P.O. Box 35000, Billings, MT 59107. VA cemeteries may be named only for the geographic area in which the facility is located, and must be based on three criteria: The name must help identify the location of the cemetery site; the name must have broad appeal to the veteran population; and the name must provide a positive impression through its relation to history, the region, the community, or other notable geographic features such as a lake, river, mountain, etc.

Responsibility for naming a new cemetery rests with Secretary of Veterans Affairs Eric Shinseki. The U.S. Department of Veterans Affairs announced in July its plans to designate the Yellowstone County Veterans Cemetery a national cemetery. The announcement capped an effort that began nearly 10 years ago when veterans and family members asked why Yellowstone County, home to Montana’s largest veteran population, didn’t have a veteran cemetery open to all veterans. “Montana veterans deserve a final resting place close to their families, that allows all Americans to celebrate their service,” Tester said.

From the beginning, the Yellowstone County Veterans Cemetery was designed to meet national standards. It was dedicated on Veterans Day 2008 and had its first burial, a Purple Heart veteran, that December. As of 2 JAN, 250 veterans and their spouses have been interred. Sixty-six were buried this year between January and October. Burial in a national cemetery can ease some financial hardships for families. Benefits at the Yellowstone County Veterans Cemetery include a U.S. burial flag, perpetual care of the gravesite and a memorial certificate bearing the president’s signature. Burial plots, headstone and markers are free for the veteran. A fee is assessed for casket burials, casket vaults and cremated remains. A nominal surcharge is also assessed for out-of-county residents. In Montana, veterans make up more than 20 percent of the population, the highest percentage in the nation. [Source: Billings Gazette | Cindy Uken | 2 Jan 2014 ++]

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## **Nebraska Vet Home Update 01 ► VA’s Priority List Includes Kearney**

On 2 JAN Nebraska’s Department of Health of Human Services’ Director of Veterans Homes John Hilgert received notification from the U.S. Department of Veterans Affairs of the 2014 priority list providing a ranking and funding process for awarding state veteran home construction grants. The Central Nebraska Veterans Home at Kearney is listed as a top 25 priority one project, ranked at 22. Hilgert made the following statement in a press release: "We are pleased to have been notified by the U.S. Secretary of Veterans Affairs that the Central Nebraska Veterans Home



project to be located at Kearney has been identified as a priority one top 25 project in the nation. We are hopeful that federal funding will become available in the near future allowing the Central Nebraska Veterans Home project to move forward. This project is a priority to Nebraska, because our veterans deserve a safe and modern home for their service to our country."

The U.S. Department of Veterans Affairs released the list of 62 national priority one projects. In July 2013, Gov. Dave Heineman announced Kearney as the new location of the Central Nebraska Veterans Home. Kearney was chosen through a thorough and open bidding process to replace the current 125-year-old Grand Island Veterans Home. In May 2013, Heineman signed LB198 into law, allowing the appropriation of funds for capital construction and property acquisition. In compliance with the U.S. Department of Veterans Affairs Community Living Communities current standards, one 225-bed long-term care facility will be constructed for use by veterans. In the new Central Nebraska Veterans Home, the resident rooms will be distributed among five services — Long-Term Care, Medically Complex, Dementia, Hospice, and Assisted Living in households of 12 to 15 members. The cost of the budgeted project is \$121 million with an approximate cost of \$102 million for the facility. The project funded by a federal and state match and would employ over 350 fulltime positions. [Source: Nebraska's Kearney Hub article 3 Jan 2013 ++]

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## State Veteran's Benefits & Discounts ► South Carolina 2014

The state of South Carolina 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 – SC**" 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 refer to <http://www.govoepp.state.sc.us/va/benefits.html> & <http://militaryandveteransdiscounts.com/location/rhode-island.html>.

- Veteran Housing Benefits
- Veteran and Active Duty Financial Assistance Benefits
- Veteran Employment Benefits
- Veteran Dependent Education Benefits
- Other State Sponsored Veteran Benefits
- Discounts

[Source: <http://www.military.com/benefits/content/veteran-state-benefits/south-carolina-state-veterans-benefits.html> Jan 2014 ++]

### \*Vet Legislation\*



## **VFW Action Corps ► Grassroots Advocacy Needed**

In 2013, the VFW Action Corps generated well over 100,000 messages to every congressional office on critical issues like the budget, tuition assistance, military awards, healthcare and the new retiree COLA penalty, but more still needs to be done. Of tremendous assistance to the VFW's national legislative work is the grassroots advocacy provided by veterans and veterans' advocates who reside in every state and congressional district of all 535 members of Congress. In 2014 we must remain vigilant and remind Congress that cutting any benefits earned by veterans, service members and their families is not acceptable. Pass the word for others to join Action Corps and help us to create and protect those benefits, as well as to defeat those proposals we deem detrimental to veterans, service members and their families. Join Action Corps today at <http://capwiz.com/vfw/mlm/signup.htm>. [Source: VFW Washington Weekly 3 Jan 2014 ++]

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## **COLA 2016 Update 04 ► Disabled Vet Pension Cut**

A massive spending bill taking shape on Capitol Hill is likely to repeal a recently enacted pension cut for disabled veterans. Capitol Hill aides said 8 JAN that the \$1 trillion-plus omnibus spending bill measure will reverse a 1 percentage point cut to annual cost-of-living increases that was inadvertently applied to more than 63,000 veterans who have left the military due to injury or disability. But the controversial pension cut included in last month's budget agreement would continue to apply to other military retirees. It would save about \$6 billion over the coming decade, money that's being used to ease cuts to the Pentagon budget this year. The pension cuts have drawn fierce opposition from veterans groups and lawmakers in both parties, but it's unclear whether the entire provision will be repealed. The aides required anonymity because the spending bill isn't complete and they aren't authorized to discuss it publicly. Some lawmakers originally claimed, incorrectly, that the pension cut in last month's budget bill would not apply to disabled veterans. When they discovered that it did, they immediately promised to correct it. The upcoming budget measure is the first available vehicle.

House Budget Committee Chairman Paul Ryan (R-WI) recently defended the pension cut in an op-ed in USA Today, saying he stands behind "responsible reforms of military compensation." Service members are permitted to retire at half pay after 20 years in the military, which means they can claim their pensions as early as age 38, a generous benefit that defenders say helps retain servicemen and women. He says a typical serviceman who retires at 38 would receive a \$1.7 million pension over his lifetime instead of a \$1.8 million benefit and that most military retirees go on to second careers. House Appropriations Committee spokeswoman Jennifer Hing said the pension provision is "part of the conversation" lawmakers are having on the omnibus spending measure, which lawmakers hope to release as early as Friday. A short-term spending bill expires Jan. 15 and Congress needs to act before then to avert a government shutdown. House Appropriations Committee Chairman Harold Rogers (R-KY) said Wednesday that he's pressing for a short extension of perhaps two days to buy more time to pass the measure through Congress next week. [Source: Associated Press | Andrew Taylor | 9 Jan 2014 ++]

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## **Veteran Legislation 113th Congress ► As of 12 Dec 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 <http://thomas.loc.gov> you can review a copy of each bill's content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is the most effective way to let your Congressional representatives know your wants and dislikes. Members of Congress are the most 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 your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making at <http://thomas.loc.gov/bss/d111/sponlst.html>. Refer to [http://www.thecapitol.net/FAQ/cong\\_schedule.html](http://www.thecapitol.net/FAQ/cong_schedule.html) for dates that you can access them on their home turf.

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

- **H.R.3807 : Uphold Our Promise to Veterans Act.** A bill to repeal the annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, and for other purposes. Sponsor: Rep Poe, Ted [TX-2] (introduced 12/23/2013). Related Bills: H.R.1017, H.R.3792, H.R.3794, H.R.3797, H.R.3798, H.R.3808, S.1856, S.1869, S.1872, S.1880
- **H.R.3808 : Military Disability Retiree & SBP Annuitant Exclusion to COLA Adjustment.** To provide that the annual adjustment of retired pay for members of the Armed Forces under the age of 62 under the Bipartisan Budget Act of 2013 shall not apply to members retired for disability and to retired pay used to compute certain Survivor Benefit Plan annuities. Sponsor: Rep Van Hollen, Chris [MD-8] (introduced 12/23/2013) Related Bills: H.R.3792, H.R.3794, H.R.3797, H.R.3798, H.R.3804, H.R.3807, S.1872, S.1880
- **H.R.3810 : Mount Soledad Veterans Memorial Preservation Act.** A bill to provide for the conveyance of the Mt. Soledad Veterans Memorial in San Diego, California. Sponsor: Rep Hunter, Duncan D. [CA-50] (introduced 1/3/2014)
- **H.R.3831 : VA Dialysis Pilot Program Review.** A bill to require the Secretary of Veterans Affairs to review the dialysis pilot program implemented by the Department of Veterans Affairs and submit a report to Congress before expanding that program, and for other purposes. Sponsor: Rep Roe, David P. [TN-1] (introduced 1/9/2014)

[Source: <http://www.loc.gov> & <http://www.govtrack.us/congress/bills> 12 Jan 2013 ++]

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## **Veteran Hearing/Mark-up Schedule ► As of 14 Jan 2014**

Following is the current schedule of recent and future Congressional hearings and markups pertaining to the veteran community. Congressional hearings are the principal formal method by which committees collect and analyze information in the early stages of legislative policymaking. Hearings usually include oral testimony from witnesses, and questioning of the witnesses by members of Congress. When a U.S. congressional committee meets to put a legislative bill into final form it is referred to as a mark-up. Veterans are encouraged to contact members of these

committees prior to the event listed and provide input on what they want their legislator to do at the event. Membership of each committee and their contact info can be found at <http://www.congress.org/congressorg/directory/committees.tt?commid=svete>. Missed House Veteran Affairs committee (HVAC) hearings can viewed at <http://veterans.house.gov/in-case-you-missed-it>. Text of completed Senate Veteran Affairs Committee (SVAC) hearings are available at <http://www.gpo.gov/fdsys/browse/committee.action?chamber=senate&committee=va&collection=CHRG&plus=CHRG>:

- **January 15, 2014.** House Veterans' Affairs Committee, Subcommittee on Oversight & Investigations will hold a hearing called "Vendors in the OR - VA's Failed Oversight of Surgical Implants."
- **February 25, 2014.** House Veterans' Affairs Committee (Chairman Miller, R-Fla.) will hold a hearing to receive a legislative presentation of the Disabled American Veterans.
- **March 5, 2014.** House Veterans' Affairs Committee (Chairman Miller, R-Fla.) and Senate Veterans' Affairs Committee (Chairman Sanders, I-Vt.) will hold a joint hearing to receive the legislative presentation of Veterans of Foreign Wars.
- **March 6, 2014.** House Veterans' Affairs Committee and Senate Veterans Affairs Committee will hold a joint hearing to receive the legislative presentations of Veterans Organizations.

[Source: Veterans Corner w/Michael Isam 14 Jan 2014 ++]

### \*Military\*



## USS Gerald R. Ford (CVN-78) Update 01 ► Beset With Problems

The U.S. Navy's newest aircraft carrier, a multibillion-dollar behemoth that is the first in a next generation of carriers, is beset with performance problems, even failing tests of its ability to launch and recover combat jets, according to an internal assessment by the Pentagon obtained by the Boston Globe. The Globe reported 10 JAN that early tests are raising worries that the USS Gerald R. Ford, christened in November, may not meet the Navy's goal of significantly increasing the number of warplanes it can quickly launch — and could even be less effective than older vessels. The carrier is undergoing testing at a Virginia shipyard and is scheduled for delivery in 2016, with a price tag estimated at more than \$12 billion.



**The USS Gerald R. Ford gets underway beginning the ship's launch and transit to Newport News Shipyard pier 3 for the final stages of construction and testing.**

At least four crucial components being installed are at risk because of their poor or unknown reliability, states the 30-page testing assessment, which was delivered last month to Secretary of Defense Chuck Hagel and other top Pentagon leaders. In addition to the launching and landing systems for jet fighters, officials are also concerned about its advanced radar system. It also remains unclear if a key weapons elevator will work as promised. According to the authors, "Poor reliability of these critical systems could cause a cascading series of delays during flight operations that would affect [the ship's] ability to generate sorties, make the ship more vulnerable to attack, or create limitations during routine operations," the Globe reports. A number of other systems, such as communications gear, meanwhile, are performing at less than acceptable standards, according to the assessment by J. Michael Gilmore, the Pentagon's director of operational test and evaluation. Gilmore concluded that the Navy has little choice but to redesign key components of the ship.

Rear Adm. Thomas J. Moore, the program executive officer for aircraft carriers, defended the progress of the ship in an interview and expressed confidence that, in the two years before delivery, the Navy and its contractors will overcome what he acknowledged are multiple hurdles. "With these new technologies comes a lot of developmental challenges," Moore, an MIT-trained nuclear engineer, told the Globe. The ship has had its share of critics in the past. The Government Accountability Office, the investigative arm of Congress, found last year that costs had risen 22 percent from original predictions, and recommended delaying construction of a second, the USS John F. Kennedy, until the Navy and its contractors have a better handle on a series of untried technologies. A third vessel in the new ship class, the USS Enterprise, is in the works, and the Navy could buy up to eight more. [Source: Stars & Stripes article 10 Jan 2014 ++]

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## **USERRA Update 18 ► USPS Ordered to Reinstate National Guardsman**

A federal board has again ordered the U.S. Postal Service to reinstate a National Guardsman wrongly fired from his job as a postal worker because he took military leave, telling the agency to pay him what could add up to millions in back pay, benefits and legal fees. On 6 JAN, the U.S. Merit Systems Protection Board, which rules on disputed federal personnel actions, reiterated that the decision in 2000 to fire Sgt. Maj. Richard Erickson, now 50, violated federal laws designed to protect troops' civilian jobs. The board made a similar ruling in 2012 and ordered the Postal

Service to immediately reinstate Erickson, a decorated long-time Special Forces member, even if it planned to appeal. But the Postal Service appealed the ruling without reinstating Erickson. On Monday, the board also declared that a Postal Service argument that Erickson was not entitled to back pay and benefits because he did not meet a deadline to request reemployment was invalid because he had already been wrongly fired.



**Sgt. Maj. Richard Erickson**

According to the ruling, which the board described as its "final decision," the Postal Service has 20 days to reinstate Erickson and 60 days to provide back pay since 2000, plus interest and benefits. The Postal Service must also report back to the Merit Systems Protection Board and describe how it has carried out the actions, the ruling said. Erickson's attorney, Matthew Estes of the law firm Tully Rinckey, said that his client hopes the ongoing battle with the Postal Service -- which has included numerous rulings from the Merit System Protection Board as well as a federal court -- is over. "As far as we're concerned, this is the end of the road and we're finally done," he said. Estes said the law firm has not yet made a precise calculation of what Erickson is owed, but said that with more than a decade of back pay, lost benefits and attorney fees, it could exceed \$2 million. Postal Service spokeswoman Darlene Casey said 10 JAN she could not comment on the ruling or how the Postal Service planned to react. "It is inappropriate for us to comment at this time, as litigation is ongoing and appeals are possible," Casey said.

Erickson, who served with the 3rd Special Forces Battalion, 20th Special Forces Group at the time of his firing, has been battling for reinstatement for years. He was hired in 1988 by the Postal Service and joined the National Guard in 1990, he said. He missed several years of work because of military service, but never surpassed the five-year limit established by the Uniform Services Employment and Reemployment Rights Act (USERRA). Nevertheless, the Postal Service argued he had abandoned his job. Erickson, who is now active duty and works for U.S. Army Special Operations Command at Fort Bragg, N.C., was on an operation with the Special Forces when he received a letter informing him that he'd been fired. "I thought it was a joke at first," he said. "Here I am doing my call to duty -- what I'm required to do because I'm in the military -- and they fire me for it."

He said he knows other soldiers who have illegally lost jobs because of the obligations of military service, and said he hopes Monday's ruling encourages them to fight back. And he hopes it serves as a warning to employers not inclined to follow the law. Erickson, who said he has been fortunate to have the Army to support his family after losing his post office job, isn't sure he wants to go back to a civilian job working for the agency that threw him out of a job and worked to keep him gone even though he's entitled to it. "It's a shame," he said. "You go over there and fight the enemy, then you come back here and have to fight your employer for your job." [Source: Stars and Stripes | Chris Carroll | 4 Jan 2014 ++]

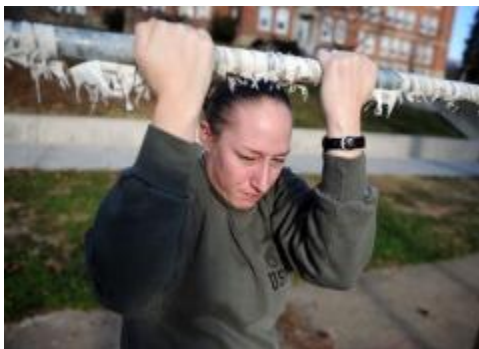
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## Women USMC Physical Standards ► Minimum Hits a Snag

More than half of female Marines in boot camp can't do three pull-ups, the minimum standard that was supposed to take effect with the new year, prompting the Marine Corps to delay the requirement, part of the process of equalizing physical standards to integrate women into combat jobs. The delay rekindled sharp debate in the military on the question of whether women have the physical strength for some military jobs, as service branches move toward opening thousands of combat roles to them in 2016. Although no new timetable has been set on the delayed physical requirement, Marine Corps Commandant Gen. James Amos wants training officials to "continue to gather data and ensure that female Marines are provided with the best opportunity to succeed," Capt. Maureen Krebs, a Marine spokeswoman, said 2 JAN.

Starting with the new year, all female Marines were supposed to be able to do at least three pull-ups on their annual physical fitness test and eight for a perfect score. The requirement was tested in 2013 on female recruits at Marine Corps Recruit Depot, Parris Island, S.C., but only 45 percent of women met the minimum, Krebs said. The Marines had hoped to institute the pull-ups on the belief that pull-ups require the muscular strength necessary to perform common military tasks such as scaling a wall, climbing up a rope or lifting and carrying heavy munitions. Officials felt there wasn't a medical risk to putting the new standard into effect as planned across the service, but that the risk of losing recruits and hurting retention of women already in the service was unacceptably high, she said. Because the change is being put off, women will be able to choose which test of upper-body strength they will be graded on in their annual physical fitness test. Their choices:

- Pull-ups, with three the minimum. Three is also the minimum for male Marines, but they need 20 for a perfect rating.
- A flexed-arm hang. The minimum is for 15 seconds; women get a perfect score if they last for 70 seconds. Men don't do the hang in their test.



**Sgt. Stephany Rector, administrative specialist, installation personnel administration center,**

Officials said training for pull-ups can change a person's strength, while training for the flex-arm hang does little to adapt muscular strength needed for military tasks. The delay on the standard could be another wrinkle in the plan to begin allowing women to serve in jobs previously closed to them such as infantry, armor and artillery units. The military services are working to figure out how to move women into newly opened jobs and have been devising updated physical standards, training, education and other programs for thousands of jobs they must open Jan. 1, 2016, said Navy Lt. Cmdr. Nathan Christensen, a Defense Department spokesman. They must open as many jobs to women as possible; if they decide to keep some closed, they must explain why. Military brass has said repeatedly

that physical standards won't be lowered to accommodate female applicants. Success for women in training for the upcoming openings has come in fits and starts.

In fall 2012, only two female Marines volunteered for the 13-week infantry officers training course at Quantico, Va., and both failed to complete it. But the following fall, three Marines became the first women to graduate from the Corps' enlisted infantry training school in North Carolina. They completed the same test standards as the men in the course, which included a 12-mile march with an 80-pound pack and various combat fitness trials such as timed ammunition container lifts and tests that simulate running under combat fire. Officials had added specific training for female recruits when the pull-up requirement was announced in December 2012, and they came up with a workout program for women already serving.

Military testing for physical skill and stamina has changed over the decades with needs of the armed forces. Officials say the first recorded history of Marine Corps physical fitness tests, for example, was 1908 when President Theodore Roosevelt ordered that staff officers must ride horseback 90 miles and line officers walk 50 miles over a three-day period to pass. A test started in 1956 included chin-ups, pushups, broad jump, 50-yard duck waddle and running. The first test for women was started in 1969: A 120-yard shuttle run, vertical jump, knee pushups, 600-yard run/walk and sit-ups. [Source: Associated Press article 2 Jan 2014 ++]

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## Medal of Honor Citations ► Roeder, Robert E WWII



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

**ROEDER, ROBERT E.**

**Rank and organization:** Captain, U.S. Army, Company G, 350th Infantry, 88th Infantry Division

**Place and date:** Mt. Battaglia, Italy, 27-28 September 1944.

**Entered service at:** Summit Station, Pa.

**Born:** July 25, 1917, Summit Station, Pa.

### *Citation:*

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty. Capt. Roeder commanded his company in defense of the strategic Mount Battaglia. Shortly after the company had occupied the hill, the Germans launched the first of a series of determined counterattacks to regain this dominating height. Completely



exposed to ceaseless enemy artillery and small-arms fire, Capt. Roeder constantly circulated among his men, encouraging them and directing their defense against the persistent enemy. During the sixth counterattack, the enemy, by using flamethrowers and taking advantage of the fog, succeeded in overrunning the position Capt. Roeder led his men in a fierce battle at close quarters, to repulse the attack with heavy losses to the Germans. The following morning, while the company was engaged in repulsing an enemy counterattack in force, Capt. Roeder was seriously wounded and rendered unconscious by shell fragments. He was carried to the company command post, where he regained consciousness. Refusing medical treatment, he insisted on rejoining his men although in a weakened condition, Capt. Roeder dragged himself to the door of the command post and, picking up a rifle, braced himself in a sitting position. He began firing his weapon, shouted words of encouragement, and issued orders to his men. He personally killed 2 Germans before he himself was killed instantly by an exploding shell. Through Capt. Roeder's able and intrepid leadership his men held Mount Battaglia against the aggressive and fanatical enemy attempts to retake this important and strategic height. His valorous performance is exemplary of the fighting spirit of the U.S. Army.

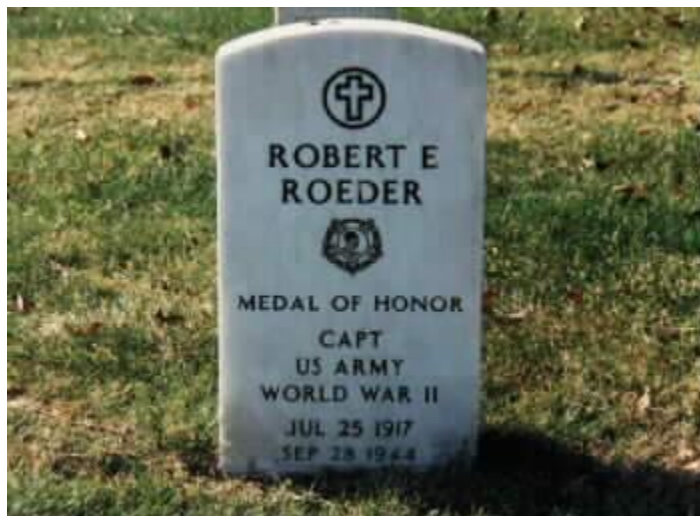


**Capt. Robert E. Roeder**

Roeder was born and raised in Summit Station and graduated from Schuylkill Haven High School in 1935. He enlisted in the service in 1936, was stationed at Fort Meade until 1939 and was at Pearl Harbor at the time of the infamous attack. He was sent to OCS at Fort Benning, Ga., commissioned a second lieutenant in the infantry in June, 1942. He went overseas in 1943 and became a captain April 27, 1944, in the North African Theatre of Operations.

The 350th Regiment of the 88th "Blue Devils" Division was called the "Battle Mountain Regiment". They earned this name for their stand to hold a 2,345-foot hill in Italy called Monte Battaglia, which the GI's referred to as "Battle Mountain". On Monte Battaglia, the 350th Regiment stood off the enemy from Sept 28 - Oct. 5, although "exposed on three sides, denied air and ground observation, under terrific artillery and mortar barrages, and hampered by bad weather which made supply nearly impossible." A number of officers and men received awards of DSC, Silver Star, and Bronze Star. For its stand there, the 2nd Battalion was awarded the Distinguished Unit Citation. When the British 1st Guards Brigade relieved the 350th Regiment, all officers of Company G had either been killed or wounded and the company was down to only 50 men.

His mother, Mrs. Cora Roeder, received his citation at Carlisle Barracks, on May 12, 1945. In Austria, a camp was named for Captain Robert E. Roeder, one of Schuylkill County's gallant fighting men of World War II.



**DATE OF INTERMENT: 11/19/1948  
 BURIED AT: SECTION 12 SITE 6116  
 ARLINGTON NATIONAL CEMETERY**

[Source: <http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY> & [http://en.wikipedia.org/wiki/Robert\\_E.\\_Roeder](http://en.wikipedia.org/wiki/Robert_E._Roeder) Jan 2014 ++]

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**POW/MIA Update 68 ► Identified 1 thru 15 Jan 2014**

"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 (73,000+), Korean War (7,898+), Cold War (126), Vietnam War (1,644), 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**

- The Department of Defense POW/Missing Personnel Office (DPMO) announced 3 JAN that the remains of a U.S. serviceman, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. **Joe W. Howard**, 23, of Philadelphia will be buried Jan. 9, in Jacksonville, Fla.. In November 1950, Howard was a member of Company A, 503rd Field Artillery Battalion, 2nd Infantry Division (ID), when his unit was attacked by Chinese forces near Kunu-ri, North Korea. On November 30, the 2nd ID disengaged enemy forces to withdrawal south. Howard was reported missing Dec. 1, 1950, near vicinity of Kunu-ri. In 1953, as part of prisoner exchange, known as Operation Big Switch, returning U.S. service members reported that Howard had been captured by the Chinese and died due to malnutrition while in captivity in 1951, in Prisoner of War Camp 5 near Pyoktong, North Korea. During Operation Glory in September 1954, United Nations and Chinese forces exchanged the remains of war dead, some of which were reportedly recovered from POW Camp 5 at Pyoktong. A military review board in December 1954 declared the remains as unidentifiable and transferred them to Hawaii to be buried as unknown in the National Memorial Cemetery of the Pacific, known as the "Punchbowl." In 2012, due to advances in technology, scientists from the Joint POW/MIA Accounting Command (JPAC) determined that the possibility of identifying the remains now existed. The unknown remains were disinterred for analysis and possible identification. To identify Howard's remains, scientists from JPAC used circumstantial evidence and forensic identification tools, such as dental comparison, which matched Howard's records.

### **World War II**

None

[Source: [http://www.dtic.mil/dpmo/news/news\\_releases/](http://www.dtic.mil/dpmo/news/news_releases/) Jan 2013 ++]

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## **SECDEF Update 06 ► Former SECDEF Doesn't Hold Back in Memoir**

Former Defense Secretary Robert Gates asserts in a new memoir that President Barack Obama grew frustrated with U.S. policy in Afghanistan and that Vice President Joe Biden has been wrong on nearly every foreign policy and national security issue. He also accuses members of Congress of inquisition-like treatment of administration officials. "I never doubted Obama's support for the troops, only his support for their mission," Gates writes in the book, "Duty: Memoirs of a Secretary at War," which was set for release next week by Knopf. Obama approved the strategy of putting 30,000 additional troops into Afghanistan and placing Gen. David Petraeus in charge, even though some top advisers opposed the so-called surge he announced in December 2009. In recalling a meeting in the

situation room in March 2011, Gates writes: "As I sat there, I thought: The president doesn't trust his commander, can't stand (Afghan President Hamid) Karzai, doesn't believe in his own strategy and doesn't consider the war to be his. For him, it's all about getting out."



**Former SECDEF Robert M. Gates**

Gates also writes that Biden has been "wrong on nearly every major foreign policy and national security issue over the past four decades," though he also says Biden is "a man of integrity" -- and applies the same assessment to Obama even though he is critical at times of the president's own leadership. In response to reports of Gates' disdain for Biden, the White House National Security Council issued a statement 7 JAN asserting that Obama relies on Biden's "good counsel" every day and considers him "one of the leading statesmen of his time." Meanwhile, the White House said Obama's weekly private luncheon with Biden would be open briefly to photographers on Wednesday, a highly unusual invitation for the press and another sign that the president was not putting any distance between himself and Biden as Gates' scathing critique drew attention.

A Republican, Gates served 4 1/2 years as defense secretary, the last years of the George W. Bush administration and the first years of Obama's. According to published reports about the book Tuesday in The New York Times, The Washington Post and The Wall Street Journal:

- During his tenure as Pentagon chief, Gates often found himself tempted to quit because of the adversarial treatment he received from members of Congress. He says that in private the lawmakers could be reasonable. "But when they went into an open hearing, and the little red light went on atop a television camera, it had the effect of a full moon on a werewolf," he says in an excerpt in the Journal.
- Gates recalls Obama and his secretary of state at the time, Hillary Rodham Clinton, discussing their opposition to Bush's 2007 surge of troops in Iraq, according to the Post. "Hillary told the president that her opposition to the surge in Iraq had been political because she was facing him in the Iowa primary. ... The president conceded vaguely that opposition to the Iraq surge had been political. To hear the two of them making these admissions, and in front of me, was as surprising as it was dismaying."
- Criticizing what he calls the "controlling nature" of the Obama White House, Gates says the president's national security team "took micromanagement and operational meddling to a new level," the Times reports. He is most critical of the growth and size of the National Security Council staff, according to the Times.

- Gates at times criticizes the Bush administration as well as its successor. He holds the Bush administration responsible for what he considered misguided policy that squandered the early victories in Afghanistan and Iraq, according to the Times.
- In praise of Obama, Gates calls the president's decision to order Navy SEALs to raid a house in Pakistan believed to be the hiding place of Osama bin Laden "one of the most courageous decisions I had ever witnessed in the White House."

[Source: Associated Press article 8 Jan 2014 ++]

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## **Military Lingo/Jargon/Slang** ► 025

**USA Academy:** *Hell Cats* - Musicians who sound reveille and the calls.

**USA Acronyms:** *WOPA* - Warrant Officer Protection Agency. An informal tongue-in-cheek reference to the fraternal tendencies of the Warrant Officer Corps.

**USA Equipment:** *Fatigue Jacket* - The shirt of the fatigue uniform; the outer jacket is called a "field jacket".

**USA Field Slang:** *Fort We-gotcha* - Fort Huachuca, due to the long AITs for Military Intelligence MOSes. Adjacent town of Sierra Vista, AZ is often referred to as "Sorry Vista".

**USA Misc:** *Gold Brick* - Someone who habitually avoids work details.

**USA Rank:** *Private Velcro* - E-1 rank initially had no Velcro tab for the ACU uniform to cover the exposed loops, soldiers at Fort Leonard Wood referred to themselves by this name; i.e., "PFC? No, I'm a Private Velcro".

**USA Soldiers:** *Mortar Maggot* - Derogatory, an 11-infantryman, trained to carry and use mortars.

**USA Unit Nicknames:** *T-Patchers* - 36th Infantry Division from the "T" on their shoulder patches.

**USAF:** *Fighter Cop* - *An airweapons controller.*

**USMC:** *BAM* – *Broad Assed Marine; pejorative term for women Marines.*

**USN:** *Flogging The Monkey* - *An old naval expression for the obtaining of an illicit (and insipid) drink by rinsing out an empty rum barrel with water; the old type rum tub was called a Monkey.*

**Vets:** *JOVO* - *Just One Vet's Opinion* (also J1VO).

**\*Military History\***





## Aviation Art 55 ► **Wild Children**



### **Wild Children** by Heins Krebs

B-17-F Wild Children returns to Framlingham following another dangerous mission deep into the heart of Germany. Having survived this trip in one piece and with no casualties, her crew is looking forward to one last landing before being shipped back to the United States.

[Source: <http://www.brooksart.com/Wild.html> Jan 2014 ++]

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## **Military History** ► **Lincoln's Gettysburg Address**

Ever since Lincoln wrote his Gettysburg Address in 1864, the Bliss version below has been the most often reproduced, notably on the walls of the Lincoln Memorial in Washington. It is named after Colonel Alexander Bliss, stepson of historian George Bancroft. Bancroft asked President Lincoln for a copy to use as a fundraiser for soldiers. However, because Lincoln wrote on both sides of the paper, the speech could not be reprinted, so Lincoln made another copy at Bliss's request. It is the last known copy written by Lincoln and the only one signed and dated by him. Today it is on display at the Lincoln Room of the White House. The actual place Lincoln spoke has been a matter of dispute. It was not in the new National Cemetery, but rather on the grounds of the adjacent town cemetery near the below photo location.





**Speech Site**



**Bodies of Union soldiers**



**Lincoln Memorial Inscription**

On June 1, 1865, Senator Charles Sumner in his eulogy on the slain president, called the Gettysburg Address a ‘monumental act.’ He said Lincoln was mistaken that "the world will little note, nor long remember what we say here." Rather, the Bostonian remarked, "The world noted at once what he said, and will never cease to remember it. The battle itself was less important than the speech."

**Four score and seven years ago our fathers brought forth on this continent, a new nation, conceived in Liberty, and dedicated to the proposition that all men are created equal.**

**Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We have come to dedicate a portion of that field, as a final resting place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this.**

**But, in a larger sense, we can not dedicate -- we can not consecrate -- we can not hallow -- this ground. The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember what we say here, but it can never forget what they did here. It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us -- that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion -- that we here highly resolve that these dead shall not have died in vain -- that this nation, under God, shall have a new birth of freedom -- and that government of the people, by the people, for the people, shall not perish from the earth.**

**Abraham Lincoln  
November 19, 1863**

[Source: <http://www.abrahamlincolnonline.org/lincoln/speeches/gettysburg.htm> Dec 2013 ++]

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## **Military History Anniversaries ► 16 Jan thru 14 Feb**

Significant events in U.S. Military History are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 16 Jan thru 14 Feb**”.

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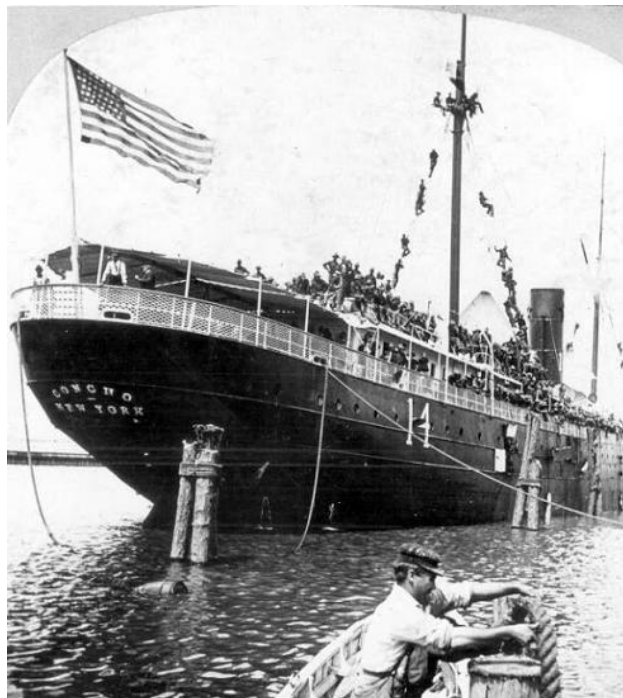
**WWII Prewar Events** ▶ NYC Nazi Party Members Apr 1932



Two American Nazis in uniform stand in the doorway of their New York City office, on April 1, 1932, when the headquarters opened. "NSDAP" stands for Nationalsozialistische Deutsche Arbeiterpartei, or, in English, National Socialist German Workers' Party, normally shortened to just "Nazi Party".

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**Spanish American War Images 45** ▶ Rough Riders Transit to Cuba 1898



Roosevelt's Rough Riders leaving Tampa aboard the transport *Concho* headed for Santiago de Cuba, 1898

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## Military Trivia 87 ► The Zippo Lighter Story

In 1932 George G. Blaisdell invented the Zippo lighter in his garage. He wanted to design a lighter that was sturdy and that you could light in the wind using one hand. He named his windproof lighter after the word "zipper" because he thought it sounded "modern". The first Zippos were square cornered and formed from rectangular brass tubing with the top and bottom pieces soldered to the hollow tubing to form the lid and bottom of the case. The hinge was soldered to the outside and the lighter was chrome plated. It sold for \$1.95 and came with a lifetime guarantee. The original design called for a shiny metallic nickel-plated case, but with WW II came shortages, including the brass and chrome used for Zippo lighters, so porous steel coated with black paint was used instead. The result was a black, crackled paint job, so today's collectors refer to these rare models as "black crackle" lighters.



*Vietnam era Zippo lighter*



*Carried on helmets to keep them dry*

From 1943 through 1945, Zippo lighters, with that distinctive click they made when flipped open, were available only to Military personnel at U.S. Army exchanges and naval ship stores around the world. Soldiers liked to personalize their Zippos by scratching the surface of the lighters with their names, places they'd been, messages to loved ones or simple pictures. The lighter was so popular that it was named "the GI's friend", and after the war, the vets came home to civilian life as dedicated Zippo customers. The company's archives are filled with letters from GIs detailing the services a Zippo lighter was called to perform, such as heating rations in a helmet, lighting campfires, sparking fuses for explosives, hammering nails and even signaling to fellow soldiers with the famous Zippo click. On several occasions, a Zippo lighter in a shirt or pants pocket even saved a life or prevented a wound by deflecting enemy bullets or shrapnel. It would be nice to say that George Blaisdell sent all his lighters to the military because he was super patriotic, but that was only part of it. George, being the smart guy that he was, didn't want the Zippo Manufacturing Plant shut down for the war's duration as "unnecessary to the war effort" or refitted to make parachutes or fatigue caps. By working with the government, he could keep his factory at full production levels.

Blaisdell became "Mr. Zippo" with the help of war correspondent Ernie Pyle, who hung out with the front line troops in England, Italy, Sicily, Africa and later in the Pacific. Pyle's columns dealt mostly with the civilian soldiers and their day-to-day lives. Blaisdell enjoyed the column and sent the correspondent a Zippo lighter with Pyle's signature engraved on the side. He sent 50 more for Pyle to give away, even though as George wrote in his letter, "You probably know nothing about the Zippo lighter." Fact was, Pyle knew all about the Zippo, as did every other American GI. "If he only knew how soldiers coveted them! Why, they're so popular I had three of them stolen from me in one year," wrote Pyle in his column. He finished the column by giving Blaisdell his nickname: "The fifty

other lighters went like hot cakes. I found myself equipped with a wonderful weapon for winning friends and influencing people. All fifty-one of us were grateful to Mr. Zippo." The tradition from WW I of decorating lighters with coins and crude engravings, or "trench art" continued on the Zippo in WW II. The GIs soldered coins or unit insignia to them or even scratched or engraved maps and names of places they had been to personalize their prized Zippos.

According to collectors, over 200,000 Zippos were used by GI's in Vietnam. The Zippo played a part in almost every daily activity. The shiny top provided a handy mirror and the lighters flame warmed their food at meal time. GI's kept salt in the bottom cavities, called canned bottoms, of their Zippos, to replenish lost body salt. Other legendary Zippos were used to transmit signals or even provided a shield against enemy bullets. Staff Sergeant Naugle, who was saved because he was able to signal his position to the rescue helicopter, had a Zippo in his hand. Among men that had a close call with death, one of the luckiest was Sergeant Martinez, who kept a Zippo in his chest pocket. A bullet struck his chest, only to be stopped by his Zippo. This was reported in Life magazine and also appeared in various advertisements attesting the Zippos finest attributes



Zippos were also used in military operations, where Marines and Soldiers would spray gasoline over the area to burn enemy compounds and dwellings. A soldier would usually carry a Zippo in the chest pocket of his jungle fatigues. Some would insert one in the camouflage band of the helmet or put one into the magazine pouch of an M-16. Alcohol, diesel oil and even gasoline were substitutes for lighter fluid when this was not available. Zippos were made of tough stuff! Zippos were also used as IDs and canvasses. Post Exchanges in Vietnam carried a large amount of Zippo lighters, which explains the reason why there was so many Zippos in Vietnam. By this time, Zippo merchandise quickly found its way onto the black market. Soldiers were able to buy brand new Zippos without having to go to the PX store. Vietnamese craftsmen would engrave anything from pictures to phrases onto the Zippo. The most popular motif engraved on a Zippo was the map of Vietnam.

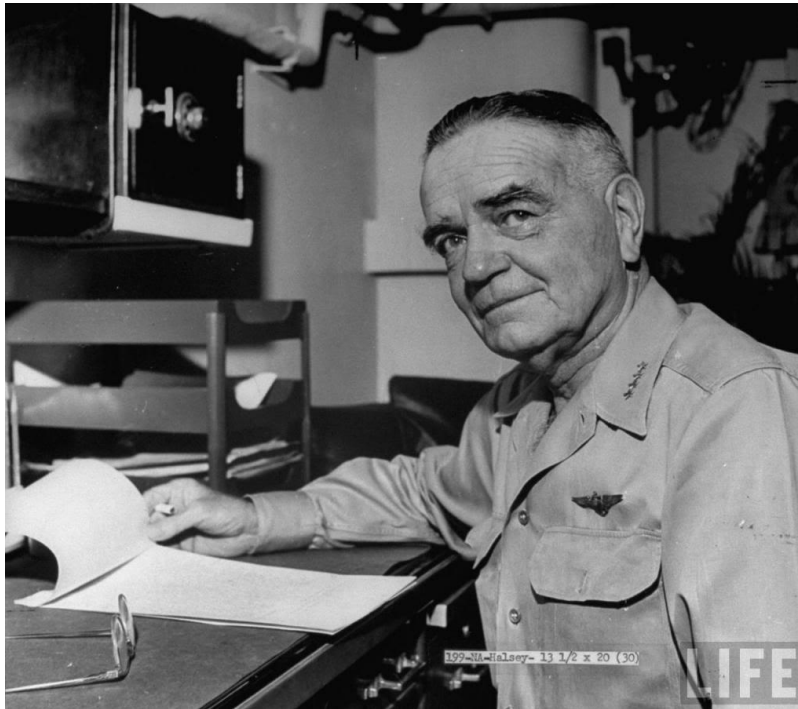
The Zippo company has produced more than 325 million lighters since its founding in 1934, so there is plenty to go around. Today the company produces several lighters for all the branches of the services and for all the specialty units such as SEALs and Rangers. Every Navy ship has had its own lighter that includes a picture of the ship, its



name, and its number. Zippos commemorate leaders and Battles of WW II, the Wartime surrenders, the Civil War, the Korean War, the Vietnam War, Operation Desert Storm and the more recent Wars in Iraq and Afghanistan. [Source: [www.windsweptpress.com/zippo.htm](http://www.windsweptpress.com/zippo.htm) & AL France Newsletter | Harold Ratzburg & David N. Greaux | Jan 2014 ++]

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**Faces of WAR (WWII) ► William F. Halsey 1945**



**Admiral William F. Halsey, working at his desk aboard the carrier. 1945**

**\*Health Care\***



## Medicare Claim Reimbursement Update 01 ► Hospital Admission Status

When it comes to Medicare claims, it's all about the fine print on your hospital form/chart. At the time of admission the hospital will make a determination on whether you are being admitted as an 'inpatient' or 'under observation'. Under observation under Medicare guidelines classifies you as an outpatient. The entry will be made at the bottom of your chart. If in doubt, you should verify that the entry reads inpatient. If it does not, and you spend the minimum 3 day hospitalization required under Medicare rules to qualify for nursing home rehabilitation care, Medicare **WILL NOT** pay the bill for your rehabilitation. You will be billed accordingly for amounts that can easily reach tens of thousands of dollars. Thus, it is advisable to check the chart and challenge any entry you do not agree with as soon as possible after admission and later with Medicare if necessary.



**Mary Jane Mccue, 79, was billed \$28,350 for physical therapy to recover from a broken leg**

Inpatients cost Medicare more than outpatients. Hospitals must follow Medicare rules in their admission procedures and are audited accordingly. If a mistake is determined in an audit years later the hospital will be required to reimburse Medicare. They then will come after you or your estate. Because of this there has been a 63% increase in "outpatient" admissions since 2006. In 2012 there were 617,702 patients who spent 3 days or more in the hospital classified 'under observation'. Legislation proposals so far to fix this problem has gone nowhere. [Source: NBC Nightly News | Brian Williams | 9 Jan 2014 ++]

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## TRICARE Service Centers ► Stateside Centers to Close 1 APR

TRICARE Service Centers are customer service outlets that are operated by TRICARE regional contractors. They are usually located in military hospitals and clinics. TRICARE military health plan service centers will end administrative walk-in services in the United States on 1 APR, Pentagon officials said 13 JAN. Because our overseas areas are unique, walk-in service at TRICARE Service Centers in all overseas areas will continue. While the 189 facilities will stop taking walk-ins, beneficiaries can accomplish any administrative task online or by phone, said Pentagon spokesman Army Col. Steve Warren. "The change will not – let me repeat that – will not affect any TRICARE medical benefit or health care service," Warren emphasized. "What it will do is allow the department to save \$250 million over the next five years, allowing TRICARE to invest in more important services." Fifty percent of the visits to the centers are for in- and out-processing and requests to change primary care providers, and the rest involve billing-related questions, officials said.



The Defense Department spends roughly \$50 million a year on these services, and this type of customer service can be handled more efficiently by phone or online, they added. TRICARE gets about 38,000 hits per day on its website. Officials have run tests to ensure the website and call center can handle the expected increase in volume. The TRICARE service centers have been around since the 1990s, and contractors staff them, Warren said. “This is being driven by the fact that technology has gotten so much better,” he added. Customers who need the type of assistance that was being done in these walk-in service centers can quickly and efficiently receive help online or via phone, he said. Beneficiaries can get more information and sign up for updates at <http://www.tricare.mil/tsc>. The North, South and West regional contractors provide customer service for all plans except TRICARE For Life (TFL) and the US Family Health Plan (USFHP). Contact info for all stateside providers is:

**TFL** - Wisconsin Physicians Service, <http://www.tricare4u.com> , Tel: 1-866-773-0404, TDD: 1-866-773-0405

**USFHP** - <http://www.usfhp.com> or 1-800-748-7347

**North Region** - Includes Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Iowa (Rock Island area), Kentucky (except Fort Campbell), Maine, Maryland, Massachusetts, Michigan, Missouri (St. Louis Area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin. Region

- Health Net Federal Services, LLC
- <http://www.hnfs.com>
- 1-877-TRICARE (1-877-874-2273)

**South Region** - Includes Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding the El Paso area) and Fort Campbell, Kentucky. Region

- Humana Military, a division of Humana Government Business
- <http://www.humana-military.com>
- 1-800-444-5445

**West Region** - Includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner, including El Paso), Utah, Washington and Wyoming. Region

- UnitedHealthcare Military & Veterans
- <http://www.uhcmilitarywest.com>
- 1-877-988-WEST (1-877-988-9378)

[Source: AFPS | Jim Garamone | 13 Jan 2014 ++]

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## **TRICARE Lab Fees ► Some You May Have to Pay For**

Tricare beneficiaries soon will have to pay out of pocket for certain diagnostic genetic tests that their civilian physicians order, but that the Defense Health Agency doesn't view as appropriate or medically necessary. In January 2013, without notice to beneficiaries or to health care providers, Tricare stopped reimbursing clinical laboratories for more than 100 different genetic or “molecular pathology” tests. Beneficiaries haven't complained yet because the laboratories impacted are still providing the tests that physicians order at no charge, said Julie Khani, vice president of American Clinical Laboratory Association (ACLA), which lobbies on behalf of the impacted laboratories. To

date, labs have provided about \$10 million worth of free tests to Tricare users. “That’s obviously unsustainable,” Khani said. Most of these tests cost about \$60 but a few carry charges of several thousand dollars.

Medical science has seen an explosion of clinical tests designed to diagnosis and treat ailments based on a patient’s DNA. With thousands of new tests added annually, driven by demand for personalized medicine, the Food and Drug Administration is weighing the need to regulate the industry. One of the more routine genetic tests that Tricare no longer covers is used to determine if a woman who is pregnant carries a marker for cystic fibrosis, which would increase chances of the baby having the disease. If the woman has the marker, the father usually is tested too because both parents must have the CF gene for the fetus to be at risk of CF. If both parents are found to have it, the likelihood of their baby having CF is one in four, according to the Cystic Fibrosis Foundation. With this test no longer covered, “Tricare beneficiaries will not receive the standard of care or benefits equal to other insured patients,” Khani said. The American Congress of Obstetricians and Gynecologists has recommended prenatal testing for CF for more than a decade, she said. “It’s covered by Medicaid and other commercial health plans. It is also the standard of care under VA-DoD clinical practice guidelines for management of pregnancy,” Khani said. “Clearly an important test.”

The Defense Health Agency disagrees. Though no official was made available to be interviewed, DHA gave written responses to our questions. In one, it dismissed the significance of the prenatal CF testing. “Awareness that a fetus is at increased risk of having CF, in and of itself, does not usually change the management of labor, delivery and the neonatal period,” wrote DHA officials. Also, they noted, infants at birth are tested for a host of health conditions, including CF, and those tests continue to be covered by Tricare. In July, DHA did remove the CF test from its “no government pay” list but DHA has continued to refuse to reimburse laboratories such tests. Reps. Tom Marino and James P. McGovern, co-chairs of the Congressional Cystic Fibrosis Caucus, urged Lt. Gen. Douglas J. Robb, director of DHA, in a letter signed 6 JAN to reconsider the decision not to cover prenatal CF testing, arguing that “patient care will suffer.”

What drove the decision by Tricare last January to stop reimbursing for many genetic or laboratory-developed tests (Lets) was the American Medical Association’s publication of new Current Procedural Terminology (CPT) codes for laboratory tests. The codes gave greater transparency to how Tricare was being billed, DHA said. It could “identify specific laboratory developed tests that 1) have not been approved or cleared by the Food and Drug Administration and/or 2) failed to meet Tricare criteria for coverage.” For example, DHA said, “demand genetic testing that is not medically necessary or does not assist in medical management of the patient” is not reimbursable. Also, DHA emphasized that Tricare cannot cover any laboratory developed test that has not been approved by the FDA. The ACLA criticizes DHA on this point, arguing that Tricare does cover many other laboratory-developed tests not FDA approved, including pap smears, a routine test for cervical cancer.

The DHA “has a flawed interpretation of its own policy” which “places Tricare out of step with other government and commercial payers, and it impacts the patient,” said Khani. “We are deeply concerned that Tricare beneficiaries will be denied vital services that are critical to the diagnosis and treatment of disease. And these are tests Tricare has covered historically.” If Tricare doesn’t begin soon to pay for these tests, doctors won’t stop ordering them but laboratories will have no choice but to charge patients for their cost, Khani said. The Military Coalition, an umbrella group of military associations and veterans groups, recognizes that laboratory profits and some very complex medical questions are entwined in this debate between DHA and industry. But one clear concern for beneficiary advocates, said Kathy Beasley, co-chair of the coalition’s health subcommittee, is that DHA has created two standards of care regarding molecular pathology tests. Patients who use civilian providers will have to pay for these tests, while patients at military clinics and hospitals won’t. Providers in the direct care system can continue to order such tests knowing the military will pay for them. “Tricare beneficiaries without access to military treatment facilities are relegated to second-class healthcare. This is troubling,” Beasley said.

DHA acknowledges this disparity in access to laboratory services between purchased care and direct care. Officials explained that a single contract is in effect that allows Army, Navy and Air Force providers to request lab services if military facilities cannot perform the tests in house. "As this is not a DHA contract, we are in the process of gathering data regarding the tests being ordered by MTF providers and will examine any changes that need to be made to the contract," DHA said. "Lab testing, whether ordered in the private sector or by MTF providers, needs to be safe and effective." But DHA said differences in lab test coverage might survive any such review because purchased care has more restrictive laws and regulations. [Source: Stars & Stripes | Tom Philpott | 9 Jan 2014 ++]

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## **Tricare Providers Update 02 ► West Region Locator App DocGPS**

DocGPS, a mobile application that helps consumer find providers in their health care network, is now available to people enrolled in UnitedHealthcare's TRICARE West Region health benefit plans. DocGPS will allow beneficiaries traveling within or outside the 21-state TRICARE West Region to locate the nearest in-network, TRICARE civilian health care providers and facilities (including urgent care clinics) within a 100-mile radius of their current location, providing flexibility and convenience in locating care while on-the-go. The app uses mobile devices' GPS functionality to help people locate nearby hospitals and health care facilities in their health plan's care provider network. With DocGPS, beneficiaries can quickly and easily search by facility or care provider name, provider specialty, city, state or ZIP code. With a single tap, they can also find the care provider or facility office locations on a map, get detailed directions, and call the facility to schedule an appointment. DocGPS is now compatible with select Android smart phones and iPhones. DocGPS now covers the majority of smart phones currently on the market. TRICARE West Region beneficiaries can visit the Apple AppStore or Google Play Store to download these apps for free from their Android smart phone or iPhone. [Source: NAUS Weekly Update 10 Jan 2014 ++]

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## **TRICARE Pharmacy Mail Order Update 04: Website Calculator**

As the deadline nears for Tricare for Life beneficiaries to begin filling routine prescriptions at military pharmacies or by mail, Tricare has introduced a calculator to show just how much money they'll save by making the switch. Starting 14 FEB, Medicare-eligible retirees must fill long-term maintenance medication prescriptions by mail or use a military pharmacy. Tricare recently introduced a calculator on its pharmacy web site at <http://www.tricare.mil/pharmac> that lets beneficiaries figure out the cost savings of filling a 90-day prescription by mail compared to the same prescription purchased at a retail pharmacy. Since Tricare beneficiaries pay no copayments for generic medications and less than \$5 a month for brand-name medications by mail, the savings can add up.

According to the calculator, a family receiving one generic prescription and two brand-name prescriptions could save \$91 a quarter and up to \$364 a year by switching to mail order. Tricare beneficiaries pay \$5 for a 30-day generic prescription and \$17 per 30-day brand name prescription at retail pharmacies. A 90-day prescription by mail for generic medications incurs no copayment while brand names cost \$13 for a 90-day prescription. Tricare beneficiaries pay no copayments at military treatment facilities. The mandatory mail-order requirement for military retirees on Tricare for Life was approved by Congress as part of the 2013 defense policy bill. It was deemed a tradeoff to avoid implementing across-the-board, large Tricare pharmacy copay increases sought by the Pentagon.

Over the next month, Tricare will send affected beneficiaries of the pending change. Under the program, beneficiaries will be able to opt out of the five-year initiative after one year. Their obligation starts when they first fill a prescription through mail order, according to the rule published in the Federal Register. To make up for any delays between ordering refills and receiving them, beneficiaries will be allowed to receive up to two 30-day refills at a retail store during the transition. Tricare is urging beneficiaries to consider making the switch now. For more information on how to transfer medications, beneficiaries can call Express Scripts, Tricare's pharmacy benefits manager, at 877-363-1303 (or visit <http://www.express-scripts.com/TRICARE> ) for more information. [Source: MilitaryTimes | Patricia Kime | 6 Jan 2014 ++]

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## **TRICARE For Life Update 02 ► Webinar | How it Works w/Medicare**

TRICARE and Military OneSource are co-hosting a webinar to educate TRICARE beneficiaries about the TRICARE For Life health plan and how it works with Medicare. The webinar will take place on Thursday, Jan. 16, 2014, from 1-2 p.m. EST. To sign up, go to <https://www2.gotomeeting.com/register/133595426>. Registration is on a first-come, first-served basis and is limited due to system capacity. Participants must avoid sharing personal health information when asking a question. TRICARE For Life provides secondary coverage to Medicare for all TRICARE beneficiaries who have both Medicare Parts A and B. Both Parts A and B are required to be eligible for TRICARE For Life. The speaker for this event is Ms. Anne Breslin, Senior Health Program Analyst in the Defense Health Agency. Ms. Breslin serves as the TRICARE For Life Program Manager and Liaison to the Centers for Medicare and Medicaid Services. She has devoted over 25 years of service to the needs of our nation's senior and disabled populations. For more information about TRICARE For Life, visit [www.tricare.mil/TFL](http://www.tricare.mil/TFL). [Source: [http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/01\\_09\\_14\\_TFLWebinar.aspx](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/01_09_14_TFLWebinar.aspx) 9 Jan 2014 ++]

**NOTE:** This webinar will explain TRICARE for Life, including an explanation of what the benefit is, eligible beneficiaries and how it works.. You may submit your questions to Ms. Anne Breslin before the webinar by sending an email to [MOSWebinars@militaryonesource.com](mailto:MOSWebinars@militaryonesource.com)

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## **Traumatic Brain Injury Update 30 ► Webinar | Multiple Concussions**

The Defense Centers of Excellence (DCOE) for Psychological Health and Traumatic Brain Injury will host its first 2014 webinar, "State of the Science: Clinical, Metabolic and Pathologic Effects of Multiple Concussions," from 1 to 2:30 p.m. (EST) Jan. 16. Military duty and other high-risk occupations, such as professional sports, carry the potential for individuals to sustain multiple concussions, also known as a cumulative concussion, which can have life-long and sometimes debilitating symptoms. During the past few years, media accounts of the premature deaths of professional athletes who sustained multiple concussions have drawn more attention to a potential relationship between repeated concussions and neurocognitive disorders that occur decades after these injuries. This webinar will discuss the findings of laboratory and clinical studies on the mechanisms responsible for brain injury following one or multiple concussions. The presentation will particularly focus on a class of proteins called Tau protein and the association of some of the histologic features of multiple concussions with those of Alzheimer's disease. In this webinar, the featured speakers will:

- Describe the pathophysiology of concussion.

- Summarize metabolic abnormalities caused by concussion, and the window of vulnerability of the brain to a second concussion.
- Identify the long-term changes in patterns of protein deposition possibly associated with multiple concussions.
- Articulate the possible association of multiple concussions and long-term cognitive deficits.

Featured speakers:

- Steven T. DeKosky, M.D., University of Pennsylvania, Perelman School of Medicine, Department of Medical Ethics and Health Policy visiting professor University of Virginia School of Medicine, Charlottesville, Neurology, Psychiatry and Behavioral Sciences professor, Alzheimer's Disease Center director.
- J. Clay Goodman, M.D., Baylor College of Medicine, Houston, Texas, Departments of Pathology and Immunology and Neurology, professor and associate dean.
- David A. Hovda, Ph.D., University of California, Los Angeles, (UCLA) Brain Injury Research Center director UCLA David Geffen School of Medicine, Neurosurgery and Molecular and Medical Pharmacology professor.

Continuing education credit is **not** available for this event. Click on **DCoE TBI January webinar** to sign up. For audio, dial 888-455-0936. Use participant passcode: 3938468#. For more information, visit [http://www.dcoe.mil/Training/Monthly\\_Webinars.aspx](http://www.dcoe.mil/Training/Monthly_Webinars.aspx). [Source: DCoE Public Affairs | Diana Moon | 9 Jan 2014 ++]

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## Alzheimer's Update 11 ► Vitamin E Impact

Researchers say vitamin E might slow the progression of mild-to-moderate Alzheimer's disease — the first time any treatment has been shown to alter the course of dementia at that stage. In a study of more than 600 older veterans, high doses of the vitamin delayed the decline in daily living skills, such as making meals, getting dressed and holding a conversation, by about six months over a two-year period. The benefit was equivalent to keeping one major skill that otherwise would have been lost, such as being able to bathe without help. For some people, that could mean living independently rather than needing a nursing home. Vitamin E did not preserve thinking abilities, though, and it did no good for patients who took it with another Alzheimer's medication. But those taking vitamin E alone required less help from caregivers — about two fewer hours each day than some others in the study. "It's not a miracle or, obviously, a cure," said study leader Dr. Maurice Dysken of the Minneapolis VA Health Care System. "The best we can do at this point is slow down the rate of progression."



The U.S. Department of Veterans Affairs sponsored the study, published Tuesday by the Journal of the American Medical Association. No one should rush out and buy vitamin E, several doctors warned. It failed to prevent healthy people from developing dementia or to help those with mild impairment ("pre-Alzheimer's") in other studies, and one suggested it might even be harmful. Still, many experts cheered the new results after so many recent flops of once-promising drugs. "This is truly a breakthrough paper and constitutes what we have been working toward for nearly three decades: the first truly disease-modifying intervention for Alzheimer's," said Dr. Sam Gandy of Mount Sinai School of Medicine in New York. "I am very enthusiastic about the results."

About 35 million people worldwide have dementia, and Alzheimer's is the most common type. In the U.S., about 5 million have Alzheimer's. There is no cure and current medicines just temporarily ease symptoms. Researchers don't know how vitamin E might help, but it is an antioxidant, like those found in red wine, grapes and some teas. Antioxidants help protect cells from damage that can contribute to other diseases, says the federal Office on Dietary Supplements. Many foods contain vitamin E, such as nuts, seeds, grains, leafy greens and vegetable oils. There are many forms, and the study tested a synthetic version of one — alpha-tocopherol — at a pharmaceutical grade and strength, 2,000 international units a day.

Years ago, another study found that the same form and dose helped people with more advanced Alzheimer's, and many were prescribed it. But vitamin E fell out of favor after a 2005 analysis of many studies found that those taking more than 400 units a day were more likely to die of any cause. The new study involved 613 veterans, nearly all male, 79 years old on average, with mild to moderate Alzheimer's, at 14 VA centers. All were already taking Aricept, Razadyne or Exelon — widely used, similar dementia medicines. Participants were placed in four groups and given either vitamin E, another dementia medicine called memantine (its brand name is Namenda), both pills or dummy pills. After a little more than two years of follow-up, those on vitamin E alone had a 19 percent lower annual rate of decline in daily living skills compared to the placebo group. Memantine made no difference, and vitamin E did not affect several tests of thinking skills. "It's a subtle effect but it's probably real," Dr. Ron Petersen, the Mayo Clinic's Alzheimer's research chief, said of the benefit on daily living from vitamin E. "That has to be weighed against the potential risks" seen in earlier studies, he said.

Heather Snyder, director of medical and scientific operations for the Alzheimer's Association, said the group's position is that "no one should take vitamin E for Alzheimer's disease or other memory issues except under the supervision of a physician," because it can interfere with blood thinners, cholesterol drugs and other medicines. The new results also need to be verified in a fresh study that includes more women and minorities, she said. [Source: Associated Press article 1 Jan 2014 ++]

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## **Embarrassing Conditions ► Vaginal Odor & Incontinence**

Some bodily changes can be seen as badges of honor: knees that turned arthritic from scoring winning touchdowns in high school. Once model-like figures lost — but worth it — from birthing amazing offspring. Gray hairs proudly "earned" from a lifetime of hard work and sacrifice. But unflattering smells, sounds, leaks and other unwelcome episodes common after age 50 share one identical symptom: such embarrassment that two of three patients would rather suffer in silence than discuss the condition with their doctor, say researchers. Even before the Internet allowed for anonymous access to answers, surveys indicated that embarrassing ailments were the top reason why Americans didn't get a medical exam when they knew they should. The problem is, remaining mum about problems can affect your overall health. "Most embarrassing symptoms can be treated — often easily," says Donnica Moore, M.D., of the Sapphire Women's Health Group in New Jersey and author of Women's Health for Life. "But sometimes they indicate a bigger problem."



## Vaginal Odor

**Likely causes:** Trapped moisture, yeast infection, chlamydia and other sexually transmitted diseases, thinning of the vaginal lining following menopause.

**DIY treatments:** Wear cotton underwear changed daily (and after exercise). Avoid pantyhose and douching. Use a home test to see whether the odor may be caused by a yeast infection. If so, treat with a cream or suppository. If you have more than four yeast infections a year, see your doctor to check for underlying causes.

**What a doctor may do:** Examine for conditions that need prescription antibiotics. In some cases, vaginal odor may indicate cervical cancer.

**Noteworthy:** Foods including garlic, onions and asparagus may cause vaginal odor, while "sweet-smelling" fruits such as pineapple may help prevent it

## Fecal Incontinence

**Likely causes:** Previous vaginal childbirth (especially with an episiotomy); inactivity; prolapsed rectum; a history of hemorrhoids or "pushing" during constipation; diabetes, multiple sclerosis or Alzheimer's disease.

**DIY treatments:** Kegel exercises done frequently throughout the day, in which you squeeze — for 10 seconds — as if to stop urination or a bowel movement. Increase fiber intake to 20 to 30 grams daily. Avoid dairy, caffeine, cured or smoked meats, alcohol and sweeteners in sugarless gum.

**What a doctor may do:** Examine for Crohn's disease, colon cancer or other GI diseases; recommend anti-diarrhea medications, pelvic floor exercises, surgery or biofeedback techniques to help control bodily processes that normally occur involuntarily.

**Noteworthy:** Loss of bowel control affects one in 12 Americans, and is most common after age 50, affecting 10 percent of women.

## Urinary Incontinence

**Likely causes:** In women, weakened pelvic muscles (often resulting from past vaginal childbirth) or thinning of skin in the vagina or urethra following menopause. In men, an enlarged prostate or prostate surgery. In either, obesity, urinary tract infections, diabetes, Alzheimer's disease or multiple sclerosis.

**DIY treatments:** Avoid caffeine, smoking and spicy foods. Kegel exercises can improve the problem and prevent progression.

**What a doctor may do:** Prescribe medications or an implantable device for overactive bladder (the "gotta go" type), surgery for stress UI (when leakage results from coughing, laughing or lifting).

**Noteworthy:** Urinary incontinence steadily increases with age, affecting up to 84 percent of nursing home residents. At any age, women are afflicted twice as often as men.

[Source: AARP | Sid Kirchheimer | 22 Aug 2013 ++]

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## **ER-101 Update 01** ► **Where to Go | What to Expect**

An ER visit can be confusing and stressful, no matter what your age. Knowing what to expect and being prepared can help speed up the process and relieve some anxiety. While not all emergency departments use the exact same processes, most have similar approaches to caring for patients.

**Where should I go?** If you are experiencing a life-threatening emergency, call 9-1-1 or your local emergency number. The emergency medical services staff will know where to transport you. If you decide to drive, it's usually

best to go to the nearest emergency department. If more specialized services are needed, emergency staff will know how to stabilize and transport you to a higher level of care.

**EMERGENCY CARE OR URGENT CARE?** If you think you are having a medical emergency, seek emergency care. You have two options to select from assuming you can provide your own transportation:

- **Urgent care centers** are good options for common medical problems when a physician's office is closed or unable to provide an appointment. They treat minor illnesses and injuries, such as flu, fever, earaches, nausea, rashes, animal and insect bites, minor bone fractures and minor cuts requiring stitching.
- **Emergency departments** are prepared for every kind of medical emergency, including heart attacks, stroke, motor vehicle crashes, psychiatric emergencies and life-threatening conditions. They are available 24 hours a day, 365 days a year, and have special equipment and highly qualified physicians, physician assistants and nurses to respond to every kind of adult and childhood emergency.

**TIP:** If possible, make sure to tell family members to follow behind the ambulance to the hospital in order to answer necessary questions or provide the necessary documents.

**Check In.** When you walk into the waiting room, the first thing you will do is check in at the front desk. You will be asked to provide basic information, such as your name, address, date of birth and reason for the visit. If you arrive by ambulance, the basic information (listed above) will be obtained from you or a family member. If you are unconscious and arrive alone by ambulance, medical staff will treat you immediately. They will look for identification and to see if you are wearing any medical jewelry, indicating a medical condition, such as diabetes, a heart condition, or a drug or food allergy. In addition, if you have a cell phone, they will look to see if I.C.E (In Case of Emergency) contact information has been programmed into your contacts list. They also will look for wallet cards containing medical history, such as allergies, medicines you are taking and other information critical to know before treating you.

**Triage.** After checking in, you will be referred to a triage nurse, who is trained to assess the severity of your condition and determine where (some ERs have different care areas, such as a fast track) and in what priority the emergency physicians will care for you. The triage nurse will do a brief exam and check your vital signs, such as temperature and blood pressure. The most seriously ill and injured patients are always seen first in an emergency room. Patients with less serious conditions will be seen after the critically ill patients are seen first.

**Tip:** Tell the triage nurse ALL of your symptoms, including if you are in pain. This will help determine how quickly you need to be treated. It's possible that diagnostic tests or minor first-aid procedures, such as applying ice packs, cleaning wounds, will be ordered or done at Triage.

**Waiting Area:** If you are asked to wait in the waiting area, that means more critically ill patients are being treated ahead of you. Many emergency departments are crowded, especially with patients who need admission to the hospital.

- IF YOU ARE IN PAIN or your symptoms worsen, alert the triage nurse right away.
- IT IS BEST NOT TO EAT OR DRINK ANYTHING until the physician sees you and tells you that it is okay.
- IN CASE YOU HAVE TO WAIT, bring something to distract yourself, such as reading materials. If you come with a child, bring a favorite toy or book. Don't leave before you are seen by a physician, even if there are other demands on your schedule. If you can, try to avoid bringing a child to the ER (it might be uncomfortable for them) unless they are the patient or you have no other choice.

**Tip:** If you feel the wait time could be harmful to you, ask to speak to a physician or a patient advocate.

**Medical screening exam:** Once in the treatment area, you will likely be seen by an emergency physician who will conduct a medical screening exam. The physician will ask you questions and examine you. If needed, he or she will order diagnostic tests, such as blood work, an Electrocardiogram (EKG), X-rays or CT scans, as well as coordinate consultations with other medical specialists. Once all the results are in, your treatment and course of care will be prescribed. Emergency physicians will mobilize the resources of a hospital to diagnose and treat your medical emergency. Tell the physician if you're pregnant and/or suffer from any adverse reactions.

Tip: Many emergency departments are crowded, which means you may be screened and treated in a hallway. This is not ideal, but emergency physicians and nurses will do their best to provide you with privacy and the best quality of care. Crowding is caused when emergency patients are admitted to the hospital, but are held in the emergency department in the ER until inpatient beds are available.

[Source: <http://www.emergencycareforyou.org/ER101/Issues/Default.aspx> Dec 2013 ++]

## \*Finances\*



### **Saving Money** ► **Tire Buying Tips 01**

Don't know the difference between Goodrich and Goodyear? Firestone and Bridgestone? You're not alone. Tires seem like simple components compared with engines and transmissions, but they've become very high-tech – and very expensive. They're also something you shouldn't skimp on. Think about it: Those four rubber circles are the only part of your car that touch the road. Still, there are ways to save on new tires and preserve the ones you own.

**1. Shop nationally, install locally.** Buying tires online isn't as crazy as it sounds. It's becoming more common for customers to buy online and have the tires "drop-shipped" to a local shop for installation. "Online tire prices are lower, particularly when compared to inflated costs at dealerships," says auto website <http://www.edmunds.com/car-care/online-tire-buying.html>. And depending on your state's laws, you might avoid state sales tax. But Edmunds also warns that "shipping costs are high" and that shipping can obviously take many days. So buying online requires advance planning.

**2. Take the penny test.** A penny can save you hundreds of dollars. How? As Stacy showed you, a penny can tell you whether you really need new tires. "Put a penny in the tread with Abe Lincoln upside down, facing you," Stacy says. "If his head's uncovered, you need tires." But if his head isn't, you can keep driving. Some less-than-scrupulous mechanics may try to sell you tires when you don't need them. But their expertise doesn't trump the penny test.



2/32" remaining tread depth 4/32" remaining tread depth 6/32" remaining tread depth

**3. Window-shop online, buy locally.** If you're uncomfortable buying tires online, you can still use those websites to learn what your kind of tires are selling for. Two popular sites are <http://www.tirerack.com> and <http://www.discounttire.com/dtcs/home.do>. Once armed with this information, you can negotiate at your local shop – or at least tell when you're being taken for a ride.

**4. Don't buy more tire than you need.** Don't just look at the tire price tag. Is tire balancing included? Alignment? Make sure to ask for the *total* price. There are also so many kinds of tires, it's hard to tell what you really need – all-season tires and all-terrain tires, ultra-performance and run-flats. How to choose? Consumer Reports has a handy and painless Tire Buying Guide at <http://www.consumerreports.org/cro/tires/buying-guide.htm> that defines the basic types. But your owner's manual has the specifications for your vehicle.

**5. Check on recalls.** Check to see if the tires you have now have been recalled. Not everyone gets notified. The National Highway Traffic Safety Administration has an [interactive recall page](#). You can click "Tires" and search by brand name. The site is updated every night. If you have recalled tires, contact the manufacturer directly. The [government says](#), "The manufacturer is then required to remedy the problem at no charge to the owner."

**6. Check those reviews.** You can check online reviews of tires at the aforementioned online shopping sites, but you can also search the database of customer complaints <http://www.safercar.gov/Vehicle+Owners> filed with the NHTSA. These tires aren't necessarily recalled, but you can learn what customers reported (and regretted) about their purchases.

### **And before you drive away, consider these two warnings:**

**1. Steer clear of used tires.** Consumer Reports is concerned about their safety. They could have defects you can't see. "What's the likelihood they are unsafe? No one really knows and that's why we err on the side of caution," CR

**2. Buy, don't rent.** Renting tires seems as silly as renting gasoline. But it's becoming more common, notes National Public Radio (<http://www.npr.org/blogs/money/2013/06/14/191379313/why-more-people-are-renting-tires>). It's akin to rent-to-own furniture: You pay weekly until the bill is settled. But just like rent-to-own furnishings, you'll pay much more than if you simply purchased the tires. As one woman told NPR, "I understand that I'll probably end up paying a lot. But right now, I need the tires." If you can't afford new tires right now and you need them, you should at least compare the rental price with the cost of carrying the debt on your credit card. You might be better off buying.

[Source: MoneyTalksNews | Michael Koretsky | 7 Aug 2013 ++]

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## Surviving Spouse Trusts ► QTIP, QDOT, and CRT

There are three different basic types of trusts for a surviving spouse: a qualified terminable interest property trust (QTIP), a qualified domestic trust (QDOT) or a charitable remainder trust (CRT). All three of these trusts may qualify for the marital deduction. However, there are many specific reasons for choosing one of these three trust types.

**QTIP Trust** - The QTIP trust is the most common marital deduction trust. There are four basic rules for the QTIP trust:

1. All income must be paid to the surviving spouse.
2. The surviving spouse may require the trustee to invest in assets that produce income.
3. The principal may be invaded only for the benefit of the surviving spouse.
4. The trust remainder will be distributed to the beneficiaries designated under the will of the first to pass away.

A QTIP trust is excellent for protecting the children of a first marriage. The trust can benefit the surviving spouse and then will be transferred to those children. Example—Jane Lost Everything But Betty Was Protected

- Joe and Jane were married and had two children. On Saturday evenings, they often went to dinner with their friends Bill and Betty. Joe passed away first and had a simple will. He left his estate outright to Jane. It qualified for the estate marital deduction so there was no estate tax. Subsequently, Jane married John Speculator. John was involved in a Brazilian gold mining adventure. The entire estate of Jane was soon invested far south of the border, never to return. Jane and her children lost everything.
- Bill and Betty decided to protect their estate. Bill created a QTIP trust for his half of the estate. When Bill passed away, Betty was the beneficiary of the QTIP trust. After a few years, she married Sam Speculator. While Sam was involved in the Brazilian gold mining adventure, the QTIP created by Bill provided income and protection for Betty for her lifetime. In addition, the QTIP principal was protected.

There are several powers that are permitted for a QTIP. First, the required provisions are that the income be paid to the surviving spouse and principal can be invaded only for the surviving spouse. However, the trustee may choose to transfer the greater of 5% of trust assets or \$5,000 each year to the surviving spouse. In addition, it is permitted to allow the surviving spouse to appoint the remainder. If the surviving spouse holds the power to appoint, he or she can direct the trust to children from the first marriage, but also could give trust assets to other persons. A QTIP must be elected on the Form 706 Federal Estate Tax Return. It is also possible to make a partial QTIP election and to create a transfer of the balance that is taxable in the first estate. The benefit of this plan is that this amount will be tax free to family in the second estate.

**QDOT Trusts** - If a spouse is not a U.S. citizen, then a transfer will not qualify for the federal marital deduction. In this case it is possible to create a qualified domestic trust (QDOT). With a QDOT, the surviving spouse will receive all income. There must be at least one trustee that is a U.S. citizen or corporation. If the surviving spouse receives distributions of principal, those will be subject to estate tax, with one exception. There is a "hardship" exception that may allow tax-free principal distributions for emergency medical care or other extraordinary circumstances. If the surviving spouse desires to qualify for the regular marital deduction, he or she may become a U.S. citizen prior to the date for filing the federal Form 706 Estate Tax Return.

**Charitable Remainder Trust (CRT)** - The third option for a qualified marital deduction trust is a charitable remainder trust. The trust may be created as a two-life agreement during the joint lifetimes of the spouses or it could

be created in a will or living trust to benefit the surviving spouse. There are two different payout options for this CRT.

- A standard CRT pays 5% or more each year to the surviving spouse. This payout is made from income and, if necessary, from trust principal. An attractive benefit of a CRT is that it may grow tax free during the life of the surviving spouse. Part of the CRT payments may be distributed at the lower capital gain rates. Finally, because the assets are stepped up to fair market value in the estate, the potential exists to invest in municipal bonds and pay out tax-free income to the spouse.
- A second payout method is a net-income-plus-makeup unitrust. This trust method can enable the principal to be invested for growth rather than income. Because the growth inside the trust is tax free, the surviving spouse may dramatically lower income taxes if he or she does not need the income. Rather than taking the full CRT payout and paying income tax, the spouse permits the trustee to invest for growth for his or her lifetime. If income is needed at a higher level later in life, the trustee may reinvest for income and pay the regular income plus make up the prior shortfall.

With a CRT, after the surviving spouse passes away the remainder is distributed to qualified exempt charities. The charities may be designated by the first spouse to pass away, or a power can be given to the surviving spouse to designate the charities.

[Source: USS Midway Newsletter 4 Jan 2014 ++]

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## Utility Company Scam ► How it Works

Scammers are taking advantage of the cold winter weather by impersonating electric and gas company representatives. Scammers are threatening residents and business owners with deactivation of service... unless they pay up immediately.

### How the Scam Works:

- The phone rings, and the person on the other line identifies her/himself as a representative from your local electric or gas company. He or she tells you that you are late on your bill. You need to pay immediately, or your utilities will be shut off.
- However, instead of accepting payment by credit card or check, the caller wants you to pay by prepaid debit card. The scammer instructs you to obtain one and call him/her back. This is a huge warning sign. Prepaid debit cards are like cash. Once you transfer the money, you will be unable to redeem it.
- As usual, scammers are using a variety of ways to prey on utility customers. Scammers also claim that the electric meter is not working properly and must be immediately replaced -- at the customer's expense -- or the electricity will be shut off. Other scammers are using email to reach customers. Watch out for emails disguised as overdue notices from your utility company. Clicking on a link or attachment will load malware on your computer.

**Tips for Spotting a Utility Scam** - Because local gas, water and electric companies do sometimes contact their customers by phone, it can be difficult to tell a scammer from a real agent. Here are some tips:

- **Prepaid debit cards are a red flag:** If a caller specifically asks you to pay by prepaid debit card or wire transfer, this is a huge warning sign. Your utility company will accept a check or credit card.
- **Don't cave to pressure to pay immediately:** If you feel pressured for immediate payment or personal information, hang up the phone and call the customer service number on your utility bill. This will ensure you are speaking to a real representative.



- **Remember that electrical meters are the property of the utility company** and would be the responsibility of the utility to replace or repair.
- **Never allow anyone into your home** to check electrical wiring, natural gas pipes or appliances unless you have scheduled an appointment or reported a problem. Also, ask utility employees for proper identification.

Learn more about protecting you prepaid debit cards on the BBB blog <http://www.bbb.org/blog/2013/06/protect-your-prepaid-debit-card>. To find out more about scams, check out BBB Scam Stopper at <http://www.bbb.org/council/bbb-scam-stopper>. [Source: BBB Scam Alert 10 Jan 2014 ++]

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## Nelson Mandela Scam ► How it Works

The life of South African leader Nelson Mandela inspired people across the globe. Unfortunately, it also inspired scam artists, who are using his name to lend credibility to a variety of email cons.

### How the Scam Works:

You receive an email, which claims to be from Nelson Mandela's Donor Relations Manager. The message describes the fundraising and charity work done by the "Nelson Mandela Fund." Then, it asks your help in setting up a new branch of the charity, which will receive donations from a British company. This part of the email reads:

*"[Mandela] has suggested that the fund allocated to his organization from the UK Based Anglo American Mining Company should be directed to a responsible and a reliable hand not here in South African but other country as well."*

Answer the email, and you are likely to find yourself part of a [fake check scam](#). This is where con artists send you a fake check, ask you to deposit it and instruct you to immediately wire all or part of the money. The bank won't catch the fraudulent check until after the wire transfer goes through.

As always, watch for variations on this scam. [In another version](#), the email sender claims to be Nelson Mandela's granddaughter. On his behalf, she is giving out \$2 million dollars to ten lucky people. You just happen to have been selected. You can claim the cash if you reply to the email ... with your name, address and Social Security number (US), Social Insurance number (Canada) or other key identifying information.

**How to Spot an Email Scam:** Email scams aren't going anywhere. The best way to protect yourself is to learn to spot the warning signs:

- **Don't believe what you see.** Scammers make emails appear to come from a reputable source. Just because it looks like a credible email address does not mean it's safe.
- **Be wary of unexpected emails that contain links or attachments.** As always, do not click on links or open the files in unfamiliar emails.
- **Be familiar with typical scams:** Read through [BBB's "Top Scams"](#) to familiarize yourself with con artists' most common tricks.
- **Check the communications policy:** The Nelson Mandela Foundation and most charities do not send unsolicited emails. If you have never interacted with an organization and receive a one-off, suspicious email from them, it's probably a fake.

- **Report fake emails to Mandela's official foundation:** If you are aware of any scams being perpetrated under the Mandela name, please forward the email to [nmf@nelsonmandela.org](mailto:nmf@nelsonmandela.org).

**For More Information** check out the Nelson Mandela Centre of Memory's list of scams using his name on their website <http://www.nelsonmandela.org/content/page/public-scams> For more information about scams, see BBB Scam Stopper website <http://www.bbb.org/council/bbb-scam-stopper>. [Source: BBB Scam alert 27 Dec 2013 ++]

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## Target Compromised Cards Scam ► How it Works

Target is a BBB Accredited Business. However, Scammers are taking advantage of the data breach that compromised their customers' credit and debit card information. Watch for con artists using this highly public event to fool consumers into sharing their credit card and/or personal information.

### How the Scam Works:

You receive a text message, which claims to be from your credit card company. It says your card has been blocked in response to fraudulent activity following the recent data breach. The message asks you to call a phone number to verify your account information. Of course, the text message is just a con to get you to share your card number and other info.

As usual, this scam has many forms. Scammers have been contacting people through email, text messages and phone calls. In another version, scammers call and claim to represent Target. They ask consumers to "verify" their name, address, social security and other information to supposedly check whether it was comprised in the breach. Whatever the guise, the scammers are always after your credit card number or other personal information.

The best way to protect yourself is to identify the warning signs:

- **Check Target's website:** Given the number of scams surrounding the data breach, Target has posted all their official communications at [Target.com/paymentcardresponse](http://Target.com/paymentcardresponse) or [https://corporate.target.com/about/payment-card-issue.aspx?ref=sr\\_shorturl\\_paymentcardresponse](https://corporate.target.com/about/payment-card-issue.aspx?ref=sr_shorturl_paymentcardresponse). Check any emails or texts you receive claiming to be from Target against the official list.
- **Don't believe what you see.** Scammers use technology to make emails and phone calls appear to come from a reputable source. Just because it looks credible does not mean it's safe.
- **Be wary of unexpected emails that contain links or attachments.** As always, do not click on links or open the files in unfamiliar emails.
- **Watch for bad grammar:** Typo-filled text messages and emails are usually a dead giveaway that it's from a scammer, not a corporation.

For more advice on dealing with the data breach, read [BBB's suggestions for Target customers](#). Also, see [Target's website https://corporate.target.com/about/shopping-experience/payment-card-issue-faq#q5872](#) for updates and answers to common questions. For more information about scams, see BBB [Scam Stopper](#) site <http://www.bbb.org/council/bbb-scam-stopper>. [Source: BBB Scam alert 27 Dec 2013 ++]

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## Tax Burden for Georgia Retirees ► As of Jan 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. Following are the taxes you can expect to pay if you retire in Georgia:

### Sales Taxes

**State Sales Tax:** 4% (food, prescription drugs exempt), local taxes may add an additional 3%.

**Gasoline Tax:** 47 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 56.2 cents/gallon (Includes all taxes)

**Cigarette Tax:** 37 cents/pack of 20

### Personal Income Taxes

**Tax Rate Range:** Low – 1.0%; High – 6%

**Income Brackets:** Six. Lowest – \$750; Highest – \$7,000

**Personal Exemptions:** Single – \$2,700; Married – \$5,400; Dependents – \$3,000

**Standard Deduction:** Single – \$2,300; Married filing joint return – \$3,000; Taxpayer over 65 – \$1,300 additional.

**Medical/Dental Deduction:** Same as Federal taxes

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Social Security is exempt. Taxpayers who are 62 years of age or older, or permanently and totally disabled regardless of age, may be eligible for a retirement income adjustment on their Georgia tax return. Retirement income includes income from pensions and annuities, interest income, dividend income, net income from rental property, capital gains income, and income from royalties. For married couples filing joint returns with both members receiving retirement income, the maximum adjustment for the applicable year may be up to twice the individual exclusion amount. Retirement income exceeding the maximum adjustable amount will be taxed at the normal rate. The retirement income exclusion for tax year 2012 is \$35,000 if age 62 or less and permanently disable. If 65 or older, the amount is \$65,000. For more income tax information, refer to [https://etax.dor.ga.gov/IndTax\\_TSD.aspx](https://etax.dor.ga.gov/IndTax_TSD.aspx).

**Retired Military Pay:** Same as above.

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

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

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

### Property Taxes

A homeowner may pay a combination of county, city, school or state taxes depending on location. Property tax relief measures are included in the state's comprehensive property tax credit law that can be viewed on their web site. Homeowners 62 and older who earn \$10,000 or less, will find that up to \$10,000 of their property's assessed value is exempt from school taxes. Persons 62 or older whose family income does not exceed \$30,000 may qualify for an exemption from state and county property taxes equal to the amount by which the assessed value of the homestead exceeds the assessed value for the preceding tax year. For those 65 and older who earn \$10,000 or less, \$4,000 of their property's value is exempt from state and county taxes as well. Call 404-968-0778 for details. To view additional information about property taxes, refer to <https://etax.dor.ga.gov/PTD/adm/taxguide/index.aspx>.

The state offers homestead exemptions to persons that own and occupy their home as a primary residence. Many counties offer homestead exemptions that are more beneficial to the taxpayer than the exemptions offered by the state. Homestead exemptions are filed with the county tax commissioner or the county tax assessor's office. The homestead exemption is deducted from the assessed value (40% of the fair market value) of the home. Then the millage rate is applied to arrive at the amount of ad valorem tax due. Individuals age 65 and older get additional deductions. For more information on homestead exemptions refer to <https://etax.dor.ga.gov/ptd/adm/taxguide/exempt/homestead.aspx>

***Inheritance and Estate Taxes***

There is no inheritance tax or gift tax and only a limited estate tax which is an amount equal to the amount allowable as a credit for state death taxes under Section 2011 of the Internal Revenue Code. In effect, the estate taxes paid to Georgia may be used to reduce the estate taxes due the IRS.

For further information, visit the Georgia Department of Revenue site <https://etax.dor.ga.gov> or call 404-417-4477. [Source: [www.retirementliving.com](http://www.retirementliving.com) Jan 2014 ++]

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

Thrift Savings Plan (TSP) funds in 2013 posted their strongest year in a decade, with the small company S fund leading the way with a 38.35 percent gain on the year. The large company stock C fund gained 32.45 percent and the international stock I fund rose 22.13 percent, while the government securities G fund gained 1.89 percent and the bond F fund lost 1.68 percent. The year's gains for the lifecycle funds were: income, 6.97; 2020, 16.03; 2030, 20.16; 2040, 22.23; 2050, 26.20. Following are the year-to-date figures for 2014 as of 13 Jan 2014:

**TSP Share Prices as of Jan 13, 2014**

<b>Fund</b>	<b>Close</b>	<b>YTD</b>
<b>G Fund</b>	\$14.2996	+0.09%
<b>F Fund</b>	\$15.8944	+0.97%
<b>C Fund</b>	\$23.5137	-1.51%
<b>S Fund</b>	\$33.3666	-0.90%
<b>I Fund</b>	\$25.3692	-0.76%
<b>L 2050</b>	\$13.9344	-0.92%
<b>L 2040</b>	\$24.6357	-0.80%
<b>L 2030</b>	\$23.2978	-0.69%
<b>L 2020</b>	\$21.6821	-0.52%
<b>L Income</b>	\$16.7957	-0.12%

[Source: <http://tspcenter.com/tspReturns.php?view=year> 13 Jan 2013 ++]

**\*General Interest\***



**Notes of Interest** ► 1 thru 14 Jan 2014

- **DoD.** On 6 JAN the Defense Department formally adapted its definitions of “marriage” and “spouse” to include legally married same-sex couples, finalizing a plan it announced in August 2013.
- **DoD EHR.** The Department of Defense has decided to keep its current electronic health record system through the end of 2018. The move could have repercussions for a plan to integrate DOD's and the Department of Veterans Affairs' EHR systems.
- **WWII.** Check out the 2 hr 34 min video U Boat War : Documentary on the Submarine Battle of World War 2 at <http://www.youtube.com/watch?v=mJtKcUiWEms>.
- **UCMJ.** Change. The 2014 NDAA law now requires the services to have judge advocates serve as Article 32 investigating officers. Previously, the Army was the only service in which judge advocates routinely did not serve as Article 32 investigating officers. Article 32 hearings -- roughly equivalent to grand jury proceedings in the civilian judicial system -- are held to determine if there's enough evidence to warrant a general court-martial -- the most serious type of court-martial used for felony-level offenses such as rape and murder.
- **Congress.** Of 534 current members of Congress, at least 268 had an average net worth of \$1 million or more in 2012, according to disclosures filed last year by all members of Congress and candidates.

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**Back in the Day** ► 1958-1962 Enlisted Basic Military Pay Chart

1958-1962 Enlisted Basic Military Pay Chart

Pay Grade	Years of Service				
	Less than 2	Over 2	Over 3	Over 4	Over 6
<b>E-7</b>	206.39	236.00	236.00	250.00	260.00
<b>E-6</b>	175.81	200.00	200.00	225.00	235.00
<b>E-5</b>	145.24	180.00	180.00	205.00	210.00
<b>E-4</b>	122.30	150.00	160.00	170.00	180.00
<b>E-3</b>	99.37	124.00	124.00	141.00	141.00
<b>E-2</b>	85.80	108.00	108.00	108.00	108.00

<b>E-1</b>	83.20	105.00	105.00	105.00	105.00
<b>E-1 with less than 4 months of service</b>	78.00				

We used to "let it ride" on the books (just draw off what you wanted to have until the next pay day). The Pay lines started with a pay list showing the entire crew and how much money they had coming, you would then fill out your "pay chit" with the amount you wanted to draw, then you got into the pay line. Officer with a sidearm 45 cal.1911 stood next to the line watching over the Disbursing Clerks , 1st one took your chit, compared it to the pay list, noted how much you were drawing, handed it to the next DK who counted out the cash and then handed the cash and the chit to the last guy who counted, compared, then gave you the money. When you left the pay line you might head to the post office to buy money orders to pay your bills (or send some home to Mama). There were always guys with "wheel books" (little green covered note books) waiting to receive their cash they had loaned at rates of \$5 for \$7, \$10 for \$14. The slush funds ran throughout the Navy.. Finally, the guys with the wheel books who used to stand a watch or take a duty day were waiting for their pay (\$5.00 a duty day seemed about right). Good news was that, even after that gauntlet, there always seemed to be a few bucks for liberty..... if you could get your liberty card. [Source: Old Antarctic Explorers Assn | Henry Storm | 3 Jan 2014 ++]

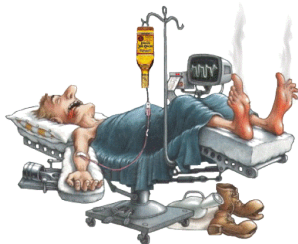
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**Photos That Say it All** ▶ **Climate Change**



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**Have You Heard?** ▶ **Five surgeons**





Five surgeons are on a phone hook-up and the subject of -Who makes the best patients to operate on? – comes into the discussion

The first surgeon, from Sydney, says,  
'I like to see accountants on my operating table because when you open them up, everything inside is numbered.'

The second, from Brisbane, responds,  
'Yeah, but you should try electricians! Everything inside them is color coded.'

The third surgeon, from Melbourne, says,  
'No, I really think librarians are the best, everything inside them is in alphabetical order.'

The fourth surgeon, from Perth chimes in:  
'You know, I like construction workers. Those guys always understand when you have a few parts left over.'

But the fifth surgeon, from Adelaide, shut them all up when he observed:  
'You're all wrong. Politicians are the easiest to operate on. There's no guts, no heart, no balls, no brains, and no spine. Plus, the head and the butt are interchangeable.'

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**Interesting Ideas** ► **Ordering Steak**



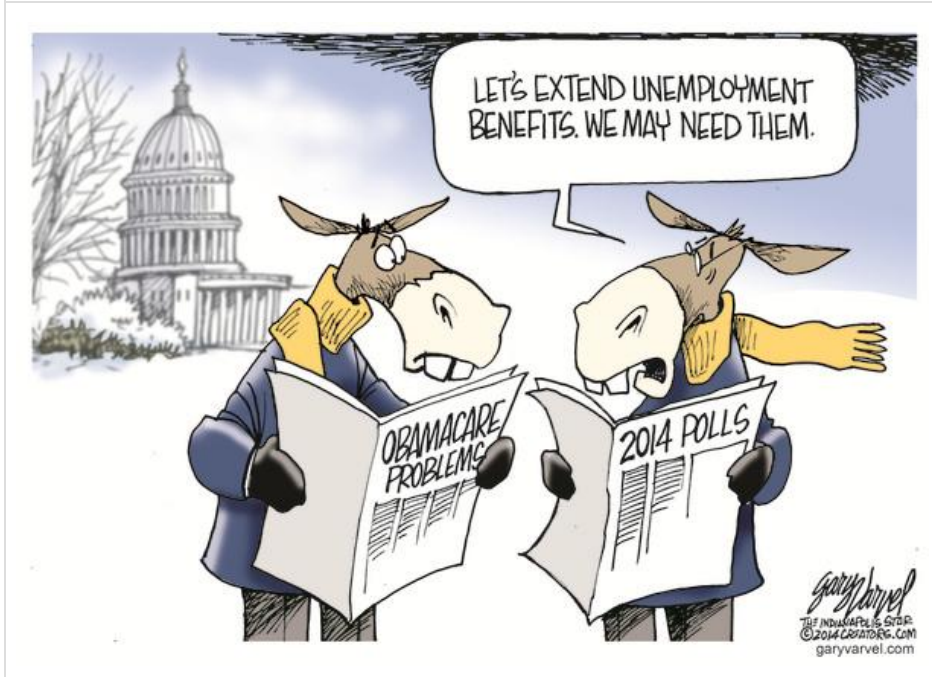
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“America did not invent human rights. In a very real sense, it is the other way around. Human rights invented America.”

— **Jimmy Carter**, 39th President of the United States



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**STONEBRIDGE CHURCH OF GOD**

**HONK IF YOU LOVE JESUS TEXT WHILE DRIVING IF YOU WANT TO MEET HIM**

SUN. SCHOOL 10:00 AM	SUN. WORSHIP 11:00 AM & 6:00 PM	WED. 7:00 PM
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Pastor Floyd Ingram

**WIN**

failblog.org



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## Notes:

1. The Bulletin will be provided as a website accessed document until further notice. This was necessitated by SPAMHAUS who alleged the Bulletin's former size and large subscriber base (94,000+) were choking the airways interfering with other email user's capability to use it. They directed us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all email capability if we did not.

2. Readers who have not yet validated their email addree who desire to continue to receive the Bulletin can send a message to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) with the word "KEEP" in the subject line to restore their subscription. Anyone who no longer wants to receive the Bulletin should send a message to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) with the word "DELETE" in the subject line This Bulletin notice was sent to the 16,352 subscribers who have responded to date.

3. Bulletin recipients with interest in the Philippines can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.

4. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 7 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addressee you provided. Anyone who cannot reach me by email can call (951) 238-1246 to ask questions or confirm info needed to add them to the directory.

5. If you have another email addressee at work or home and would like to also receive Bulletin notices there, just provide the appropriate email addressee to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net).

6. Past Bulletin articles are available by title on request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net). Refer to the RAO Bulletin Index alphabetically listing of article and attachment titles previously published in the Bulletin. The Index is available under pinned topics at <http://s11.zetaboards.com/CFLNewsChat/forum/27519/>. Bear in mind that the articles listed on this index were valid at the time they were written and may have since been updated or become outdated.

7. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addressee [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) into your address book. If you do not receive a Bulletin check either <http://www.veteransresources.org> (PDF & HTTP Editions), <http://frabr245.org> (PDF & HTTP Editions), or <http://vets4vets.zymichost.com/rao.html> (PDF Edition) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addressee from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.

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