# RAO BULLETIN 15 February 2014

#### **PDF Edition**

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Editor/Publisher RAO Bulletin

# **DoD Common Access Card Update 01** ► Lost/Stolen Reissuance Policy

Later this year, the Defense Department will begin fully enforcing a previously optional policy regarding the reissuance of lost or stolen common access cards, a defense official said here today. Sam Yousef, a program

manager for identity and benefits policy at the Defense Human Resources Activity, discussed an update to the current CAC issuance policy during an interview with American Forces Press Service and the Pentagon Channel. "Beginning in late March [or] early April of this year, we are going to begin fully enforcing current common access card policy, which will require individuals to bring supporting documentation if they have had their ID cards lost or stolen," he said. "If you have your card lost or stolen, you should work with your local security office or the individual sponsoring you for that ID card." People requesting a replacement card will need to produce a document on component or agency letterhead that explains that the card has been lost or stolen, he added. Yousef noted the document should be signed, and individuals must bring it with them to have a new card issued. "If the card has been stolen," he said, "they may also bring in the police report that accounts for that," he added. "This will not only get the department in full compliance with our policy, but it will also create better accountability for individuals who have had their cards lost or stolen."

Though this has been a part of the current policy, Yousef noted, it was not mandated at CAC card-issuing locations "Previously, in the last couple of years, we have actually updated the system to capture this documentation on an optional basis," he said. "So what will happen in late March [or] early April is it will be required as part of that reissuance to bring supporting documentation with you." The supporting documentation will be scanned and stored in the Defense Enrollment Eligibility Reporting System, he added. This will affect all common access card-eligible individuals, both military and civilian, Yousef said.

In addition to being an additional security precaution, Yousef said this measure will help to prevent people from replacing their cards just as a matter of personal convenience. "It creates better awareness with our local security offices [and] our individuals that are sponsoring our contractors for common access cards," he said. "So this way, they have full oversight if someone is losing multiple ID cards." Following the update in requirements this spring, Yousef emphasized, it will be important for people to ensure they bring this documentation with them to have a card reissued, noting that most ID card-issuing sites already have been requiring it for quite some time. [Source: AFPS | Tyrone C. Marshal | 11 Feb 2014 ++]

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## **DECA Budget Cuts Update 02:** ▶ Price Increase Option vice Closures

Pentagon proposals to reportedly slice \$1 billion from the annual commissary budget may not hinge on closing stores, but on raising prices for patrons, sources said. But commissary advocates say that still could ultimately signal the death knell for commissaries. Until the Defense Department unveils its fiscal 2015 budget request in early March, nothing is certain. But several sources said the current thinking focuses on keeping stores open while increasing prices. Options under consideration include raising the 5 percent surcharge that customers pay at the register, increasing prices on individual goods in the stores or both. The model for a new pricing system would be the military exchanges, which sell products at marked-up prices and use the profits to operate the stores. Either change would require legislation. Under current law, the surcharge is set at 5 percent, and commissaries must sell items at cost, without markups.

The 2014 budget for the Defense Commissary Agency is about \$1.4 billion. The \$1 billion slice would be made starting in fiscal 2015, with the heaviest cuts coming in 2017, said a former DoD employee familiar with current discussions. "It is a real proposal within the building. Unless very senior officials turn it around, it will be in the Pentagon's budget proposal," he said, adding that he has not seen written details of the proposal. "There had been keen interest in closing stores, but they realized it was not viable," he said. "The cost of operating overseas stores would increase." The deliberations are causing consternation for military advocates. "It's military families' purchasing power that will change," said Joyce Raezer, executive director of the National Military Family Association. "If you increase the surcharge and prices, you take away the savings, and you take away the benefit."

Concerns also are being voiced on Capitol Hill. "DoD should find other ways to save taxpayers money, and that's why I'm drafting legislation to protect all commissary and exchange services through the end of this administration," said Rep. Tim Griffin (R-AR).

While no one interviewed by Military Times said they had seen written documentation seeking a \$1 billion reduction in the annual commissary budget, three people who asked not to be identified said they are familiar with discussions to that effect within the Pentagon. Recent comments by Army Gen. Martin Dempsey, chairman of the Joint Chiefs, seem to support a shift in thinking toward price increases. During a 5 DEC Facebook town hall event, Dempsey insisted there is no plan in the works to close commissaries. But he added: "You may know that military exchanges operate without being subsidized by your taxes. The same potential exists with commissaries. ... We've got to drive toward greater efficiencies, and this is just one of the potential areas." Military Times reported Dempsey's remarks in December. When asked if there were any updates, a Pentagon official again offered Dempsey's Dec. 5 comments.

Turning commissaries into a nonappropriated fund system like the exchanges is an option worth considering, said Paul Taibl, vice president for policy at Business Executives for National Security. "Prices might go up, but it might be a more economical way to approach [the commissary benefit]," Taibl said. With top Pentagon officials saying current personnel spending is unsustainable, "you have to throw commissaries in the mix" he said. Pentagon officials have said the commissary system is one of many benefits under consideration for changes in the quest to stem "unsustainable" budget growth. But some people question the "sustainability" logic as applied to such a comparatively small target. "When adjusted for inflation, the commissary cost has remained essentially flat," said one DoD source who asked not to be identified. "Why not maintain a benefit that is proven to be sustainable, and search for efficiencies that will level off cost growth of other benefits so they can be made sustainable, just like the commissary?"

The commissary budget is about 0.3 percent of the overall defense budget. At a congressional hearing in November, DeCA Director Joseph Jeu noted that since the services' commissary systems merged into one agency in 1991, DeCA has reduced its operating costs by more than \$700 million a year. "This is a model to emulate, not decimate," said Patrick Nixon, president of the American Logistics Association, and a former DeCA director. "It's part of the solution, not the source of the budget problem. We challenge any program [in DoD] to ... show they can deliver more bang for the buck." Taibl acknowledged that the commissary's \$1.4 billion budget "is not a big chunk" of the total defense budget. "But you have to look at every aspect. It's not just economics, it's the purpose. What is the commissary designed to do? Is it fulfilling that objective? Is it better to put money in somebody's pocket? That's what they have to decide." [Source: MilitaryTimes | Karen Jowers | 5 Feb 2014 ++]

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# **DECA Budget Cuts Update 03:** Enlistees Favor Cash Subsidy

Most active duty troops, especially enlistees, don't value the commissaries nearly as much as the government pays to operate them, according to a survey by the Center for Strategic and Budgetary Assessments. The Washington D.C. think tank published a report in 2012 based on a survey that asked troops and retirees what benefits they valued the most. The report then compared how much troops value these benefits to the price the government pays to provide them. Commissaries, long one of the non-compensation benefits of military service, didn't fare well with enlistees, the military's largest population. Pentagon leaders are considering cuts of up to \$1 billion from the \$1.4 billion commissary subsidy over the next three years, sources told Military.com last month. It costs the U.S. military about \$600 per servicemember to pay for the commissaries on base. By comparison, it costs the services \$110 per servicemember to provide the base and post exchanges.

The report found that less than 6 percent of enlisted personnel valued the commissaries more than they cost. Two thirds of the officer corps agreed with the enlistees. These results stretched across the active and reserve components. The segment of the military that valued the commissaries the highest were retirees. Enlisted and officer retirees rank commissary privileges among their top two additional services and benefits, according to the report. When asked if troops would trade access to the commissaries for a \$300 annual cash subsidy that they could use to shop off base, junior enlistees said they would overwhelmingly take the \$300, according to the survey. A third of the senior enlisted would also take the payment. Todd Harrison, Senior Fellow for Defense Budget Studies and principal author of the study, said he did the report to educate the discussion on what troops really want when politicians and military brass discuss benefits packages. Personnel costs have risen steeply over the past decade, eating up a higher percentage of the military's budget. Military leaders have said the services must re-evaluate troops' benefits and consider reducing the burden they create on the defense budget. However, these kinds of reductions don't sit well on bases and in Congress. Most recently military advocates stormed Capitol Hill when Congress signed into law a reduction of the cost-of-living-adjustment for working-age retiree pay to 1 percent below COLA.

CSBA collected 2,600 surveys from troops in every rank group. What set this one apart from most other government surveys, is it gave participants a chance to indicate a preference for one benefit over another benefit, Harrison said. "A typical survey or opinion poll measures responses in terms of yes/no or multiple choice questions," said Harrison. "Such an approach is useful for determining what percentage of a population prefers one thing to another, but it does not indicate their degree of preference or how they would trade an increment of one thing for an increment of another." Respondents not only indicated a preference for a cash subsidy over the commissary, but most junior enlisted and junior officers said they would value more vacation days than either commissaries or exchanges. Harrison told Military.com on 5 FEB he would recommend the Defense Department not make any changes to current compensation -- including funding of commissaries -- until it conducts a survey like CSBA's, but utilizing a larger and random sampling of troops with the broader resources of the military. "Before they come out with proposals to cut or improve anything, they need to do their homework, and see if this is something servicemembers value or not," he said. "Before any changes, I would want to know: Have you checked to see what it will do to the way servicemembers value their [compensation] package?"

Veterans' service organizations have already come out against the Defense Department's proposed plan to slash the commissary subsidy. American Legion National Commander Daniel M. Dellinger called it "yet another undeserved blow to our men and women in service -- and their families -- in the name of 'necessary cutbacks' to reduce an ungainly national deficit." "Like the trimming of expenses to be made by reducing military retirees' pensions, this is an inexcusable way of attempting to fix a fault by penalizing the blameless." Joe Davis, national spokesman for the Veterans of Foreign Wars, said gutting the commissaries is one of the threats the VFW warned against in 2011, as the Pentagon began looking for ways to save money. "Our fear is all this, when combined with a better economy and the impact of having less troops and no reduction in [operations tempo], is going to create a mass exodus of mid-career officers and NCOs because they no longer feel they have any control over their careers, and because they believe their own Pentagon has put the budget ahead of the welfare of the troops who perform the mission," Davis said. The net result will be harm to the all-volunteer force, he said. "It's a matter of priorities, and if the continued security of our nation and preserving the all-volunteer force are worth saving, then our nation must find a way to do both," he said.

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#### DoD Fraud, Waste, & Abuse ► Reported 01 thru 15 FEB 2013

The Army is conducting an investigation into large-scale fraud tied to an Army recruitment program, Sen. Claire McCaskill, the head of the Senate Subcommittee on Financial and Contracting Oversight, disclosed 3 FEB, a day before she held a hearing on the scandal. Investigators have found that \$29 million in taxpayer money has been lost to fraud, but that number could increase to nearly \$100 million by the time the probe is over, Maj. Gen. David Quantock, the Commanding General of U.S. Army Criminal Investigation Command, told lawmakers at the hearing Tuesday. The Recruiting Assistance Program began in 2005 at a time when the Army National Guard was struggling to meet its recruitment goals as violence in Iraq escalated. The program was created to provide financial incentives to National Guard members not on active duty, retirees and other civilians to act as informal recruiters by encouraging family, friends and other acquaintances to join the National Guard.



New recruits swear in during the Army Reserve Mega Event in Whitehall, Ohio, June 22, 2013.

These so-called "recruiting assistants" would refer potential enlistees to an Army recruiter, and if the person signed up, the recruiting assistant received a \$2,000 to \$7,500 reward. Similar programs were later adopted by the Army Reserve and the active duty Army to boost their recruitment numbers. The program appeared to be effective. The Guard began meeting recruitment goals, and during the years that the RAP was in place, almost 40 percent of Army Guard recruits enlisted through the program. However, it was later revealed that Army recruiters, recruiting assistants and other Army personnel were claiming to have recruited people that were already going to enlist or had already enlisted. There were cases where school principals would supply personally identifiable information about their students who were enlisting, in order to claim false credit for recruiting them and collect the bonus, according to Quantock. Some recruiters were involved in kickback schemes where they would claim that a recruit who had enlisted was referred to them by a recruiting assistant; the recruiter would then split the bonus money with someone claiming to be the recruiting assistant.

The first indication that something was amiss came in 2007 when Docupak, the contractor administering the Guard program, reported about a dozen cases of potential fraud to the Army Criminal Investigative Division. It took four years for the Army to realize that the fraud was a widespread problem because a relatively small number of fraud cases were uncovered until 2010 when the number expanded, Quantock told lawmakers. After the probe widened in 2011 and Army investigations discovered many instances of fraud, Secretary of the Army John McHugh in February 2012 terminated the programs, according to Army spokesman George Wright. McHugh also directed a comprehensive investigation by multiple Army investigative agencies to determine the scope of the problem and identify the people involved. In 2011, Army investigators determined that more than 1,200 Army recruiters were suspected of fraud, as well as more than 2,000 recruiter assistants. All 106,364 individuals who received money from RAP will be investigated by the Army by the time the probe is finished in 2016, according to Lt. Gen. William Grisoli, the Director of the Army Staff. "While these combined efforts are ongoing, the results have confirmed a substantial number of cases of fraud and program abuse. These cases will be handled through criminal, Uniform Code of Military Justice or administrative procedures as warranted," Wright said in an email.

Some peopled reaped huge amounts of money from their fraudulent schemes. Five individuals illegally collected nearly \$1 million combined, according to Quantock. Thus far, 104 criminal cases have been adjudicated and 16 people have been imprisoned. No senior leaders have been jailed or lost any of their benefits, according to Quantock. One senior National Guard leader who fraudulently received \$7,500 was not prosecuted because his case would have exceeded the statute of limitations by the time it would have gone to trial. The Army will try to recoup as much taxpayer money as possible, Grisoli said. Enlisted recruiters aren't the only ones suspected of wrongdoing. More than 200 officers are under investigation, including two generals, dozens of colonels, and more than 100 junior officers, according to the subcommittee. "We need to hold our senior leaders accountable; more accountable than anyone else," Quantock said. [Source: Stars & Stripes | Jon Harper | 4 Feb 2014 ++]

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#### **DoD Mobilized Reserve 7 FEB 2014** ▶ Decrease of 82

The Department of Defense announced the current number of reservists on active duty as of 7 FEB 2014. The net collective result is 82 fewer reservists mobilized than last reported in the 1 FEB 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 28,889; Navy Reserve 3,881; Marine Corps Reserve 1,850; Air National Guard and Air Force Reserve 7,359; and the Coast Guard Reserve 393. This brings the total National Guard and Reserve personnel who have been activated to 42,372 including both units and individual augmentees. Since 911 there have been 889,747 reservists activated for duty. A cumulative roster of all National Guard and Reserve personnel currently activated as of 4 FEB is available at <a href="http://www.defense.gov/documents/Mobilization-Weekly-Report-02-04-2014.pdf">http://www.defense.gov/documents/Mobilization-Weekly-Report-02-04-2014.pdf</a>. [Source: DoD News Release No. NR-071-14 dtd 7 Feb2014 ++]

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# VA Post-Incarceration Benefits Update 01 ► Available Upon Release

Of the approximately 23 million veterans in the United States, an estimated 140,000 are in prison or jail. And many veterans-imprisoned are not unaware of their VA benefits. Did you know, for example, that in recent years, Congress has expanded many benefits for veterans; including disability compensation, pensions and health care, while easing eligibility requirements? While the changes stem largely from popular support for the troops fighting in the Middle East, the expanded benefits cover veterans of all wars and some peacetime service. Veterans' benefits are severely limited during imprisonment, but the Department of Veterans Affairs considers an individual free the moment he/she is paroled or sent to a halfway house or work release program.

Immediate access to VA benefits on release can mean the difference between having a stable foundation in the community or returning back to prison. Here are some general descriptions of what may be available to veterans.

More information can be found at any VA Regional Office, County Veterans Services Office, by visiting their website, or by calling VA headquarters in Washington, D.C.

- 1. Health Care. For inmates who have been in prison for a few years, a major concern is getting affordable health care. The VA has more than 1,400 hospitals, clinics and care centers across the nation. Eligibility is based on an income test, with exceptions for veterans with service-connected disabilities. An ex-prisoner just out of prison who is not working should be eligible for VA treatment. One major change is he/she will now be assigned a primary care doctor available at the clinic. Prescription drugs will be free or, depending on income, require a modest co-pay. For those needing more complete care, the VA runs more than 130 nursing homes and contracts with 2,500 private homes. Priority goes to vets with a 70-percent or higher service connected disability rating, but lower ratings are eligible for a waiting list. Many states manage their own veterans nursing homes.
- 2. Disability. In earlier days, VA evaluations rejected all but the most serious injuries for disability claims but that has changed. Remember, a service-connected disability doesn't have to be a combat injury. If injured while in uniform, the VA will consider granting disability status. Even those who have been turned down for coverage by the VA before should consider filing a new application. There is a new understanding of and focus on Post-Traumatic Stress Disorder. Not much was known about PTSD right after the Vietnam War, and most applications were denied. Today the VA better understands PTSD and is more eager to grant service-connected disability compensation as a result.
- **3. Housing.** For ex-prisoners looking to buy a home, the VA offers 100 percent financing and will back 80 percent of loan. (Interested persons must apply for a Certificate of Eligibility through the VA.) In today's tight mortgage market, finding a no-down-payment mortgage outside the VA can be a challenging process.
- **4. Pensions.** If an inmate is advanced in years when they're released from prison, they may be eligible for a non-service connected pension. This pension is designed for low-income veterans or surviving spouse who served during war periods. A means test subtracts any non-reimbursement medical expenses that were paid out of pocket by the veterans/claimant.

For additional information regarding benefits for incarcerated veterans call your County Veterans Service Officer, check your state's guidebook at <a href="http://www.va.gov/HOMELESS/Reentry\_Guides.asp">http://www.va.gov/HOMELESS/Reentry\_Guides.asp</a>, and/or refer to the VA website <a href="http://benefits.va.gov/PERSONA/veteran-incarcerated.asp">http://benefits.va.gov/PERSONA/veteran-incarcerated.asp</a> . [Source: Racine WI CVSO | Ali Nelson | 12 Feb 2014 ++]

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#### VA Fraud, Waste & Abuse ► Reported 1 thru 15 Feb 2014

Two employees at the Department of Veterans Affairs face felony charges of buying and selling narcotics at a Middleton VA office. **Deeann K. Hansen**, 53, was charged with selling morphine, and **Amber R. Wirts**, 36, was charged 13 FEB with possession of morphine following an investigation by Middleton police, Dane County Narcotics and Gang Task Force, VA police and the U.S. Inspector General's Office. According to a criminal complaint filed in Dane County Circuit Court: VA police contacted Middleton police on Aug. 28 asking for help in the investigation of an employee suspected of selling prescription drugs during office hours inside and outside the facility at 8001 Terrace Ave. A confidential informant told investigators Hansen had been selling oxycodone and morphine at the VA office for about six months. The informant witnessed Hansen filling a cup with pills and placing them on another employee's desk. The cup was later returned to Hansen's desk with money in it, one time with

more than \$1,300 inside. Hansen asked the informant several times whether she wanted to buy any pills, which she referred to as "fabric," or knew anyone else who did.



Deeann Hansen

An undercover agent contacted Hansen about buying some "fabric" in November and set up a meeting at the dock door at the VA. Hansen postponed the meeting, trying to set up a time outside of work instead. Police learned that one of Hansen's customers was Wirts. Wirts told officers she had bought morphine pills from Hansen six to 10 times in the past year, paying between \$200 and \$300 each time. When police interviewed Hansen, she admitted to selling her prescribed morphine and oxycodone pills, generating between \$400 and \$1,600 per month. She told officers she needed the money to support her daughter, who was in legal trouble, and that her home was nearly foreclosed on earlier in the fall. Hansen said she sold the pills to Wirts at the VA office and that she also sold pills to about six other people outside of work, including several in the Wisconsin Dells area. [Source: Wisconsin State Journal | Dennis Punzel | 14 Feb 2014 ++]

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# VHA/Kaiser Partnership ► To Share Research & Best Practices

Kaiser Permanente and the Veterans Health Administration have partnered to research and share best practices. Officials for the two organizations say they will focus on four areas of healthcare: connected health and virtual care, genomics, the care of veterans who are also Kaiser members, and analytics. The goal is to leverage innovative uses of big data and population management. Jed Weissberg, MD, Kaiser Permanente's senior vice president said in a prepared statement that part of the agreement calls for "looking at partnerships and investing in new ideas and technologies" to improve care, patient engagement and outcomes. The VA has long made use of mHealth tools and services for everything from treating service members oversees to connecting with them and veterans when they get back home. This includes an ongoing, yearlong pilot in which roughly 1,000 seriously injured veterans from Iraq and Afghanistan are using iPads pre-loaded with healthcare apps to connect to caregivers and the VA network.

Kaiser Permanente, a California-based integrated healthcare network – the nation's largest – serves some 9 million members in eight states. Those nine million members can access Kaiser services on mobile devices thanks to KP Locator, one of several apps in a growing mHealth program. "The Department of Veterans Affairs continuously seeks opportunities for collaboration with the private sector and the Department of Defense to enhance care for veterans," said Madhulika Agarwal, MD, the VA's deputy undersecretary for health for policy and services, in the release. "Together we will focus on enhanced coordination of care for our veteran patients, connected healthcare as well as analytics and genomic medicine." The two organizations joined forces in 2010 to exchange medical data through the then-year-old Nationwide Health Information Network. That collaboration has morphed into the VA Exchange, which s now available at 121 VA hospitals around the country and through 14 private partners. [Source: HealthITNews HIE Eatch | Eric Wicklund | 11 Feb 2014 ++]

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## VA Data Storage ► On-Demand Computing Strategy

The Veterans Affairs Department launched a potential procurement 11 FEB to acquire storage systems for its five data centers on a metered basis, the same way households and businesses buy electricity. The VA Enterprise Operations division provides computing services -- including storage, disk mirroring and tape backups -- to department users as well as the Government Accountability Office, the National Archives and Records Administration, NASA, the Justice Department, the General Services Administration and the Federal Highway Administration. VA operates data centers in Austin, Texas; Hines, Ill.; Martinsburg, W. Va.; Philadelphia; and Triangle, Va. In a request for information to industry, VA said a storage-on-demand computing strategy would give the department access to large amounts of storage while only paying for what it needs at any given time. "This approach aligns operational needs with procurement; reduces capital expenditures; provides ready-for-use capacity in as little as 72 hours; and possibly could negate maintenance costs," VA said. The Defense Information Systems Agency issued and later canceled a procurement for similar on-demand storage services. Budget shortfalls accounted for the reversal. VA envisions acquiring a range of storage options, from inexpensive disk-based systems to massive arrays that can store and manage petabytes of data, according to the performance work statement. EMS, IBM, Hitachi Data Systems and NetApp currently provide the department with a total of 50 storage systems. Vendors have until Feb. 28 to respond to the RFI. [Source: NextGov | Bob Brewin | 11 Feb 2014 ++]



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# VA Cemeteries Update 11 ▶ Best in Customer Satisfaction for 5<sup>th</sup> Year

For the fifth consecutive time, the Department of Veterans Affairs' National Cemetery Administration (NCA) has bested the nation's top corporations and other federal agencies in a prestigious, independent survey of customer satisfaction. "Once again, this survey shows that employees at VA's 131 national cemeteries are committed to providing world-class customer service for our Nation's Veterans and their families," said Secretary of Veterans Affairs Eric K. Shinseki. "It is an honor to care for our Nation's heroes in perpetuity, and we use the highest of standards of compassion and professionalism to ensure we commemorate their service to our nation."The American Customer Satisfaction Index (ACSI) is the only national, cross-industry measure of satisfaction with the quality of goods and services available in the United States. Beginning in 1999, the federal government selected ACSI to measure citizen satisfaction. Information on ACSI can be found at <a href="http://www.theacsi.org/the-american-customer-satisfaction-index#homelogo">http://www.theacsi.org/the-american-customer-satisfaction-index#homelogo</a>

Citing the NCA's record-setting ACSI results, the independent Federal Consulting Group noted the satisfaction scores as the "highest to date for any organization in the public or private sector." The driving factors for continued customer satisfaction include cemetery service and customer service. More than 100 federal agencies have used the ACSI to gauge consumer satisfaction with more than 200 services and programs. The Index was founded at the University of Michigan's Ross School of Business and the survey is produced by ACSI, LLC. For 2013, NCA achieved a customer satisfaction index of 96, the highest ACSI score in either the private or public sector in the history of the ACSI. The score is nearly 28 points above the 68 point average for federal government agencies.

NCA participates in the ACSI every three years, previously in 2001, 2004, 2007 and 2010. This is the fifth time NCA participated and the fifth consecutive time NCA received the top rating of participating organizations. The ACSI survey polled the next-of-kin or other people who had arranged for the interment of a loved one in a VA national cemetery six months to one year prior to the survey commencement. Surveys were sent to 2,500 people, 494 responded, a high response rate for a mail survey. Using methodologies developed at the National Quality Research Center of the University of Michigan Business School, NCA received ratings in the categories of "customer service" and "user trust" of 96 out of a possible 100 points, indicating respondents are exceptionally pleased with their experience at national cemeteries and willing to recommend their services to others.

Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Also eligible are military personnel who die on active duty, their spouses and eligible dependents. Other burial benefits available for all eligible Veterans, regardless of whether they are buried in a national cemetery or a private cemetery, include a burial flag, a Presidential Memorial Certificate and a government headstone or marker. Families of eligible Veterans may also order a memorial headstone or marker when remains are not available for interment. In the midst of the largest expansion since the Civil War, VA operates 131 national cemeteries in 39 states and Puerto Rico and 33 soldiers' lots and monument sites. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's cemeteries on more than 20,000 acres of land. Information on VA burial benefits can be obtained from national cemetery offices, from the Internet at <a href="https://www.cem.va.gov">www.cem.va.gov</a> or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at the time of need at any VA national cemetery, call the National Cemetery Scheduling Office at 800-535-1117. [Source: VA News Release 10 Feb 2013 ++]

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## **VA Loans Update 14** ► When to Lock Your VA Rate



Low interest rates have been news for a couple of years now. Yes, rates have moved up recently from their historic lows but they're still a bargain. If you find yourself paying attention to interest rate advertisements a bit more than you used to, it's probably because you're thinking of refinancing your current VA loan or getting ready to buy and finance a new property using your VA home loan benefit. Yet regardless of the endless advertisements for this rate or that rate, none of the rates are doing you any good. You have to lock that rate in with a lender.

#### What's a VA Rate Lock?

It's important to note here that the Department of Veteran's Affairs, or the VA, doesn't set VA mortgage rates; lenders that approve VA loans do. That said, an interest rate lock is a guarantee that your rate will not move up or down while your loan is being processed. Interest rates can change daily and in times of extreme market volatility rates can move up or down in a single day. If you're following rates closely during such times you can almost get a neck sprain! But an interest rate lock spares that hassle and lets you move on to other phases of the loan approval process. Locking in your rate is something that you will request directly with the lender, the lender won't lock you in without your permission and until you do in fact lock, your rate is subject to the whims of the market. This means if you don't lock in your rate then rates may move up so much that you no longer qualify for the loan amount you're requesting.

#### **Lock Rules**

As lenders set their own VA mortgage rates they also set their own locking guidelines. Lender policy on interest rates can vary slightly from one to another but there are a few basic rules that most follow. First, the lender will require that you have a loan application on file with them and a property specified. Borrowers aren't able to call multiple lenders on different days and lock in an interest rate over the phone without an application on file. If you do have an application at the lender and a property specified, then you do have locking privileges. It's up to you to check with the lender each day to see where interest rates are. Some loan officers at VA lenders may call you with rate updates from time to time but typically they're not obligated to. Interest rate locks protect you should mortgage rates go up while your loan is in process and lenders will ask that you lock in your loan for a period long enough to process, approve and send your loan papers to closing. Lock periods can be as short as five days up to 60 days or longer but the further out you need a lock, the more expensive it will get. A VA loan might be at 4.00 percent with no points for a 10 day lock but 4.00 percent with one point for a 30 day lock, for example. Okay, so you're protected should rates go up. What if they go down after you've locked?

#### **Float Downs**

If rates move down after you've locked in, there's not a lot you can do. Your rate is locked regardless of any future rate movements. However, some lenders will allow for a one time "float down" to a lower rate should interest rates move dramatically downward during your lock period. A lender won't typically agree to a float down unless market rates have moved downward by one-quarter of a percent or more. Slight reductions in rates will have little impact. When you apply for a mortgage, the lender will provide you with a copy of their lock policy. Read it carefully and ask any questions in advance. There's a lot of paperwork in a VA loan and the lock policy is an important one. [Source: Mil.com | Grant Moon | Aug 2013 ++]

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# VA Claims Backlog Update 125 ► Effort to cut Backlog Stalled

The government's effort to cut a backlog of pending compensation claims for veterans has stalled at about 400,000 cases, and steps are needed to understand what isn't working to solve the problem, says a group representing recent war veterans. In a report <a href="http://iava.org/battle-end-va-backlog">http://iava.org/battle-end-va-backlog</a> released 3 FEB, the Iraq and Afghanistan Veterans of America (IAVA) group recommends several ways it says will speed up claim processing, many of the ideas already supported and sought by the Department of Veterans Affairs. The VA called the report part of its continued collaboration with veterans groups and said it continues working aggressively to try to end the backlog in 2015. "We have made strong progress, and we know there is more work to do," said Drew Brookie, VA press secretary. By March last year, the VA had fallen behind in processing more than 600,000 claims by veterans seeking compensation for service-related medical problems.

During a period of intense criticism that followed, the department launched an array of initiatives. They included mandatory overtime for claims processors, installing an automated processing system and tackling the oldest cases first. Within eight months, the VA pared the backlog by more than a third to about 400,000 cases. Claims processing is considered to be taking too long and a case backlogged if it is pending for more than 125 days, according to the VA. The government shutdown on Oct. 1 had some limited impact on improvements, the VA said. But afterward, the number of delayed cases continued to fall slightly in November and December before increasing to just more than 400,000 in January, according to VA data. "We're concerned that these initiatives (to end the backlog) aren't sufficiently tracked in terms of cost and benefit," said Tom Tarantino, a former Army captain and Iraq War veteran who is IAVA chief policy officer. "What that leads to is a lack of clarity as to whether they (the VA) can get rid of the backlog."

A key IAVA success last year was collaborating with comedian Jon Stewart, whose *Daily Show* subsequently focused considerable attention and satire on the backlog problem, lampooning the VA regularly. "It speaks to their talent on the show that they could make something this serious both funny and accessible to the public," Tarantino said. His group's 36-page report makes several recommendations, including:

- Measuring the success and making public the results of efforts such as
  expediting older cases, training processors to be more efficient and accurate, or pushing to more quickly
  gather veteran records from private doctors and other federal agencies.
- Urging Congress to pass laws to move processing things faster by, for example, requiring agencies such as the Pentagon and the Social Security Administration to provide necessary veteran health records more quickly.
- Changing rules to require veterans to file a more complete, computerized claim form to further speed processing. This request for a standardized claim form, while supported by the VA, is opposed by other veterans groups who say it could frustrate veterans who are computer-illiterate and reduce their retroactive compensation.

IAVA also urges the VA to learn from past mistakes by anticipating the impact of new and expanded benefits. A VA decision in 2010, widely heralded by veterans groups, to expand benefits for Vietnam veterans suffering PTSD or hurt by Agent Orange led to more compensation claims filed. "The move was a welcome step, yet the VA failed to plan for the impact it would have on the disability claims system," the IAVA report says. [Source: USA Today | Gregg Zoyoya | 3 Feb 2014 ++]

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#### VA Claims Backlog Update 126 ► Millard Sells' Bureaucratic Battle

Millard Sells saw fierce combat in 1945 on Iwo Jima, but for most of the past two decades he has been engaged in a different, more bureaucratic battle. He's had to convince the government that sent him off to war that it should help support him due to the disabilities he suffers from his time on active duty. In late JAN the U.S. Department of Veterans Affairs notified him that he had been granted a full disability award for injuries suffered in combat. The notice came just ahead of his 88th birthday, which is on Valentine's Day. "Thank God I got my money," a jubilant Sells exclaimed from his Byrdstown home. "For the first time we have complete confidence we'll have enough to live on." But Sells' victory is only a partial one. His attorney, John Cameron, noted that the veteran was granted benefits back to 2005 — 10 years after Sells' original application for benefits. The VA attorney handling Sells' case did not respond to repeated requests for comment. "At age 87, it's hard to keep fighting," Cameron said. "I'm sure they realize that."



Mildrede Sells, 87, and his wife Christine

While financial security seems assured, the nightmares and pain that led to Sells' claim in the first place remain very real. As his wife, Christine, and daughter Alice can attest, Sells still wakes up in the middle of the night reliving the battles he fought as a young Marine on the islands of the Pacific. Sells' case comes to light amid growing concerns about delays and backlogs in the handling of similar claims. A report issued 3 FEB by Iraq and Afghanistan Veterans of America warned that promised improvements in the VA's processing of claims seem to have stalled over the past six months. The VA responded by stating it was executing an "aggressive plan" to eliminate the backlog in 2015. Court records show Sells and Cameron have been bounced back and forth between an agency board and a federal courtroom to get answers from the VA. Recently a federal judge had to order the VA to at least respond to Sells' repeated requests for basic data on his case. "The petitioner further asserts that he has made at least eight written requests," Judge Mary Schoelen wrote in a two-page order.

Before the recent decision, Sells had won some partial victories with his disability rating for post-traumatic stress and a back injury, inching up from a 10 percent disability to 50 percent and then 70 percent. Under the rating system veterans are awarded payments based on the percentage of normal activity the injury prevents the veteran from performing. The VA also has agreed to pay legal fees and expenses to Cameron. Attorneys for the VA have repeatedly charged that Sells failed to file a timely appeal and at one point that he never filed an appeal at all. "They'd claim they never got it," Sells said, adding that he always sent his appeals by registered mail. Records in the case show VA officials also repeatedly questioned the extent of Sells' disabilities. At first Sells said he tried to handle the case on his own, filling out forms, sending multiple letters and requests. He began the quest in 1995 when back and neck pain made it impossible to keep working. He had held a number of jobs, including driving a school bus for more than a decade in northern California. "I couldn't straighten up. I couldn't walk," Sells said of his condition at the time. "I'm going to have to quit work," Sells said he told his wife. She and his daughter Alice, a Nashville resident, said the ensuing legal battle for benefits got to be overwhelming, and they agreed in 2000 that a lawyer had to be brought in.

Tears came to Sells' eyes as he recalled the Iwo Jima landing. As his unit was waiting offshore, he saw a young red-headed Marine weeping. He asked him why. "He said, 'Because I know I'm going to die, and my wife will be all alone.' He was all tore up," Sells said. He tried to calm down his comrade by telling him that it wasn't likely at all. "For some reason I never worried about being killed," Sells added. But just before they were about to land they were hit with heavy gunfire. More than a hundred around him died. As Sells made his way to the shore, he saw a head of red hair floating in the water. He pulled the Marine's body to shore and then realized that the Marine he had told not to worry was dead. After the Marines' 5th Division had landed on Iwo Jima in February 1945, Sells said, his commander ordered him and four other Marines to act as scouts. "There was extreme fire, and we got caught behind enemy lines. Three didn't come back," Sells said. "These are the kinds of things that bother you," Sells added. Sells

was wounded later in the battle when he and other Marines had taken refuge in a hole. A grenade was lobbed into the hole, killing the Marine behind him and spraying Sells' legs and back with shrapnel.



Millard Sells enlisted in the Marines on May 6, 1944

The capture of the island and its airfield was regarded as a critical step in U.S. plans to launch air attacks on the Japanese mainland. World War II mementos hang on the walls of his Pickett County home, not far from the longtime family home where he left for the war in 1944, as soon as he turned 18. When the war ended, Sells was assigned to work at a Guam airfield, driving a truck and fueling planes. That assignment led to serious back injury when he slipped and fell off a plane's wing. Sells said he and his lawyer are not giving up in the battle for benefits going back to his original application. Cameron said Sells also is entitled to special benefit payments because of the back and neck injuries. "I want my 100 percent," Sells said. [Source: USA Today | Walter F. Roche | 5 Feb 2014 ++]

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## GI Bill Update 168 ► GI Bill Comparison Tool

The Department of Veterans Affairs launched today an online GI Bill® Comparison Tool to make it easier for Veterans, Servicemembers and dependents to calculate their Post-9/11 GI Bill benefits and learn more about VA's approved colleges, universities and other education and training programs across the country. "We are pleased that Post-9/11 Veterans are taking advantage of this significant benefit program," said Under Secretary for Benefits Allison A. Hickey. "The new GI Bill Comparison Tool will help future beneficiaries as they make decisions about what education or training program best fits their needs." The GI Bill Comparison Tool provides key information about college affordability and brings together information from more than 17 different online sources and three federal agencies, including the number of students receiving VA education benefits at each school.

The GI Bill Comparison Tool is one item in a series of resources VA is launching in response to President Obama's Executive Order 13607, which directs agencies to implement and promote "Principles of Excellence" for education institutions that interact with Veterans, Servicemembers and their families; and to ensure beneficiaries have the information they need to make educated choices about VA education benefits and approved programs. Recently, VA also instituted a GI Bill online complaint system, designed to collect feedback from Veterans, Servicemembers and their families who are experiencing problems with educational institutions receiving funding from Federal military and Veterans educational benefits programs, including benefits programs provided by the Post-9/11 GI Bill and the DoD Military Tuition Assistance Program.

The executive order, signed April 27, 2012, directs federal agencies to provide meaningful cost and quality information on schools, prevent deceptive recruiting practices and provide high-quality academic and student support services. VA works closely with partner institutions to ensure the needs of GI Bill beneficiaries are met.

More than 5,000 education institutions have agreed to the Principles of Excellence. The Post-9/11 GI Bill is a comprehensive education benefit created by Congress in 2008. In general, Veterans and Servicemembers who have served on active duty for 90 or more days since Sept. 10, 2001 are eligible. Since 2009, VA has distributed over \$30 billion in the form of tuition and other education-related payments to more than one million Veterans, Servicemembers and their families, and to the universities, colleges and trade schools they attend. The GI Bill Comparison Tool can be found at: <a href="http://benefits.va.gov/gibill/comparison">http://benefits.va.gov/gibill/comparison</a>. [Source: VA News Release 4 Feb 2014 +++]

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## **Independent Budget FY 2015 Update 01** ► \$72.9 Billion Sought

Four of the nation's leading veterans organizations this week proposed their Independent Budget (IB) plan that calls for increased spending on veterans programs in 2015 and beyond. The Independent Budget, a comprehensive budget and policy document written by veterans for veterans that details funding requirements for the Department of Veterans Affairs. The policy statement, from the Veterans of Foreign Wars, AMVETS, Disabled American Veterans and Paralyzed Veterans of America, calls for \$72.9 billion in funding for Department of Veterans Affairs health care and benefits. Its 28<sup>th</sup> Edition release on 4 FEB comes exactly a month before President Obama plans to release his 2015 budget wish list. Recommendations for FY 2015 include:

- \$61.1 billion total for healthcare --- \$2.3 billion more than what the Administration recommended (\$58.8 billion) in the FY 2015 advance appropriation last year.
- \$62.4 billion total advance appropriation for healthcare for FY 2016.
- \$2.5 billion for the Veterans Benefits Administration, which is approximately \$44 million more than FY 2014 appropriated levels.
- \$3.9 billion for all construction programs, which is approximately \$2.7 billion more than FY 2014 appropriated levels. "Sixty-year-old facilities do not get better with age," said VFW national commander William Thien, adding that "continuous underfunding only makes construction more expensive, our facilities less safe, and jeopardizes the VA's ability to honor its commitment to America's veterans."
- \$611 million for medical and prosthetics research, which is approximately \$25 million more than the FY 2014 appropriated level

To read the joint IB press release with link to the full IB, go to <a href="http://www.vfw.org/News-and-Events/Articles/2014-Articles/Veterans-Service-Organizations-Urge-\$72-9-Billion-Investment-in-Veterans'-Health-Care-and-Benefits</a>. [Source: VFW Washington Weekly 7 Feb 2014 ++]

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# **VAMC Topeka KS** ► ER Services Suspended

Understaffed by doctors for the past several months, the emergency room at Topeka's Colmery-O'Neil VA Medical Center was shut down 30 JAN on a temporary basis in favor of an urgent care clinic that will be open to veterans 24/7. The urgent care clinic will be housed in the same area where the emergency department had been located on the northeast side of the main Colmery-O'Neil building. It will be staffed about three-fourths of the time by doctors and the other one-fourth by physician's assistants, with other staff doctors available as needed. A. Rudy Klopfer, director of the VA Eastern Kansas Health Care System, said as a result of Friday's directive, the medical center wouldn't be receiving emergency patients via ambulance. Those patients will be diverted to Stormont-Vail Regional Health Center or St. Francis Health in Topeka, which provide emergency services.



Colmery-O'Neil Emergency Department

Klopfer said the transition from the emergency department to urgent care is to be only temporary, with a return to full-fledged emergency department status scheduled once appropriate staffing levels for doctors has been realized. The Veterans Health Administration is in the process of examining policy, procedures and staffing at the Topeka facility. Veterans coming to the urgent care center, which is a standard below that of a full-services emergency room, will be triaged and given appropriate care. The vast majority of patients won't see much of a difference in their level of care, as they typically come to the VA's emergency department on a walk-in basis, officials said. As has been the case in the past, those needing acute emergency services not available at Colmery-O'Neil's ER will be diverted to Topeka's other hospitals, which are better equipped to handle such cases as severe heart attacks, strokes and traumatic injuries involving heavy bleeding.

Klopfer said veterans with a major medical emergency should call 911, as contacts have been made with Topeka hospitals and area ambulance services to ensure treatment of patients who formerly would have gone to Colmery-O'Neil's emergency department. Reimbursement and payment for medical services at a non-VA facility are determined on a case-by-case basis. Physician Rajeev Trehan, chief of staff at the VA Eastern Kansas Health Care System, said an average of only "three or four" patients arrive at the facility's emergency department via ambulance on a daily basis. In cases where the medical emergency is deemed severe, the patients typically have been diverted to other Topeka hospitals. "The local hospitals have worked really well with us," Trehan said. "We have a good relationship with them, and we expect that to continue." Colmery-O'Neil spokesman Jim Gleisberg said the suspension announced Friday resulted largely from the Topeka center not being able to staff the emergency department on a 24/7 basis with doctors.

Efforts to lure additional doctors to the Topeka facility are ongoing, but have proven difficult. Those efforts will continue, and Gleisberg said he is confident doctors who visit Topeka will seriously consider locating here. For the past several months, the Colmery-O'Neil emergency department has been staffed with a doctor for approximately 124 of 168 hours a week. A physician's assistant staffs the center at all other hours with a staff physician on call, officials said. Emergency room accreditation by the VA requires 24/7 full-time staffing by a physician, which led to Colmery-O'Neil temporarily suspending its emergency department in favor of an urgent care center. Gleisberg said it wasn't known when Colmery-O'Neil would be able to regain its emergency department status, a condition that will be based almost entirely on the facility's ability to recruit new doctors.

U.S. Senator Jerry Moran (R-KS), member of the Senate Veterans' Affairs Committee, blasted the Veterans Health Administration's (VHA) decision to halt emergency room services at the Colmery-O'Neil VA Medical Center. "Veterans who have served our nation with duty and honor deserve access to quality health care when they need it," Sen. Moran said. "Because Kansas is a rural state, many of our veterans are already forced to travel long distances to visit a VA hospital. Now, Topeka veterans are losing access to the emergency care services they could

need at any moment. This is outrageous. It is far past time for Secretary Shinseki and the VA to do their job. I have asked time and again about their failure to address the tremendous shortage of VA physicians, nurse practitioners and physician assistants. It is causing a new VA backlog – a backlog of our nation's heroes who are not receiving the health care they need. The news today reaffirms my commitment to making certain the VA provides answers and takes action."

In NOV 2013, Sen. Moran introduced legislation to expand emergency care treatment reimbursement eligibility for veterans. Current law prohibits the VA from reimbursing emergency room care at non-VA facilities for veterans who haven't received care at a VA clinic or hospital within the past two years. Veterans who have recently returned from deployment or live in rural communities often can't meet this requirement as a result of extensive wait times for scheduling VA facility appointments. This legislation would waive the two-year requirement and allow our nation's heroes to be reimbursed for emergency medical care at non-VA facilities. The VA estimates this bill would provide access to medical treatment for 144,000 veterans across the country. Sen. Moran's bill was approved by the Senate Veterans' Affairs Committee and is awaiting a vote in the full Senate. [Source: The Topeka-Capital Journal | Phil Anderson | 31 Jan 2014 ++]

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#### **VAMC Columbia SC Update 02** ► New More Scathing VAOIG Report

The management of the Dorn VA Medical Center did a lousy job of keeping its operating rooms staffed and reacting to infection problems, according to a report from the Department of Veterans Affairs Office of Inspector General. The report, issued 6 FEB, comes less than a year after an even more scathing report on backlogs in the gastroenterology program at Dorn that led to several cancer-related deaths. The latest report doesn't link problems to any deaths, but it does note that Dorn ranked 127th out of 128 VA hospital facilities in the country in health care-associated infections at one point in 2013. Regional VA officials and current leaders at Dorn responded to the 19-page report with a 10-page list of steps that had been taken to reduce the problems. The Dorn response agrees that the problems once existed but contends they have been solved or are on the way to being solved. U.S. Rep. Joe Wilson said he is confident Dorn is headed in the right direction with the name of new chief of staff Dr. Bernard DeKoning this week, but he hates that the quality of hospital management and care reached such depths in 2012 and 2013. "It makes you angry," Wilson said. "This is supposed to be world-class service for people who make it possible for us to enjoy our freedom."



The Dorn VA Medical Center was built in the 1930's.

The report confirmed what many hospital patients and employees had told Wilson in recent years. The congressman said he remains especially concerned about the staffing shortages among surgeons and nurses. "It's

going to take extraordinary focus" to complete a transformation of the Dorn facility, Wilson said. The most important step could be hiring a new director for the facility. Dorn has had five directors, three associate directors and eight chiefs of medicine in the past three years, many of them on temporary assignment. The Southeast office of VA hospitals said it has identified a top candidate for the Dorn director's job and is awaiting approval for the hiring. The VA started looking into the facility after a detailed, confidential complaint filed by an employee. But when the Inspector General's office contacted the employee whose name was on the complaint, the individual denied submitting the complaint. The employee surmised a former coworker initiated the complaint under the employee's name. The report notes that it was difficult to investigate some of the complaints without more details from the informant. Based on visits to Dorn in the first half of 2013, the Inspector General's report substantiated several of the original complaints:

- General and vascular surgery chief residents kept hard-copy logbooks that included protected patient information. Dorn has since stopped that violation of security procedures, according to the report.
- Surgery clinics were understaffed, forcing physicians to monitor and record vital signs and clean rooms between patients. Also, the two full-time nurse anesthetists, one full-time anesthesiologist and one part-time anesthesiologist positions were vacant in early 2013.
- Operating room scheduling practices were rife with "communication deficits and dysfunctional surgical
  processes that contributed to surgical case delays." Some patients weren't properly informed when they
  were put on or taken off surgical calendars, and surgeries scheduled for late in the day were postponed at
  the last minute to prevent staff working overtime.
- Infection control efforts were "fragmented and inconsistent, surveillance activities were superficial, and
  corrective actions were rarely discussed, implemented or completed." Despite having one of the worst
  records on infection in the country, Dorn leaders often responded to committee reports on the problem by
  writing: "continue to monitor."
- Some surgical equipment used multiple times wasn't pre-cleaned after use. The pre-cleaning is just one step in the process, but not performing that step makes each of the remaining steps less effective at preventing infection, according to the report.
- Surgeries often were delayed due to a lack of back-up surgical instruments, and surgical mesh devices weren't in stock. Those problems were related to purchase problems that have been remedied, according to the report.
- Dorn has had trouble providing the proper oversight for the surgical residency affiliation it has with the University of South Carolina School of Medicine and Palmetto Health. Of the three staff general surgeons who were supposed to monitor the residents, one was on extended sick leave, one retired and one resigned early in 2013. The residents temporarily were reassigned to Palmetto Health until new general surgeons were hired. Also, during one visit, the Inspector General called the listed on-call surgeon for the emergency department, who said he was unaware he was on-call that night.

Dorn didn't always provide peer-review reports on deaths in the facility that met criteria for such reviews. "Therefore, we may never know the harm caused by the deficiencies the inspector general identified," said Rep. Jeff Miller, R-Fla., chairman of the House Veterans' Affairs committee. "This isn't a money problem. It's management problem, and this report should serve as a wake-up call to VA leaders at all levels to do whatever it takes to assemble a competent and stable team" at Dorn [Source: South Carolina's The State | Joey Holleman | 6 Feb 2013 +++]

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# **VAMC Huntington WV** ► Sometimes Getting A Lawyer is Prudent

In the summer of 2009, Everette Nickell, 68, a U.S. Army veteran who served in Germany and various other locations from 1963 to 1968, walked into the Department of Veterans Affairs (VA) Medical Center in Huntington, West Virginia for what he was told was a minor surgery to remove a Baker's cyst from behind his left knee. A

Baker's cyst is a fluid-filled pocket that causes a lump and is usually the result of a problem with your knee joint, such as arthritis or a cartilage tear. Both conditions can cause your knee to produce too much fluid, which can lead to a Baker's cyst. Although it may cause swelling and pain, a Baker's cyst is treatable and only in very rare and last-resort cases is it removed by surgery. Unfortunately, Nickell's orthopedic surgeon at the VA, Dr. Richard Manis, decided the best way to treat it was to surgically remove it. Manis told Nickell the procedure was minor and posed virtually no risk. Nickell had no reason not to trust the doctor so he gave permission to proceed. Subsequently, after cutting into Nickell, Manis discovered that it was a not a Baker's cyst behind his knee but a large, fatty tumor. Manis removed the mass, which proved to be benign, without Nickell's permission. And Nickell's life has not been the same since.

"I came out of that surgery a crippled man," he told Veteran Journal in an interview. "It changed my life forever. The surgery was a flagrant medical mistake. Dr. Manis told me it was not a big deal at all to repair, but he should have waited. He should have stopped the operation and told me what could go wrong before doing it. Well, now we know: a drop foot." Drop foot, also known as "foot drop," is the inability to lift the front part of the foot, which results in the toes dragging along the ground while walking. A drop foot, which can cause a variety of problems for the knees and the back, is most commonly caused by an injury to a nerve, which is clearly what happened in Nickell's case. Manis must have struck a nerve. To avoid dragging his toes, Nickell said he now must lift his left knee higher than normal, or swing his left leg in a wide arc. He said that some of the things he used to do every day he can no longer do at all. "I can barely walk," said Nickell, who had been reluctant to speak to the media about this, but finally decided this week that it was time to tell his story so that he might help other veterans who are also having issues with VA. "I can't mow my lawn anymore; I have to pay someone to do it. I can't drive a standard shift car or truck any more. I can't work in my garden like I used to. There are so many things I used to do that I can't do now. I was going to try to find a part-time job in May of 2011, but I can't do that because of the drop foot." Nickell said that after the butchered surgery Manis said he would help him get compensation as a result of the surgery. But Manis never did anything of the sort. "He did not tell me the truth," said Nickell.

Unknown to Nickell at the time, Manis previously had eight medical malpractice claims filed against him in the state of Missouri. According to the West Virginia Board of Medicine, Manis was publicly reprimanded by being subjected to disciplinary action by the licensing authority of the state of Missouri for "professional incompetence" and for "failing to practice medicine at an acceptable level under similar conditions and circumstances." If Nickel had known any of this about Manis when he first went to VA with his knee problem, he would have demanded to see a different doctor. Nickell, who lived on the meager \$765 a month from Social Security, decided to file a malpractice claim against VA (veterans can sue the government). In May, 2011, he filed what a Federal Tort Claims Act (FTCA) claim. FTCA is a 1948 federal statute that permits private parties to sue the United States in federal court for most torts committed by persons acting on behalf of the United States. But less than five months later, VA denied Nickell's claim. In the denial dated Sep. 28, 2011, VA attorney Dennis McGuire of the VA Office of Regional Counsel at the Louis Stokes Medical Center in Brecksville, Ohio, told Nickell, "Following careful consideration, we have determined that there is no evidence that VA is liable in this case. Accordingly, the case is hereby denied."

Nickell said he was "shocked and saddened" when VA rejected his claim and that he was made to feel like a dishonest person for filing it in the first place. The VA's Regional Office in Lousiville, Ky, VA even said that Nickell was told before the surgery that he could end up with a drop foot and/or nerve damage. But in a letter sent directly to Manis, Nickell wrote, "You know and I know that's not the truth. I never knew anything about a drop foot until a few months after the surgery. They even said my EMG (electromyogram) report was normal. I was told in writing that I would not have any nerve damage if I had this surgery. It is in my medical records." Finally, after getting nowhere representing himself, Nickell decided it was time to find a good lawyer. While reading a VFW magazine in a doctor's waiting room, Nickel stumbled upon an ad for a law firm that specializes in covering veterans who have legal cases against VA. Nickell contacted the firm, and senior partner Brewster Rawls took

Nickell's case. Rawls, who's handled more than 100 medical malpractice cases and served as a Field Artillery Officer in the Army with the 101st Airborne Division (Air Assault) before going to law school, said he quickly recognized that this was a text-book example of medical malpractice.

In June of 2012, Rawls notified VA that his firm was now representing Nickell regarding the claim which was then in "reconsideration" at the VA Office of General Counsel (OGC). In January, 2013, the case was settled in Nickell's favor for \$165,000, as per Nickell's wishes. "We could have gone before a judge, but that would have taken a lot longer and there is no guarantee you're going to win, so I just took it and ran before the VA said 'give it back,'" said Nickell. Rawls told Veteran Journal, "I'm happy that we were able to help Mr. Nickell. But if the world worked in the way it ought to work, he never would have needed us. If VA had paid him in the first place, and not denied his original claim, **he wouldn't have had to pay us 20 percent.** The point is, this is a case in which the VA should have known they had a problem. It was so obvious."

One of the significant issues in Nickell's case was the fact that he, like so many determined veterans, tried to represent himself. Typically, that doesn't turn out well for veterans, who are most often soundly and summarily rejected by VA — even when their case appears to be as open-and-shut as Nickell's. But perhaps the most troubling aspect of this his case is that VA hired Manis in the first place. He still evidently works at the Huntington VA. "This doctor had a checkered history, to put it nicely," said Rawls. Nickell finally got his justice. But he has a permanent disability now. And as much as he loves his country, he said he'll never look at his military service in quite the same way. "When the VA originally denied my claim, they basically just said 'no' and sent me on my way," he said. "It was the fact that they just didn't care that bothered me. I had served my country, and their doctor made a huge mistake, but they just didn't care. It made me realize that once they are done with you, they really are done with you." [Source: Veteran Journal | Jamie Reno | 7 Jan 2014 +++]

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#### VAMC Orlando Update 05: GAO Report | Over-Budget and Delayed

Last week, U.S. Rep. Mike Coffman, R-Colo., issued a press release calling for new management on major VA construction projects. The bill, H.R.3593, the VA Construction Assistance Act of 2013, would put the Army Corps of Engineers in an oversight role for the VA projects. Coffman was looking at a U.S. Government Accountability Report issued last year which can be downloaded at <a href="http://assets.bizjournals.com/orlando/pdf/GAO%20Report%20on%20VA%20Construction.pdf">http://assets.bizjournals.com/orlando/pdf/GAO%20Report%20on%20VA%20Construction.pdf</a>. That gave me a handy excuse to dig into the 48-page GAO report, Among other things it reveals the Orlando VA Medical Center to be wickedly over-budget and delayed. The original hospital was expected to cost \$254 million; now, it's \$616 million, a 143 percent increase. That's not the most over-budget, though. That honor goes to the Denver VA Medical Center, which had an original cost of \$328 million. Now it's at \$800 million, a 144 percent increase. And as far as the delays in finishing the project, the Orlando VA project was originally supposed to be finished in April 2010. When the report was written, the completion date was July 2013, which is 39 months past the date. The Las Vegas VA, though, was originally supposed to be finished in April 2009. That date has since moved to June 2014, 74 months behind schedule.

So the Orlando VA is neither the most over-budget nor the most delayed; it's just almost. Keep in mind, though, that the new completion date for the Orlando VA is December 2014, which now brings the total to 56 months behind schedule. "VA has made improvements in its management of major medical-facility construction projects, but many of these projects continue to experience cost increases and schedule delays similar to those we reported in 2009," the report states. To make the projects move faster GAO recommended three things in the report:

- Develop and implement agency guidance for assignment of medical equipment planners to major medical construction projects.
- Develop and disseminate procedures for communicating, to contractors, clearly
  defined roles and responsibilities of VA officials who manage major medical-facility projects, particularly
  the change-order process.
- Issue and take steps to implement guidance on streamlining the change-order process based on the findings and recommendations of the Construction Review Council.

[Source: Orlando Business Journal | The buzz | 11 Feb 2014 ++]

#### \*Vets\*



# **Vet Suicide Update 03** ► Sgt. Eloy Timothy Tafoya, USMC (Ret)

The streets of downtown Santa Fe shut down temporarily 11 FEB to make way for the funeral procession of a reclusive former Marine who died alone in his home from a self-inflicted gunshot wound. Retired Sgt. Eloy Timothy Tafoya was described as a "loner" by the few people who knew him. But his tragic death by his own hand in a Santa Fe apartment in January struck a chord with dozens of people who gathered at the Santa Fe National Cemetery in the veteran's honor. The funeral itself — which included dozens of uniformed military and police personnel, a motorcycle brigade, a 21-gun salute, bagpipers from the Santa Fe Police Department and a drummer from Santa Clara Pueblo — was pulled together by people from a specialty cleaning company and a funeral home who had never heard of Tafoya until they were called to clean up after his death, which was discovered Jan. 23. After seeing the retired Marine's home full of a lifetime of memorabilia and realizing that Tafoya had few family or friends to observe his passing, a group of local men — Joe Chavez from Servpro, Raymond Lucero from the Rivera Family Funeral Home and several others — spent weeks arranging a ceremony they felt was fitting for a man who had served his country for 20 years.



Chaplin Jose Villegas of the Santa Fe Police Department presides over funeral services 11 FEB for retired Marine Sgt. Eloy Tafoya at the Santa Fe National Cemetery.

Dozens of others, strangers to Tafoya until Tuesday, when they learned of his funeral and were touched by his story, showed up at the cemetery. "Knowing he died alone was so upsetting," said Taneya Vigil, wiping tears from her face as she left the ceremony. Like most of the other people there, she hadn't known Tafoya. But after reading about his suicide in *The New Mexican* on Tuesday morning, she and her husband, former Marine Cpl. Ronny Petago, who live more than two hours away on the Jicarilla Apache Reservation in Northern New Mexico, decided to attend his funeral during their trip to Santa Fe. "In Marine boot camp, they taught us that all Marines are our brothers," Petago said. "So I figured I owed him this." One attendee, Vietnam veteran Chuck Zobac, who is active in veteran suicide prevention efforts, said about 22 veterans take their own lives in the United States every day. Zobac said advocates trying to combat the problem have recently begun targeting rural areas, leaving literature and hotline numbers at post offices and convenience stores in small towns across the Four Corners region. [Source: The Sanhta Fe New Mexican | Phaedra Haywood | 11 Feb 2014 ++]

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#### Stolen Valor Update 92 ► a.k.a. General Michael Douglas McDowell

A Fort Worth man who wove an elaborate web of lies, convincing friends, family and even some government officials that he was a brigadier general in the Army, fessed up to his ruse 4 FEB, pleading guilty to impersonating a public servant. Michael Douglas McDowell, 57, also pleaded guilty to bigamy, stemming from his December 2011 marriage to Christy McDowell while still married to his estranged wife, Karen, the mother of his two grown children. He was sentenced to five years deferred adjudication probation in each case. "For the better part of 15 years, this defendant perfected the art of stolen valor," said Tarrant County assistant District Attorney Joshua Ross. "The lengths to which he was willing to go were prolific; including wearing an officer's uniform and medals, as well as obtaining purple heart license plates, none of which was earned. He even wore a uniform to his marriage to a woman who believed him to be a military officer, and who was not aware of his other marriage." "Considering those in uniform rarely ask for anything more than an occasional 'thank you,' Michael McDowell's actions are profoundly offensive," Ross added.

Fort Worth police began investigating McDowell after the "general" paid an an impromptu visit to Police Chief Jeff Halstead in late December 2012. McDowell, who had been introduced to the chief in 2010 while then posing as a colonel, told Halstead that he had been promoted to general. He offered to set up a special tour of White House or Pentagon for the chief and said he was "happy to help" if the department ever needed him. Unbeknownst to Halstead at the time, the visit came just four months after Flower Mound police had grown suspicion of "General McDowell" while investigating a domestic dispute involving him and his second wife. Flower Mound police alerted federal officials, who apparently warned McDowell to stop the impersonations. He didn't. Inside Halstead's office four months later, the chief noticed McDowell's uniform appeared ill-fitting and smelled strongly of cigarette smoke, not befitting of a man with such high military rank. A challenge coin given to the chief by McDowell came in an old, worn case. Troubled by the encounter, Halstead later asked his department's special investigations unit to look into McDowell's background. McDowell, they would learn, had never been in the military.

McDowell had gone to great lengths to sell people on his story. From his north Fort Worth home, police seized military uniforms, apparent military records, correspondence with U.S. Sen. Kay Bailey Hutchison's office, and scores of letters to and from women in which McDowell used his fake military ranks, the earlier dating 1998 when he identified himself as a major. He was sometimes seen with a briefcase handcuffed to his arm. He had a D.C. phone number with a voice mail informing callers that someone from his "command staff" would call them back. His medals and ribbons included the Distinguished Service Cross. His car featured Purple Heart recipient license plates. He had persuaded the Texas Department of Public Safety to issue him driver's licenses without his picture or

fingerprints because of his work as an "intelligence officer." He told friends, including many Fort Worth police officers that he liked to hang around with, that his father was a brigadier general who had passed away on Veterans Day 2011 near Seattle. To lend credence to his claim, investigators believe McDowell created a fake obituary for "Brig. Gen. G.B. McDowell", then wrote his own condolences in an online guest book, including from top military officers like retired Gen. David Petraeus, then director of the Central Intelligence Agency.

Rick Van Houten, president of the Fort Worth Police Officers' Association, was among those misled by McDowell. "I find it despicable that he chose to disgrace our members of the armed forces in the way that he did," Van Houten said Tuesday. "Police officers and members of the military share many attributes in duty, honor and sacrifice and for anyone to impersonate them as he did puts him with the lowest of the low. I want to applaud the hard work of the members of the Fort Worth Police Department for bringing McDowell to justice." Halstead said he appreciated the work by officer C. B. Thompson, the lead investigator in the case, as well as the entire special investigations unit and the district attorney's office. "They worked diligently on this case, and we expected a plea agreement considering all the evidence and facts they obtained," Halstead said. "It is very troubling that Mr. McDowell disrespected our prestigious military we all hold in such high regard."

McDowell's two wives had been among those kept in the dark. His first wife, Karen, didn't believe her estranged husband would impersonate a military officer when interviewed by the Star-Telegram in May. She said she believed Michael McDowell was simply fascinated by the military and, as such, had collected some memorabilia. "He's a nice guy," Karen McDowell previously told the Star-Telegram. "... Somebody's blowing this up to what it isn't. From what I've known of him, he's too smart to do anything crazy like that." But Karen also acknowledged not knowing that her husband had married, Christy McDowell, a woman whom Karen believed was just his girlfriend. But marriage records show McDowell had married Christy McDowell at a Las Vegas chapel just seven months after separating from his first wife. Christy McDowell believed Karen McDowell was her husband's ex-wife. She also entered the relationship with McDowell believing he was a high-ranking military officer. "He kept telling me that I was crazy but time and time again I found things wrong, that didn't make sense ... He had lied to me so much that I really thought I was crazy." Karen McDowell filed for divorce from her husband on May 10 after learning of his arrest in the impersonation case. [Source: Forth worth Star Telegram | Deanna Boyd | 5 Feb 2014 ++]

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# **Grey Area Retirees** ► Benefits

Retired Guardsmen and Reservists who have completed their 20 years but are not old enough to collect their retired pay are considered to be in a "Gray Area." This table shows your "gray area" benefits compared to the "full" (active duty retiree) benefits which you and your family will begin to receive or be eligible for upon receipt or retired pay. SPECIAL NOTE: Insure that your branch always has your current address so they can mail you your application for retiree pay when you become eligible.

Your Benefits	Gray Area Retiree & Dependents Not receiving Retiree Pay	Retiree/Dependents Receiving Retiree Pay
Military ID Cards	Retiree/Dependents: Get new ID cards & enroll in DEERS upon retirement	Must get new ID cards & ensure enrollment in DEERS

Access to Military Installations	Yes (Local policies/ in-country rules will govern access to facilities)	Yes (Local policies/ in-country rules will govern access to facilities
Exchange/PX/BX/Shopettes	Yes (same restrictions as above)	Yes (same restrictions as above)
Commissary	Yes (same restrictions as above)	Yes (same restrictions as above)
Medical Facilities	No	Yes - when available
TRICARE Health Insurance Plans or US Family Health Plan	May use TRICARE Retired Reserve (TRR) until age 60 when they can use TRICARE or US Family Health Plan. Must be enrolled in DEERS.	Note: at 65 TRICARE becomes TRICARE for Life (must purchase Medicare Part B).  Some children eligible for TRICARE  Young Adult Program. Must be enrolled in DEERS.
TRICARE Retiree Dental Program (TRDP)	Yes. Must pay premiums.	Yes. Must pay premiums.
Base Service Stations: (no Gas coupons OCONUS for retirees)	Yes. Local post policies and incountry directives will govern access to facilities overseas.	Yes. Local post policies and in-country directives will govern access to facilities overseas
DFAS MyPay Website	No log-on provided	Yes
Lodging: Available Space on "first come-first served" basis.	Yes	Yes
MWR: Gyms, pools, theatres, clubs, library, rentals, camping - as available	Yes	Yes
Base Medical Facilities	No	Yes - when available
Space-A Travel on Military Aircraft	Retiree - Yes; limited to CONUS Dependents - No	Retiree must accompany spuse & dependents CONUS and OCONUS
Base Family Services	Yes	Yes
SATO	Yes	Yes
Base Legal Office Assistance	None	Yes
Survivor Assistance	Yes	Yes
Casualty Assistance	Yes	Yes

Vets Group Life Insurance	Yes, if eligible and requested	Yes, if eligible and requested
VA Eligbility	Most need DD214, see VA rep	Most need DD214, see VA rep
State Veterans Benefits	Varies by state	Varies by state
Veterans Burial Benefits	Retiree/Spouse: Yes. Children: see VA	Reitree/Spouse: Yes. Children: see VA.
Membership in AMRA?	Reitrees/Surviving spouse	Reitrees/Surviving spouse

[Source: AMRA <a href="http://www.military.com/benefits/veteran-benefits/benefits-for-gray-area-military-retirees.html?ESRC=retiree.nl">http://www.military.com/benefits/veteran-benefits/benefits-for-gray-area-military-retirees.html?ESRC=retiree.nl</a> Feb 2014 ++]

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## NPRC Lost Records Update 03 ► 1800+ Dumped to Obtain Bonuses

Paid for speed in handling documents pulled from 100 million federal employee records, two workers at the National Personnel Records Center here have admitted dumping, destroying or misfiling at least 1,800 of them, court records show. Among them are 241 documents found in 2012, discarded in woods near the center, off Interstate 270 in the Spanish Lake area. There were 300 names and Social Security numbers visible on them. Both former employees have pleaded guilty to a federal misdemeanor charge. Civil court records show that five other workers had "disproportionate percentages" of missing documents but were not prosecuted. It isn't clear how many records might be missing altogether. U.S. Attorney Richard Callahan emphasized 30 JAN that an audit determined only one veteran was known to be affected, and the document at issue was re-created. Many veterans whose files were affected are dead, he said. He noted that the records involved were individual documents, not entire personnel files.

Callahan said employees were compensated by the number of records they filed. He said he doesn't know whether that ought to be changed or better supervised, "But I'm confident that the records center ... has addressed it." The National Archives and Records Administration referred questions to the Office of Inspector General, where a report on the incident has not been completed. That office did not respond to messages seeking comment. A formal statement from David S. Ferriero, the U.S. archivist, lauded investigators who "helped to stop the actions of the individuals involved, and to protect these irreplaceable records." One of the ex-employees, Lonnie Halkmon, 28, was sentenced Thursday to two years of probation and ordered to perform 40 hours of community service. The other, Stanley Engram, 21, is scheduled to be sentenced 7 FEB. Both pleaded guilty of destruction of government records. Federal guidelines call for a sentence from probation to six months behind bars.

Court documents show that the files in the woods were traced to Engram, who admitted disposing of them, "abandoning" others in the center and throwing some away at home. In all, he admitted destroying or deliberately misfiling more than 1,000 records. His lawyer, Eric Banks, said Thursday, "Stanley is very contrite. I have known him for over 10 years. He's my pastor's son. I've never seen anybody more sorrowful. He just made a terrible error in judgment." Banks stressed that "nobody has been denied or lost any benefits as a result of any of this." Halkmon's plea says the center audited records handled by 41 employees in 2011-12 and found that of more than 1,200 records assigned to him, 850 were missing. Most workers had an error rate of 3 percent, although five other employees had disproportionately high figures, according to a court document. Callahan said the error rates of the other employees were not sufficient for charges. "These were students," he said. "In our judgment, the misdemeanor

charge was enough to put anyone else working there on notice that these records had to be treated with greater sanctity."

Halkmon and Engram both began working at the center through a student temporary employment program. Halkmon had been there since 2005 and resigned rather than be terminated. He was denied unemployment benefits and lost an appeal. Court documents in the unemployment case say some employees, seeking to earn a bonus, were intentionally "stashing" records to finish more quickly, and that those documents may never be found among the vast holdings. In court Thursday, Halkmon's public defender, Lucille Liggett, said he was "sincerely remorseful," and noted that no records assigned to him were destroyed or removed from the center. Halkmon did not make a statement. U.S. Magistrate Judge Nanette Baker said that while she didn't know why Halkmon misfiled the records, she hoped he "understood the seriousness" and the potential impact on people's lives.

The center, long housed in a building in Overland, moved to a new \$115 million home on Dunn Road, just east of Highway 367, in 2011. It houses 100 million individual files dating from the 1800s in 4.2 million cardboard cartons. About 57 million of the files are for military personnel. In 1973, a huge fire at the Overland site destroyed or damaged the files of about 22 million Army veterans from 1912-59 and Air Force veterans from 1947-63. Informed of the new loss of records Thursday, Frank Demos, president of Vietnam Veterans of America Chapter 794, in Florissant, said, "Oh, my God, that's terrible. Probably the worst thing that has happened to the archives since the fire." [Source: St. louis Post dispatch | Robert Patrick | 30 Jan 2014 ++]

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#### Homeless Vets Update 55 ► 4 Laid to Rest in Topeka

JAN 30 marked the final chapter for four veterans whose bodies laid in the Shawnee Co. Morgue for months - until a state veterans group stepped in - and have now all been buried with honors at Leavenworth National Cemetery. On a very cold 9 degree day, including wind chill, veterans groups and community members stood outside in that wind and snow to pay their last respects to these veterans. Last December, we learned five veterans had been in the Shawnee Co. Morgue for quite some time, unclaimed and forgotten by their families and contacted the state commission for veterans affairs. As a result, Vietnam veterans Clarke Paul Gould and Robert Lee Norris as well as fellow veterans Ramsey Phillips and James Allen Young were buried with military honors at Leavenworth National Cemetery. Once the Commission on Veterans Affairs was alerted to the unclaimed veterans, the agency worked with Shawnee Co. and Penwell Gabel Funeral Home to have the veterans prepared for burial and buried with the honors they deserve. [Source: WIBW | Greg Palmer & Ariana Cohen | 1 Feb 2014 ++]



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#### **Homeless Vets Update 56** ▶ \$900,000 DOL Grants to Fund Services

The Labor Department has awarded two grants totaling \$900,000 to fund services provided by the department's Veterans' Employment and Training Service, Labor Secretary Thomas E. Perez announced 3 FEB. Grants of \$450,000 each were awarded through the department's Homeless Veterans Reintegration Program to Advocates for Human Potential Inc. in Sudbury, Mass., and the National Coalition for Homeless Veterans in the nation's capital. "For our returning service members to experience homelessness or difficulty finding a civilian job is unacceptable. As President Obama emphasized in his State of the Union address, we must fulfill our commitment to these brave men and women," Perez said. "These federal grants will help local partners provide essential services to those who have served in America's armed forces that will ease their transition to civilian life." Advocates for Human Potential and the National Coalition for Homeless Veterans received grant funding to improve their delivery systems of services provided under existing HVRP grants, including grants that serve homeless female veterans and homeless veterans with families, officials said. The HRVP grants include two cooperative agreements that will develop and maintain the National Veterans Technical Assistance Center, which:

Provides technical assistance to grantees, potential applicants and the public;

• Researches grantee best practices;

• Conducts employment-related research on homeless veterans;

• Facilitates grantee training sessions; and

Performs outreach to the employer community to increase job opportunities for

homeless veterans.

Grantees coordinate their efforts with various local, state and federal social service providers, officials said [Source: DOL News Release 4 Feb 2014 ++]

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# **OBIT** ► Spragin~Charles Echoles Maj. Gen, USA (Ret)

Retired Army Maj. Gen. Charles Echols "Pete" Spragins, who introduced the black beret to the uniform of the Airborne Rangers, died 29 JAN at his Lady's Island residence. Spragins, who worked as a financial adviser after leaving the military and settling in Beaufort, was 90.



Lt. Gen. Pete Spragins, retired, poses for a photo in September 2009 outside his Marsh Harbor home wearing the first black beret that he, then a captain, got for his men in the 10th Airborne Ranger Company.

His military career spanned 32 years, two wars and assignments to the Pentagon. During that time, he raised five children across several continents. Through four generations, members of Spragins' family attended the U.S. Military Academy at West Point, each ultimately achieving the rank of general, he told The Beaufort Gazette for a 2009 story. His great-grandfather, Maj. Gen. Stewart Van Vliet, served on Ulysses S. Grant's staff as quartermaster of the Union Army during the Civil War. His father, Maj. Gen. R.L. Spragins, served at Guadalcanal and with the "Iron Men of Metz," ultimately pushing through the Vosges with the 44th during the bitterly cold winter of 1944 to liberate Strasbourg during World War II.

Spragins volunteered for the Korean War and joined the Rangers at Fort Benning, Ga., as commander of the 10th Ranger Infantry Company (Airborne). In commemoration of the grueling training, mostly in the dark of night, he introduced the Rangers' signature black beret. The beret was wildly popular with his troops and was worn unofficially through the Vietnam War. It was officially designated as part of the newly created battalions of U.S. Army Rangers in 1975, according to several online sources. Spragins was the husband of Francena Spragins. Funeral services were at Parish Church of St. Helena, SC, with burial on 2 FEB in Beaufort National Cemetery, with Army honors. Donations may be made to Wounded Warriors Project, P.O. Box 758517, Topeka, KS 66675. [Source: The Island Packet Feb 02 2014 ++]

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#### **Oregon Vet Home Update 01:** Lebanon Home on Time and Budget

The 154-bed Edward C. Allworth Veterans Home complex under construction on the edge of the Samaritan Health Sciences Campus is ahead of schedule and on budget, Linn County and Lebanon city officials were told 11 FEB during a behind-the-scenes tour of the \$40 million project. John Osborn, project manager for the Oregon Department of Veterans Affairs, said the goal is a mid-August completion with the initial move-in of about 24 residents in October. Once the project is certified by the federal government, which takes from 60 to 90 days, full occupancy can begin. After certification, the federal government will reimburse the Oregon Department of Veterans Affairs \$106 per resident per day, Osborn said. That will be coupled with the resident's Medicare or Medicaid benefits. According to project superintendent Chad Nielson, staff from general contractor Lease Crutcher Lewis and CB Two Architectures closely reviewed the original plans and found \$1.2 to \$1.7 million in savings. That money is being used to provide added amenities for residents including covered walkways between housing units and solariums for each of the neighborhoods.



Project manager for the Oregon Department of Veterans Affairs, right, leads a tour of government officials through the Alpha neighborhood

Three of the neighborhoods will include three buildings with 14 individual bedrooms each. All bedrooms include private bathrooms. One neighborhood has two housing units of 14 bedrooms encompassing 250 square feet each. Each bedroom will have its own television and residents control their own air conditioning and heater temperatures. Each building unit has its own dining room and living room spaces as well as sitting areas leading to the courtyard. One of the four neighborhoods is reserved for Alzheimer's and dementia residents and will include extra security, such as sensors that alert staff if a resident gets out of bed in the middle of the night. It does not have a covered walkway to the community center. "The courtyards in the special care building will be enclosed and there will be color schemes so residents can recognize where they are by colors," Nielson said. Large glassed in areas offer places to get away out of bad weather to read a book or listen to music. "Residents can eat when they want just like at home," Nielson said.

The bulk of meal preparation will be done in a central kitchen area, but meals will be heated or finished in each of the housing units so residents will experience the sense and smell of home cooking. Because each of the neighborhoods is laid out identically, Nielson said it is taking workers about one-third less time to complete. Covered walkways will lead to a 24,000 square foot community center that includes a large gathering area for events such as Super Bowl or birthday parties. There also will be a bistro, a rehabilitation area, activities and game areas, a library and chapel. All of the buildings features extensive open wooden ceilings and support beams, which brought praise from Shelly Garrett, executive director of the Lebanon Area Chamber of Commerce. "You have embraced our timber history," Garrett said. "Thank you."

There will be extensive landscape on the 11 acres. Trees are being donated from nurseries around the state through the Vietnam Veterans of America. Nielson said 85 to 90 tradespeople are working on the project every day. When completed the facility will employ 150 to 175 people and be staffed 24/7. "I'm excited to see the progress they've made," Commissioner Will Tucker said. "The quality of the product to be delivered is exceptional. I'm also really pleased by the work they've done to save up to \$1.7 million and provide added features that weren't part of the original contract." In November 2010, Linn County voters approved a 10-year, 19 cents per \$1,000 local option tax to generate \$12 million as a local match and the state of Oregon kicked in an additional \$4 million. [Source Albany Democrat-Herald | Alex Paul | 12 Feb 2014 ++]

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#### **Vet Jobs Update 140** ► 12,000 Job Openings at Blackstone Group L.P.

The Blackstone Group L.P., an investment firm, wants to fill 12,000 job openings in its companies with as many National Guardsmen as possible. Retired Col. Pete Duffy, the NGAUS legislative director, was told of the company's plan to work with the National Guard during a meeting Friday at the Blackstone offices in New York City. Duffy said the company, which owns Hilton Hotels, Catalent Pharma Solutions, a drug-delivery system manufacturer, and many others, is targeting five states for its direct placement hiring program. The states are New York, New Jersey, Florida, Texas and California. "This program will certainly help out many of our National Guard members who are having a tough time finding a job," Duffy said. "Blackstone has recognized the value found in trained, motivated and experienced citizen-soldiers and airmen." [Source: NGAUS Washington Report 11 Feb 2014 ++]

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## Vet Jobs Update 141 ► 100K Jobs Pledged Over 5 Years in Construction

First Lady Michelle Obama announced 10 FEB that a coalition of construction companies and associations has pledged to hire more than 100,000 veterans over the next five years. "I know that you all have made this commitment not just because it is the patriotic thing to do, which it is. You've done this because you know that it is the smart thing to do for your businesses, because you know that America's military turns out some of the highest skilled, hardest working employees this country has ever seen. And that's particularly true when it comes to the construction sector," Obama told industry representatives at a symposium at the Labor Department. "[Our servicemembers] have built cities in the middle of deserts halfway around the world. They've built schools in remote villages. They've repaired complex machinery in combat zones in the middle of the night. In short, our troops have taken on some of the most challenging projects in some of the most inhospitable places under some of the toughest deadlines and constraints," she said. Companies making the pledges run the spectrum from large national firms like Jacobs and Bechtel to regional and local firms. Associations like the National Center for Construction Education and Research, the Home Builders Institute.



First Lady Michelle Obama announcing the job pledge

The Associated General Contractors of America, and the Building Trades Association are also supporting the effort. More than 100 companies and other organizations are involved in the initiative, according to the first lady. "Many of the skills and abilities gained during military training and service are highly transferable to the skills we require to successfully serve our clients around the world," said Lori Sundberg, the senior vice president of human resources at Jacobs. "We are proud of the veterans working at Jacobs and appreciate their military service, their dedication, and the value they add to our company." The construction industry is expected to boom in the coming years. The Department of Labor estimates that more than 1.5 million construction jobs will be created between now and 2022. The hiring push was spearheaded by the Labor Department and Joining Forces, a White House initiative promoted by Obama and Jill Biden to encourage organizations to hire and train veterans. [Source: Stars and Stripes | Jon Harper | 10 Feb 2014 ++]

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# **Vet Cemetery Colorado Update 05** ► VA Completes Land Purchase

The VA has completed a purchase of land in Colorado for a new national cemetery in the southeast portion of Colorado Springs. VA plans to construct the cemetery in the southeast portion of Colorado Springs. The facility will serve approximately 95,000 Veterans and family members who are not within 75 miles of an open national, state or tribal Veterans cemetery. The closest national cemetery is Fort Logan National Cemetery in Denver, about 85 miles away. VA completed acquisition of 374 acres of land on January 21, 2014. The property, known as the Rolling Hills Ranch, is located east of Marksheffel Road between Bradley and Drennan Roads. When VA receives construction funding, it will proceed with the initial phase of construction, which includes development of cemetery

roads, an entrance, administration and public information center, committal shelters and a maintenance facility. This infrastructure will support approximately 10 years of initial burial capacity for casket gravesites, cremation sites and columbarium niches. This will be the third VA national cemetery in Colorado. The other two are Fort Logan National Cemetery in Denver and Fort Lyon National Cemetery in Las Animas. [Source: NAUS Weekly Update 31 Jan 2014 ++]

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#### **Vet Cemetery New Jersey Update 04** ► Sparta Site Taking Names

The Northern New Jersey Veterans Memorial Cemetery has gotten final approval from the state to open, although it will be several months before burials will begin at the Sparta site. The New Jersey Cemetery Board approved the application at a meeting early in January conditioned on the state receiving the \$75,000 for the Maintenance and Preservation Trust Fund set up for the cemetery. Those checks — one from the cemetery and one from Sussex County — were forwarded to the board, and last week the Certificate of Authority was issued by the cemetery board. "It's another step," said John Harrigan, who has spearheaded the cemetery idea for the past several years. "We still have lots of other steps to take, like getting someone to help clear the first parcel, getting enough money to build."

One step to help with fundraising moved forward a bit on Thursday when the state Senate's Military and Veterans Affairs Committee, approved and sent to the full Senate a bill that would allow New Jersey income-tax payers to make a contribution to the not-for-profit cemetery through a check-off on the annual income tax form. The companion bill in the Assembly is still before that body's Military and Veterans Affairs Committee. Initially, Harrigan's idea was for a small plot of land on county-owned land near the Homestead complex. Nothing compatible was found, but county officials took up Harrigan's idea and looked at other property. What they found was a 66-acre parcel adjacent to the Sussex County Technical School on Route 94. Although a good portion of the parcel is wetlands, an architect was able to identify about 35 useable acres where up to 16,000 gravesites can be made. The initial parcel will have room for about 1,400 graves, as well as a place for cremated remains.



Harrigan said among people who have already contacted him is a woman who lost both parents and her grandfather within the past year. "She said all were veterans and all have been cremated," he said. "She's keeping the ashes so they can be placed at the cemetery when it opens." Among other steps to be taken are installation of a sign, designed and built by students at Sussex Tech. "Just the paperwork for that sign is an undertaking," Harrigan said. "We had to get the plans approved (by the town), and when we get the holes dug, have to wait for the inspector to make sure they are 41 inches deep. Then we can get the sign up." The first phase will include the cemetery's office and maintenance buildings and the infrastructure. "We can't show gravesites until we have the land cleared and know what trees we're going to keep," Harrigan. "But we are taking names. People can just give me a call," he said. His phone number is 973-271-2413. [Source: New Jersey Herald | Bruce A. Scruton | 1 Feb 2014 ++]

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# **Retiree Appreciation Days** ► Feb 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 <a href="http://www.hostmtb.org/RADLIST-2014.html">http://www.hostmtb.org/RADLIST-2014.html</a>. For more information call the phone number indicated below of the Retirement Services Officer (RSO) sponsoring the RAD.

#### 2014 Retiree Appreciation Days (RAD) as of 09 February 2014

RAD Locations	<u>Dates</u>	RAO\RSO Phone Numbers
AZ Army NG RAD @Phoenix, AZ (1)	22 February	602-267-2545
F.E. Warren AFB, WY (5)	19 April	307-773-3381\2309
Little Rock AFB, AR	03 May	501-987-6095
Watervliet Arsenal, Watervliet NY	03 May	518-266-5810
West Point, NY	03 May	845-938-4217
USAG Bavaria (Grafenwoehr), GE (2)	09 May	0049-09641-83-8709
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 (2)	16 May	0049-0981-183-3301
Malmstrom AFB, MT (6)	16-18 May	406-731-4751\406-866-0683
Fort Wainwright, AK	17 May	907-353-2099
Fairchild AFB, WA	06 June	509-247-5359
Los Angeles AFB, CA	07 June	310-653-5144
Buckley AFB, CO	14 June	720-847-9213
Boise, ID (Air NG RAD)	07 September*	866-482-7343
Boise, ID (Army NG RAD)	TBD	866-482-7343
Rosemount, MN	15 August	507-474-9297
Des Moines, IA	28 August	515-277-6113
Fort McCoy, WI	05 September	608-388-3716
Duluth, MN	12 September	218-590-3144
Redstone Arsenal, AL (3)	18-20 September	256-876-2022
Selfridge, MI	20 September	586-239-5580
Camp Lejeune, NC (7)	27 September	910-451-0287
Fort Hamilton, NY	27 September	718-630-4552
USAG Benelux, BE (2)	04 October	0032-65-44-6293
Kaiserslautern/Ramstein, GE (2)	15 October	0049-0631-411-8405

USAG Vicenza, IT (2) 17 October 0039-0444-71-7262 Camp Humphreys, KOR 18 October 010-3176-1696 USAG Stuttgart, GE (2) 23 October 0049-07031-15-2010 24 October\* 937-257-3221 Wright-Patterson AFB, OH Fort Leavenworth, KS 25 October 913-684-5583 25 October Rock Island, IL 563-445-0191 USAG Wiesbaden, GE (2) 25 October 0049-0611-705-7668 31 Oct-1 Nov\* Fort Knox, KY 502-624-4641\4315\1765 Buffalo Gap (Abilene), TX (4) 21 December 325-572-3365

\* = Tentative Date(s)

(#) = Comment Number

#### **COMMENTS:**

- 1. For scheduled events and to RSVP for attendance at the 2014 AZARNG Retiree Appreciation Day, please view the AZ RAD Flyer 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. For up-to-date information about Europe-based RADs, i.e., scheduled events, location, times, registration, etc., please call the sponsoring RAO\RSO, view the December 2013 INCOM-Europe Retiree Bulletin or visit the INCOM-Europe Web Site.
- 3. For scheduled events planned for the Redstone Arsenal RAD, please contact the Redstone RAO\RSO Rep or view the Space Calendar.
- 4. Military Appreciation Day Dec. 2014. Abilene TX Convention and Visitors Bureau. For more info, location, etc., visit Abilene Visitors Website or call 325-572-3365.
- 5. F.E. Warren AFB near Cheyenne, Wyo., is hosting a RAD on April 19, from 0900 to 1300. Scheduled activities include an opening ceremony; guest speakers; breakfast; base tours; base historical videos; ID cards; 24 base, medical and veteran organization booths; and a luncheon. Survivor benefit counselors and retiree pay issue representatives will also be available. Events take place at the 90th Medical Group Center. For more information, call 307-773-5944\2309 or the base public affairs office at 307-773-3381, or send email inquiries to get FE Warren RAD Info.
- 6. Malmstrom Air Force Base near Great Falls, Montana, is planning a RAD Weekend during May 16-18, in conjunction with a commissary case-lot sale. Scheduled activities include a retreat ceremony followed by social hour, medical screenings, informational briefings, a formal dinner with Congressman Steve Daines as guest speaker, and a Sunday brunch. For more information, call 406-731-4751\406-866-0683 or send email to get Malstrom AFB RAD Info.
- 7. The Marine Corps Base Camp Lejeune will be holding its' annual RAD on the 27th of September at 0900. Guest speaker is the Director of the NC Veterans Service Office Mr. Ilario Pantano. For more info, contact RAO or EMail Camp Lejeune RAD Info.

[Source: http://www.hostmtb.org/RADLIST-2014.html | Milton Bell | 13 Feb 2014 ++]

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# Vet Hiring Fairs ► 15 Feb thru 15 Apr 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 <a href="www.uschamber.com/hiringourheroes/events">www.uschamber.com/hiringourheroes/events</a>. 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 <a href="http://www.uschamber.com/hiringourheroes/events">http://www.uschamber.com/hiringourheroes/events</a>

#### **Veterans Hiring Fair**

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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 – Louisville, KY
February 27, 2014 – San Antonio, TX
March 1, 2014 – Detroit, MI
March 11, 2014 – Military Spouse Networking Reception Ft. Carson, CO
March 12, 2014 - Military Spouse Hiring Fair and Career Forum Peterson Air Force Base, CO
March 12, 2014 – Houston, TX
March 13, 2014 - Bentonville, AR
March 13, 2014 – Grand Rapids, MI
March 13, 2014 – Salem, OR
March 20, 2014 – Greater Erie, PA
March 20, 2014 – Dallas, TX
March 24, 2014 - Camp Pendleton, CA Networking Reception
March 25, 2014 - Military Spouse Hiring Fair and Career Forum Camp Pendleton, CA
March 25, 2014 – Eau Claire, WI
March 26, 2014 - Casper, WY
March 26, 2014 - Chicago, IL
March 27, 2014 - New York City
April 1, 2014 – Lincoln, NE
April 2, 2014 – Philadelphia, PA
April 8, 2014 – St Louis, MO
April 9, 2014 – Washington D.C. at the Verizon Center
April 9, 2014 - Washington, D.C. - Military Spouse Networking Reception at the Verizon Center
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**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 30 Jan 2014 ++]

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## WWII Vets 57 ► Shepherd~Ernest

Ernest Shepherd was drafted into the Army in 1943. He hadn't yet graduated high school and had spent his whole life on his father's small farm in Tennessee - twice transplanted by eminent domain - but would soon serve as a medic across the Atlantic in the European theater. While treating wounded troops in a hospital in Liege, Belgium, Shepherd heard what sounded like a modern-day helicopter. "You knew to hunt a place to hide, find something to get behind," he said. Then, a blast. "It hit about I'd say probably 300 feet from where I was on the second floor." It was a German buzz bomb. "It was a bomb that looked like a small plane except it had a fire shooting out the tail-end of it." Shepherd said it blew out all the windows in all the buildings several blocks around the hospital. Glass fragments hit him in the face. "That's how I received a Purple Heart," he said. He said the hospital was full, with more than 1,000 patients at that time, that the bomb killed more than two dozen people, more than half of them GIs.



**Ernest Shepherd** 

But its aftermath would not be the most horrific image he witnessed during his service. He would join the infantry as a medic. While on the move, they came upon some houses. "This one house we went in, the Germans had shot point blank through a brick house and killed three of our men," Shepherd said. The men had gotten there before the rest of the group. "I guess that's one of the worst sights I'd seen right up close personally. One of the men's heads was missing. Another man's torso was destroyed. Shepherd couldn't bear to see the third. "The other one killed was out in the yard, and I didn't go up to him to see." But it wasn't just seeing the horrors of war on American soldiers. Each heartache, no matter the side, could take its toll. "I know we were going through a small town and they captured this young man. He was AWOL from his German company and so they just took him and ... as we were marching out of that little village, his mother was walking along beside us - begging, crying, carrying on like that to release him. I thought well if that was turned around and that was my mother, she'd be doing the same thing. "There were some things that were really sad but you just had to go through with it."

But there were bright spots. For instance, running into his brother Henry on a foreign continent near the end of the war. While resting up, Shepherd began looking at the writing on the tanks passing by. "I said, 'Golly gum, that's the 'fit my brother's with. ...' Sure enough he'd seen me, too." But Henry thought his brother was "some officer" pointing out directions rather than his brother waving hello. Shepherd discovered Henry's outfit went ahead of his about two miles and stopped for the night. Shepherd got a ride with one of the Jeep drivers, made some inquiries and was taken right to his brother's tank. "It sure was a wonderful feeling and a surprise to see him," he said. They took photos with each other and swapped stories. The next morning, Henry drove Shepherd back to his company. "He said to me - he was much stronger than me. He said, 'Brother, you just go back and rest. I'll do the fighting." After

the war ended in Europe, Shepherd began training with weapons to go to Japan. He said in Europe, medics weren't armed, but in Japan they would be. But the atomic bombs brought an abrupt end to the war, and soon Henry would return home, Shepherd following in December.

"When I came back from overseas and came through the New York harbor and passed the Statue of Liberty, I looked up to the Lord and said, "Thank you, Lord for bringing me through all this safely.' There's a lot of them that did not. ... "When I came home, I got out of the Army in Fort Knox, Ky., and rode a bus to Tennessee, caught a taxi out to the country ... where my parents had moved to," he said. "I got there about midnight, and they let me in the house. That must have been a wonderful time for our mother - to see the last of her children come home safely from the war. She was religious, and she just sat up in the bed and shouted. I get choked up when I tell that." He would find that one of the times the government had forced the family to move, it had been from the area the Oak Ridge National Laboratory, where much of the work on the atomic bomb had happened, was built. After marrying his wife in 1949, he would eventually end up working there, building displays for wonders of technology and space, including rocks from the moon. Now retired, he spends his days in Tennessee with his wife and family. [Source: American Legion Online Update 19 Dec 2013 ++]

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### State Veteran's Benefits & Discounts ► Tennessee 2014

The state of Tennessee 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 – TN" 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.tn.gov/veteran & http://militaryandveteransdiscounts.com/location/tennessee.html

- Veteran Housing Benefits
- Veteran Employment Benefits
- Veteran Education Benefits
- Other State Sponsored Veteran Benefits
- Discounts

[Source: <a href="http://www.military.com/benefits/content/veteran-state-benefits/tennessee-state-veterans-benefits.html">http://www.military.com/benefits/content/veteran-state-benefits/tennessee-state-veterans-benefits.html</a>
Feb 2014 ++]

### \*Vet Legislation\*



### **Don't Ask, Don't Tell Update 11** ▶ Restore Honor to Service Members Act

A bill that would upgrade the service records of gay, lesbian and bisexual troops discharged due to sexual orientation and open the door to veterans' benefits has been introduced in the Senate and referred to the Armed Services Committee for review, officials said. The Restore Honor to Service Members Act was introduced Jan. 30 by Sen. Brian Schatz, D-Hawaii, and Sen. Kirsten Gillibrand, D-N.Y. The bill mirrors one introduced in the House (<a href="http://www.stripes.com/bill-would-upgrade-records-of-those-discharged-under-dadt-1.226901">http://www.stripes.com/bill-would-upgrade-records-of-those-discharged-under-dadt-1.226901</a>) in June by Rep. Charles Rangel (D-NY) and Rep. Mark Pocan (D-WI). Pocan has said that the House bill has the bipartisan support of 140 members, however, it has yet to move forward.

"The repeal of 'Don't Ask, Don't Tell' was a watershed moment, ending institutionalized discrimination that unjustly targeted gay and lesbian members of the military," Schatz said in a statement from his office. "Yet thousands of former service members still bear the scars of that discrimination, with their military records tarnished with discharges other than honorable and marks on their records that compromise their right to privacy. "Many of these brave men and women that served our country are currently barred from benefits that they earned and are entitled to, and in the most egregious cases they are prevented from legally calling themselves a veteran. This needs to be corrected now." Roughly 114,000 servicemembers were discharged because of sexual orientation between World War II and the repeal of "don't ask, don't tell" in September 2011, officials have stated. Many of these servicemembers, depending on the discharge classification and the state in which they lived, were treated as felons and precluded from voting and collecting unemployment and veterans' benefits, such as health care and disability. Many were also discriminated against when applying for jobs and housing.

A lot has changed since the repeal of the 1993 law that banned gays and lesbians from serving openly in the military. Gay and lesbian servicemembers have been able to serve openly, marching in gay pride parades and having same-sex wedding ceremonies in on-base chapels. They have also seen benefits extended to their partners. Organizations that represent LGBT servicemembers and veterans have applauded efforts to bring the bill to President Barack Obama's desk. "LGBT veterans who served and sacrificed in silence during World War II, Korea, and Vietnam, as well as those who served before and during 'Don't Ask Don't Tell' in the Gulf War, Iraq, and Afghanistan, deserve to see their service recognized and honored at long last," Denny Meyer, spokesman for American Veterans for Equal Rights, the national LGBT veterans service organization, said in the statement. Should it pass, the bill would instill the repeal into law. All servicemembers who were discharged because of their sexual orientation would then receive a "timely, consistent and transparent" review, and those who served honorably would see their records upgraded. This would open the door to benefits.

Any indication of sexual orientation would be struck from service records, and consensual relations between same-sex couples would be decriminalized — bringing military law in line with Supreme Court rulings. "We need to right discriminatory discharges for our veterans immediately," Gillibrand said in the statement. "A clean, honorable record is long overdue for veterans who were discharged solely because of who they love. Our veterans served our country courageously and with dignity and we must act to give them the appropriate recognition they deserve." It is now up to Senate Armed Services Committee chairman Sen. Carl Levin, D-Mich., and others on the committee, including Gillibrand, to call for a hearing said Pocan spokesman David Kolovson. Currently, none is scheduled, he said. In order to reach the president's desk, the bill needs to pass both the House and the Senate. Currently, no hearings are scheduled, Kolovson said. [Source: Stars & Stripes | Matthew M. Burke | 12 Feb 2014 ++|

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### VA Reform ► VA Management Accountability Act of 2014

Two Florida Republicans teamed up on 11 FEB to launch an effort to reform the federal Veterans Affairs Department. U.S. Sen. Marco Rubio (R-FL) and U.S. Rep. Jeff Miller (R-FL), the chairman of the U.S. House Veterans Affairs Committee, introduced the VA Management Accountability Act of 2014 (S.2013 & H.R.4031). The legislation would give VA secretaries the ability to fire or demote senior executive service VA department officials based on performance. As of fiscal year 2012, there were 448 SES officials in the department. Rubio and Miller pointed toward the recent deaths of 31 veterans at VA facilities, which could have been prevented, and the lack of accountability VA officials faced in the aftermath as to why this bill was needed. "Widespread lack of accountability and a mounting disability benefits backlog has left many of our veterans without proper care, even resulting in the tragic and preventable deaths of at least 31 veterans,"



Marco Rubio and Jeff Miller

Rubio said on Tuesday. "The least we can do in return for our veterans' courageous service and sacrifice is ensure that they receive the quality care and treatment they deserve. This bill equips VA leaders with the tools needed to address and correct the problems at hand. Giving the VA secretary complete authority to manage executives based on their performance discourages career employees from evading appropriate punishments and helps restore the public's faith in the organization." Miller said, "This legislation would give VA leaders a tool to address a problem that continues to get worse by the day. VA's widespread and systemic lack of accountability is exacerbating all of its most pressing problems, including the department's stubborn disability benefits backlog and a mounting toll of at least 31 recent preventable veteran deaths at VA medical centers across the country,"

The Panhandle congressman insisted most VA employees were doing their jobs and helping America's veterans. "While the vast majority of VA's more than 300,000 employees and executives are dedicated and hard-working, the department's well-documented reluctance to ensure its leaders are held accountable for mistakes is tarnishing the reputation of the organization and may actually be encouraging more veteran suffering instead of preventing it," Miller said. "With all the problems VA hospitals and regional offices have recently had and new issues continually arising, we need to give the VA secretary the authority he needs to fix things. That's what my bill would do." Rubio's and Miller's legislation has won the backing of AMVETS (American Veterans), Concerned Veterans for America, and Iraq and Afghanistan Veterans of America. [Source: Sunshine State News | Kevin Derby | 12 Feb 2014 ++]

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### Cola 2016 Update 08 ► House Vote 326-90 to Repeal Cuts

A measure that would repeal caps on annual increases in military retired pay steamed through the House on 11 FEB, receiving well over the two-thirds majority required for fast-tracked legislation. The vote was 326-90. After announcing earlier in the day they would not tie repeal of the caps on cost-of-living adjustments for retirees to broader legislation to suspend the federal debt ceiling, House Republican leaders then forwarded an amendment on COLA cap repeal as a rider to another unrelated bill that has already been approved by the Senate. The COLA caps

are estimated to save \$6 billion over 10 years. The House's repeal provision would offset the lost savings by extending sequestration on mandatory Medicare spending by one year, to 2024. Prior to the vote, House Armed Services Committee member Rep. Adam Smith (D-WA) said he could not support a measure that pits one group against another for funding support — in this case, Medicare-eligible seniors versus military retirees. House Minority Whip Rep. Steny Hoyer (D-MD) told the Hill newspaper he would vote against the bill because of the Medicare offset, an arrangement that he said would undermine efforts for long-term spending reform.

The Senate is poised to consider its own legislation to repeal the COLA caps. That provision cleared a key procedural hurdle 10 FEB, although it does not include any proposal for offsetting the \$6 billion in lost savings. Senators voted unanimously, 94-0, to advance that bill, drafted by Sen. Mark Pryor (D-AR). Debate on that bill is underway, and senators can offer amendments to offset the lost savings. A vote could come as early as Wednesday. Either piece of legislation, if approved by both chambers, would undo a section of a previous federal budget deal that would have reduced annual COLA increases by 1 percentage point for "working age" retirees under 62, starting in late 2015. House lawmakers moved swiftly on Tuesday to voice support for their legislation. "It is imperative that we keep our promise to the members of the armed services who have sacrificed so much for our country," said Rep. Gus Bilirakis, R-Fla.. "Military retirees have bravely served and made enormous personal sacrifices. Our country promised these retirement pensions to military retirees. I am pleased to see that Congress is able to honor that commitment." [Source: MilitaryTimes | Patricia Kime | 11 Feb 2014 ++]

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### Cola 2016 Update 09 ► Senate Votes 95 to 3 to Unwind Cuts

The Senate overwhelmingly approved a House-passed bill 95 to 3 12 FRB that would unwind \$6 billion in cuts to veterans benefits from last year's budget deal that proved to be a political fiasco for all involved. The conclusion of the battle to unwind the cuts in Congress culminates several days of flip-flops from Democrats and Republicans. Lawmakers ultimately concluded it was shrewder to put to rest a rising political vulnerability with veterans than continue petty-looking squabbles over offsets that are lost on the public at large. The takeaway message from the massive backlash over a relatively small-dollar provision included in last year's budget agreement engineered by Wisconsin Republican Rep. Paul Ryan is **don't mess with vets**, especially in an election year. The legislation that now heads to President Obama's desk for his signature, would pay for restoring a 1 percent cost-of-living adjustment to military retirees' pensions by extending the mandatory sequester cuts an additional year.

Senate Democrats had spent much of Tuesday insisting that it was imperative to pass a "clean" bill without an offset ASAP, arguing that veterans had already "paid in full" their debt to society, even though none of the offsets being discussed would have touched other veterans benefits or even come out of the Department of Defense. They were pushing a bill that was pending in the Senate from embattled Arkansas Democrat Mark Pryor that would have unwound the cuts without paying for them. But between the House's undeniably overwhelming vote on its bill Tuesday of 326 to 90 including 120 Democrats, and the inability of Democrats and Republicans to agree on amendments to the Pryor bill, Democratic leadership abruptly changed course Tuesday scheduling a vote on the House bill. A few hours ahead of the vote, Democrats appeared to be caught off guard. Senate Armed Services Committee Chairman Carl Levin, D-Mich., said he didn't know if he would support the House payfor and needed to review the details including how he had voted on it previously. "I don't know," he said. "There's a little uncertainty in my mind as to which particular extension this is." Levin said that Democrats generally still preferred a bill without a payfor, and that his personal preference was one that would close off-shore tax havens. "I think most Democrats want a clean bill. If our choice is a good payfor... I would clearly vote for that.... If it's a pure COLA restoration, I'm all in favor for that, but in terms of the other options I just have to withhold judgment until I know more about it."



Sen. Carl Levin (D-MI) said Democrats would rather have passed legislation to reverse the cuts without a payfor

The House payfor had received mixed reviews from Senate Republicans Tuesday with many continuing to push for a payfor from New Hampshire Republican Sen. Kelly Ayotte that would close the child tax credit to undocumented immigrants. "I think sequestration was a terrible mistake to start with," said Arizona Republican Sen. John McCain Wednesday. As Democrats had tested the waters with Republicans over the payfor fight, it had appeared last week that the GOP would balk at even debating a bill that didn't have a payfor. But Republicans reversed course on Monday joining with Democrats unanimously to take up the Pryor bill, which was left in the dust by Wednesday. In the end, with a snowstorm threat pushing up a looming recess imminently, lawmakers gave up their payfor fights and just wanted to check the box, claim victory and go home. "My inclination is I just want to solve this problem," said Maine Independent Angus King Wednesday, who had joined in a Democratic press conference decrying attempts to payfor the legislation the previous day. "And the House has now recessed, so if we do something different, it gets delayed," he said. "Let's do it."

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### TRICARE Breast Feeding Coverage ► S.1994 Introduced

TRICARE would cover the cost of breast-feeding equipment, support and counseling for new moms who want to nurse their babies under a bill introduced by Sen. Claire McCaskill (D-MO). The Affordable Care Act requires insurers to cover the full cost of renting or providing pumps as well as lactation counseling and support. But TRICARE pays only for efficient, hospital-quality breast pumps for use in medical facilities and under some conditions for premature infants. "As someone who was a single, working mother, I know firsthand the importance of comprehensive, affordable health care when caring for a new child," McCaskill said in a statement. "New mothers in the military and military spouses deserve access to the services consistent with coverage available in the private sector." McCaskill said she plans to move quickly to secure bill co-sponsors and reach out to Democratic and Republican lawmakers for support.

Her bill, S.1994, drew quick praise from the National Military Family Association, an advocacy group representing military dependents, retirees and families. "Ensuring that military health care benefits are on par with civilian coverage is one of our top priorities," NMFA officials said. As the military's health program, TRICARE was not pulled into the legislative orbit of the Affordable Care Act, an omission that for the most part has shielded military beneficiaries from some of the negative consequences of the law, including dropped insurance and rate hikes. But several disparities, including breast-feeding supply coverage, exist. At least one difference between

TRICARE and the ACA was rectified shortly after the law was signed, when Congress approved health care coverage for unmarried children of military personnel and retirees up to age 26, as also required by the ACA, under a new option called Tricare Young Adult.

But even that change has met with opposition from some military sponsors who object to the fact that TYA, available to beneficiaries ages 21 to 26, requires enrollment and payment of monthly premiums. Rep. Sam Graves (R-MO) introduced a bill 30 JAN that would allow dependent youths to stay on ordinary TRICARE Prime or Standard, like their parents, until age 26, instead of requiring them to enroll in TYA. Graves proposes to pay for his bill by trimming foreign aid "like green energy programs in Africa or climate change initiatives in Asia." His proposed bill, HR 3974, has been referred to the House Armed Services Committee. Graves has yet to attract any co-sponsors. [Source: Military/Times | Patricia Kime | 5 Feb 2014 ++]

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### **Vet Legislation Issues 2014** ► Omnibus Bill H.R.1950

On 4 FEB Concerned Veterans for America (CVA) — a veterans advocacy organization — along with AMVETS, held a press call to explain why they oppose the new omnibus bill introduced by Senator Bernie Sanders (I-VT) known as the Comprehensive Veterans Health and Benefits and Military Retirement Pay Restoration Act of 2014 (S.1950). Not all veterans organizations support this bill, and CVA wanted to make that fact clear. On the call was Pete Hegseth, CEO of Concerned Veterans for America, Darin Selnick, CVA's top VA advisor, and Stewart Hickey, Executive Director of AMVETS. Both organizations explained their shared, and separate reasons for opposition. LISTEN. "Bigger' doesn't mean 'better,' and the Sanders bill would only foist new responsibilities and promises on a federal department that is already overwhelmed and overburdened," said Pete Hegseth. "The Department of Veterans Affairs (VA) should keep the promises they've already made, rather than create new ones—imposing even longer wait times and poorer quality service for veterans." Audio of CVA and AMVETS opposition is available at soundcloud.com/concernedvets/press-call-vets-groups-explain and both organizations make some valid points and it is worth taking the time to listen to it. While there are many things in the bill that are beneficial to vets there are a few that could be detrimental and are deal breakers for CVA & AMVETS. Concerned Veterans for America is a non-partisan, non-profit, 501(c)(4) organization that advocates for policies that will preserve the freedom and prosperity we and our families so proudly fought and sacrificed to defend. [Source: PRNewswire-USNewswire 4 Feb 2014 ++]

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### VA Bonuses Update 13 ► House Passes 5 Year Ban Bill

The House unanimously passed a bill 3 FEB that would ban bonuses for senior executives at the Veterans Affairs Department for the next five years. The provision was included in a larger bill to require public universities to charge veterans attending their schools in-state tuition rates. The House previously approved a measure that would reduce performance awards at the agency for all employees by 14 percent, or \$275 million. The Senate has not voted on that bill yet. The new legislation would eliminate performance awards for members of the Senior Executive Service through 2018, which the Congressional Budget Office estimated would save \$18 million. The provision, originally introduced by House Veterans Affairs Committee Chairman Jeff Miller (R-FL) as part of another bill, comes after hearings on VA's bonus program and a Government Accountability Office report that found the agency's suspended and unlicensed doctors received significant bonuses.

Miller said the bill's passage marked an important step forward to hold VA more accountable, as the department has failed to conduct the review of its performance appraisal system that the committee recommended. The chairman long has argued that no one at the department deserves bonuses while the backlog of veterans benefits claims remains high. Miller even created a website to track VA's "lack of accountability" in giving out awards. "Until we have complete confidence that VA is holding executives accountable -- rather than rewarding them -- for mistakes, no one should get a performance bonus," Miller said. "Period."

The Senior Executives Association warned Miller not to eliminate the performance awards, as it would drive VA employees out of federal service. SEA said in a letter to the committee that the bonuses are part of the pay structure for SES employees, and are awarded only after a "rigorous review of executives' achievements against both individual and organizational performance goals." SEA's President Carol Bonosaro wrote in the letter that banning bonuses would be "counter-productive and run the risk of detracting from mission accomplishment and driving high-performing VA executives to retire or seek more rewarding positions in other parts of the government or the private sector." The performance awards were created "to encourage excellence in performance by career appointees," according to federal statute, and are worth between 5 percent and 20 percent of an employee's basic rate of pay. [Source: GovExec.com | Eric Katz | 4 Feb 2-14 ++]



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### GI Bill Update 169 ► House Passes In-State Tuition Rule Bill

Lawmakers in a deeply divided House of Representatives can't agree on much anymore, but they're unanimous on at least one thing: Veterans shouldn't be stuck with out-of-state tuition costs at public universities. A bill that would force schools to ease such residency rules for vets — or lose GI Bill eligibility entirely — passed the House 3 FEB without a single dissenting vote, 390-0. The measure must still pass the Senate and be signed by the president to become law, and a more expansive veterans bill in the Senate, which covers many issues in addition to in-state tuition, appears to lack the broad, bipartisan support of the House bill. But such a show of support in the House likely means the chances are good that some version of the in-state tuition proposal will become law by the end of the year. The House vote "sends a strong message that both parties believe veterans should never be disqualified for in-state tuition at public colleges because of past military obligations," Ryan Gallucci, deputy legislative director for Veterans of Foreign Wars, said in a written statement.

The Post-9/11 GI Bill covers the full cost of tuition at public universities at the in-state rate but does not pay for the extra fees charged to students designated as out-of-state. This can often be a problem for vets, who have been ordered by Uncle Sam to move around the country or the world. The cost difference is substantial. The average cost of in-state tuition at public schools in the 2012-13 school year was \$8,655, according to the College Board. For out-of-state students, it was \$21,706. VFW and other veterans service organizations have pushed strongly for the House proposal. But some people have expressed reservations. Under H.R.357, dubbed the GI Bill Tuition Fairness Act, any school that doesn't offer in-state tuition to vets when the bill becomes effective in summer 2016 would be

prohibited from accepting any GI Bill benefits. Veterans using GI Bill benefits prior to that deadline could continue to do so as long as they remain enrolled at the school. But all other vets would have to either find another school or find another way to pay.

"In-state tuition requirements vary across all 50 states, and within schools, and one of our concerns is: Could, or how would, we help define a program that would not limit choices to our veterans?" Curtis Coy, a deputy undersecretary for the Veterans Affairs Department, said in an April 2013 congressional hearing. Questions have also been raised about what the bill would mean for the bottom lines of federal and state governments, as well as universities. "The men and women who served this nation did not just defend the citizens of their home states, but the citizens of all 50 states. This bill will ensure our veterans' educational benefits reflect that important principle," Rep. Jeff Miller, R-Fla., said in a written statement. "And because H.R.357 saves the government money, it's a win for taxpayers as well as veterans." But schools and state governments could have to make up for some of the money that the federal government saves. Currently, public universities can help vets make up for the gap between in-state and out-of-state tuition with the Yellow Ribbon program, which is paid for jointly by schools and VA. The bill would make Yellow Ribbon unnecessary by essentially holding schools entirely responsible for the cost difference.

#### A growing number of states offer in-state college tuition rates to all student veterans, even if they are not state residents. 🔲 In-state tuition 🔃 Pending legislation 📕 No legislation ★ Indicates in-state tuition for some nonresident vets under certain circumstances Wash. N.D. Ore. S.D. Idaho Wyo Pa. Ohio Neb Ind. Vt. Nev. Utah Mass. Colo Kan. Mo. ( R.I. Conn. Okla Ariz. N.M. N.J. Ala. Del. Md. Texas D.C. W.Va. SOURCE: STUDENTVETERANS.ORG STAFF

Barmak Nassirian, director of federal policy for the American Association of State Colleges and Universities, said his organization supports efforts to offer low-cost public university education to vets, but the legislation "abdicates all of the responsibility for balancing the books." The in-state tuition rate is significantly lower than what it costs to educate students, Nassirian said. State budgets provide schools with extra money to make up that difference. But the House bill provides no extra money for schools. "For Congress to simply come in and basically legislate a free lunch without paying for it ... would throw an enormous monkey wrench into the operation of public institutions," Nassirian said. He added that state legislatures and boards of education sometimes control such tuition policies — not the universities themselves — so some schools might not be able to offer the tuition discount to vets

even if they want to, and would become ineligible for the GI Bill as a result. In order to qualify under the House bill, a vet must have at least 90 days of active-duty service and be within three years of separating from the military. Schools can require that vets "demonstrate an intent" to establish residency in their particular states. In addition to its in-state tuition mandate, the bill would also:

Impose stronger infectious disease reporting requirements on VA hospitals.

Ban performance bonuses for VA executives for five years.

• Allow veterans to use vocational rehab benefits up to 17 years from discharge, instead of the current 12 years.

[Source: MilitaryTines | George Altman | 11 Feb 2014 ++]

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### **Legionnaires Disease Update 06** ► House Passes Transparency Bill

House legislation that would make it illegal for veterans hospitals nationwide to conceal disease outbreaks won passage on 3 FEB with bipartisan approval. Supporters argued a fatal outbreak of Legionnaires' disease in the VA Pittsburgh Healthcare System shows a need for the transparency rules, which would require VA hospitals to report promptly cases of infectious disease to state and local health departments. Separately, the federal government agreed Monday that a World War II veteran contracted Legionnaires because of government negligence at the VA's University Drive hospital in Oakland. Lawmakers from across Western Pennsylvania said veterans deserve better. "We owe it to them and their families to make sure that at least some good comes from this tragic incident," said Rep. Mike Doyle, D-Forest Hills.

He was one of several members of the Pennsylvania delegation who called for more thorough disease disclosures and institutional accountability since federal reviews linked at least five patient deaths to the Legionnaires' outbreak from February 2011 to November 2012. Reviewers tied 16 non-fatal cases to bacteria-tainted tap water at VA campuses in Oakland and O'Hara.

Hospitals run by the Department of Veterans Affairs now report disease cases to state and local health officials on a voluntary basis, a fact that lawmakers spotlighted after the Pittsburgh outbreak. Local VA officials delayed notifying the Pennsylvania Department of Health in at least one-third of the outbreak-linked cases but faced no penalties for the lag time, the Tribune-Review found.

Reporting delays can inhibit public health efforts to identify and contain outbreaks as they develop, doctors have said. State-licensed hospitals risk sanctions if they do not disclose infectious diseases within state-established guidelines. Many states, including Pennsylvania, mandate the reports within one day of a diagnosis, though VA hospitals escape those requirements. House Resolution 357 would direct VA hospitals to meet standard disclosure rules in the states where they operate and could open them to penalties when they do not. The House voted 390-0 on the resolution. "This inconsistency makes absolutely no sense and leaves the VA off the hook," said Rep. Mike Kelly, R-Butler, who joined Doyle, Rep. Tim Murphy, R-Upper St. Clair, and Rep. Keith Rothfus, R-Sewickley, in support of the bill. A similar version introduced by Sen. Bob Casey, D-Scranton, is expected to reach a Senate vote later this week and merge with the House version before going to President Obama.

Several families of identified outbreak victims have sued or announced plans for wrongful death litigation. In one case, lawyers for the government and victim William E. Nicklas' widow filed a pretrial motion on Monday agreeing that government negligence led to his case of Legionnaires' disease, a severe form of pneumonia. The agreement will shorten the length of the trial scheduled for mid-July but doesn't resolve the central claim that Legionnaires' disease caused Nicklas' death, said Harry S. Cohen, one of the attorneys for Greta M. Nicklas, 81, of Hampton. A VA spokeswoman referred questions to the Justice Department, where an attorney could not be reached for

comment. VA officials testified in June that they would support voluntary reporting guidelines for infectious diseases but agree public disclosures are important. After the Pittsburgh outbreak, they directed VA hospitals nationwide to follow state and regional disclosure rules on a voluntary basis. [Source: Pittsburgh Tribune Review | Adam Smeltz & Brian Bowling | 3 Feb 2014 ++]

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### **Stolen Valor Update 91** ► South Carolina Law Clears House

The South Carolina Military Service Integrity and Preservation Act unanimously cleared the state House last month and is being reviewed by the Senate Judiciary Committee. The legislation would establish a \$500 fine and a 30-day prison sentence for any person who "knowingly and falsely" represents themselves as a U.S. veteran to fraudulently obtain money, property or any other tangible benefit. Federal violators who commit similar acts now face up to a year in prison. "I am not sure why, but for some reason it appears that South Carolina has an epidemic of these imposters," said the bill's sponsor, Rep. Stephen Goldfinch Jr., R-Murrells Inlet. The problem has grown as crooks can more easily find fake military documents, medals and uniforms on auction Web sites and tap into what statistics indicate is a lucrative market. In fiscal year 2013, the Department of Veterans Affairs provided more than \$59 billion in compensation benefits and more than \$5 billion in pension payments to 4.5 million veterans and survivors nationwide, according to federal data.

Goldfinch, a South Carolina attorney and Navy veteran, said at least 10 veterans and advocacy groups in the Charleston area have contacted him to report more than 100 incidents statewide of con artists claiming to have served in the military or won a medal. The South Carolina bill would create a misdemeanor offense and cover all "written or oral communication" that is fake, including service résumés, decorations, medals, ribbons or other means of honoring veterans authorized by Congress. In writing the bill, Goldfinch said he consulted a 2012 U.S. Supreme Court decision that struck down the Stolen Valor Act of 2005. The court said that while it's disreputable to lie about receiving a medal, it's still protected under the First Amendment. A revised version of the act was signed by President Obama last year. Goldfinch, a 2010 graduate of the Charleston School of Law, said legislators were able to work around the decision by writing the bill to apply only to criminals who lie about being veterans with the intent to profit personally or financially. "We did not think it was necessary to go to the felony level, but we did think in order to preserve the integrity of the veterans who served, fought and died for South Carolina that it was important to prevent imposters," said Goldfinch, 31.

Mary Schantag, a Marine widow who lives in Missouri and operates the Fake Warriors Project, said "prevent" is the key word. Since launching the veteran-vetting venture in 1998, she said her nonprofit group and partners at similar sites have identified more than 6,000 hoaxers. The VA does not track such cases and as a result, suspects are rarely prosecuted. "The problem is not the law," Schantag said. "It's enforcement." She spent more than a decade working with her husband, Chuck, a Marine corporal wounded in Vietnam, to expose fake veterans. Since his death last year, she said she has averaged a dozen claims a day. She said the organization does not break down records by state. "We used to list names on our Web site, but we cannot keep up," she said. "It's literally an everyday affair. It's an epidemic." Schantag uses Internet background searches and files Freedom of Information requests to corroborate suspicious claims. She also taps her personal connections with Navy SEALs, Army Special Forces, military chaplains, historians and archivists to double-check her detective work. "It's a long process," said Schantag, who estimates that it takes four to six weeks for her federal record requests to be filled.

She said when her team feels it has found something criminal, it informs the VA inspector general, the FBI and local or state authorities, but the investigations usually stop there. The U.S. Department of Justice tracks claims filed under the Stolen Valor Act, but spokesman Peter Carr said in an e-mail that no such cases were filed in 2013. He did

not elaborate on how claims are substantiated. Goldfinch said his bill would only define the law and set penalties. Enforcement, he said, would be up to local authorities. "That's where the heartbreak comes into play," Schantag said. "We work our butts off to prove (people) are liars, forgers and thieves, but no one is being arrested, charged or prosecuted. Don't placate us with the law unless you intend to enforce it." [Source: The Agusta Chronicle | Wesley Brown | 2 Feb 2014 ++]

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

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 <a href="http://thomas.loc.gov/bss/d111/sponlst.html">http://thomas.loc.gov/bss/d111/sponlst.html</a>. Refer to <a href="http://www.thecapitol.net/FAQ/cong\_schedule.html">http://www.thecapitol.net/FAQ/cong\_schedule.html</a> 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.3958: **Healing Our Heroes Act.** A bill to provide for a one-year extension of the Department of Veterans Affairs pilot program on assisted living services for veterans with traumatic brain injury. Sponsor: Rep Broun, Paul C. [GA-10] (introduced 1/29/2014)
- H.R.3974: **TRICARE Young Adult Program Improvement.** A bill to amend title 10, United States Code, to improve the TRICARE Program for adult children of members and former members of the uniformed services, and for other purposes. Sponsor: Rep Graves, Sam [MO-6] (introduced 1/29/2014)
- H.R.3976: **Wounded Veterans Recreation Act.** A bill to provide for a lifetime National Recreational Pass for any veteran with a service-connected disability, and for other purposes. Sponsor: Rep Ruiz, Raul [CA-36] (introduced 1/29/2014)
- H.R.4004: VAMC West Los Angeles Lease Authorization. A bill to authorize the Secretary of Veterans Affairs to enter into enhanced-use leases for certain buildings of the Department of Veterans Affairs at the West Los Angeles Medical Center, California. Sponsor: Rep Waxman, Henry A. [CA-33] (introduced 2/5/2014) Related Bills: S.1987
- H.R.4037: **VA Training & Rehab Law Improvements.** A bill to amend title 38, United States Code, to make certain improvements in the laws administered by the Secretary of Veterans Affairs relating to training and rehabilitation for veterans with service-connected disabilities, and for other purposes. Sponsor: Rep Flores, Bill [TX-17] (introduced 2/11/2014)
- H.R.4038: **VBA IT Improvement.** A bill to direct the Secretary of Veterans Affairs to make certain improvements in the information technology of the Veterans Benefits Administration of the Department of

- Veterans Affairs to process claims more efficiently, and for other purposes. Sponsor: Rep Flores, Bill [TX-17] (introduced 2/11/2014)
- H.R.4053: **Establish VA Mammogram Standards.** A bill to amend title 38, United States Code, to direct the Secretary of Veterans Affairs to establish standards for the provision of mammograms at health care facilities of the Department of Veterans Affairs. Sponsor: Rep Negrete McLeod, Gloria [CA-35] (introduced 2/11/2014)
- S.1982: Comprehensive Veterans Health and Benefits and Military Retirement Pay Restoration Act of 2014. A bill to improve the provision of medical services and benefits to veterans, and for other purposes. Sponsor: Sen Sanders, Bernard [VT] (introduced 2/3/2014)
- S.1985: **Veterans Health Care Access Received Closer to Home Act of 2014**. A bill to reauthorize and modify the pilot program of the Department of Veterans Affairs under which the Secretary of Veterans Affairs provides health services to veterans through qualifying non-Department of Veterans Affairs health care providers, and for other purposes. Sponsor: Sen Moran, Jerry [KS] (introduced 2/3/2014) Related Bills: H.R. 3858
- S.1986: **Streamlining Services for Older Veterans Act.** A bill to amend the Older Americans Act of 1965 to provide for outreach, and coordination of services, to veterans. Sponsor: Sen Manchin, Joe, III [WV] (introduced 2/3/2014)
  - "S.1987: **VAMC West Los Angeles Lease Authorization.** A bill to authorize the Secretary of Veterans Affairs to enter into enhanced-use leases for certain buildings of the Department of Veterans Affairs at the West Los Angeles Medical Center, California, and for other purposes. Sponsor: Sen Feinstein, Dianne [CA] (introduced 2/4/2014) Related Bills: H.R.4004
- S.1993: **Veterans Care Financial Protection Act of 2014.** A bill to protect individuals who are eligible for increased pension under laws administered by the Secretary of Veterans Affairs on the basis of need of regular aid and attendance from dishonest, predatory, or otherwise unlawful practices, and for other purposes. Sponsor: Sen Warren, Elizabeth [MA] (introduced 2/4/2014)
- S.1994: **TRICARE Moms Improvement Act of 2014.** A bill to amend title 10, United States Code, to provide for the availability of breastfeeding support, supplies, and counseling under the TRICARE program. Sponsor: Sen McCaskill, Claire [MO] (introduced 2/4/2014)
- S.1999: SCRA Rights Protection Act of 2014. A bill to amend the Servicemembers Civil Relief Act to require the consent of parties to contracts for the use of arbitration to resolve controversies arising under the contracts and subject to provisions of such Act and to preserve the rights of servicemembers to bring class actions under such Act, and for other purposes. Sponsor: Sen Graham, Lindsey [SC] (introduced 2/6/2014)
- S.2009: **Improve Vet Rural Health Care.** A bill to improve the provision of health care by the Department of Veterans Affairs to veterans in rural and highly rural areas, and for other purposes. Sponsor: Sen Udall, Tom [NM] (introduced 2/10/2014)
- S.2014: **GI Education Benefit Fairness Act of 2014.** A bill to amend title 38, United States Code, to provide for clarification regarding the children to whom entitlement to educational assistance may be transferred under Post-9/11 Educational Assistance, and for other purposes. Sponsor: Sen Durbin, Richard [IL] (introduced 2/11/2014)

[Source: http://www.loc.gov & http://www.govtrack.us/congress/bills 12 Feb 2014 ++]

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# Veteran Hearing/Mark-up Schedule ► As of 13 Feb 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 <a href="http://link.pubmediates.org/">http://link.pubmediates.org/</a>

//www.congress.org/congressorg/directory/committees.tt?commid=svete. Missed House Veteran Affairs committee

(HVAC) hearings can viewed at <a href="http://veterans.house.gov/in-case-you-missed-it">http://veterans.house.gov/in-case-you-missed-it</a>. Text of completed Senate Veteran Affairs Committee SVAC) hearings are available at <a href="http://bread.net/http:">http://bread.net/http

//www.gpo.gov/fdsys/browse/committee.action?chamber=senate&committee=va&collection=CHRG&plus=CHRG:

- > February 20, 2014. HVAC Health will be holding a field hearing in Camarillo, California.
- **February 25, 2014.** House Veterans' Affairs Committee and Senate Veterans' Affairs Committee will hold a hearing to receive a legislative presentation of the Disabled American Veterans.
- February 26, 2014. HVAC, Subcommittee on Health will conduct an oversight hearing entitled, "VA Accountability: Assessing Actions Taken in Response to Subcommittee Oversight."
- February 27, 2014. Hearing of the Economic Opportunity Subcommittee of the House Committee on Veterans Affairs (HVAC EO) entitled, "VA Vocational Rehabilitation and Employment Program: Further Performance and Workload Management Improvements Needed."
- ➤ March 5, 2014. House Veterans' Affairs Committee and Senate Veterans' Affairs Committee 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: BVA, JWV, MOPH, AMVETS, TREA, MOAA, VVA, NGUAS and NASDVA.
- ➤ March 12, 2014. House Veterans' Affairs Committee and Senate Veterans Affairs Committee will hold a joint hearing to receive the legislative presentations of Veterans Organizations: PVA, IAVA, GSW, WWP, FRA, AFSA, NCAO, AXPOW.
- March 26, 2014. House Veterans' Affairs Committee and Senate Veterans Affairs Committee will hold a joint hearing to receive the legislative presentations of The American Legion.

[Source: Veterans Corner w/Michael Isam 13 Feb 2014 ++]

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## **Littoral Combat Ship** ► DOT&E LCS Program Concerns

The Director, Operational Test and Evaluation report released 29 JAN specifies a host of concerns about the Navy's Littoral Combat Ship program, claiming problems with the platform's seaframes, mission packages, and weapons. In particular, the report says that the LCS Freedom variant's 57mm and 30mm guns revealed performance, reliability and operator training deficiencies. The \$37 billion LCS program, in development since 2002, is a next-generation surface-ship aimed at delivering a fast, agile, littoral vessel equipped with technologically advanced mission

packages. The 27 JUN report by the Pentagon's top testing agency also cited problems with the LCS' mine-countermeasures, anti-submarine warfare systems and surface warfare capabilities. The findings about the weapons were attributed to the Navy's own Quick Reaction Assessment report, which also examined the ship's Surface Warfare Package, or SUW.



Problems with the LCS program, such as the ship's survivability in combat, have been highlighted multiple times in the past and Navy officials have said the LCS teams are working to correct them. "The Navy appreciates the insights provided by DOT&E, which has consistently highlighted both effective warfare areas and programs, as well as recommendations for areas to re-visit. Most issues cited, in fact, have been ongoing areas of focus for the Navy, and many items were collectively identified within the test and evaluation community and have been addressed throughout the year long reporting period," said Lt. Robert Myers, a Navy spokesman. The LCS class consists of two variants, the Freedom and Independence, designed and built by two industry teams, respectively led by Lockheed Martin and Austal USA. Contracts were awarded for the construction of up to 10 ships each.

The report says problems with the LCS 1's or USS Freedom's 57mm gun "prevented the ship from demonstrating that it can meet the Navy's SUW performance requirements." However, the report did say that the SUW Increment II, as installed in the Freedom variant, "does enhance existing surface self-defense capability and provides additional capability to conduct maritime interdiction operations." The SUW Increment II mission package has not been tested on the Independence variant seaframe. USS Freedom recently completed a 10-month long maiden deployment going to Singapore, South China Sea and the Philippines, among other places. The ship experienced technical issues on the journey such as problems with the diesel generators, air compressors and certain cables. J. Michael Gilmore, head of DOT&E, cites these problems throughout the report released Wednesday. The Navy has already put a number of fixes in place to address these concerns and harvested lessons learned from the USS Freedom for the remainder of the LCS fleet, service officials have said.

In particular, the DOT&E report questioned the efficacy and readiness of the LCS Mine Countermeasures, or MCM, mission-package. "LCS has yet to demonstrate whether the first increment of MCM capability will meet the Navy's reduced expectations for mine clearance. Even if this MCM package meets all of its final increment requirements, legacy systems will be needed to perform the full range of mine clearance operations," the report states. The MCM mission package consists of a number of key elements such as the Remote Minehunting System's Remote Multi-Mission Vehicle or RMMV, an underwater mine-hunting technology. The report claims that

additional testing will be necessary to more fully evaluate the system's reliability. "Data from the recent developmental testing suggest that reliability may not have improved sufficiently to enable an LCS with two RMMVs onboard to complete the desired area search without having to return to port more often than currently planned and desired to obtain replacements," the report stated. Chris Johnson, a Naval Sea Systems Command spokesman, responded to the critique saying the service instituted a reliability growth program for the Remote Minehunting System in 2011, and "the system is now meeting its performance objectives."

The Navy planned to build 52 Littoral Combat Ships, but OSD recently directed them to adjust the 2015 budget submission to fund only 32 of them. The ships are divided up among the two variants -- Freedom and Independence. The report also questions the survivability of the LCS seaframes, calling them "lightly armed" for ships of their size. "While both seaframes are fast and highly maneuverable, they are lightly armed for ships of this size and possess no significant capability without the planned SUW Increment IV mission package," the report cites. The Independence variant's seaframe is largely untested when it comes to core combat capability, the report finds. Navy officials have long said that the speed and maneuverability of the LCS, being able to reach 40-knots, is itself a survivability-enhancing feature. Secondly, Navy officials maintain that many of the concerns, questions and issues cited in the report are things the service is, or has been, already working on. "Information in the report is gathered over the course of the year and a lot of it involves things we have already been working on," Myers said. [Source: Military.com | Kris Osborn | 30 Jan 2014 ++]

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### **D-Day Update 03** ► 70<sup>th</sup> Anniversary Legion of Merit Presentation

The sacrifice made nearly 70 years ago by the unknown U.S. service member from World War II "helped change the tide of human history and deepen the bonds between [France and the United States]," Defense Secretary Chuck Hagel said during a ceremony 11 FEB at the Tomb of the Unknowns at Arlington National Cemetery. At the ceremony, French President Francois Hollande presented the Legion of Honor, France's highest military award, to the unknown service member. The ceremony was part of the commemoration of the 70th anniversary of the D-Day invasion that led to the liberation of Europe. "While this soldier's identity is unknown, the meaning of his sacrifice is not. He died helping liberate a continent, building a just peace, and upholding the right to be free," Hagel said.





Defense Secretary Chuck Hagel with French President Francois Hollande and Army Maj. Gen. Jeffrey S. Buchanan, commander of the Military District of Washington, at the Tomb of the Unknowns

The medal presentation honored the sacrifices made by American service members and the links between France and the United States, Hollande said. These links were "forged from the common conception of democracy and freedom," he said.

"[The medal] bears testimony of a solidarity which forever unites our two countries," Hollande added. "Today we honor that service and the service of all Americans who served and died in World War II," the defense secretary said. "And we celebrate centuries of friendship between our nations and between our militaries." That friendship endures even today, Hagel noted. "Together the United States and France are partners around the world in defending our shared values and building a more hopeful future. We are proud to be writing the next chapter in this long and storied friendship." [Source: AFPS | Claudette Roulo | 11 Feb 2014 ++]

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### Medal of Honor Citations ► Ogden, Carolos C. WWII



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

#### OGDEN, CARLOS CARNES, SR

Rank and organization: First Lieutenant, U.S. Army, Company K, 314th Infantry, 79th Infantry Division
Place and date: Near Fort du Roule, France, 25 June 1944
Entered service at: Fairmount IL
Born: 19 May 1917, Borton, IL

#### Citation:

On the morning of 25 June 1944, near Fort du Roule, guarding the approaches to Cherbourg, France, 1st Lt. Ogden's company was pinned down by fire from a German 88-mm. gun and 2 machineguns. Arming himself with an M-1 rifle, a grenade launcher, and a number of rifle and handgrenades, he left his company in position and advanced alone, under fire, up the slope toward the enemy emplacements. Struck on the head and knocked down by a glancing machinegun bullet, 1st Lt. Ogden, in spite of his painful wound and enemy fire from close range, continued up the hill. Reaching a vantage point, he silenced the 88mm. gun with a well-placed rifle grenade and then, with handgrenades, knocked out the 2 machineguns, again being painfully wounded. 1st Lt. Ogden's heroic leadership and indomitable courage in alone silencing these enemy weapons inspired his men to greater effort and cleared the way for the company to continue the advance and reach its objectives.



Carlos Carnes Ogden, Sr.

Ogden was born in Borton, Ill., in 1917 and was a star in football, baseball and basketball in high school and in football and basketball at Eastern Illinois Teacher's College. He was drafted in 1941 and went to Officer Candidate School. When he was stationed at Camp Roberts (Monterey County) in 1942, he met Louise Sanford and they were married soon afterward. In June 1944, he was the father of a son he had never seen. In addition to his MOH Ogden also earned a Purple Heart with three Oak Leaf Clusters and a Bronze Star with one Oak Leaf Cluster for his wartime service reaching the rank of major. Regarding the events that led to his be awarded the MOH he said years later, "I thought I might as well get killed going forward as back". He left the Army in 1946.and moved his family to San Jose, CA in 1947. Ogden worked for the Veterans Administration for 10 years and spent 10 years as membership director of the Greater San Jose Chamber of Commerce. In 1968, he was asked by Gov. Ronald Reagan to be the California director of Selective Service. It was a difficult time. There were anti-war and anti-draft demonstrations, and he received threats on his life. "It was a very high-pressure job," said his son Bud Odgen. "He was always decisive, always pressing forward. He was doing his civic duty as he saw it." He later served as national president of the Congressional Medal of Honor Society. He was active as a Mason and a Kiwanian and was honored for his work numerous times. Ogden died at age 83 and was buried in Arlington National Cemetery, Arlington County, Virginia. He was survived by his wife, Louise and four sons, Jim, Bud, Fred, and Ralph who lives in Germany.



[Source: <a href="http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY">http://www.findagrave.com/cgi-bin/fg.cgi?page=gr&GRid=7117159</a> Jan 2014 ++]

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### **USMC Tuition Aid** ► Reinstated in Full 5 FEB

As of 5 FEB Marine Corps tuition assistance has been reinstated in full. At the start of Fiscal Year 2014, which began in October, tuition assistance funding was cut Corpswide to the point that the Quantico Voluntary Education Center could only approve assistance for about 270 of the approximately 1,800 Marines who apply for the program each quarter of the fiscal year. The second quarter began Jan. 1, and funding dried up within nine days. To allow as many students as possible access to tuition assistance, the center limited assistance to one class per Marine. The Consolidated Appropriations Act of 2014, passed by Congress and signed by the president on 17 JAN, fully restored funding for the program.

Tuition assistance remains capped at \$250 per credit hour and \$4,500 per year. Students have to apply within 30 days before the class starts. Additional requirements placed on tuition assistance last fall remain in effect, such as a condition that Marines have at least two years in the service before being eligible, and first-time applicants to the program can only get one class covered for their first term. As of last fall, those who use tuition assistance also have to attend Quantico's College 101 briefing annually. To learn more about tuition assistance, contact the Voluntary Education Center at 703-784-3340 or visit <a href="http://www.military.com/education/money-for-school/marine-corpstuition-assistance.html">http://www.military.com/education/money-for-school/marine-corpstuition-assistance.html</a>. [Source: Military.com | Education Inside | 13 Feb 2014 ++]

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### Military Lingo/Jargon/Slang ▶ 027

**USA Academy:** Ikette -- A girl who frequents Eisenhower Hall for the sole purpose of picking up a helpless male cadet, impressed only by the "man in uniform" image.

**USA Acronyms:** *WOJG* -- Warrant Officer, Junior Grade. Informal reference to lowest grade of Warrant Officer (WO1). Also called "spot" or "crouton" because of the insignia of grade (a single black square on a silver bar).

USA Equipment: Pig - A M-60 machine gun.

**USA Field Slang:** Fayette-nam -- A nick name for Fayetteville, N.C., which is just outside Fort Bragg, N.C.

**USA Misc:** *Gut Bomb* -- Heavy food, like eating a greasy hamburger after a long road march, where a soldier can sense that he'll be sick later from eating it.

**USA Rank:** *Smoke* -- Platoon Sergeant (Artillery).

**USA Soldiers**: *Muzzle Monkeys* -- Pejorative term for Artillerymen; derived from the fact that Artillerymen would sometimes have to hang from the Howitzer barrel as a counterweight so the gun could be turned; usually used by Infantrymen.

**USA Unit Nicknames:** Rainbow -- 42nd Infantry Division, from their unit patch.

**USAF:** Gong Show -- A display of medals.

**USMC:** Above my/you Pay Grade -- Expression denying responsibility or authority (indicating that the issue should be brought to higher-ranking officials).

**USN:** *Head* -- The "head" aboard a Navy ship is the bathroom. The term comes from the days of sailing ships when the place for the crew to relieve themselves was all the way forward on either side of the bowsprit, the integral part of the hull to which the figurehead was fastened.

Vets: Fort Fumble -- The Pentagon. Also-Puzzle Palace; nickname now for VAROs.

### \*Military History\*



# Aviation Art 57 ► The Long Green Line



# The Long Green Line

by William S. Phillips

It's dawn in the central highlands of Vietnam. The air is heavy with the smell of rain and moist vegetation. The thunder of a passing monsoon rumbles through the mist-shrouded valley as a scouting platoon arrives on a rocky outcropping.

Soon the tranquility of this seemingly pastoral setting is shattered by a new thunder - the sound of a long, green line of UH-1 Iroquois helicopters (Hueys) winding down the valley to a landing zone. The "Huey" was the chosen

vehicle for the U.S. Army's Air Cavalry. It served as a troop transport, provided armed support and was used for casualty evacuation. "The Long Green Line" is a tribute to those who served in Vietnam and to the machines they flew.

[Source: http://www.brooksart.com/LonggreenlineG.html Feb 2014 ++]

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### Military History ► MacArthur Farewell Address to Congress

General Douglas MacArthur's speech before the joint session of Congress on April 19, 1951, after his abrupt dismissal as Commander in Chief of the United Nations forces in Korea, provoked a nation-wide controversy that recalled the fury over the Kansas-Nebraska Act of 1854. The son of the distinguished army officer Arthur MacArthur, Douglas MacArthur (1880-1964) was born in Little Rock, Arkansas, was brought up in various army posts, and was graduated from West Point at the head of his class in 1903. He served in the Philippines and Japan, and in the first World War achieved a notable record as Chief of Staff of the famous Rainbow Division and later as Commander of the 84th Infantry Brigade. After the war he was Superintendent of West Point (1919-22), Commander in the Philippines (1922-25), and Chief of Staff (1930-35), during which time he had the unpleasant task of directing troops against the depression "bonus army" that marched against Washington. He went again to the Philippines in 1935 to organize the islands against possible Japanese aggression. He retired from the army in 1939, but returned to duty in July, 1941, barely in time to head the defense of the Philippines after the attack on Pearl Harbor. On order from President Roosevelt, General MacArthur escaped to Australia, there to take command of the Allied forces in the South Pacific and to begin the long road back to Manila - and to Tokyo. At the time of the Japanese surrender on the USS. Missouri General MacArthur broadcast to the world a plea for peace in a high, sonorous vein.

After the Japanese surrender he became Supreme Commander of the Allied forces in Japan and, on South Korea's being invaded, Commander of the United Nations forces there. He was relieved of both commands on April 11, 1951, when it was feared his strategy would lead to general war with China and the Soviet Union. He immediately flew back to the United States, made a triumphant trip across the country, reminiscent of the triumph of a returning Roman general, and accepted the invitation to speak before both Houses of Congress - an unheard-of procedure in American history. To read a transcript of that speech which ended with ... I now close my military career and just fade away, an old soldier who tried to do his duty as God gave him the light to see that duty, refer to the attachment to this Bulletin titled," General Douglas MacArthur Farewell Address". [Source: http://www.americanrhetoric.com/speeches/douglasmacarthurfarewelladdress.htm Dec 2013 ++]

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## Military History Anniversaries ► 15 Feb thru 14 Mar

Significant events in U.S. Military History are listed in the attachment to this Bulletin titled, "Military History Anniversaries 15 Feb thru 14 Mar".

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## **WWII Prewar Events** ► Prisoner Escort Madrid Spain Jul 1936



A Spanish rebel who surrendered is led to a summary court martial, as popular front volunteers and civil guards jeer, July 27, 1936, in Madrid, Spain.

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# Spanish American War Images 09 ► Alligator Kill Jacksonville FL



Alligator shot by the captain of 4th Illinois Volunteers : Jacksonville, Florida, 1898. The captain belonged to Company G of the 4th Illinois Volunteers.

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# Faces of WAR (WWII) ► Recycling Casualty Uniforms



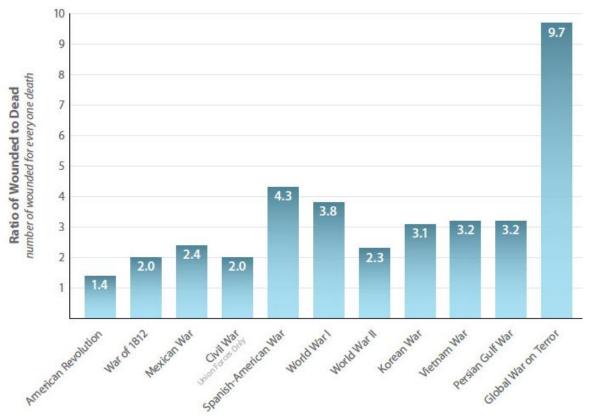
Boots and coats from dead and wounded soldiers being recycled for use once again. Ferryville, Tunisia 1943

# \*Health Care\*



### **Blast Health Effects** ► Gulf War and Health, Volume 9 Released

Since the United States began combat operations in Afghanistan in October 2001 and then in Iraq in March 2003, the numbers of US soldiers killed exceed 6,700 and of US soldiers wounded 50,500. Although all wars since World War I have involved the use of explosives by the enemy, the wars in Afghanistan and Iraq differ from previous wars in which the United States has been involved because of the enemy's use of improvised explosive devices (IEDs). The use of IEDs has led to an injury landscape different from that in prior US wars. The signature injury of the Afghanistan and Iraq wars is blast injury. Numerous US soldiers have returned home with devastating blast injuries and they continue to experience many challenges in readjusting to civilian life.



In contrast with earlier wars, the recent conflicts in Afghanistan and Iraq have witnessed a dramatic increase in the ratio of wounded to deceased soldiers, owing in large part to improvements in battlefield medicine.

Gulf War and Health, Volume 9 provides an assessment of the relevant scientific information and draws conclusions regarding the strength of the evidence of an association between exposure to blast and health effects. The report also includes recommendations for research most likely to provide VA with knowledge that can be used to inform decisions on how to prevent blast injuries, how to diagnose them effectively, and how to manage, treat, and rehabilitate victims of battlefield traumas in the immediate aftermath of a blast and in the long term. Go to <a href="http://www.veteransresources.org/wp-content/uploads/2014/02/long-term-effects-of-blast-exposures.pdf">http://www.nap.edu/catalog.php?record\_id=18253</a> Feb 2014 ++1

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### Medicare Reimbursement Rates 2014 Update 05 ► SGR Fix Proposal

Medicare and TRICARE physicians will get a 0.5% pay increase each year for 5 years under a deal by a bipartisan team of House and Senate negotiators to repeal the sustainable growth rate (SGR) formula for physician payment under Medicare. The deal announced 6 FEB combines the work of three congressional committees, as Democrats and Republicans have worked together for nearly a year to draft legislation that repeals the SGR. The bill, which still needs the approval of both chambers, does not outline how Congress will pay for a full repeal -- which is likely to fall between \$120 billion and \$150 billion. However, with a final bill in hand, lawmakers can pin down a final price tag and focus their attention on paying for it. The 5 years of 0.5% payment increases are designed to provide payment stability and help physicians transition to new models of care, according to a summary obtained by MedPage Today. The one-page summary doesn't offer many details, but does say the bill also:

- Consolidates existing payment incentive programs into a single Value-Based Performance Incentive Program, in which high-performing professionals would earn payment increases
- "Incentivizes care coordination efforts for patients with chronic care needs
- Makes payment data on providers more publicly available
- Implements a process to re-base misvalued codes
- Requires development of quality measures in close collaboration with physicians.

The bill provides a 5% bonus to physicians who receive at least 25% of their Medicare revenue from an alternative payment model in 2018. Alternative payment models include accountable care organizations, patient-centered medical homes, and others. The 25% threshold increases over time, according to the summary. The proposed system entails an unprecedented degree of healthcare micromanagement by the federal government, according to David Howard, PhD, health policy professor at Emory University in Atlanta. "To be eligible for higher payments, providers will need to document and adhere to a number of different quality standards," Howard told MedPage Today in an email. "Decisions about what constitutes high-quality care will become politicized. It is regulation via payment reform." Lawmakers from the House Ways and Means, House Energy and Commerce, and Senate Finance committees have worked to combine separate bills that each committee passed in 2013. Lobbyists told MedPage Today that Congress was working on the fine details of putting together a single bill before turning its attention to how to pay for it. In a budget-tight Congress that deals with many healthcare interests, many in Washington have said paying for an SGR repeal will be the most significant hurdle to clear. Physician payments are presently set to fall by nearly 24% on 1 APR unless Congress forestalls the cuts again or repeals the SGR. [Source: MedPage Today | David Pittman | 6 Apr 2014 ++]

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### Medicare Reimbursement Rates 2014 Update 06 ► AMA Opposes Proposal

Once again, the American Medical Association is calling on patients and doctors to barrage Congress with pleas to permanently end the Clinton-Gingrich Sustainable Growth Rate (SGR) formula for cutting Medicare costs. The SGR threatens increasingly draconian cuts to physicians' fees, which have been postponed by 16 last-minute "patches," lest patients lose access to physicians who can no longer afford to care for them. The proposed "permanent fix," however, threatens to permanently fix in cement the basically flawed assumption: that the government, not the patient, should determine the value of a service, states the Association of American Physicians and Surgeons (AAPS). AAPS points out that even the GOP Doctors Caucus overlooks major pitfalls in the bipartisan proposal. If the government sets the value too low, a service simply becomes unavailable. The government's rigid system of price controls forbids patients to pay anything above the set fee.

The government's fee structure creates a "playing field" that is far from level, AAPS notes. It pays much more for the same service if performed in a hospital as opposed to a physician's office. It sets fees charged by "mid-level providers" at 85% to 100% of those physicians are permitted to charge, even though physicians have much higher overhead (including repayment of massive student debt). It pays more for doing "quality reporting" busywork than for spending quality time with patients. "If the ban on balance billing were removed, patients would not necessarily spend more," states AAPS executive director Jane Orient, M.D. The extra fee to a physician could be much less than the copayment to a hospital, she explains.

- The extra fee to a surgeon might save much grief as well as expense for fixing a job botched by a person with less training. The extra fee for one half-hour visit that addressed all the patient's problems might be less than copayments for six rushed "one complaint per customer please" visits:
- Fees that were out of line with value would be adjusted immediately, as patients would go elsewhere. "It wouldn't take an AMA committee meeting or an act of Congress," states Orient; and,
- More doctors would likely be drawn to patient-centered primary care if they could earn a living, she added. "If doctors were getting rich as many believe, why would they be closing their offices?"

The proposed tiny yearly "updates" (0.5%) for 5 years are even less than the inadequate Social Security cost-of-living increases. The cost of a postage stamp, for example, increased by 6.5% in January. "How can the AMA possibly agree to a virtual 5-year fee freeze when the value of the dollar could deteriorate drastically?" Orient asks. AAPS argues that Medicare can calculate reimbursements however it likes, but the fee should properly be determined only by mutual agreement of patient and physician. The Association of American Physicians and Surgeons (AAPS) is a national organization representing physicians in all specialties, founded in 1943 to preserve private medicine and the patient-physician relationship. [Source: MedPage Today article 12 Feb 2014 ++]

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### **TRICARE Standard Claims** ► Submission Guidelines

As a TRICARE Standard beneficiary, you may be required to submit your own claims. If you submit your own claims, you should take the following steps to help avoid late or denied payments.

- For care received in the United States, claims should be submitted to the claims processor in the region where you live, not where you received care.
- For care received overseas, including in U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), claims should be submitted to the TRICARE Overseas Program claims processor, regardless of your home region.

In the United States and U.S. territories, claims must be filed within one year from the date of service or date of inpatient discharge. Overseas, claims must be filed within three years, and you must submit proof of payment with overseas claims. To file a claim, you must fill out a TRICARE DOD/CHAMPUS MEDICAL CLAIM-PATIENT'S REQUEST FOR MEDICAL PAYMENT FORM (DD FORM 2642). You can download forms from the TRICARE website at <a href="http://www.tricare.mil/forms">http://www.tricare.mil/forms</a> or from your regional contractor's website. When filing a claim, attach a readable copy of the provider's bill to the claim form, making sure it contains the following:

- Patient's Name
- Sponsor's social security number (ssn) or department of defense benefits number (dbn) (eligible former spouses should use their own ssn or dbn, not the sponsor's)

• Provider's name and address (if more than one provider name is on the bill, circle the name of the person who provided the service for which the claim is filed)

• Date and place of each service

Description of each service or supply furnished

• Charge for each service

• Diagnosis (if the diagnosis is not on the bill, be sure to complete block 8a on the form)

You may have to pay up front for services if you see a TRICARE-authorized non-network provider who chooses not to participate on the claim. In this case, TRICARE reimburses you for the TRICARE-allowable charge, minus any deductible and cost-share. A deductible is the amount you pay out of pocket before your health care benefit begins cost-sharing. A cost-share is the percentage of the cost of care you are responsible for paying when you visit a health care provider. You are responsible for any deductibles and cost-shares under TRICARE Standard. You should also be aware that nonparticipating providers in the United States may charge you up to 15 percent above the TRICARE-allowable charge for services in addition to your deductible and cost-share. You are responsible for this cost. For more information, visit www.tricare.mil/costs.

All three regional contractors provide lists of network and non-network providers on their websites. Remember, when you visit a TRICARE network provider, you are using your TRICARE Extra benefit, and your provider submits the claim for you. With TRICARE Extra, you will have lower out-of-pocket costs. Visit <a href="http://www.tricare.mil/claims">http://www.tricare.mil/claims</a> for additional claims-processing information. For overseas care, visit www.tricare-overseas.com/contactus and select the country where you received care to find the appropriate claims-filing address. Overseas, there may be no limit to the amount that nonparticipating non-network providers may bill, and you are responsible for paying any amount that exceeds the TRICARE-allowable charge.

#### **Regional Claims-Processing Information**

# **TRICARE North Region Send claims to:** Health Net Federal

Services, LLCc/o PGBA, LLC/TRICAREP.O. Box 870140Surfside

Beach, SC 29587-9740

Check the status of your claim at <a href="http://www.myTRICARE.com">http://www.myTRICARE.com</a> or <a href="http://www.hnfs.com">http://www.hnfs.com</a>

[Source: TRICARE Standard Health Matters Newsletter Feb 2014++]

## TRICARE South Region

Send claims to: TRICARE South Region Claims Department P.O. Box 7031Camden, SC 29020-7031

Check the status of your claim at <a href="http://www.myTRICARE.com">http://www.myTRICARE.com</a> or. <a href="http://www.humana-military.com">http://www.humana-military.com</a>

#### **TRICARE West Region**

**Send claims to:** TRICARE West Region Claims Department P.O. Box

Check the status of your claim at <a href="http://www.uhcmilitarywest.com">http://www.uhcmilitarywest.com</a>

7064Camden, SC 29020-7064

# TRICARE Prior Authorization Update 01 ▶ When Required

Under TRICARE Standard, you can visit the TRICARE authorized provider of your choice whenever you need routine, urgent, emergency or specialty care. Referrals are not required, but some services require prior authorization. A prior authorization is a review of the requested health care service to determine if it is medically necessary at the requested level of care. Some providers may call the regional contractor to obtain prior authorization for you. If you have questions about prior authorization requirements, visit <a href="http://www.tricare.mil">http://www.tricare.mil</a>. The following services always require prior authorization:

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Adjunctive dental services

- Extended Care Health Option services
- Home health care services
- Hospice care
- Nonemergency inpatient admissions for substance use disorders or behavioral health care
- Outpatient behavioral health care visits to an authorized provider beyond the eighth visit per fiscal year (Oct. 1–Sept. 30) for a medically diagnosed and covered condition
- Transplants—all solid organ and stem cell procedures

This list is **not** all-inclusive. Each regional contractor has additional prior authorization requirements, which may change periodically. For more information, contact your regional contractor. Prior authorizations specify beginning and ending dates for covered care. All authorized care must be received within the specified time frame. If further care is needed, your provider must obtain a new authorization. Additionally, some drugs require prior authorization from Express Scripts, Inc. (Express Scripts), which administers the TRICARE pharmacy benefit. To determine if your prescription drugs are covered under TRICARE, and for information about prior authorization and quantity limits, call Express Scripts at 1-877-363-1303. [Source: TRICARE Standard Health Matters Newsletter Feb 2014++]

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### **Gulf War IBS** ► Irritable Bowel Syndrome VA Care

Many veterans might be familiar with the term "Gulf War syndrome." However, the U.S. Department of Veterans Affairs now uses the term "medically unexplained chronic multisymptom illnesses." The VA recognizes that irritable bowel syndrome (IBS) may have been a direct result of service on active duty during the Gulf War. What is irritable bowel syndrome? It is a common condition that can affect the normal function of the large intestine. IBS is the most common functional gastrointestinal disorder with worldwide prevalence rates ranging from 9 to 23 percent. IBS is characterized by a group of symptoms which include abdominal pain, bloating, constipation and diarrhea. IBS is common among the civilian population, and also has been diagnosed in the combat veteran population. IBS may cause discomfort, but it does not permanently harm the intestines and does not lead to intestinal bleeding. IBS also does not cause inflammatory changes or increase your risk of cancer as ulcerative colitis and Crohn's disease do. Most people with IBS can control their symptoms through

- Diet
- Stress management
- Medications prescribed by their health care provider



The research on post-infectious IBS may explain why many veterans are returning from service with IBS. The risk of IBS is heightened in individuals who experienced higher levels of anxiety, particularly in conjunction with stressful life events. The stressors inherent in military service such as traumatic combat experiences, ongoing fear of being harmed, and being far from home may be contributing to the increased risk of developing IBS. For more information about submitting a claim with the VA for Irritable Bowel Syndrome (IBS) go to: <a href="http://www.warrelatedillness.va.gov/education/healthconditions/irritable-bowel-syndrome.asp">http://www.warrelatedillness.va.gov/education/healthconditions/irritable-bowel-syndrome.asp</a>. [Source: The Journal Times | Racine County WI Veterans Service Office | 5 Feb 2014 ++]

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## VA Women Vet Programs Update 23 ► Heart Disease & Stroke

February is American Heart Month. VA's Women's Health Services is proud to collaborate with the American Heart Association (AHA) to bring awareness and knowledge to women Veterans, their families and caregivers about heart disease and stroke. Heart disease is the number one killer of women. Every minute in America, a woman dies of a heart attack, stroke or another form of cardiovascular disease. Approximately one out of every three women experience some form of cardiovascular disease, and most of those cases are preventable if a woman leads a hearthealthy lifestyle. "Women often don't realize that they are at risk," says Dr. Sally Haskell, Deputy Chief Consultant for VA's national Women's Health Services office (<a href="http://www.womenshealth.va.gov">http://www.womenshealth.va.gov</a>). "While VA has several tools to help women become and stay heart-healthy, we must raise awareness so they know it is an issue they must consider every day. Being heart-healthy isn't a one day decision; it's a lifetime of choices."

VA's largest female population — women Veterans aged 45 to 64 — are facing their critical years for heart health. Cardiovascular risk factors are prevalent among women Veteran patients overall, as nearly one-third of women Veterans under VA care have high cholesterol levels or high blood pressure. Since cardiovascular disease is the leading cause of death in American women and women Veterans, VA has teamed up with the American Heart Association's **Go Red for Women** campaign in order to maximize the resources available for women. The VA-AHA initiative is in its second year. Through this collaboration Veterans can share tools like AHA's Heart Match program. Women who have experienced heart disease can create an online profile, indicate their military status and connect with other women Veterans and service members who have had similar experiences.

Being heart-healthy isn't a one day decision. It's a lifetime of choices. Every woman should recognize key risk factors for heart disease: smoking, high LDL cholesterol and high blood pressure. Forty-nine percent of Americans have at least one of these risk factors. In addition, there are other medical conditions that put women at a higher risk for heart disease (i.e. Diabetes, Overweight and obesity, Poor diet, and Physical inactivity). For tips on how to achieve a Healthy Heart Lifestyle check out these websites for more information:

- Be physically active
- Reduce your stress
- Balanced diet and improving your diet
- Quitting smoking, or call 1-855-QUIT-VET and let VA help you quit.
- Reducing your alcohol consumption

VA is asking all Veterans, friends, family members and caregivers to encourage the women Veterans they know and love to live heart-healthy. VA wants to empower women Veterans with the knowledge they need to have a healthy heart and maintain those habits for a lifetime of healthy heart decisions. [Source: <a href="http://www.va.gov/health/NewsFeatures/2014/February/Heart-Disease-is-the-Number-One-Killer-of-Women.asp">http://www.va.gov/health/NewsFeatures/2014/February/Heart-Disease-is-the-Number-One-Killer-of-Women.asp</a> 3 Feb 2014 ++1

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### Military Health System Update 01 ► Internet Resources

Active duty service members, retirees, and their families benefit every day from the Military Health System's (MHS) commitment to care. From online mental health resources to research initiatives that determine health risks to the communication efforts that inform on the most up-to-date medical news, the MHS is an organization dedicated to keeping every current and retired service member healthy and strong. To find out more about the programs available to the military community check out the following:

- 1. Some quick links to find info on MHS can be found by clicking on the following:
  - TRICARE
  - Sharing my Medical Records
  - 24/7 Help for PTSD/TBI
  - Military OneSource
  - Wounded Warrior Care
  - Veterans Health Care
- 2. Click on the following links to take advantage of your military health benefits. Get the care you need and deserve with your TRICRE Benefits:
  - TRICARE Benefit Information
  - TRICARE Dental Programs
  - TRICARE Pharmacy Program
  - Access DEERS (TRICARE eligibility)
  - Find a Military Treatment Facility (MTF)
  - Contact TRICARE
  - TRICARE Resources Fact Sheet (PDF)
- 3. Mental and Behavioral Health Care
- -- **24/7 Help for PTSD and TBI** <a href="http://www.dcoe.mil/Families/Help.aspx">http://www.dcoe.mil/Families/Help.aspx</a> 24-hour-a-day, seven-day-a-week outreach center for information and resources about psychological health, post-traumatic stress disorder (PTSD), and traumatic brain injury (TBI).
- -- **inTransition** <a href="http://www.dcoe.mil/Families/inTransition.aspx">http://www.dcoe.mil/Families/inTransition.aspx</a> *inTransition* is a voluntary program to support you as you move between health care systems or providers if you are currently receiving mental health care. A personal coach, along with resources and tools, will help you during this transition period. You'll have what it takes to make your transition a success.
- -- TRICARE Mental Health Coverage TRICARE covers a number of mental and behavioral health care services for all beneficiaries. Go to <a href="http://www.tricare.mil/MentalHealth/Treatments.aspx">http://www.tricare.mil/MentalHealth/Treatments.aspx</a> for information on what is available. They include services for:

**Acute Inpatient Care** 

**Applied Behavior Analysis** 

**Eating Disorder Treatment** 

Family Therapy

Partial Hospitalization

Psychological Testing

**Psychotherapy** 

Residental Treatment Facility Care

Substance Abuse Treatment Telemental Health Services Exclusions

- 4. Find more resources by theme click on the following:
  - Traumatic Brain Injury Awareness
  - Mental Health
  - Suicide Prevention Awareness
  - Wounded Warrior Care
     <a href="http://health.mil/About MHS/Health Care">http://health.mil/About MHS/Health Care</a> in the MHS/Wounded Warrior Care.aspx

#### 5. More Resources:

- **Veterans Health Care (VA)** VA health benefits are open to all Veterans. Family members may also be eligible to receive benefits.
- Transition Assistance Program Help and resources for service members and families making the switch from military to civilian life. Available to all active duty and Guard/Reserve personnel and their families.
- Military OneSource Military OneSource helps you with just about any need education, relocation, parenting, stress, and much more. Available by phone or online, service is provided free for active-duty, Guard, and Reserve service members and their families.

[Source: MHS (Health.Mil) website at http://health.mil/MHSFor/ServiceMembersandFamilies.aspx Jan 2014 ++]

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### **Tricare News Update 03** ► TMC Briefing | MOAA TFL Q&A

This week TRICARE officials updated the Military Coalition (TMC) on a number of issues that impact beneficiaries. They were:

- TRICARE For Life -- The biggest change is the launch of a pilot program in February that requires TRICARE For Life (TFL) beneficiaries to fill maintenance medication (e.g., blood pressure medication) refills through the mail-order pharmacy for one year. Letters to the remaining 300,000 affected beneficiaries will be mailed on February 18. TFL beneficiaries may refill twice at a retail pharmacy before they become responsible for 100% of the cost of their medication at retail providers. A full beneficiary communication plan will be implemented once the Express Scripts call center is prepared to fully answer questions about the pilot.
- Compounded Prescriptions -- TRICARE does not cover drugs that are not approved by the FDA and cannot reimburse for non-FDA approved bulk chemical ingredients in compound prescriptions. A planned review of this policy has been suspended due to the recently enacted "Drug Quality and Security Act." TRICARE will re-examine its policy after an FDA review, but no date has been set for completion.
- Reenrollment in TRICARE Prime -- The FY 2014 Defense Authorization Act grandfathers TRICARE Prime beneficiaries who lost access to due to a reduction in Prime Service Areas. Guidelines for reenrollment are not yet available, but should be coming soon. MOAA is monitoring the situation closely and will provide updates as soon as they become available.
- Nurse Advice Line -- A Nurse Advice Line is coming in spring 2014.

  TRICARE beneficiaries will have toll-free access to registered nurses 24 hours a day, every day. Nurses will answer questions and help with decisions regarding self-care at home or when it is best to see a healthcare provider. The service will be available to all TRICARE beneficiaries

MOAA has more Frequently Asked Questions on mail-order pharmacy TFL pilot program that further elaborate on how the pilot program will affect beneficaries. They are:

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

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

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

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

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

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

**Q:** What happens when I use up the refills?

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

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

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

**Q.** I get my prescriptions from a military hospital or clinic pharmacy. Will we have to sign up for mail-order refills and stop going to the base?

**A.** No. You can still get refills through military pharmacies if you choose. The restriction on maintenance medication refills for Medicare-eligibles only applies to retail pharmacies, not military pharmacies.

Q. Some nursing homes do not accept mail-order pharmacy refills. How will I get my prescription?

**A.** Nursing homes are exempt from the mail-order requirement.

**Q.** My prescription cannot be filled through the mail (i.e. narcotics). Will I still be able to fill my medication at a retail location?

A. Yes. Exemptions will be granted for certain drugs and on a case by case basis.

**Q.** I live in a location in which temperatures routinely climb over 100 degrees. Won't drugs lose their potency if they ride around in a hot mail truck all day or sit on a porch or in a mailbox?

**A.** Express Scripts officials say the temperature issue is mainly a longer-term storage concern. Sitting in a delivery vehicle or mailbox at higher temperatures won't cause a loss of potency for most drugs. The ones for which that could be an issue are mailed in special temperature-controlled packaging and closely tracked to delivery.

**Q.** I want to opt out of the mail-order system as soon as possible. What should I do?

**A.** To start the clock on the one year mandatory mail-order requirement you must have a prescription refill filled through the mail-order pharmacy. For example if a beneficiary's first mail-order refilled is processed on May 23, 2014 you would be eligible to opt out of the program on May 23, 2015.

[Source: MOAA Leg Up 31 Jan 2014 ++]

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### **Moving With TRICARE** ► Changing Primary Care Managers

The Defense Health Agency announced a new automated enrollment program to help TRICARE beneficiaries change primary care managers. Active duty service members and their families using TRICARE Prime can transfer their enrollment by phone through "Moving Made Easy." Beneficiaries moving within a TRICARE region can call their regional contractor to switch to a new primary care manager. If they're switching regions or moving overseas, or moving from overseas back to the United States, Prime beneficiaries can call their regional or overseas contractor to start the transfer process. Their information is sent to the new contractor, which will follow up within five days of the beneficiary's arrival at their new location to complete the transfer. The new regional contractor will work with the beneficiary to assign them a primary care manager best suited to their needs and location. TRICARE's regional contractors are:

North – Health Net Federal Services: 1-877-TRICARE (1-877-874-2273)

**South** – Humana Military: 1-800-444-5445

West – United Healthcare Military & Veterans: 1-877-988-WEST (1-877-988-9378)

**Overseas** –International SOS

It's important that beneficiaries do not disenroll from their plan before moving to make sure they're covered while en route to their new location. Equally important, after arriving beneficiaries need to update their Defense Enrollment Eligibility Reporting System record with their new address, phone number and other necessary information. Moving does not affect TRICARE eligibility. However, it may change a beneficiary's available health plan options, so make sure to follow all the steps. For more information on moving with TRICARE refer to <a href="http://www.tricare.mil/Moving">http://www.tricare.mil/Moving</a>. [Source: NAUS Weekly Update 31 Jan 2014 ++]

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#### \*Finances\*



### **FPO Rome** ► Tax & Duty Now Being Charged on Packages

Italian customs agents in Rome have begun charging taxes and duties on packages entering the U.S. military mail system in the country, prompting a dispute over one aspect of basing agreements between the two countries. The customs agents announced the change via a letter given to military mail officials at the Rome airport, said Chief Petty Officer Travis Simmons, a spokesman for the U.S. Navy base in Naples. The agents are holding two dozen packages bound for bases in Naples and Sigonella, Sicily, until the dispute is resolved, he said. Italians have argued they are allowed to levy the new fees, while U.S. officials say long-standing basing agreements between the countries prohibit the taxes, Simmons said. These include the 1951 NATO Status of Forces agreement covering the American presence in the country, as well as various agreements for each base. "it's just two different interpretations," he said.

Navy representatives have met twice with customs agents and American embassy officials in Rome and will continue to try to resolve the issue, he said. The base warned personnel earlier this week that shipped merchandise worth more than 22 euros, about \$30, would be subject to Italy's value-added tax and customs duties. A flier distributed by the base included a list of items that could trigger the fees, ranging from common retail goods ("apparel and sewn clothing of every kind") to chemicals already banned from the mail system ("ether and chloroform") to such oddball articles as "typewriter ribbon" and "bells and other musical instruments and parts thereof." Other military bases in Italy have not been affected by the new rules, Army and Airforce representatives said. Most mail for bases in Vicenza and Aviano enters through Milan, they said, whereas all Navy packages arrive through the Fiumicino airport just west of Rome.



Italy's value-added tax varies between 10 and 22 percent for most products, with a few items taxed at 4 percent. Food, water and other living necessities draw the lowest rates, while consumer products like apparel and electronics are taxed at the highest. The military mail system allows those based overseas to receive U.S. Postal Service and commercial parcels from the U.S. at rates comparable to domestic shipping. Online shopping has become more common in recent years, and many large online retailers like Amazon.com recognize military addresses in their order forms. Frustration over the new rule quickly appeared on Facebook pages after the announcement. "So ... basically you can't order anything or receive gifts from friends via the mail," Facebook user Charlee Stevens wrote on the base page. "That's wrong!!!!" Host nation tax issues occasionally crop up at other overseas military bases. The town of Rota,

Spain, which hosts a U.S. Navy base inside a Spanish navy base, has long sought to tax buildings within the base as it does those outside, but its efforts have been blocked by Spanish courts. Mailed items that could be taxed are:

•	Roasted ground coffee and	l surrogates.

Master keys and utensils for combination locks

Plants and soil

Lottery tickets of any kind.Slot machines or parts thereof

Albums of any kind (for photographs, postcards, stamps, etc.)

Artificial fruit and flowers and accessories for the same
 Bells and other musical instruments and parts thereof.

Capsules and cartridges

Clocks and watches supplies

Coins, banknotes and paper values

Corals mounted of any kind.

Ether and chloroform

Photographic and cinematographic films exposed

Footwear of all kinds

• Apparel and sewn clothing of every kind.

Hair and hair productProducts in leather

• Nutmeg, vanilla, sea salt, mineral salt and saffron

Playing cards of any type

Postage stamps in letters open or closed

• Typewriter Ribbons

Saccharine

Salted meat, smoked, or otherwise prepared
 Toys which are not exclusively made of wood

Skins and furs, treated

[Source: Stars & Stripes | Steven Beardsley | 30 Jan 2014 ++]

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# **Living Trusts Update 01** ► How to Fund

**Unfunded** - It is possible to create a living trust that is unfunded during life. Together with the living trust, you would then sign a pour-over will. The assets that you possess at death would go through the probate process. However, the pour-over will may transfer those properties to the living trust. This property is then used according to your trust provisions to benefit your selected heirs. The disadvantage of the unfunded trust is that you do not avoid probate. Your estate will pay the full probate costs. In addition, you give up the potential protection of a successor trustee during life. It is only if your assets are transferred to the trust that a successor trustee can then manage them for your benefit. The unfunded living trust, therefore, could lead to a conservatorship, as was the case with Groucho Marx.

**Funded -** There are several different types of assets that will be transferred to a living trust. You will need to work with your attorney and other advisors to make certain that your property is correctly placed into the trust.

- Title to your property is determined by state law. You will need to comply with the appropriate agreements
  or documents to make sure that title is held by the trustee. In most cases, you will serve as the initial trustee
  of the revocable living trust. Therefore, real property and other assets will be transferred from you as an
  individual to you as trustee of the trust.
- Real estate is often the principal asset that is transferred to the trust. This is normally accomplished through a warranty deed or grant deed, depending upon your state. The property is transferred directly from you as an individual to you as trustee. Deeds are notarized and then recorded at the county registrar of deeds.
- There are considerations that you should discuss with your attorney before transferring your home or other
  real property into your trust through a deed. There may be a reassessment or increase in the property tax, or
  there may be transfer taxes when deeds are recorded. In most states, the popular living trust has been
  protected from an increase in property taxes. However, you should check with your attorney.

#### **Guidelines for Property Transfers**

- 1. **Your Home**: Even though your home is transferred to a living trust, you still qualify to deduct the mortgage interest paid on the home. If you later sell the home and have made it your principal residence for two of the past five years, you will be able to exclude \$250,000 for a single person or \$500,000 of capital gain for a married couple. In addition, most states permit you to live in the home and qualify for a homestead exemption reduction in your property tax, even though the home is now titled under the living trust.
- 2. *Securities*: Public stocks and bonds can be transferred directly to the trust. You may hold title to the bonds in trust or you may create a trust securities account that holds stocks and bonds.
- 3. *Safe Deposit Box*: If you have a safe deposit box, that can be taken out in the name of the trust. However, some institutions that maintain safe deposit boxes require a certified copy of the trust to be kept on file. Another option may be to give your successor trustee signing authority on your safe deposit box.
- 4. *Real Estate*: If you own real estate in your home state or other states, it should be transferred to the trust. If you pass away with real estate owned in your individual name in another state, it will require a rather expensive probate proceeding in that state to transfer the real estate. However, if it is transferred to your revocable trust, then you avoid that foreign state probate proceeding and cost.

When your home or other real estate is transferred to the trust, there may be a requirement to send a copy of the trust to your lender. Most title companies and lenders will accept a short "affidavit of trust" that can be prepared by your attorney. This indicates that the trust is a qualified living trust and the trustees have the power to transfer real estate.

5. *Tangible Personal Property*: A common question is whether tangible personal property should be included in the trust. It is possible to transfer your cars, boats, recreational vehicles or art and other collections to the trust. However, many individuals choose to retain personal ownership of tangible personal property. This is frequently the case because you may periodically buy or sell vehicles or other tangible personal items. By not transferring tangible personal property to the trust, it simplifies lifetime transfer of those items. However, if there is extremely valuable tangible personal property that would be subject to substantial probate cost through your will, then it may be appropriate to transfer that property to the trust.

What if you would like to sell trust property? It is entirely possible to transfer property from the trust to a new person. The trustee may simply deed the property directly to an individual. In some circumstances, your attorney may think that it is better for title insurance purposes for you to sign two deeds. One deed is from you as trustee to you as an individual. The second deed would be from you as an individual to the new buyer. There may be a modest

transfer tax cost for both deeds, but this is an acceptable strategy for simplifying the transfer of real property. [Source: USS Midway Newsletter 13 Dec 2013 ++]

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## **Saving Money** ► Teeth Whitening

Many at-home teeth whitening tricks people swear by are in fact bad for your teeth, and others are just odd. Brushing your teeth with wood ash? I'll pass. But it's understandable that folks would want to do it themselves because modern dentistry options can be pricey. The American Academy of Cosmetic Dentists estimates we spend about \$2.75 billion on whitening and other vanity procedures each year. In-office bleaching can cost in the thousands. Even the take-home programs will cost you about \$500 for custom-made trays. Then there are the booths at the mall promising whiter teeth in just 20 minutes. Those will set you back \$100. Teeth whitening products take up an entire section at most major drugstores. Crest whitening strips will cost you about \$40. Brightening gels are about \$30, and that's doesn't include the trays. An at-home system from Sephora will run about \$200. Some teeth whitening toothpastes cost \$6 or more a tube. And some of them are too abrasive for the enamel of our teeth.

The Los Angeles Times (<a href="http://articles.latimes.com/2011/jul/04/health/la-he-skeptic-whitening-toothpaste-20110704">http://articles.latimes.com/2011/jul/04/health/la-he-skeptic-whitening-toothpaste-20110704</a>) reported on a study of 26 whitening toothpastes published in the Journal of Clinical Dentistry: Crest White Vivid ranked 17th in terms of cleaning but was the fourth-most abrasive. Anything with an RDA (relative dentin abrasion) score above 100 is generally considered highly abrasive, and anything above 150 is considered potentially damaging to enamel. Crest White Vivid scored above 200. Rembrandt Intense Stain was only mildly abrasive (RDA about 90), but it was also in the middle of the pack in terms of cleaning power. The toothpaste with the top marks for stain removal — Ultrabrite Advanced Whitening from Colgate — was also one of the most abrasive, reaching an RDA of about 260. The study didn't include either Crest 3D White Advanced Vivid or Rembrandt's Deeply White. Some popular DIY methods also get bad reviews, including Dr. Oz's recommendation to place a paste of baking soda and lemon juice on your teeth for a minute. A quick check with your favorite search engine will show that many dentists warn that acid from the lemon can damage the enamel of your teeth. Some other do-it-yourself whitening methods are:

- **Brush with baking soda.** MDHealth (<a href="http://www.md-health.com/Brushing-Teeth-With-Baking-Soda.html">http://www.md-health.com/Brushing-Teeth-With-Baking-Soda.html</a>) says brushing your teeth with baking soda for a minute or two is not only a great option because it's easy, but also for these reasons: First, brushing with baking soda polishes teeth and gives them a whiter appearance. Second, baking soda fights bad breath. Finally, baking soda is reasonably price and it can be used for multiple chores around the home, making it great to have around at all times. In fact, compared to other teeth whiteners, baking soda is the cheapest on the market one regular-sized box can be used for well over 100 brushings. It too should be used with caution, MDHealth says. Do not use it more than twice a week to avoid damaging tooth enamel.
- Strawberries. You can simply eat them, smash them onto your teeth or make a little paste with some baking soda. New York dentist Adina Carrel suggested this recipe (<a href="http://www.health.com/health/article/0,,20410846,00.html">http://www.health.com/health/article/0,,20410846,00.html</a> ) in Health magazine Crush the strawberry to a pulp, then mix with the baking soda until blended. Use a soft toothbrush to spread the mixture onto your teeth. Leave on for five minutes, then brush thoroughly with toothpaste to remove the berry–baking soda mix. Rinse. (A little floss will help get rid of any strawberry seeds.) Carrel says you can apply once a week. SheKnows (<a href="http://www.sheknows.com/beauty-and-style/articles/989617/diy-teeth-whitener-with-strawberries">http://www.sheknows.com/beauty-and-style/articles/989617/diy-teeth-whitener-with-strawberries</a> ) offers this advice: Don't use this method too often (consider once or twice per month), as it may be too harsh on your tooth enamel if used too much. Talk to your dentist if you have concerns or to determine what whitening method is best for you. That's great advice. Don't begin a whitening regimen of

any type without consulting your dentist first. And remember that a bright and healthy smile starts with regular cleanings and checkups.

Avoid foods that cause stains A frugal approach to white teeth is to avoid those foods that are known to discolor teeth. WebMD says a food that stains a white cotton T-shirt will also likely stain your teeth. Some examples: Red wine, Dark teas, Colas, Beets, Blueberries, Soy sauce, and Tomato sauce. If these are foods and beverages that you enjoy, be sure to brush your teeth or at least rinse out your mouth after indulging. Certain foods you eat can help clean your teeth. WebMD suggests munching on these: Celery, Apples, Pears, and Carrots. Those foods cause more saliva, which is a natural tooth cleanser. It not only washes away any residual food but also neutralizes acids that cause tooth decay. "With teeth, more saliva is better all around," adds WebMD. And be sure to floss every day.

[Source: MoneyTalksNews | Angela Brandt | 7 Aug 2013 ++]

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# One Ring Phone Scam ► How it Works

Consumers in several states report receiving calls on their mobile phones in which an unknown caller hangs up after one ring. When the cell owner returns the call, they are billed \$19.95 for the international call fee. They may hear music, then advertising while they are unknowingly connected to a caller-paid toll service or chat line located outside the country. At \$9 per minute, these calls can add up quickly.

The Caribbean area codes that appear on the caller ID often have been reported to be from the Dominican Republic (809), Jamaica (876), British Virgin Islands (284), Grenada (473) and Dominica (767).

The practice of third parties placing unauthorized charges on wireless accounts is called "cramming." If you have fallen for this scam, be sure to alert your cell phone carrier immediately and keep an eye on you cell phone bill. The earlier you document the fraud, the better your chances of having some or all of the charges removed. To protect yourself from unauthorized charges on your cellphone bill, BBB offers the following tips:

- When in doubt, don't pick up or call back. If you don't recognize an out-of-state telephone number on your caller ID, ignore it.
- Understand your mobile bill. Be sure to keep track of what services you pay for, that way you will be able to determine if any charges are unauthorized.
- **Keep a close eye on monthly statements.** Anyone can become a victim of bill cramming. Monitoring your bill is the best way to determine whether or not you've been affected. The sooner you spot any unexpected charges, the sooner you can stop them.
- Add restrictions to your account. Contact your service provider to see if you can restrict third-party billing on your account.
- Inform other users on your mobile phone plan. It's important to let other friends and family members on your cellphone plan know about this scam, and to ignore phone numbers they do not recognize.

For more about scams visit BBB Scam Stopper at <a href="http://www.bbb.org/council/bbb-scam-stopper">http://www.bbb.org/council/bbb-scam-stopper</a> and <a href="http://austin.bbb.org">http://austin.bbb.org</a>. [Source: MoneyTalkNews 5 Feb 2014 ++]

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## \$9.84 Credit Card Charge Scam ► How it Works

With this new con, scammers are banking on the fact that many consumers don't check their credit card statements all that carefully. Don't fall for it. Review your recent statements for unexplained charges of \$9.84 and contest them with your bank or credit card issuer (call the number on the back of your card).

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

- You spot a recent strange charge of \$9.84 on your credit card statement. The source listed on your bill is an unfamiliar website. You check out the web address, and it's not the business website. It's a generic landing page that claims to offer "Customer Support." The text promises to "refund 100% of your last payment" and provides a phone number and email address.
- What's going on here? Scammers are charging stolen credit card numbers for a small amount of money. (Recent victims were all charged \$9.84, but scammers may change that amount as word gets out.) The expectation is that many cardholders won't notice the relatively small charge, and the credit card companies won't go after such a minor sum.
- Victims report calling the "customer support" site and receiving verbal confirmation that the charge would
  be canceled. However, don't take the scammers at their word. Contact your bank to report the charges and
  request a new credit card. Your card information has been compromised, and it's likely scammers will be
  back for more.

#### Reduce Your Risk of Credit Card Fraud

- Report lost cards and incorrect charges promptly. In the United States and Canada if your credit card is lost, stolen, or used without your permission, you may be responsible for up to \$50. If you report the loss before the card is used, you're not responsible for any unauthorized charges. In addition, many cardholders are protected by zero liability policies set in place by credit card companies.
- Request a new card if you notice unauthorized charges. Fraudulent charges mean your card information has been compromised. Be on the safe side and request a new card.
- **Never lend your card**. And don't leave your cards, statements and receipts laying around your home, car or office.
- Never sign a blank charge slip. Draw lines through blank spaces on charge slips above the total so the amount can't be changed.
- Use caution when ordering online or over the phone. Always be cautious about disclosing your account number on the telephone or online unless you know the person you're dealing with represents a reputable company.

Learn more about the credit card charges (and the investigation to track down their source) at Krebs on Security <a href="https://krebsonsecurity.com/2014/01/deconstructing-the-9-84-credit-card-hustle">https://krebsonsecurity.com/2014/01/deconstructing-the-9-84-credit-card-hustle</a>, a blog by former *Washington Post* reporter Brian Krebs. To find out more about scams, check out <a href="http://www.bbb.org/council/bbb-scam-stopper">http://www.bbb.org/council/bbb-scam-stopper</a> [Source: BBB Scam alert 24 Jan 2014 ++]

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## "My Army Benefits" Website Scam ► USACIDC Warning

The Army's Criminal Investigation Command is warning about a new website scam in which criminals are attempting to take advantage of soldiers and their families. The "My Army Benefits" website

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http://myarmybenefits.us.army.mil is not an official website officials said, and is neither affiliated with nor endorsed in any way by the United States Army. The Army does, however, have an official website called "MyArmyBenefits" at http://myarmybenefits.us.army.mil that is operated by the service's Retirement Services Office.

The primary purpose of the "My Army Benefits" website is to collect soldiers' Army Knowledge Online, or AKO, email accounts and passwords, officials said. It also makes the false claim that the U.S. military has granted access to unclaimed and accumulated benefits for active duty soldiers, and that benefits not claimed within the stipulated period will be available for claims after 60 months. Criminal Investigation Command officials strongly recommend that soldiers, Army civilians, retirees and family members avoid the website and ignore any information or claims posted on it. They also recommend deleting suspicious or unsolicited emails immediately, without response.

Most online scam attempts are easily recognizable, officials said, because they usually involve unsolicited emails or text messages. Hoax websites often contain misspelled words and punctuation and grammatical errors, they added, and often ask for private information such as an email address and password. Officials noted that cybercrime and Internet fraud present challenges to law enforcement agencies, as criminals mask their true identities and locations and cover their tracks quickly. Websites and accounts can easily be established and deleted in very little time, they said, allowing scam artists to strike and then disappear before law enforcement agencies can respond. Because identifying the perpetrators is difficult, people must stay alert and be personally responsible for protecting themselves and their families online. Criminal Investigation Command provided the following advice for anyone who has received correspondence from the My Army benefits website or provided information through it:

Do not log in to the website;

• Do not respond to any emails;

• Stop all contact if you have previously responded to any emails; and

• Immediately contact your local information assurance office if you accessed the website from a government computer or system.

[Source: Army News Service 7 Feb 2014 ++]

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### Tax Burden for Iowa Retirees ► As of Feb 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 Iowa:

#### Sales Taxes

State Sales Tax: 6% (food and prescription drugs exempt); local option taxes can add up to another 2%.

Gasoline Tax:: 40.0 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 47.9 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.36/pack of 20

### Personal Income Taxes

**Tax Rate Range:** Low -0.36%; High -8.98% Note: Iowa now exempts active duty military pay from state income taxes.

**Income Brackets:** Nine. Lowest – \$1,494; Highest – \$67,230 **Personal Tax Credits:** Single - \$40; Married filing jointly – \$80;

Dependents – \$40; 65 years and older – \$20

Standard Deduction: (2013) Single - \$1,900; Married filing jointly - \$4,670

Medical/Dental Deduction: Federal amount Federal Income Tax Deduction: Full

Retirement Income Taxes: If you receive a pension, annuity, self-employed retirement plan, deferred compensation, IRA or other retirement plan benefits, you may be eligible to exclude from Iowa income tax a portion of the retirement income that is taxable on your Federal return. The exclusion can be up to \$6,000 for individuals and up to \$12,000 for married taxpayers. For details refer to <a href="www.iowa.gov/tax/educate/TY2011Changes2.html">www.iowa.gov/tax/educate/TY2011Changes2.html</a>. Social Security benefits are not included. Iowa does not tax Social Security benefits in the same manner as the IRS. In calculating the taxable amount of Social Security, single persons can exclude \$25,000, married filing jointly can exclude \$32,000. The state is implementing a gradual phase-out of the tax on Social Security income. For tax year 2012 the phase out percentage is 89%. To qualify for the exclusion you must be either age 55 or older on December 31, disabled or a surviving spouse or a survivor having an insurable interest in an individual who would have qualified for the exclusion during the year. Out-of-state government pensions qualify for exemptions. For more information refer to <a href="http://www.iowa.gov/tax/1040EI/Line/10Line21.html">http://www.iowa.gov/tax/1040EI/Line/10Line21.html</a>.

**Retired Military Pay:** Up to \$12,000 can be excluded for joint filers and up to \$6,000 for all other filing statuses for those 55 and older, disabled or surviving spouse of qualifying person.

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**

Iowa has more than 2,000 taxing authorities. All property is assessed at 100% of market value. Most property is taxed by more than one taxing authority. The tax rate differs in each locality and is a composite of county, city, school district and special levies. A property tax credit is available to residents whose total household income is less than \$19,503 and are age 65 or older, totally disabled or are a surviving spouse (not remarried) and born before 1934. A homestead tax credit is given to residents who live in the state for at least six months of each year and actually live on the property on July 1. Once a person qualifies, the credit continues. The current credit is the first \$4,850 of the actual value. Property taxes may be suspended or reduced if the property owner receives Supplemental Security Income or lives in a nursing home and the Department of Human Services is paying part or all of the costs. The suspended taxes will have to be paid when a property is sold or transferred. For more details refer to <a href="http://www.iowa.gov/tax/educate/78573.html">http://www.iowa.gov/tax/educate/78573.html</a>.

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

The Iowa inheritance tax ranges from 1% to 15% depending on the amount of the inheritance and the relationship of the recipient to the decedent. If all the property of the estate has a value of less than \$25,000, no tax is due. The surviving spouse's share, regardless of the amount, is not subject to tax. Currently annual gifts in the amount of \$12,000 or less are not taxable. For details go to <a href="http://www.iowa.gov/tax/educate/78517.html">http://www.iowa.gov/tax/educate/78517.html</a>. Iowa estate tax is not applicable for deaths on or after 1/1/05 due to changes in the IRS Code which replaced the state death tax credit with a state death tax deduction.

For further information, visit the Iowa Department of Revenue website <a href="http://www.iowa.gov/tax/index.html">http://www.iowa.gov/tax/index.html</a> or call 515-281-3114 or 800-367-3388. [Source: <a href="http://www.iowa.gov/tax/index.html">www.retirementliving.com</a> Feb 2014 ++]

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

TSP Share Prices for Feb 12, 2014

	Close	YTD
<b>G Fund</b>	\$14.3282	+0.29%
F Fund	\$15.9607	+1.39%
C Fund	\$23.5601	-1.32%
S Fund	\$33.4499	-0.66%
I Fund	\$25.2489	-1.23%
L 2050	\$13.9443	-0.85%
L 2040	\$24.6618	-0.69%
L 2030	\$23.3263	-0.57%
L 2020	\$21.7137	-0.38%
L Income	\$16.8294	+0.08

[Source: <a href="http://tspcenter.com/tspReturns.php?view=year">http://tspcenter.com/tspReturns.php?view=year</a> 12Feb 2014 ++]

### \*General Interest\*



## Notes of Interest ► 1 thru 14 Feb 2014

Magic. How did he do it? Check out <a href="http://www.youtube.com/watch?v=JsTBma3JEqY&NR=1">http://www.youtube.com/watch?v=JsTBma3JEqY&NR=1</a>.

**Wind chill.** Stronger winds will cause exposed skin to cool more quickly. The faster skin cools, the faster frostbite can set in. As wind chills drop south of minus 50 or so, the onset of frostbite can take as little as five minutes.

**Home Burglary.** Go to <a href="https://www.youtube.com/watch?v=nDw8DOblGB8">https://www.youtube.com/watch?v=nDw8DOblGB8</a> to see how to break into a garage in 6 seconds. Go to <a href="https://www.youtube.com/watch?v=kSO\_HTBHLFI">https://www.youtube.com/watch?v=kSO\_HTBHLFI</a> to see how to prevent this. <a href="https://wideo.staged.com/localshops/www.jorialrane.gov/">https://wideo.staged.com/localshops/www.jorialrane.gov/</a> irrare film midway directed by john ford.

**Credit Unions.** CU's offer lower loan interest rates and fees than most banks. To locate one near you go to <a href="http://www.culookup.com/">http://www.culookup.com/</a>

**Speed Traps.** A federal court judge in Missouri recently ruled that prohibiting drivers to flash their lights in warning to other drovers violates their First Amendment right to free speech.

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### **Car Purchasing** ► 10 Tips for Dealing With Car Salesmen

Most people are probably familiar with the typical car salesman based on the stereotypical image portrayed on TV and in the movies. They are often shown as sleazy men in horrible outdated suits that will do anything to close a deal. While they may carry a bad image it is more of the exception and not the norm. Even though you may not be dealing with Slick Willy when you purchase your next vehicle it is important to remember that they are still in sales and it is their job to sell you something. Purchasing a vehicle is a big decision so it is to your advantage to know what to expect and how to deal with salespeople in order to make sure you are really getting the best deal and being treated fairly. A few tips to consider:

- **1. Be Prepared.** The best thing you can do is to go into the vehicle buying situation with information. Make sure you clearly understand what type of vehicle you want and what features you need. Are you looking for a new car or used? If you are considering used make sure you understand that they will try to offer you many add-ons such as <a href="extended warranties">extended warranties</a>, roadside assistance or a number of other services and determine what, if any of those you may be interested in.
- **2. Don't Provide More Information About Yourself Than You Have To.** People in sales are trained to learn about a customer in order to tailor their sales tactics. So the best thing you can do is provide the least amount of information about you and your situation as possible. Maybe you just totaled your car and need to get a new car this very same day, don't let them know that. They don't need to know if you plan on buying a car today, this week or next week. If they sense urgency they will immediately realize they have some additional bargaining power.
- **3.** Use the Buddy System. When shopping for a vehicle don't go alone. If you are married you will likely take your spouse anyway but even if you are single it can be worth it to bring a friend or two or even a relative with you. People are more vulnerable under high-pressure when alone so having others there with you can reduce the chances you rush into a decision. This can also help to ensure the salesperson is completely forthright.
- **4. Understand the Salesperson's Motives.** If you are using the phone to call around with questions during your preliminary shopping it is the salesman's job to get you into the showroom. They may lure you in with specials or deals that may or may not exist so it is up to you to do your due diligence beforehand and strictly get the facts you are looking for. Once you are in the showroom it is their job to send you home with a vehicle. Not only do they want to put you behind the wheel of a car they want to entice you to upgrade or at least pay as much as possible for the car you are interested in. Make sure you know exactly what you want and stick to it.
- **5. Whoever Speaks Next, Loses.** When negotiating it is important remain calm and to avoid rushing into decisions. When the dealer presents you with an additional feature or service simply take a moment to pause and think about it. They will present it to you in a way that sounds as if you must have it, but if you don't immediately respond they will have to come back to you with a question or more information. They want you to make quick decisions, but instead lead them into providing more information. Even if you know the answer is "no" immediately give it some time or ask further explanation. A quick negative response will only lead to a barrage of further sales tactics.
- **6. Be Nice.** Let's face it, people enjoy speaking with and dealing with others who are polite and respectful. If you come into the dealership with an abrasive attitude you won't get very far with a salesperson. If you are polite and

treat them with respect you will likely see them return the favor. This alone won't stop you buying something you don't need but it will make the negotiations go much more smoothly.

- 7. Don't Show Enthusiasm. People in sales would kill to have a customer who is excited and enthusiastic about an upcoming purchase. This behavior puts dollar signs in their eyes and this excitement can blind you to reality. Maybe you just found a car you've been looking for, it has every feature you wanted, it is the right color and the price is right. Don't sit there with a big grin on your face or jump with excitement, but simply ask for more information about the vehicle and even continue to look at other vehicles even if you know that is the one you want.
- 8. Keep Your Trade-In a Secret Until a Final Price is Set. If you are planning on trading in your old car to help with the purchase of this new vehicle make sure you don't let the cat out of the bag until the end. The salesperson will certainly ask if you will be trading in but you don't have to tell them yes or no, maybe you are considering it. Either way, if they know you will be trading in they will use this to their advantage in the negotiation which will undoubtedly become more confusing and potentially cost you some money in the process. Once they know you have a vehicle to trade they will try to get one of their appraisers to go check it out immediately while you continue to negotiate the purchase. Once they come back the pressure is on you to go through with the sale since they have already done the work. So, come up with a bottom-line figure for the price of the car first, and then determine what trading in your old car will do to the bottom line, not the other way around.
- **9. Seek Financing Before Shopping.** This doesn't mean you need to have a loan already secured and ready to go, but check with your bank or credit union and see what type of rates are available to you and whether or not you would be approved for a loan in the estimated amount that you expect to need. You may want to consider checking your credit and clue report as well. Remember, most dealerships and salespeople don't make much if any money on the price of the vehicle. Most of their commission comes from the in-house financing and extras sold with the vehicle. If you can find a better rate and terms with another lender before going to the negotiation table you can omit that discussion almost entirely.
- 10. You Have the Upper Hand. The most important thing to remember is that you have the upper hand. You are the consumer and you have a vast number of car buying options available to you. Don't be fooled into letting the dealership make you feel that you need to rush into something or that you need to deal with them specifically. While car buying may not be the most pleasant way to spend your weekend you have to keep in mind that it is an important decision and if one dealer is difficult to work with or won't accommodate your needs you can simply walk away. There are lots of mistakes you can make when buying a car, don't let dealing with the car salesperson be one of them.

Recommend checking out some of these other articles on cars before you purchase one:

• Things to consider before buying your next car

• Your car is making you poor

• <u>Tips to help you save money on car expenses</u>

• How To Save Money Shopping For Cars Online

 $[Source:\ Money Talks News\ |\ Jeremy\ Vohwinkle\ |\ Feb\ 7\ 2014\ ++]$ 

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### USMC Harrier & Osprey Flight Demo ► 2014 Schedule

The AV-8B Harrier and the MV-22 Osprey flight demonstration is one of the most sought-after aerial demonstrations offered by the U.S. military. Demonstrations are performed by the same aircraft and Marines who

train and deploy in support of real-world contingencies. For this reason, Headquarters Marine Corps selects a handful of events to receive the coveted demonstration during the annual AV-8B Harrier and MV-22 Osprey Flight Demonstration Board. The 2014 events have been selected and are as follows:

Date	Event	Location	Demo Type
15-16 Mar	Luke AFB Airshow	Luke AFB, AZ	MV-22
24-25 May	Jones Beach Airshow	Wantagh, NY	MV-22
30-May	Virginia Beach Patriotic Festival & Airshow	Virginia Beach, VA	MV-22
14-15 Jun	Ocean City Airshow	Ocean City, MD	AV-8B
17-May	Rhode Island National Guard Open House	North Kingstown, RI	MV-22
28-Jun	Dayton Airshow	Dayton, OH	AV-8B
19 Sep	Oregon International Airshow	Hillsboro, OR	AV-8B
28 Jul-3 Aug	EAA Airventure	OshKosh, WI	MV-22
14-17 Aug	56 <sup>th</sup> Annual Chicago Air & Water Show	Chicago, IL	MV-22
6-7 Sep	California Capital Airshow	Sacramento, CA	AV-8B
13-Aug	Atlantic City Airshow	Atlantic City, NJ	AV-8B
16-Sep	Wings Over Wine Country Airshow	Santa Rose, CA	MV-22
31 Oct-2 Nov	Stuart Airshow	Stuart, FL	AV-8B
1-2 Nov	Wings Over Houston	Houston, TX	MV-22
7-9 Nov	Naval Air Station Pensacola Airshow	NAS Pensacola, FL	MV-22
26-27 Apr*	Defenders of Liberty *	Bossier City, LA	AV-8B
11-13 Jul*	Gary's South Shore Airshow*	Gary, IN	AV-8B

<sup>\*</sup> Alternate airshows will be given consideration if the Marine Corps is unable to support one of the 15 selected events.

While the Marine Corps makes every effort to ensure selected sites receive designated aerial support, Marine Corps aviation units may cancel a scheduled appearance at any time due to unforeseen operational, training or safety requirements. [Source: <a href="http://community.marines.mil/community/Pages/AerialSupport.aspx">http://community.marines.mil/community/Pages/AerialSupport.aspx</a>b Feb 2014 ++]

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### **Disability Information Source** ► The Guide Me Tool

Are you looking for information for yourself? Or do you want to find resources for someone else with a disability, such as your child, spouse or parent? The Disability.gov team has creative ways to help people with disabilities and their loved ones find the information they need quickly and efficiently – without the headache of searching on numerous sites. The mission of Disability.gov is to connect people of all abilities to the programs and services they need to fully participate in their communities. Essentially, Disability.gov is a huge directory of nearly 9,000 unique links (resources) from government agencies, academic institutions and nonprofit organizations. Recently they launched the "Guide Me" tool at <a href="https://www.disability.gov/?guideme">https://www.disability.gov/?guideme</a> to make searching on the site easier by walking visitors through four steps.

Step One: Choose an Audience
 Step Two: Select a Topic
 Step Three: Pick a State

Step Four: Review Your Summary

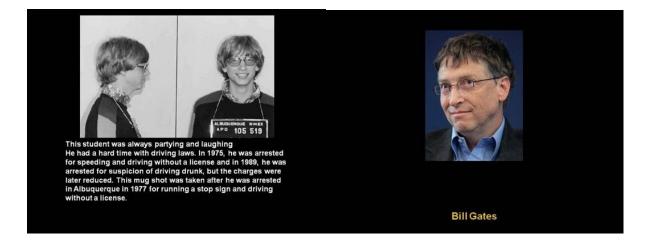
You can select an audience from the following list by clicking on the link title below. Under each you will find a list of 10 topic categories. Selecting a topic from one of the 10 categories listed on the site will make sure you receive only the information you want.

- <u>Caregivers</u>
- Children & Youth
- Employers & Human Resources Specialists
- Federal Government Agencies
- Health Care Providers
- Jobseekers & Employees
- Older Adults
- Parents & Guardians
- People with Disabilities
- Researchers
- State & Local Government Agencies
- Students
- Teachers & School Administrators
- Veterans & Military
- Workforce Development Specialists

[Source: <a href="https://www.disability.gov/?guideme">https://www.disability.gov/?guideme</a> Feb 2014 ++]

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## They Grew Up to Be? ▶ Bill Gates



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## **Pineapples Update 01** ► Selecting, Slicing, & Storing

How do you tell when a pineapple is ripe and tasty? Once a pineapple is picked, it does not ripen any further. If you want to get it right, there are some little tricks guaranteed to help you choose the right pineapple each time

1 **Smell the pineapple.** A sweet scent is generally considered the most important aspect of choosing a ripe pineapple. If it has no scent, it's not ripe. Avoid pineapples that smell fermented. Although you want the pineapple to smell sweet, you do not want it to be so ripe that the sweet smell has an alcoholic or vinegar-like taint to it.



Smell

#### 2. Look for Visual Indicators.

- Be alert for the two key elements of a ripe pineapple: freshness and deterioration. You are looking for a fresh pineapple, not a rotting one. The stem is the area of the pineapple that feeds sugar to the fruit. It is from here that the pineapple changes color.
- Look at the pineapple's color. It will often reflect a golden-yellow color, but a green pineapple is not necessarily unripe. Be aware that some pineapples are considered to be ripe when green. Place more emphasis on the pineapple's healthy appearance. Avoid pineapples with wrinkled skin, reddish-brown skin, cracks or leaks, mold, or brown withering leaves.
- Focus on the color of the leaves. Because the color of the fruit itself can be either golden-yellow or green, choose pineapples with healthy, green leaves.
- Check out the shape of the pineapple. Pineapples should be well developed with rounded edges and developed eyes. The eyes are the spiked centers of the rough circles created by the geometric pattern on the pineapple. Make sure that the eyes have filled out and are relatively flat.
- Choose pineapples from the growing location closest to you. For instance, if you live in California, Hawaiian or Mexican pineapples will probably be the freshest because they traveled the shortest distance from the plantation to your supermarket.







**Check Stem** 

**Check Leaf Color** 

**Check Shape** 

#### 3. Feeling for Freshness

- Squeeze the pineapple. You want the pineapple to be pretty firm, but soft enough that it gives very slightly when you press down on it.
- Determine whether or not the pineapple is heavy. A heavier pineapple means a juicier pineapple. Note that heavier is not the same as bigger.
- Pluck a leaf from the top of the pineapple. While public opinion is conflicted over the efficacy of this method, some people believe that a pineapple is ripe when a leaf can be plucked from the top of the pineapple without too much resistance. If a leaf comes out too easily, however, the pineapple may be rotten.







Squeeze

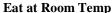
**Check for Heaviness** 

Pluck a Leaf

#### 4. Storing and Slicing Your Pineapple

- Eat a whole pineapple stored at room temperature within a few days. Do not leave cut pineapple out in a room temperature setting.
- Refrigerate your pineapple to keep it fresh longer. A whole refrigerated pineapple can last about two weeks
- Cut the pineapple up and refrigerate it for up to one week. To properly cut your pineapple, cut off the crown and the base of the fruit. Place the pineapple upright on a cutting board and carefully slice on the inside of the rind from top to bottom. Make sure to cut deep enough to remove all of the prickly rind. Cut the pineapple in half lengthwise and then in half again so that you have four triangle-shaped quarters. Cut the tough core out of the center and discard, then slice the four pieces into chunks or slices.
- Freeze freshly cut pineapple for up to six months. Slice the pineapples in large chunks to retain as much flavor as possible, as freezing can cause pineapples to lose flavor







Refrigerate



How to cut



Remove Core

[Source: <a href="http://www.wikihow.com/Tell-if-a-Pineapple-Is-Ripe">http://www.wikihow.com/Tell-if-a-Pineapple-Is-Ripe</a> Jan 2014 ++]

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## **Have You Heard?** ► Retirement Bonus

The Navy found they had too many officers and decided to offer an early retirement bonus. They promised any officer who volunteered for Retirement a bonus of \$1,000 for every inch measured in a straight line between any two points in his body. The officer got to choose what those two points would be.

The first officer who accepted asked that he be measured from the top of his head to the tip of his toes. He was measured at six feet and walked out with a bonus of \$72,000.

The second officer who accepted was a little smarter and asked to be measured from the tip of his outstretched hands to his toes. He walked Out with \$96,000.

The third one was a non-commissioned officer, a grizzly old Chief who, when asked where he would like to be measured replied, 'From the tip of my weenie to my testicles.'

It was suggested by the pension man that he might want to reconsider, explaining about the nice big checks the previous two Officers had received.

But the old Chief insisted and they decided to go along with him providing the measurement was taken by a Medical Officer.

The Medical Officer arrived and instructed the Chief to 'drop 'em,' which he did. The medical officer placed the tape measure on the tip of the Chief's weenie and began to work back. "Dear Lord!", he suddenly exclaimed, "Where are your testicles?"

The old Chief calmly replied, "Vietnam".

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## **Interesting Ideas** ► Improvised Roasting Rack



No roasting rack? No problem.

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# **Photos That Say it All** ► Now What?



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"In spite of illness, in spite even of the archenemy sorrow, one can remain alive long past the usual date of disintegration if one is unafraid of change, insatiable in intellectual curiosity, interested in big things, and happy in small ways."

--- Edith Wharton, (1862 – 1937) 1921 Pulitzer Prize-winning American novelist i.e. The Age of Innocence



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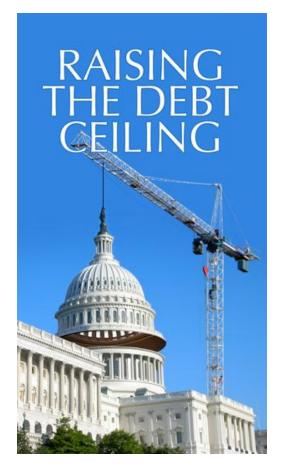


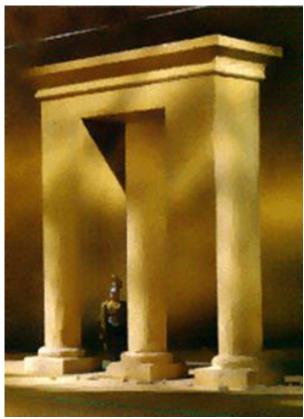
Enjoy,

FOR ALL MY SENIORS FRIENDS, PLEASE DO NOT OVER DO IT.

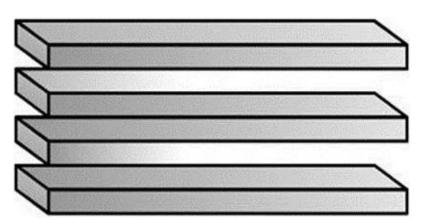


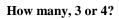
Repeat as necessary.





Are the Columns Round or Square







Is the door Open or Closed

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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 addee who desire to continue to receive the Bulletin can send a message to <a href="mailto:raoemo@sbcglobal.net">raoemo@sbcglobal.net</a> 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 <a href="mailto:raoemo@sbcglobal.net">raoemo@sbcglobal.net</a> with the word "DELETE" in the subject line This Bulletin notice was sent to the 16,660 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 you request, I made an error in processing your request, or your server will not allow me to send to the email addee 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.
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