

# RAO

# BULLETIN

## 15 August 2014

### PDF Edition

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## CRDP/CRSC Programs ► SecNav's Explanation on Policy

There are two concurrent receipt programs available to Navy and Marine Corps retirees who have VA-rated disabilities. They are the Concurrent Retirement and Disability Payments (CRDP) program and the Combat-Related Special Compensation (CRSC) program. Retirees who receive VA disability payments have their retired pay "offset" (reduced) by the amount of VA pay. These concurrent receipt programs "restore" some or all of that retired pay. The Defense Finance and Accounting Service (DFAS) calculates and pays monthly CRDP and CRSC compensation. It is highly recommended that you have a myPay account set up with DFAS to manage your retired pay. If you do not refer to the following on how to set up an account: <http://www.dfas.mil/retiredmilitary/manage/mypay.html>.

In order to be eligible for these programs, disabled retirees must be eligible for retired pay AND be in receipt of VA disability compensation. Medical retirees (TDRL & PDRL) with less than 20 years service are eligible for CRSC only. Twenty year and Temporary Early Retirement Authority (TERA) retirees (15-19 years of service) and Reservists (age 60) are eligible for both CRSC and CRDP, but can receive compensation from only one program. Applicants must apply to the service CRSC Board from which they retired (<http://www.public.navy.mil/asnmra/corb/CRSCB/DD%20Forms/dd2860.pdf>).

- CRDP is automatic and is paid to 20-year and TERA retirees who have VA rated service connected disabilities of 50 percent or higher. There is no application required, nor accepted. DFAS determines eligibility and pays monthly CRDP compensation. CRDP payments are taxed.
- CRSC is for military retirees with combat-related disabilities of 10% or greater. Combat-related determinations are made by the CRSC Board for the branch of service from which the member retired. A combat-related determination is made for each VA disability claimed. The retiree must apply using the CRSC application form (DD-2860 July 2011). The "burden of proof" is on the claimant and the claim should include the member's DD-214, VA Rating Decisions, applicable Service Medical Records (SMRs), the PEB Findings Letter (for medical retirees) and pertinent service personnel records. Reconsiderations are accepted if new documentary evidence as to the cause of the disability is provided or for any new disabilities rated by the VA. Appeal authority for CRSC is the Board for Correction of Naval Records (BCNR).

CRSC compensation for medical retirees is calculated by DFAS using a complicated formula that takes into account the PEB, VA and CRSC percentages. CRSC pay can never exceed what would have been the years of service (YOS) retired pay amount, but can be much less and sometimes zero. CRSC pay is not taxed. At [www.dfas.mil/militarymembers/woundedwarrior/disabledretireest.htm](http://www.dfas.mil/militarymembers/woundedwarrior/disabledretireest.htm) medical retirees can determine the approximate CRSC pay they will receive. Applicants may apply for CRSC under one of four categories: 1) Direct result of Armed Conflict (AC), 2) while engaged in Hazardous Service (HS), 3) in the

performance of duty under conditions Simulating War (SW), and 4) disabilities resulting from the operation of an Instrumentality of War (IN).

In order for a CRSC claim to be approved, there must be a direct causal relationship between the armed conflict or training exercise that simulates war and the resulting disability. The CRSC board makes combat-related determinations only on VA rated service connected disabilities. Slips, trips, and falls, lifting heavy objects, as well as physical training, are not combat-related disabilities. The fact that a veteran incurred a disability during a period of war or simulated war; or in an area of armed or simulated conflict, or while participating in combat or simulated combat operations; is not sufficient to support a combat-related determination. Only the CRSC Board for each branch of service is authorized to make combat-related determinations. Combat Zone (CZ) notations in VA and PEB documents are not combat related determinations.

A reconsideration request to the CRSC Board is required if your VA rating percentage increases due to the VA approval of a new or unclaimed disability. For further explanation of reconsideration requests go to [www.public.navy.mil/asnmra/corb/CRSCB/Pages/CRSCB%20main%20page.aspx](http://www.public.navy.mil/asnmra/corb/CRSCB/Pages/CRSCB%20main%20page.aspx). This site should be reviewed the prior to applying or contacting the Board at <http://www.public.navy.mil/asnmra/corb/CRSCB>. The primary means of communication with the DoN CRSC Board is by email at: CRSC@navy.mil. If you want a call, send an email with your phone number. [Source: Navy Personnel Command | Shift Colors | Spring 2014 ++]

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## **Retired Activity Office Update 01 ► Privacy Rules**

To help reduce the risk of Personally Identifiable Information (PII) leaks, Navy Retired Activity Offices (RAO) and Navy-sponsored independent coordination offices are not authorized to maintain files containing PII of any kind on retirees, surviving spouses and their dependents. The RAO volunteer staff may only maintain a log of the client's name, phone number and the service provided. All sensitive PII documents used in the transaction will be returned to the client prior to them leaving the office. It is up to the client to maintain their files and bring them with them each time they visit an RAO office, including follow-up appointments. As defined in DoD 5400.11-R, Department of Defense Privacy Program, May 14, 2007, PII is information about an individual that identifies, links, relates, or is unique to, or describes him or her, such as a social security number, age, military rank, civilian grade, marital status, race, salary, home phone numbers, and other demographic, biometric, personnel, medical, and financial information. Due to the sensitive information that may be required to assist clients during RAO transactions, the loss or compromise of PII can result in substantial harm including identity theft or other fraudulent use of the information. For more information contact the Navy Retired Activities Office at (901) 874-6723 or (901) 874-6949. [Source: Shift Colors | Navy Retired Activities Office | Aug 12, 2014 ++]

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## **Navy Bible Policy ► Religious Items in Guest Rooms**

The U.S. Navy has instructed housekeepers to remove Gideon-placed Bibles from every hotel room on its military bases after it received a letter from the atheist group Freedom From Religion Foundation (FFRF). "We were told today, June 23, 2014, that due to a new policy by the CEO of NEXCOM, Rear Admiral Robert J. Bianchi, we were to remove the Bibles from the rooms," a housekeeper told AFA in an email.

"They told us to put them in boxes, where they would be taken to a donation center somewhere." NEXCOM (Navy Exchange Service Command) issued the directive to bases offering hotel accommodations, ordering them to impound Bibles from 34 Navy Lodge locations and 24,000 Navy Gateway Inns & Suites guest rooms on Navy bases worldwide. The directive orders lodge managers to contact base commanders and Chaplains and facilitate removing the Bibles and other "religious material currently in the guest rooms." The Air Force tried unsuccessfully to remove Bibles from its lodgings in 2012, but after public outcry, the Air Force reversed itself.



The AFA (American Family Association) is asking the military community to Contact Rear Admiral Robert. J. Bianchi, urging him to reverse the decision to remove Gideon Bibles from base hotel rooms. Also Michael Bockelman, VP NEXCOM, who actually approved the directive. They have provided thero telephone, and email data at [http://www.afa.net/action-alerts/navy-orders-bibles-removed-from-base-hotels/?utm\\_source=AFAActionAlert&utm\\_medium=email&utm\\_term=16778951&utm\\_content=22367081750&utm\\_campaign=14941](http://www.afa.net/action-alerts/navy-orders-bibles-removed-from-base-hotels/?utm_source=AFAActionAlert&utm_medium=email&utm_term=16778951&utm_content=22367081750&utm_campaign=14941) along with a suggested message to send them. One of AFA's major concerns is why the Navy would take its orders from groups like the Freedom From Religion Foundation, whose goal is to completely cleanse the military of religious freedom. [Source: Fox News | Todd Starnes | Aug 11, 2014 ++]

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## Sequestration Update 43 ► Caps Cast Shadow Over DoD

It's a tough time to be in charge of the Defense Department's day-to-day operations. But that's the job that Deputy Defense Secretary Robert Work stepped into in May after Congress confirmed him for the number two position. Work, a retired Marine colonel who is well known in Washington circles as a national security expert, said he understands why many service members are anxious about the future. As military spending has begun to fall, training has slowed, falling force levels are making promotions harder and the entire compensation system is under review. Work sat down with Military Times in his Pentagon E-ring office to talk about the unique challenges facing today's military and how he's hoping to tackle them in the remaining 21/2 years of the Obama administration. "There's unease about readiness, unease about where will the personnel levels finally come down to, unease about the compensation packages," Work said. "There is unease throughout the force on a wide variety of issues because of the chaotic nature of this drawdown."



**Robert Work**

He said the darkest cloud hanging over DoD remains the spending caps known as sequestration. A deal on Capitol Hill last year offered a two-year fix, but with only about 13 months until that deal expires in fiscal 2016, the threat of sequestration remains. At that point, the doomsday scenarios discussed last year—an urgent shift to a far smaller Army and Marine Corps, fewer aircraft carriers and fighter jets—may be back on the table. “The members of the services are asking, ‘Can I continue to serve? Will I still have a job in the armed services?’ That’s the first level of uncertainty ... and we’re unable to tell them exactly how far down we’ll go because we hope that sequestration will not be triggered.” If the budget squeeze does tighten again in 2016, “that is going to be even more of a problem,” he said.

- Compensation - Work said it’s unclear whether the Pentagon will propose further cuts to military compensation. The top brass wants to curb personnel cost growth because it could limit new investment in training, weapons systems and cutting-edge technology. Work said Pentagon leaders had hoped to resolve concerns about pay and benefits in March with a slate of changes that would save money by reducing long-term compensation costs. The proposals included:
  - a) Capping troops’ annual pay raises at 1 percent.
  - b) Forcing troops to pay 5 percent of their average housing costs with out-of-pocket cash.
  - c) Eliminating the commissary subsidy at most U.S. installations, which would raise store prices.
  - d) Revising Tricare co-pay rules to require some families to pay more for their health care.“What we were hoping to do,” Work said, “is to convince Congress that, ‘Look, if you help us with this package, we’re not going to come back for more.’ ” But if lawmakers pick and choose off the Pentagon’s list, as they seem inclined to do, “we may have to go back in and take another swing,” Work said. “ And we know that that creates a little bit of uncertainty.”
- Readiness - In March of last year, when sequestration took effect, “readiness went to hell,” Work said bluntly. The two-year fix that Congress approved last year has allowed the services to resume training and maintenance, for the most part. Even so, Work said, “We are in a readiness trough, without question. We’re not as deep as we would have been.... Congress’ help in that regard really prevented a crisis.” For now, there is enough money to fully fund units preparing for deployment and those designated as first responders, like the Army’s 82nd Airborne Division. “Where we have a problem is in our surge forces,” Work said. “We are taking significant risk.” Yet the deputy secretary avoids the term “tiered readiness,” which for many senior officers negatively evokes the post-Vietnam era and concerns of a “hollow force.” “Instead of tiered readiness, I’d say ‘time-phased’ readiness, where we don’t have enough money to make sure everyone is C-1 or C-2 at any given time,” he said, referring to the internal readiness scale of “capability levels,” which ranges from C-1 for units fully ready for a wartime mission, to C-5 for units that are not trained or equipped properly for a deployment.
- New cost-cutting efficiencies - In an effort to find more money for operations, Work said the Pentagon is gearing up a new effort to cut overhead and administrative costs. Specifically, that will target the “Fourth Estate” — everything other than the military services and combatant commands. That includes entities like the Office of the Secretary of Defense and the 16 defense agencies like the Tricare Management Agency and the Defense Logistics Agency. Those account for about 20 percent of the overall defense budget. While the Pentagon has mounted efficiency reviews in the past, this one will be the first to directly involve private-sector experts from the Defense Business Board and the not-for-profit Business Executives for National Security, he said.

- Tension in Europe - Work said that if tensions between Russia and the West continue to mount, the Pentagon this fall may launch a far-reaching review of the U.S. force levels and military footprint in Europe. Current efforts to ramp up readiness in Europe — which include deployments of some small U.S. units closer to the Russian border — are a temporary solution to what may be a long-term crisis. A “program review” could come this fall as DoD prepares its annual budget request for submission early next year. Military leaders may consider fundamental questions about U.S. troop levels in Europe and how they should be positioned across the continent. EUCOM has about 68,000 U.S. troops, down from a Cold War-era peak of more than 350,000 in the 1980s. Most are in Germany and Italy, yet NATO’s newest partners in Eastern Europe, including Poland and the three Baltic states, feel more threatened by Russia and are eager to host more U.S. forces. “As this crisis continues and de-pending on how it plays out, we would take a look in the [fiscal 2016 budget] and say ... ‘Do we have to make any other decisions?’ And these decisions can be, ‘Do we have to have more rotational forces in Europe than we have otherwise figured we were going to have? Should we station different types of forces in Europe?’ All those things would be on the table,” Work said.

[Source: NavyTimes | Andrew Tilghman | Aug 18, 2014 ++]

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## **DoD Fraud, Waste, & Abuse ► Reported 1 thru 15 Aug 2014**

**Coos Bay OR.** An Oregon company, its owner, and four employees pled guilty to defense-contract fraud July 18, for their role in selling knock-off parts for Army Kiowa helicopters to the government while passing them off as genuine. Coos Bay, Ore.-based **Kustom Products, Inc.**, and its owner, **Harold Ray Bettencourt II**, along with his sons Bo Bettencourt, Nicholas Ryan Bettencourt, and Peter Tracy Bettencourt, and the company's officer manager, Margo Antoinette Densmore, are scheduled to be sentenced in a Portland federal court Dec. 10 and 11. According to court documents, the company and five individuals used a company that was not authorized to procure 750 fraudulent contracts in value of more than \$10 million. Included were aviation locknuts for the Kiowa helicopters, which secure blades to the main rotor assembly.

The defendants’ scheme, as laid out in Court during the guilty plea hearing, related to the defendant’s actions while contracting to provide supplies to the Department of Defense (DOD) from approximately 2006 through 2010. The DOD sought equipment, supplies, and services that were filled through purchase orders awarded to DOD contractors, including KPI. Some of these products were identified as critical application items, meaning that they were items essential to weapons systems performance or operation, or to preserve the life and safety of military personnel. The contracts were awarded through a web-based posting of contract solicitations. Each contained the specific details about the items to be procured, including the requirements related to the specific part desired by Original Equipment Manufacturer (OEM) part number and by approved OEM vendor, whether the part was a critical application, and whether the part was required to be manufactured in the United States. In solicitations for specific products, the contractor was required to supply the “exact product” and to certify that fact by stating that the bid was “without exception.” The solicitation made clear that submitting alternate products could result in criminal and civil penalties.

To highlight one contract, the United States set out the defendants’ actions related to the provision of aviation locknuts. In 2008, KPI was awarded contracts to supply aviation locknuts to the DOD, which were used to secure the blades to the main rotary assembly of the Kiowa Helicopter. The locknuts were flight critical and of proprietary design to be acquired from only two approved manufacturers, SPS or Bristol



Industries. Rather than obtain the locknuts from one of the approved sources, Nicholas Bettencourt contacted Coloc Manufacturing in Texas and arranged with them to make and deliver thousands of non-conforming locknuts for fulfillment of the contract. Coloc was unaware that the parts they were contracted to manufacture were proprietary and were to be used in a flight-critical military application. In August 2008, the defective locknuts were detected throughout the military supply chain, which triggered the issuance of a DOD-wide safety alert, a worldwide inspection of all aircraft and stockpiles. After DOD notified KPI about the defective parts, Nicholas Bettencourt provided the DOD officials with false information in an attempt to cover up the acquisition of the defective locknuts.

As part of their plea deal the guilty persons agreed to forfeit all money they made through fraudulent activities, including \$365,500 in money that was sitting in 20 different bank accounts. They also forfeited numerous vehicles and recreational equipment that were purchased with illicitly acquired money. [Source: FBI Portland Division Press Release Jul 18, 2014 ++]

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### **POW/MIA Update 36 ► Kuentai-USA Concerns on Saipan MIA**

Racing against time, members of a Japanese organization are combing a New York military museum's World War II records for information they hope will lead to the graves of American servicemen still listed as missing in action on Saipan. The reason for the urgency: A developer plans to begin construction in the fall on a condominium near the beach where scores of Americans were killed on July 7, 1944, during Japan's largest mass suicide attack of the war. Kuentai-USA, a nonprofit group that searches Pacific islands for Japan's war dead, found the remains of at least two American fighting men near the construction site in 2011 and 2013, and believes as many as 16 others are buried nearby. "This is urgent," said Kuentai-USA founder Usan Kurata, a 58-year-old journalist who is visiting the New York State Military Museum this week with another group leader, both from Kyoto. He said the Japanese organization believes that returning Americans' remains to their families is the right thing to do.



**World War II 27th Infantry Division veteran Arthur Robinson looks over old photographs from his time in the service at the New York State Military Museum**

The Pentagon agency in charge of searching foreign battlefields for America's dead says about 20 U.S. servicemen are unaccounted for on Saipan, part of the Northern Mariana Islands, a U.S. commonwealth 1,400 miles (2,250 kilometers) from Japan. Maj. Jamie Dobson, a spokeswoman for the Hawaii-based U.S. Joint POW-MIA Accounting Command, said that developers must follow Saipan's stringent historic preservation laws and that if a probable burial site is found to be in imminent danger, the U.S. will send in a

recovery team. Kuentai said it has an agreement with the Russian developer of the condo project to excavate the property for remains, but the group is still awaiting final approval from local authorities. The researchers' visit to the U.S. comes 70 years after more than 3,000 Japanese troops launched the assault that killed or wounded more than 900 soldiers in the Army's 105th Regiment, part of the 27th Infantry Division, a former New York National Guard unit.

Many of the Americans killed in the "banzai" attack were from New York state. The museum holds many of the 27th Division's records, including enlistment cards, rosters, regimental yearbooks, photographs and other documents. Using battlefield photos published in Life magazine in August 1944 and military maps at the National Archives in Washington, Kuentai located a mass grave containing the skeletal remains of nearly 800 Japanese troops. The bones were cremated and the ashes brought back to Japan for burial. During its excavations, the group also discovered the remains of five probable American soldiers. JPAC said two have been identified so far as MIAs from the 105th Regiment, and they were returned for burial in their home states of Kentucky and Pennsylvania. JPAC and the Defense Department's other casualty accounting agency, the Defense POW-MIA Office, are the subject of a Pentagon inspector general's investigation of potential fraud and waste. [Source: The Associated Press | Chris Carola | July 30, 2014 ++]

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## **POW/MIA Recoveries ► 140801 thru 140815**

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



Family members seeking more information about missing loved ones may call the following Service Casualty Offices: U.S. Air Force (800) 531-5501, U.S. Army (800) 892-2490, U.S. Marine Corps (800) 847-1597, U.S. Navy (800) 443-9298, or U.S. Department of State (202) 647-5470. The remains of the

following MIA/POW's have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:

## **Vietnam - None**

## **Korea**

The Department of Defense POW/Missing Personnel Office (DPMO) announced AUG that the remains of a U.S. serviceman, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. **Alva C. Groves**, 18, of Four States, W. VA, will be buried Aug. 7 in Prunytown, W. VA. In November 1950, Groves was assigned to Company D, 1<sup>st</sup> Battalion, 38<sup>th</sup> Infantry Regiment, 2<sup>nd</sup> Infantry Division, when his unit was attacked by a vast number of Chinese forces while occupying a defensive position northeast of the village of Kujang, North Korea. On Nov. 25, Groves unit consolidated its defensive lines and continued its withdrawal east. Groves was reported missing in action on Nov. 28, 1950. On Aug. 8, 1953, Chinese forces reported that Groves was captured during the battle and dies on April 14, 1951, from tubercular peritonitis in a prisoner of war camp in Pyokdong, North Korea.



**Cpl. Alva C. Groves**

Between 1991 and 1994, North Korea turned over to the U.S. 208 boxes of human remains believed to contain 350 - 400 U.S. servicemen who fought during the war. North Korean documents, turned over with some of the boxes, indicated that some of the remains were recovered from a North Korean prisoner-of-war camp in Pyrodong, where Groves was believed to have died. To identify Groves' remains, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, including DNA comparisons.

## **World War II**

- The remains of two missing airmen have been accounted for 70 years after they disappeared when their plane went down over Papua New Guinea during World War II, U.S. military officials said. 1st Lts. **William Bernier** and **Bryant Poulsen** were identified through DNA and other evidence collected from the crash site in a forest on the Pacific island nation, said U.S. Air Force Lt. Col. Melinda Morgan with the Defense Prisoner of War-Missing Personnel Office. Bernier was from Augusta and Poulsen from Salt Lake City, Utah. On April 10, 1944, their B-24-D Liberator nicknamed "Hot Garters" took

off from an air base in eastern Papua New Guinea. It was one of 60 B-24s tasked with bombing anti-aircraft positions around Japanese airfields, according to PacificWrecks.com, a nonprofit group that documents details on military personnel missing in action from the Pacific Theater. Poulsen piloted the 28-ton bomber while Bernier was the bombardier, stationed in a glass cockpit in the aircraft's nose and responsible for sighting and releasing its bombs. Their plane went down after being hit by anti-aircraft fire over the city of Madang, Morgan said. Four of the 12-member crew exited the aircraft after it had been hit. Those men were captured by the Japanese and executed, Morgan said. The remaining crew, including Poulsen and Bernier, went down with the aircraft. Their remains were accounted for using mitochondrial DNA — which can be compared to DNA from living relatives — and "circumstantial evidence," according to Morgan. Further details were not provided. Several other crew members also have been recently accounted for, but their names and other specifics were not immediately released because relatives have not yet been notified, Morgan said. The entire crew was officially declared dead the day of the mission. S/Sgt Donald C. Crotteau, the gunner, was executed as a POW on April 24, 1944. The missing are memorialized on the tablets of the missing at Manila American Cemetery.



**Bombardier 1st Lt William Bernier and his plane "Hot Pockets"**

Bernier's niece, Sandi Jones, said she plans to bury his remains in Augusta in September. She said that after his disappearance, Bernier's mother refused to discuss the matter, hoping that he would one day return to the family's ranch. "He was a Montana boy, so that's where he should be," Jones said. Bernier, whose nickname was "Laddie," enlisted as a private in the U.S. Army Air Force on Dec. 10, 1941 — just three days after the Japanese attack on Pearl Harbor, according to his enlistment records on file with the National Archives. He was not married, worked before the war in the forestry industry and attended three years of college, the records show. Poulsen enlisted April 17, 1942. He was unmarried and had two years of college. His family declined an interview request through defense officials. The airmen will be buried with full military honors.

- The Department of Defense POW/Missing Personnel Office (DPMO) announced 25 JUL that the remains of a Canadian Citizen U.S. serviceman, missing from World War II, have been identified and will be returned to his family for burial with full military honors. On August 13, 1944 Army Pfc. **Lawrence S. Gordon**, 28, and elements of the Reconnaissance Company, 32<sup>nd</sup> Armored Regiment, 3<sup>rd</sup> Armored division were deployed to France. Gordon was the commander of an M8 armored car traveling near the village of Carrouges, France, when his vehicle was struck in the gas tank by German anti-tank fire, which caused the armored car to catch fire and burn. During the attack Gordon was

reported as missing in action. His remains were not recovered after the attack. Military salvage records later indicated that an M8 armored car, bearing Reconnaissance markings, was recorded to have burned due to enemy fire, and that the vehicle and crew members that had not survived the attack were recovered on Aug. 15, 1945. Two weeks after Gordon's disappearance his wallet was received by Effects Quartermaster Corps. On April 3, 1945, Gordon's status was changed to killed-in-action.



**Pfc. Lawrence S. Gordon**

On July 22, 1947, the American Graves Registration Command (AGRC) was conducting field investigations on the loss of Gordon but failed to locate his remains. The investigators noted that prior to Aug. 18, 1944, two sets of unknown remains, clothed in German uniforms, but believed to be those of American service members, were delivered to a temporary U.S. cemetery in Gorrion France. Due to lack of necessary documentation for identification and the high number of casualties' between 1-18 Aug. 1944, the AGRC concluded there was insufficient information to pursue further identification. On May 25, 1961, remains were transferred from the temporary cemetery to the custody of the German War Graves commission and interred at Mont-de-Huisnes, France. In Aug. 1951, the AGRC issued a final report determining that due to paucity of remains and lack of information, there was no association between the remains buried in the temporary cemetery and Gordon. Therefore, Gordon was determined to be non-recoverable by a military review board on Sept. 25, 1951

An independent researcher, Jed Henry, provided historical research that led to the disinterment and the subsequent identification of Gordon. Scientist from Bode Technology and the University of Wisconsin's Biotechnology Center used circumstantial evidence and forensic identification tools, such as mitochondrial DNA sequence data. Gordon was returned to the family in July and a special escort was provided as he was returned to the U.S. The family has chosen to return Gordon to Canada via ground transportation and will be reimbursed for the transportation costs from Wisconsin to Canada. He will be buried in his hometown of Eastend, Sask., on Aug. 13 this year, which is the 70th anniversary of his death

The Department of Defense POW/Missing Personnel Office (DPMO) announced 6 AUG that the remains of a U.S. serviceman, lost during World War II, have been identified and are being returned to his family for burial with full military honors. U.S. Army Air Forces Staff Sgt. **Gerald Von Atkinson**, 21, of Ramer, Ala., will be buried Aug. 16 in Chattahoochee, Fla. On April 10, 1945, Atkinson and eight other crew members aboard a B-17G, were assigned to the 303rd Bombardment Group (Heavy). Atkinson was assigned as a spot jammer aboard the aircraft that departed Molesworth, England on a bombing mission over Oranienburg, Germany. During the mission the aircraft crashed and Atkinson was reported missing. Atkinson's aircraft, along with 38 other aircraft from the 303rd Bombardment Group, were flying in a formation as part of a major allied bombing operation against targets in

Germany. After successfully dropping their ordnance, Atkinson's aircraft was attacked by six to eight German ME-262 jets. The aircraft crashed into the Groß Glasow Lake near Groß Schonebeck, Germany. Of the crew of nine, only one crewmember survived.



**Staff Sgt Gerald V. Atkinson**

In 1946 and 1947, German nationals recovered remains from Groß Glasow Lake believed to be the remains of American airmen and they were buried as unknowns in a local community cemetery. In August 1947, the remains were exhumed by the U.S. Army Graves Registration Command (AGRC) and reinterred as unknowns in Nueville en Condroz, Belgium. In December 1948, the remains were again exhumed for possible identification and it was determined the remains were members of Atkinson's crew; however, the AGRC could not conclusively establish individual identifications and the unidentified remains were reinterred as unknowns in the Brittany American Cemetery and Memorial in St. James, France in November 1951. In 2012, the Joint POW/MIA Accounting Command (JPAC) re-examined the AGRC's records and concluded that the possibility of identification of the unknown remains now exist. To identify Atkinson's remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and mitochondrial DNA, which matched Atkinson's cousin.

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

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## **VA Primary Care ► PC3 Program Expanded to Shorten Wait times**

Veterans waiting for a primary care appointment at a VA medical facility may now be able to get one at a private physician under a program that allows veterans to seek medical treatment outside the Veterans Affairs Department. VA announced 13 AUG that primary care has been added to its Patient-Centered Community Care, or PC3, program. The initiative originally was designed to provide specialty care, in-patient and mental health treatment to veterans who could not access a VA hospital or clinic because of distance or prolonged wait times and their regular facility. But it was expanded to include primary care in an effort to expedite treatment to patients sitting on wait lists, according to a VA release. “With the addition of primary care services, VA medical centers can now use PC3 to provide additional types of care in order to reduce wait times,” VA Secretary Robert McDonald said in a prepared statement.

In September, VA awarded contracts worth up to \$9.4 billion over five years to two health care companies to provide specialty care and mental health treatment in the private sector under the PC3 program. Former Tricare West Region contractor TriWest Healthcare Alliance and Health Net Federal Services, the company that manages the Tricare North Region, run the program. According to VA, the change is part of the department’s “Accelerated Care Initiative,” a massive effort to move veterans — many of whom have waited months for care — off appointment wait lists. VA has been under fire since April for allegations that some facilities gamed the appointment system to meet VA metrics and excessive wait times for appointments and consults may have led to patient deaths. The scandal led to the resignation of several top officials, including VA Secretary Erik Shinseki, who left the department in May.

While VA facilities have had the authority to outsource care, many facilities have been reluctant to use the option and in turn, many veterans prefer to use the VA, which they perceive as a benefit earned with military service. VA spent \$5 billion on private-sector care in 2013 and launched the PC3 program in January to provide care to veterans using established health care provider networks. TriWest President David McIntyre described the PC3 program as a “release valve” for overburdened VA facilities. “The first place care should be rendered is in the federal system with federal providers where it can be done. And where it can’t, we are that valve,” McIntyre told Military Times last month. For more information on obtaining private medical care through VA, the department recommends turning to its non-VA care web site <http://www.nonvacare.va.gov/PC3/index.asp>. [Source: MilitaryTimes | Patricia Kime | Aug 13, 2014 ++]

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## **VA Claims Assistance Update 05 ► DAV NSOs Eager to Serve**

If you or someone you know started a claim through eBenefits since early 2013, remember that those claims expire if not completed and submitted within 365 days. As thousands of claims face expiration, DAV wants to remind you that they have nearly 280 National Service Officers (NSOs) nationwide who are ready to help veterans and families obtain earned benefits. VA’s electronic claim submission process lets veterans start a claim online with limited information, allowing 365 days to collect data, treatment records, and other related information. During that year, a veteran may add data or upload documents pertinent to the claim. At any point in that year, a veteran may click “submit” and a claim will be established. But after 365 days, any data in an incomplete claim becomes inaccessible and the initiated claim date is removed from the system. DAV services are 100% free, and they’re provided by the most highly trained and experienced representatives in their field. All NSOs are veterans with service-connected disabilities, who

have the expertise to make sure the right information is gathered and properly submitted. For assistance go top the DAV website <http://www.dav.org/> and enter your zip code. You will be provided a telephone number and location where you can get assistance or you can complete an online email to explain the services you need. [Source: DAV National Adjutant/CEO J. Marc Burgess | Aug 0, 2014 ++]



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## **VA Identity Theft ► More Than a Number Campaign**

The Department of Veterans Affairs (VA) announced 5 AUG that it has launched a new campaign to educate Veterans about identity theft prevention. The new campaign, titled More Than a Number, references the personally identifiable information that VA encourages Veterans to protect. “We recognize that for Veterans, as for all Americans in the digital age, identity theft is a growing concern,” said Steph Warren, VA’s Chief Information Officer. “Our goal is to help educate and protect those who have protected this great country.” VA’s Office of Information and Technology recently announced the launch of a new website containing identity theft resources for Veterans and their beneficiaries. The website can be found at <http://www.va.gov/identitytheft> and features educational information, interactive multimedia and links to other online identity theft prevention resources. The campaign also includes a toll-free help line offering support for Veterans, their beneficiaries and VA employees who have questions and concerns about identity theft. The toll-free number is 1-855-578-5492, and it will be open M-F 08-2000 EST.

In defending against identity theft, VA understands that awareness is critical. With More Than a Number, VA aims to educate Veterans on the risk of identity theft and how to avoid becoming a victim. “Small changes can have big consequences,” Warren added. “Little things like shredding banking statements before throwing them away or using strong and unique passwords for all of your accounts can make a significant difference in protecting your identity from thieves who may try to use your personal information.” VA takes seriously its obligation to properly safeguard any personal information within its possession and has in place a strong multi-layered defense to combat evolving cyber security threats. VA is committed to protecting Veteran information, continuing its efforts to strengthen information security and putting in place the technology and processes to ensure that Veteran data at VA is secure.

In the event of a loss of VA data, VA has safeguards in place to protect against identity fraud. Acting out of an abundance of caution, VA’s standard practice is to provide free credit protection service enrollment, monitoring services and reports, fraudulent charge alerts, and fraud resolution and identity theft insurance to individuals affected by a VA data breach with a reasonable risk for the potential misuse of any sensitive personal information., visit <http://www.va.gov/identitytheft> for additional information on identity theft or contact the VA Identity Safety Service at [vaidtheft@va.gov](mailto:vaidtheft@va.gov). [Source: VA News Release Aug 05, 2014 ++]

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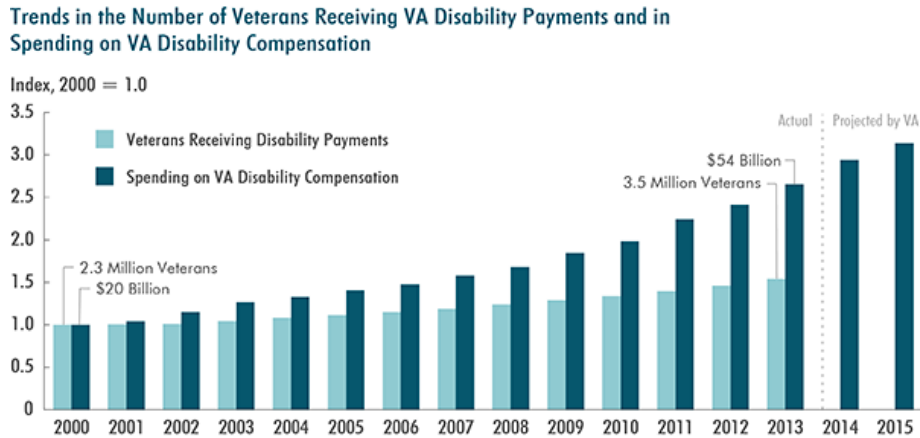


## VA Disability Compensation System Update 05: Projections thru 2024

Adjusted for inflation to 2014 dollars, VA disability compensation to veterans amounted to \$54 billion in 2013, or about 70 percent of VBA's total mandatory spending, according to analysis by the Congressional Budget Office (CBO). The remainder of the department's mandatory spending that year was for programs that provide veterans with housing assistance, education, vocational training, and other assistance. In 2013, about 3.5 million of the nation's 22 million veterans received disability compensation benefits. (Those benefits are distinct from the health benefits provided through the Veterans Health Administration [VHA].)

From 2000 to 2013, the number of veterans who were receiving disability payments rose by almost 55 percent, from 2.3 million to 3.5 million (see Figure 1 below), despite a 17 percent decline in the total population of living veterans, from nearly 27 million to 22 million. In 2000, 9 percent of all veterans received disability benefits; by 2013, that proportion had risen to 16 percent. Over the same period, the average real (inflation-adjusted) annualized disability payment also rose by nearly 60 percent—from \$8,100 in 2000 to \$12,900 in 2013—consistent with increases in the average number and average severity of compensable disabilities per veteran.

Both the share of veterans receiving disability payments and the average real amount of those payments increased for veterans from all periods of service. Those increases can be attributed to several factors: changes in policy that made it easier for veterans to claim benefits, the recent conflicts in Iraq and Afghanistan, and difficult labor market conditions during the past several years. Spending on veterans' disability benefits has almost tripled since fiscal year 2000, from \$20 billion in 2000 to \$54 billion in 2013. VA projects that obligations will total \$60 billion in 2014 and \$64 billion in 2015, a 19 percent increase from two years earlier.



The United States has a record that spans centuries of compensating veterans who have been injured during military service. VBA's vision statement reads, in part, "Veterans whom we serve will feel that our Nation has kept its commitment to them... and taxpayers will feel that we've met the responsibilities they've entrusted to us." To better meet those purposes, lawmakers could consider changing VA's disability compensation program. In response to budgetary pressures, for example, the program could be scaled back to reduce federal spending. Alternatively, lawmakers could choose to modify the program to provide greater support to certain groups of disabled veterans. CBO examined some advantages and disadvantages

of potential policy changes and presents estimates, to the extent that it is possible to do so, of their budgetary effects at [www.cbo.gov/sites/default/files/cbofiles/attachments/45615-VADisability\\_1.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/45615-VADisability_1.pdf) which covers the potential impact from 2015 through 2024.

Several of the options would modify VA's processes for identifying service-connected disabilities. Others would change payment rates, coordination with other federal benefits, or the tax treatment of benefits. The option with the largest estimated budgetary effect would eliminate the concurrent receipt program. For decades before 2003, a veteran's retirement pay from DoD was reduced by the amount of any VA disability benefits that person received. Since then, under concurrent receipt, the retirement pay some veterans receive either is not reduced or is reduced by a smaller amount. CBO estimates that eliminating concurrent receipt (and thereby returning to the previous longstanding policy) would save the federal government \$119 billion from 2015 through 2024. By contrast, extending concurrent receipt to all veterans who would be eligible both for disability benefits and for military retirement pay would cost \$30 billion over the same period. The estimated budgetary effects of the other options range from savings of \$64 billion through 2024 to additional outlays of \$9 billion for the same period. Actual savings or costs would depend on the options' final design. [Source: Congressional Budget Office Aug 07, 2014 ++]

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## **VA Health Care Access Update 14 ► Twice Monthly Updates**

The Veterans Health Administration (VHA) is reported it has reached out to over 217,000 veterans to get them off wait lists and into clinics, has decreased the number of Veterans on the Electronic Waiting List (EWL) 40 percent within a two-month period, and more than 22,000 Veterans have received accelerated appointments and have been removed from the EWL. VA is posting regular data updates showing progress on its efforts to accelerate access to quality health care for Veterans who have been waiting for appointments. These access data updates will be posted at the middle and end of each month at <http://www.va.gov/health/access-audit.asp>. The facility-level data shows the current status of VA's:

- New Enrollee Appointment Request (NEAR) List: The total number of newly enrolled Veterans that have asked for an appointment during the enrollment process. Out of an abundance of caution, VA reviewed the NEAR data from the past decade to identify any individual who:
  1. Has enrolled for care since the inception of enrollment,
  2. Indicated they desired an appointment on the enrollment form, and
  3. Has not yet had a scheduled appointment in the VHA health care system.
- Electronic Wait List (EWL) Count: The total number of all new patients (those who have not been seen in the specific clinic in the previous 24 months) for whom appointments cannot be scheduled in 90 days or less; and
- Total Appointments Scheduled: Every appointment scheduled at the facility except surgery and medical procedures.

To access the data charts and see how your facility is doing click on the below:

- July 31 Data — [Printer Friendly Version](#) | [Condensed Chart Version](#)
- July 17 Data — [Printer Friendly Version](#) | [Condensed Chart Version](#)
- July 03 Data — [Printer Friendly Version](#) | [Condensed Chart Version](#)
- June 19 Data — [Printer Friendly Version](#) | [Condensed Chart Version](#)
- June 09 Data — [Printer Friendly Version](#) | [Condensed Chart Version](#)

**Note:** Initial data published for 5/15/14 contained accurate data except for the count and percent of appointments less than 30 days. The timeliness for new patients were erroneously computed using the "desired data" for the Veterans' appointment versus the date the appointment was initially created. The net effect of this error is that, as published, the 6/9/14 report represents 6.7% more appointments occurring within 30 days. This current posting of data corrects this error.

[Source: NAUS Weekly Update Aug 01, 2014 ++]

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## **VA Health Care Access Update 15 ► Northwest Wait Times Disturbing**

One third of Lakewood and Seattle Veterans Affairs hospital schedulers surveyed in an audit say they were instructed to change how long military veterans waited for appointments, according to a nationwide VA record-keeping audit. It is a strikingly high percentage that surprised lawmakers and appeared to contradict statements from top VA officials who said in May that Northwest hospitals did not have serious problems with wait-time data being doctored. "These revelations are unacceptable to everyone who believes it's our responsibility to provide quality care for those who served," said Rep. Derek Kilmer, D-Gig Harbor.

The new data comes from an audit launched amid allegations that VA hospitals in Arizona and Colorado manipulated data on how long patients waited to see doctors by keeping "secret waiting lists" outside of normal VA record-keeping systems. The VA in June released a preliminary report confirming that officials at the VA medical center in Phoenix misreported data on delays in care. The report indicated the practice was common across the VA, and it led to the resignation of VA Secretary Eric Shinseki. Congress has been working on a bipartisan deal to improve care and increase accountability at the VA, with a projected price tag of at least \$15 billion. The preliminary audit report indicated VA hospitals in the Puget Sound, Portland and in Spokane should receive further review from VA inspectors, but it did not cite any specific wrongdoing.

At the time, VA Northwest Director Lawrence Carroll wrote in a memo to employees that auditors "found no evidence of secret waiting lists. Rather it was confirmed, that on the whole, staff understood what they needed to do in regards to scheduling and managing wait times." Megan Crowley, spokeswoman for the VA's Northwest region, said Carroll made those statements after hearing preliminary reports from auditors following their hospital visits. She had not seen the more detailed information until this week. "There was absolutely no intent to paint a better picture or give false information," she said. "We were responding with the information we had at the time." It's not clear how many schedulers in Lakewood and Seattle were interviewed by the VA auditors. A total of about 3,700 VA staffers were interviewed nationwide. At 33.3 percent, the percentage of VA Puget Sound staffers surveyed who reportedly were told to manipulate data is far higher than the national average of 13 percent. It's also the highest percentage among large hospitals in the Northwest, according to a report obtained by The News Tribune. In Portland, 2.5 percent of schedulers surveyed reported being told to manipulate data. In Anchorage, the rate was 10 percent.

Rep. Denny Heck, D-Olympia, called the new information from the audit "deeply disturbing." He is planning to visit the VA's American Lake hospital in Lakewood to follow up on the report. A small portion of VA Puget Sound staffers surveyed — fewer than 5 percent — told auditors they sometimes track appointment requests outside the VA's official scheduling system. By contrast, 31.3 percent of staffers surveyed in Spokane told auditors they track appointments outside the normal system. That kind of "off the

books” record-keeping was central to the allegations of wrongdoing in Phoenix. “We’re just taking every new bit of information as we get it, and we’re taking it very seriously,” Crowley said. VA Puget Sound Director Michael Murphy has held several staff meetings on appropriate record-keeping over the past three months, VA spokeswoman Kim Wilkie said. About 300 Seattle and Lakewood schedulers attended the first meetings in May. He told staff members they should notify senior managers “if they are ever directed to do anything they believe to be improper,” Wilkie said.

Senior officials from VA Puget Sound have reinforced the message with regular visits to scheduling sites at the two main hospitals in six community clinics, she said. The VA is straining with rapid growth fueled by new veterans from the Iraq and Afghanistan wars, expanded benefits for Vietnam veterans and a surge of other older veterans who are turning to the VA after leaving the workforce. The VA set a high standard for delivering care as it braced for that growth, aiming to see 99 percent of patients within two weeks of a request for an appointment. [Source: The News Tribune | Adam Ashton | Jul 30, 2014++]

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## **VA Health Care Access Update 16 ► Scheduling Books Audits**

Veterans Affairs Department officials will open their scheduling books to outside reviewers in an effort to get an independent assessment of how to fix medical center wait time problems, VA Secretary Bob McDonald said 8 AUG. The announcement came during McDonald’s visit to the Phoenix VA Health Care System, where revelations last spring concerning improper scheduling, lost appointment lists and lengthy patient wait times ignited a nationwide scandal. “VA is committed to instilling integrity into our scheduling practices to deliver the timely care that veterans deserve,” McDonald said. “It is important that our scheduling practices be reviewed by a respected, independent source to help restore trust in our system.”

The VA Inspector General is still investigating fraudulent scheduling practices at more than 70 of the department’s medical facilities. Since early June, VA leaders have publicly posted wait time data in an effort to provide more transparency, but critics have expressed little faith in any figures put out by the department in light of the scandal. The outside audit will be done by the Joint Commission, a not-for-profit that specializes in health care accreditation. Investigators will begin work in the coming weeks, combing through each medical center’s scheduling and access practices. It’s one of several reviews mandated by the new VA secretary, who has promised to change both operations and the culture at the department. McDonald said he has also begun an internal study into department ethics, promising a realignment of employees’ focus and values, and an overhaul of performance standards to be more focused on the care veterans receive. [Source: MilitaryTimes | Leo Shane | Aug 08, 2014 ++]

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## **VA Medical Facilities Update 01 ► Vet Reform Bill Proposed Facilities**

Several new Veterans Affairs medical facilities would be opened if a House-Senate compromise bill H.R.3230 (Veterans Access, Choice and Accountability Act) designed to shorten delays in treating veterans becomes law. The legislation approved by the house and sent to the Senate authorizes \$1.3 billion to lease 27 new outpatient clinics and other medical facilities in 18 states and Puerto Rico. Most will not begin operation for at least two years. Proposed new facilities would be established as indicated below:

State	City	Type of Facility
Arizona	Phoenix	Walk-in clinic
California	Chico	Walk-in clinic
California	Chula Vista	Walk-in clinic
California	Redding	Walk-in clinic
California	San Diego	Walk-in clinic
Connecticut	West Haven	Homeless drop-in center
Florida	New Port Richey	Outpatient clinic
Georgia	Cobb County	Walk-in clinic
Hawaii	Leeward Oahu	Outpatient health access center
Illinois	Hines	Research
Kansas	Johnson County	Walk-in clinic
Louisiana	Lafayette	Walk-in clinic
Louisiana	Lake Charles	Walk-in clinic
Massachusetts	Worcester	Walk-in clinic
Missouri	Cape Girardeau	Walk-in clinic
New Jersey	Brick	Walk-in clinic
New Mexico	Albuquerque	Clinical research and pharmacological center
Nebraska	Lincoln	Walk-in clinic
Oklahoma	Tulsa	Walk-in clinic
Puerto Rico	Ponce	Outpatient clinic
South Carolina	Charleston	Primary care and dental annex
South Carolina	Myrtle Beach	Walk-in clinic consolidation
Tennessee	Chattanooga	Multispecialty clinic
Texas	San Antonio	Lease consolidation
Texas	Tyler	Walk-in clinic
Texas	Houston	Research
Texas	Lubbock	Walk-in clinic

[Source: The Associated Press Jul 31, 2014 ++]

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## VA Veterans Choice Card ► How it is to be Used

Veterans reading only headlines, hearing only sound bites, might have a few misconceptions about how Congress and the VA plan to use non-VA healthcare providers to ensure more timely and convenient access to care. A magical sounding item called a “Veteran’s Choice Card,” for example, won’t be a limitless credit card given qualified veterans to cover whatever health services they receive from whatever physician they use. And veterans not already enrolled in VA health care won’t gain accelerated access to outside care as promised by the legislation – unless they serve in areas of combat operations within five

years of enrollment. The centerpiece of the Veterans Access, Choice and Accountability Act of (H.R.3230) is a special \$10 billion Veterans Choice Fund.

Over the next three years, VA is to use the fund as needed to buy care from non-VA care providers for veterans if they face long waits for VA care – defined initially as more than 30 days – or if they reside more than 40 miles from VA care. The intent is to eliminate VA patient wait lists that some VA health administrators and staff conspired to hide in recent years, thus compromising the integrity of performance reports and putting patients’ health at risk. VA leaders and veteran service organizations prefer to attack wait times through improved resourcing. They want VA spending raised to meet actual patient demand from wars in Iraq and Afghanistan, from the expansion of diseases presumed caused by defoliants used in Vietnam, and from higher costs of caring for aging veterans. So H.R.3230 also authorizes VA to spend \$5 billion more to expand its own capacity to deliver care, by hiring more medical and support staff and also building and leasing more space.

House-Senate conferees, in shaping the final bill, categorized the Choice Fund as emergency money so the \$10 billion gets added to the nation’s debt but not to VA budgets. The \$5 billion for more VA-delivered care is to be paid through cuts elsewhere in VA, including executive bonuses and by deferring planned rate cuts for some types of VA home loans. The legislation mandates use of a new Veteran’s Choice Card but it isn’t a golden key to private sector care. It will be more like an informational insurance card to be presented to non-VA health care providers to identify the veteran and to verify eligibility for episodes of care that, sometime earlier, were arranged through and approved by a VA care coordinator. The administrative challenges ahead for VA in coordinating a vast expansion of private sector care, monitoring outside care quality and integrating those medical records back into VA health care will be profound. But the bill is said to set aside only \$300 million for these added tasks.

Indeed, in reviewing the new law’s requirements, VA officials are weighing whether current Veteran Identification Cards (VICs), which are issued when veterans enroll in VA health care, might be modified to serve as the “choice card” that the new law mandates. Other details in the reform package will disappoint reformers who seek to fully “privatize” VA care. The bill is a series of compromises between near-term action to address the patient wait-time scandal and steps to shore up the integrated VA health care system so prized by many veterans and their service organizations. Here’s more on how non-VA care will grow:

- **ELIGIBILITY** – The hurdles to gain easy access to non-VA care go beyond how far veterans reside from a VA clinic or how long their wait for care. To be eligible, veterans must have enrolled in VA health care by Aug. 1, 2014 or, if they enroll later, they must have served on active duty in a theater of combat operations within five years of enrolling. These restrictions address cost concerns fiscal conservatives had after the Congressional Budget Office projected that up to two million more veterans would drop current health insurance and enroll with VA if given the chance to use current doctors and have VA foot the bill.
- **NO FIRM 30-DAY GOAL** – Architects of H.R.3230, Sen. Bernie Sanders (I-Vt.) and Rep. Jeff Miller (R-Fla.), would like non-VA care offered to any vet who can’t get a VA appointment within 30 days. But their legislation allows VA to set a different wait-time goal if they can defend it. What VA finally decides will be part of interim rules for implementing the law, to be published within 90 days of President Obama signing the bill into law. The bill would require that if VA can’t offer a timely appointment then it must inform the veteran electronically or, if the veteran chooses, by mail, and explain that outside care is authorized. Last year, VA spent \$4.8 billion on non-VA health care but half of that involved emergency services.

- **40 MILES AS CROW FLIES** – Veterans who reside more than 40 miles from a VA medical facility or who must travel by air, boat or ferry to access VA care are to be offered non-VA care instead. VA is to use “geodesic distance” or the shortest route between two points on Earth, or, if you like, “as the crow flies.” VA’s early estimate is that 500,000 vets will qualify. However, House-Senate conferees in their explanatory report on H.R.3230, say they do not intend the 40-mile criteria “to preclude veterans who reside closer” to a VA facility “from accessing care through non-VA providers, particularly if the VA facility...provides limited services.” So VA will have to clarify in regulation what 40 miles really means.
- **CHOICE OF PROVIDER** – Not all veterans who become eligible for non-VA care will get to choose their outside provider, and not every non-VA care provider will opt to treat veterans through the VA coordinated care program, even if the vets are existing patients. One issue for physicians will be the level of reimbursement and another the timeliness of VA payments. VA has existing contracts with individual physicians and with pools of private sector providers. Many more such arrangements are expected. But VA cannot pay rates higher than Medicare allows, with exceptions possible if care is delivered in very rural areas. Timeliness of VA payments to non-VA care providers has been a significant concern for years. The reform bill has language urging VA officials to improve their payment procedures.

[Source: Stars and Stripes | Tom Philpott } July 31, 2014

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## **#VetQ Initiative** ▶ **New Twitter Hashtag for Veterans’ Questions**

Do you want to learn more about veteran benefits or are you curious about adaptive sports? If you can ask your question in 140 characters or less, tweet it to #VetQ on Twitter. The new social media campaign is a collaborative effort between the Department of Veterans Affairs and seven Veteran Service Organizations. The hashtag – #VetQ – will identify the question and allow the VA and partner organizations to answer it and promote their services. The idea is that more than one of the veteran service organizations will answer questions giving veterans a range of possible answers for their individual needs. Sherman Gillums, Jr., associate executive director of veterans benefits for Paralyzed Veterans of America, stated in the VA blog. “The #VetQ initiative will provide a dynamic forum to engage stakeholders in real time, which will help VA deliver timelier services. Additionally, it gives veterans service organizations like ours an opportunity to partner with VA in the effort to close transition gaps for Post-9/11 service members and their families.” The VA digital team said over time, common questions and answers will likely be categorized on a frequently asked questions page. The VSOs collaborating on #VetQ are Paralyzed Veterans of America, Veterans of Foreign Wars, Disabled American Veterans, the Home Depot Foundation, Student Veterans of America, Team Red, White & Blue, and the American Legion. [Source: Off the Base | Bobbie O'Brien | July 30, 2014 ++]

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## **VA Lawsuit | SWAN & VVA** ▶ **PTSD Sexual Assault Claim Policy**

Two advocacy groups are suing the Veterans Affairs Department for what they say are the department’s discriminatory practices regarding compensation claims related to service-connected sexual assault. Service Women’s Action Network (SWAN) and Vietnam Veterans of America (VVA) filed a second petition in a lawsuit against VA after the department denied a request to change the requirements for veterans to prove

their post-traumatic stress was caused by a rape, sexual assault or harassment while on active duty. While VA offers mental health and medical treatment for any veterans who say they suffered military sexual trauma, it requires them to furnish either evidence of a crime or trauma or demonstrate a marked change in their lives following an assault if they have no proof or paper records of the incident.

SWAN and VVA officials say VA's regulations for PTSD disability claims filed by sexual assault victims are stricter than rules for other groups, including combat veterans. "To deny the rulemaking process reeks of arrogance. ... VA should be ashamed of inflicting yet another wound upon this population," SWAN Executive Director Anu Bhagwati said on 29 JUL. In the past decade, VA has changed its evidence requirements for PTSD related to military sexual trauma. In 2011, it developed training for claims specialists specifically addressing MST-related PTSD claims and now has women veteran coordinators at its 56 regional claims offices. While VA officials could not comment specifically on the litigation filed by SWAN and VVA, a spokeswoman said addressing the needs of veteran victims of military sexual trauma is "of the highest importance." "The department is working very hard to ensure that these claims are adjudicated compassionately and fairly, with sensitivity to the unique circumstances presented by each individual claim," VA spokeswoman Ndidi Mojay said.

According to SWAN officials, military sexual trauma-related PTSD claims were approved at a rate 16 percent lower than other PTSD claims from 2009 to 2012. The Government Accountability Office in June reported that VA approval of claims for military sexual assault were inconsistent, varying by geographic region and claims offices. One regional office approved 88 percent of such claims while another approved just 14 percent. While the government watchdog noted that high denial or claims approval rates do not necessarily mean VA officials improperly approved or denied claims, the wild variability "raises questions of whether the data reflect real differences in evidence or differences in how the requirements are interpreted and applied." According to VA data, the overall acceptance rate of PTSD claims related to military sexual trauma has nearly doubled in the past five years, from 28 percent in 2008 to 50 percent in 2013. The case was filed 29JUL on behalf of SWAN and VVA in the U.S. Court of Appeals by Yale Law School Veterans Services Legal Clinic. [Source: MilitaryTimes | Patricia Kime | Jul 30, 2014 ++]

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## **VA Claims Backlog Update 140 ► DoD Not Doing Their Bit**

Veterans wait months longer than necessary to have their veterans disability benefits processed because of delays in how military officials handle service medical records, according to an audit released 31 JUL by the Defense Department Inspector General. Investigators found that 77 percent of Army medical records scheduled to be delivered to VA offices in 2013 took longer than the 45 days mandated under DoD rules. Of those that were delivered, 28 percent were incomplete, causing further problems. "During a site visit to an Army military treatment facility in December 2013, we found several boxes of [medical records] for service members who separated from the military as far back as July 2011," the report states. "DoD's failure to consistently make timely and complete [records] available to VA likely contributed to delays in processing veterans' benefit claims."

Army records thus far this year have shown similar poor results, with 87 percent overdue, the report states. The other services received low marks from investigators as well. For Air Force records in 2013, 35 percent were late and 11 percent were incomplete. The report says Navy officials failed to keep enough records last year to provide a full look at their efficiency and accuracy, and 78 percent of records transferred so far this year have been late. The Navy Department also handles Marine Corps records. The



revelations come as Veterans Affairs Department officials continue efforts to reduce their disability claims processing backlog. About 270,000 cases have been pending with VA processors for more than 125 days, down more than 50 percent in the last year but still a frustratingly large burden for the department and outside critics. In almost 49,000 Army and Air Forces cases, defense officials took more than 120 days to transfer medical records to VA offices, according to the report. That alone could have added thousands of new veterans' disability claims to the backlog.

The IG blamed a host of problems for the delays: unclear guidance from military officials, inefficient procedures for transferring the files, and simple mistakes from service health officials. Investigators found numerous instances of Army Reserve and Army National Guard record keepers scanning medical files into the service digital systems even though the information was already computerized elsewhere. Navy officials routinely mailed hard copies of medical records to three different facilities before they could be scanned. In response to the report, officials from the Pentagon's office of the undersecretary for personnel and readiness said new instructions to address the delays will be released in mid-August, and promised more thorough reviews of the process to prevent future problems. Military officials also said that improvement of electronic medical record sharing between DoD and VA will help avoid future delays. But coordinating digital records systems between the departments has been a controversial task for years, with lawmakers questioning DoD's decisions to build a new digital medical records system instead of using the VA's existing framework. [Source: NavyTimes | Leo Shane | Jul 31, 2014 ++]

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## **VA Credibility Update 15 ► Disciplinary Action Proposed for 6 Employees**

Hours after the Senate unanimously confirmed President Obama's choice to lead the Department of Veterans Affairs on 29 JUL, the agency announced that it was proposing disciplinary action against six employees at VA healthcare facilities in Cheyenne WY and Fort Collins CO. Acting VA Secretary Sloan Gibson said the actions were part of the agency's effort to rebuild trust with veterans after an internal audit found that veterans had to wait months for medical appointments and that VA medical centers were covering up the delays. The disciplinary action is being sought based on a review by the department's inspector general and other internal investigations. The VA said supervisors in those facilities had personally manipulated data, instructed their subordinates to manipulate data and withheld accurate information from their superiors. Official proposed that two supervisors be removed from federal service and that other supervisors be suspended, demoted or admonished. "Employees who have been found to have manipulated data, withheld accurate information from their supervisors, and affected the timeliness of care veterans receive do not reflect VA's values, and their actions will not be tolerated," Gibson said in a statement on the VA's website. [Source: Los Angeles Times | Rebecca Bratek & Edmund Sanders | Jul 29, 2014 ++]

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## **VA Credibility Update 16 ► Nationwide Town-Hall Events Directed**

Secretary of Veterans Affairs Robert A. McDonald has directed all Veterans Affairs (VA) healthcare and benefits facilities to hold town-hall events by the end of September to improve communication with, and hear directly from, Veterans nationwide. "Caring for Veterans is a calling, and our first commitment is to provide Veterans and their families the timely, quality care and benefits they have earned and deserve through their service to our Nation," said Secretary McDonald. "As we seek continual improvement and to

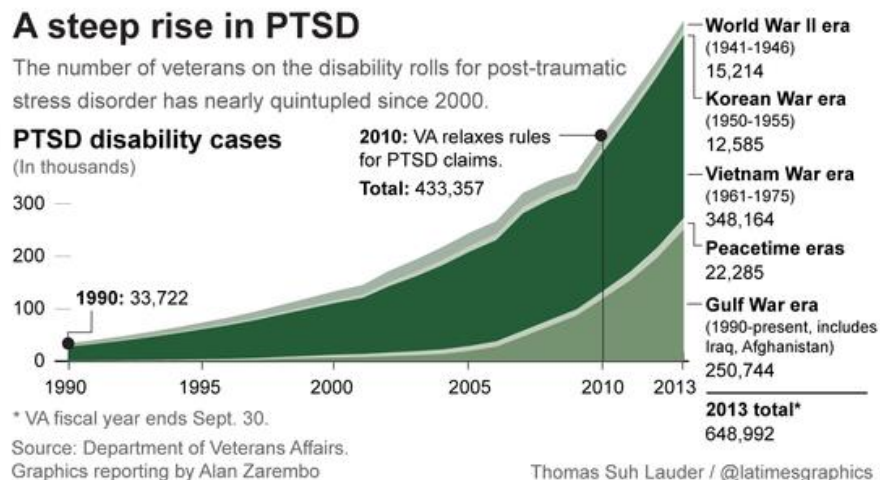
rebuild trust among Veterans, it is critical that we continue to listen and learn directly from those who use our system.” Secretary McDonald has informed the Under Secretaries of Health and Benefits that each VA medical center and regional office should hold at least one town-hall meeting with Veterans between now and the end of September. Meetings are designed to allow feedback from Veterans, family members and other beneficiaries. Each facility will also welcome input from Congressional stakeholders, Veteran Service Organizations, Non-Governmental Organizations, and other community partners. Details of events in each location will be forthcoming from local facilities. [Source: VA News Release Aug 05, 2014 ++]

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## PTSD Update 173 ► Veracity of Many Claims Questioned

As disability awards for PTSD have grown nearly fivefold over the last 13 years, so have concerns that many veterans might be exaggerating or lying to win benefits. Robert Moering, a former Marine and psychologist conducting disability examinations at the Veterans Affairs hospital in Tampa, Fla, estimates that roughly half of the veterans he evaluates for the disorder exaggerate or fabricate symptoms. Such was the case of the 49-year-old veteran who explained to Moering that he suffered from paranoia in crowds, nightmares and unrelenting flashbacks from the Iraq war. He said he needed his handgun to feel secure and worried that he would shoot somebody. The symptoms were textbook post-traumatic stress disorder. But the. suspected the veteran was exaggerating. Hardly anybody had so many symptoms of PTSD so much of the time.

Depending on severity, veterans with PTSD can receive up to \$3,000 a month tax-free, making the disorder the biggest contributor to the growth of a disability system in which payments have more than doubled to \$49 billion since 2002. "It's an open secret that a large chunk of patients are flat-out malingering," said Christopher Frueh, a University of Hawaii psychologist who spent 15 years treating PTSD in the VA system. Diagnosing PTSD can be difficult in the best of circumstances. Experts have long debated how to define the condition. One person can suffer crippling anxiety from an experience that wouldn't faze someone else. Assessing PTSD becomes even more difficult in a VA system that gives veterans a financial incentive to appear as sick as possible, former and current VA mental health clinicians said. The number of veterans on the disability rolls for the disorder has climbed from 133,745 to more than 656,000 over the last 13 years. Vietnam and the recent wars have fueled the growth in roughly equal measure.



Frueh and other critics of the disability system have sparred in medical journals with senior VA mental health officials, who argue that the extent of malingering is impossible to know without more research. The veteran Moering evaluated was already receiving \$1,600 a month in disability pay for PTSD as well as various joint problems. But he wanted to increase it. Three tests designed to detect dishonest patients by looking for highly unlikely response patterns strongly suggested that the veteran was exaggerating, according to disability records that Moering allowed *The Times* to review. The case is one of eight that Moering opened to the newspaper. In each, he challenged a PTSD diagnosis. The records were redacted to hide names and other identifying information. Moering said he could not determine whether the veteran was feigning entirely or simply stretching the truth. "This is the dilemma we face," Moering said. "How can a disability rater honestly rate this veteran?" Government policy in cases without a clear answer is to give the veteran the benefit of the doubt. The VA left his disability rating intact.

In some ways, the explosion in PTSD cases is a sign of progress. Though descriptions of the disorder show up in literature as far back as Shakespeare, it did not become a formal diagnosis until 1980, and even then remained controversial. After decades of downplaying the psychological toll of war, the government has finally acknowledged the damage and boosted assistance to veterans in need. The VA has increasingly recognized non-war-related PTSD as well, extending monthly compensation to tens of thousands of veterans traumatized by accidents — both on- and off-duty — that occurred at the time they were enlisted. In one case *The Times* reviewed, a woman was awarded PTSD compensation based on breaking her leg in a fall walking to the mess hall. As the number of cases has climbed, so has debate over their legitimacy. A 2007 study of 74 Arkansas veterans with chronic PTSD, most of them from the Vietnam War, concluded that more than half were exaggerating symptoms. Other research has found little evidence of malingering.

In the aftermath of serious trauma, most people experience symptoms of the disorder. But the nightmares, concentration problems and heightened state of alert usually go away in a few weeks. In a minority of cases, certain combinations of symptoms persist. That's PTSD. Because the diagnosis relies mainly on what patients report, it is easy to exaggerate. In online forums, veterans trade tips on how to behave in their disability evaluations. Common advice: Dress poorly and don't shower, refuse to sit with your back to the door, and constantly scan the room. If an examiner asks about homicidal thoughts, a Vietnam veteran posted, say: "Doc, doesn't everyone, I mean didn't you ever think about killing someone? Hell, I think about it every time someone gets too close to me." He also urged veterans to purposely fail memory and other cognitive tests. The motivation behind such advice is not always clear. It may be aimed at helping veterans get what they deserve from a system that many see as rigged against them. Exaggeration can also be a sign of distress itself. Though VA investigations have exposed scams — including disability recipients who never served in the military — the department has focused on making the system friendlier to veterans. To get paid for PTSD, veterans must link their symptoms to trauma that occurred during their service. In 2010, the VA expanded what situations could qualify. Credible fear of being attacked — without actually suffering or witnessing violence — became sufficient.

The VA also dropped its requirement to support each case of war-related PTSD with records of the underlying trauma. Those veterans are now taken at their word. After the changes, the number of new PTSD claims rose 60% to more than 150,000 a year, and approval rates jumped from 55% to 74%. The shift raised new concerns. In a 2014 paper, Arthur Russo, a VA psychologist in Brooklyn, argued that the disability system is prone to "collusive lying," in which veterans fake mental illness and clinicians go along with it. He cited an email from an unnamed VA chief psychologist to staff members instructing them not to diagnose malingering or "make any comments that appear to question patients' reports of trauma." Gail Poyner, an Oklahoma City psychologist, said she was dismissed in 2010 from a company the VA hired to

conduct disability exams because she insisted on giving veterans tests to determine whether they were exaggerating. "It's political," Poyner said. "It's not prudent to suggest that people who have served our country are not being honest." The VA issued a statement to The Times saying it encourages examiners "to conduct comprehensive, accurate and thorough evaluations" and to use their clinical judgment in deciding whether to test for malingering.

The quest for VA disability benefits begins before service members leave the military. Jill Wilschke, a therapist who worked at Camp Lejeune, N.C., until late last year, said many of her patients had witnessed the horrors of war and were being forced out of the military because of PTSD. "People I worked with were really hurting and scared about how they would survive when they left," Wilschke recalled. But in several cases, she said, Marines whose symptoms were fading expressed concern that medical records documenting their progress would be used against them in disability exams. One with mild PTSD was contemplating putting off college because he worried attending would make him appear too healthy. Wilschke worried that some patients weren't being honest with her. Several VA mental health providers said the incentives of the disability system have undermined their relationship with patients and inhibited them from fully engaging in treatment.

In 2005, the VA office of the inspector general looked at 92 cases of PTSD and found that while most veterans received treatment when their disability ratings had room to rise, visits dropped off after their ratings topped out at 100% disabled. Frueh and other researchers have argued that the incentives of the disability system may help explain why veterans tend to report less improvement than other patients in response to treatment. In its statement, the VA pointed to several studies casting doubt on that view and said "it is counterproductive to disparage VA disability policies and treatment efforts without clear supporting evidence." Many veterans — including those receiving disability pay — make substantial progress with treatment, it said. Among the most encouraging results came in a study published last year in JAMA Psychiatry. It looked at 1,888 veterans who began a treatment known as prolonged exposure therapy. Nearly 800 went on to fall below the threshold for PTSD on a standard assessment scale. Their traumas included combat, sexual violence and painful childhood experiences.

In the VA disability system, however, the disorder is usually permanent. Of the 572,612 veterans on the disability rolls for PTSD at the end of 2012, 1,868 — a third of 1% — saw a reduction in their ratings the next year, according to statistics provided by the VA. Even some veterans whose diagnosis falls under deep suspicion have managed to keep their disability ratings. In one case that Moering reviewed in 2009, he searched military records and concluded that a Navy veteran on the disability rolls for PTSD had lied to VA clinicians about having served in the elite SEALs and concocted his combat history. The VA responded by reducing his PTSD rating from 50% to 30%, records show. [Source: Los Angeles Times | Alan Zarembo | Aug 05, 2014 ++]

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## **VA Loans ► Use Your Benefit**

After a tornado ripped through Air Force Tech. Sgt. Rhonda Stockstill's house in Moore, Oklahoma, in May 2013, she and her husband began the hunt for a new home, thinking they would go through their previous lender to get another VA home loan. That lender told them they would be better off going with a conventional loan that would saddle them with a \$160,000 down payment and closing costs. The mortgage company "was making us jump through hoops. We were really discouraged," Stockstill said. After about four months of trying to work with the previous lender, Stockstill found another, Veterans United, which

helped the couple secure a Veterans Affairs-backed loan within about 30 days, with a far lower down payment and a lower interest rate than what their previous lender had quoted.



**Air Force Tech Sgt. Rhonda Stockstill and husband, Lendle, in front of the home they bought with a VA loan.**

The VA home loan program has guaranteed more than 20 million VA loans in the 70 years since its creation. Numbers fell during the middle of the last decade, coinciding with the rise in conventional loans to people who would not be approved now. But since the subprime mortgage bubble burst and credit rules have tightened across the industry, VA loans are back on the rise. In 2013, VA guaranteed the highest number of loans in the program's history — 629,312. Yet it's clear that there are misperceptions about the program. Son Nguyen, who heads the nonprofit Veterans Association of Real Estate Professionals, notes that there are 1.9 million active VA-guaranteed loans, but more than 1 million troops and 22 million veterans are eligible.

Conventional loans may make more sense in certain circumstances, says Chris Birk, Veterans United's director of VA loan education — like if you have excellent credit, sizable assets and plenty of cash for a 20 percent down payment. But the reality is, for many service members, the VA home loan program is the most advantageous, Birk said — a benefit that can save money for military and veteran homeowners. And its features were designed not only to put veterans in a home, but to make sure they can repay the mortgage and stay in it, said Mike Frueh, director of VA's Loan Guaranty Service. What's more, VA has improved the program to make its part of the loan process faster, easier and more transparent. Like the Stockstills, some veterans encounter lenders and real estate agents who try to steer them away from their VA home loan benefit, for a variety of reasons, many of which are misperceptions. Some reminders, little-known facts and tips:

- Active-duty troops as well as veterans who have left the service qualify, regardless of whether they served in combat. About 17 percent of VA loans went to active-duty troops in 2013.
- The benefit never expires and can be used multiple times.
- The VA home loan is the only major type of loan that does not require a down payment as long as the sale price doesn't exceed the appraised value; 89 percent of VA loans are made without a down payment. In essence, the VA's guarantee takes the place of a down payment.
- The program doesn't require private mortgage insurance, an extra monthly expense when a borrower is not making a down payment of at least 20 percent. A down payment of 20 percent on a \$200,000 loan would be \$40,000. "By not spending that \$40,000, veterans have money in their pockets to take care of unforeseen circumstances," Frueh said.

- Veterans usually can get their VA Home Loan Certificate of Eligibility within seconds at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). But the lender often can do that for you. In 2013, 463,303 electronic certificates of eligibility were issued.
- VA does not require a minimum credit score. Instead, the requirements are based on whether a borrower can repay the loan. However, lenders do impose additional requirements for credit scores. “Our minimum credit score is typically 620,” said Veterans United’s Birk. “Generally speaking, 620 is a pretty good barometer. That falls into the ‘fair’ [category], which is a step below ‘good.’ And it’s about 100 points lower than credit scores needed for a conventional loan. There’s great misperception that you need sterling credit to use this program. But it was created to level the playing field,” Birk said – to help veterans who may not otherwise qualify for mortgages.
- Veterans generally pay a funding fee of 2.15 percent of the purchase price for a VA loan. For example, with no down payment for a \$200,000 loan, a funding fee of 2.15 percent equals \$4,300. For those who were or are in the National Guard or reserves, the funding fee is 2.4 percent. The fee is reduced for those who make down payments of 5 percent or more.
- Some VA borrowers don’t pay the funding fee at all. They include veterans receiving VA compensation for a service-connected disability or those eligible to receive it if they weren’t receiving retirement or active-duty pay, and surviving spouses of veterans who died in service or from a service-connected disability. The VA also has limitations on what lenders can charge borrowers for a loan, to make sure the veterans don’t pay unnecessary fees, Frueh said. Conversely, the VA allows a seller to pay up to 4 percent of certain closing costs, including the paying the VA funding fee.
- VA doesn’t lend money; it guarantees the loans made by about 1,500 commercial entities such as banks, credit unions and mortgage companies, although the top 11 lenders account for about half of all VA loans. Lenders, not VA, set interest rates, discount points and closing costs, and the rates likely vary among lenders. It’s best to shop around. But overall, average interest rates on VA loans trend even a little lower than those on conventional loans, Birk said.
- VA home loans can be used to buy a home or a condominium unit in a VA-approved project; to build a home; to simultaneously purchase and improve a home; to buy a manufactured home and/or lot; and to make energy-efficient improvements.
- Veterans can use their VA home loan benefit multiple times.
- The guarantee limits vary depending on the geographic area, based on the median home price. Generally, the limit is \$417,000, but can range up to \$1,094,625 in higher cost areas. This is not a *loan* limit — you can buy a more expensive house, as long as you can handle a down payment of 25 percent of the difference. For example, if the guarantee limit in your area is \$417,000 and the house you want costs \$500,000, it’s yours if you can pay \$20,750 — which is 25 percent of the \$83,000 difference – as a down payment.
- The key is to work with real estate agents and lenders who have worked with VA loans. *Tell them upfront that you’re a veteran.* Ask questions about how many VA loans they’ve worked with. If the agent isn’t experienced and informed, it could cost you money and time, said Lorraine Santirosa, a real estate agent with Keller Williams SD Metro in San Diego. It could cost you time especially in finding a condominium, because condos must be VA-approved, she said, in order for the buyer to qualify for a VA loan. And if a lender doesn’t understand the rules and details of VA loans, “it could cause the deal to fall apart, or put the veteran in a loan at a higher interest rate.”
- Do your own research at [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans), or call toll free 877-827-3702. For example, one veteran said he was told he had to have \$2,000 or less in debt to qualify, but that is not a VA requirement for a home loan. Armed with knowledge, you can shop around for another lender.

- VA allows veterans to lower their interest rate by refinancing their existing VA home loan, either through their current lender, if that lender agrees, or through any VA lender.
- VA’s requirements help ensure that veterans have the financial ability to make their payments and stay in their homes — a major reason why VA loans have the lowest foreclosure rate among loan types, including FHA and conventional. Another reason, Frueh said, is that VA has about 150 staff members nationwide “whose sole job is to help veterans who are behind on their mortgage find a way to become current.” Last year, he noted, VA helped almost 74,000 veterans resolve their delinquencies and in most cases, keep their homes.

**Financial institutions that did the most VA loans in 2013:**

Lender	Total loans	Loan amount (billions)	Average loan amount
1 Wells Fargo Bank	81,424	\$16.8	\$206,385
2 USAA	44,828	\$10.6	\$235,382
3 Quicken Loans Inc.	28,305	\$5.8	\$205,515
4 Freedom Mortgage Corp.	26,928	\$6.3	\$233,012
5 Mortgage Investors Corp.	26,614	\$4.5	\$169,720
6 Navy Federal Credit Union	25,991	\$6.4	\$246,549
7 Fifth Third Mortgage Co.	19,165	\$4.4	\$227,921
8 Mortgage Research Center	18,679	\$3.9	\$206,593
9 Bank of America	16,493	\$3.3	\$201,744
10 JPMorgan Chase Bank	16,445	\$3.2	\$195,442

[Source: NavyTimes | Karen Jowers | Jul 28, 2014 ++]

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**GI Bill Update 178 ► In-State Rate Reimbursement Approved**

The VA will now reimburse the cost of schooling at the in-state rate for all veterans using GI Bill benefits at any public college or university, regardless of where the veteran resides. Under current law, veterans attending a public college or university under the GI Bill generally must establish residency for the VA to reimburse tuition at the in-state rate. A provision included in legislation to address the backlog of veterans waiting for care in VA facilities requires states to accept the in-state reimbursement rate for all student veterans as a condition of maintaining VA approval of coursework. Over 20 states currently assist some or all veterans by recognizing them as in-state students for purposes of enrolling in a public college, regardless of residency status. But many states require transitioning veterans to meet strict residency requirements before they can be considered in-state residents.

The law-change mandates the in-state rate for all student veterans using either the Post-9/11 or the Montgomery GI Bill at two- and four-year public colleges or universities. Veterans have three years from the date of discharge and must have at least 90 days active duty to qualify for the in-state rate. However, if the veteran remains continuously enrolled at the institution after the third year from date of discharge, the in-state tuition rate would apply for the duration of coursework. The law permits public colleges to require veterans to demonstrate intent to establish residency or meet other requirements unrelated to residency to be eligible for the in-state rate. Dependents using Post-9/11 GI Bill benefits under the “transferability” program are also eligible for the in-state rate for three years after their sponsor’s discharge. The underlying

in-state tuition legislation for this change was H.R. 357 (Rep. Jeff Miller, R-FL) and S. 257 (Sen. John Boozman, R-AR). [Source: MOAA Leg Up Aug 01, 2014 ++]

**\* Vets \***



## Retiree Uniform Policy | USA ► Effective Mar. 31, 2014

On Mar. 31, 2014, the Army released Army Regulation (AR) 670-1, Wear and Appearance of Army Uniforms and Insignia, and Department of the Army Pamphlet (DA Pam) 670-1, Guide to the Wear and Appearance of Army Uniforms and Insignia. The publications include new rules, published in their entirety here, for how Retired Soldiers may wear Army uniforms. The complete AR and DA Pam is available at [http://www.apd.army.mil/pdffiles/r670\\_1.pdf](http://www.apd.army.mil/pdffiles/r670_1.pdf) and [http://www.apd.army.mil/pdffiles/p670\\_1.pdf](http://www.apd.army.mil/pdffiles/p670_1.pdf).

### 1. Army Regulation 670-1, paragraph 23–3. Retired personnel states:

- a. Personnel who will be advanced to a higher grade upon retirement have the option of wearing the insignia of that grade thereafter.
- b. Retired personnel on active duty will wear their uniform and insignia in the same manner as prescribed for personnel in the AA [Active Army] of corresponding grade and branch.
- c. Retired personnel not on active duty may wear either the uniform reflecting their grade and branch on the date of their retirement, or the uniform prescribed for personnel in the AA of corresponding grade and branch, when appropriate, but may not mix the two uniforms. Personnel will wear the grade as shown on the retired grade of rank line on their retirement order.
- d. Retired personnel not on active duty are not authorized to wear the Army uniform when they are instructors or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.
- e. Retirees are authorized to wear the physical fitness uniform under the following provisions:
- f. Retirees are authorized to wear the physical fitness uniform under the following provisions:
  - (1) With civilian attire off the installation.
  - (2) When wearing the physical fitness uniform as a complete uniform, retirees will—
    - (a) Wear only authorized accessories corresponding to those worn by personnel of the AA.



- (b) Keep the sleeves down on the sweatshirt or jacket, the legs down on the pants, and the T-shirt tucked inside the trunks.
  - (c) Wear the sleeves and legs of the physical fitness uniform sweatshirt down; may not cuff, roll, or push up the sleeves or legs of the physical fitness uniform.
  - (d) Wear the green micro fleece cap pulled down snugly on the head. The bottom edge (a portion of or all) of the cap may be folded, but not rolled. A similar, commercially designed cap is authorized for wear.
- g. Pregnant retirees are authorized to wear the T-shirt or sweatshirt outside the trunks or sweatpants.
- h. Retirees are authorized to wear the Retired Service ID Badge (see DA Pam 670-1).
- i. In addition to the occasions for wear listed above, retired personnel are authorized to wear the uniform only on the following occasions:
- 1) While attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony.
  - 2) Attending parades on national or State holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms; the combat uniform and physical fitness uniforms will not be worn. Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited.
- j. Retirees are authorized to wear the physical fitness uniform under the following provisions:
- (1) With civilian attire off the installation.
  - (2) When wearing the physical fitness uniform as a complete uniform, retirees will—
    - (a) Wear only authorized accessories corresponding to those worn by personnel of the AA.
    - (b) Keep the sleeves down on the sweatshirt or jacket, the legs down on the pants, and the T-shirt tucked inside the trunks.
    - (c) Wear the sleeves and legs of the physical fitness uniform sweatshirt down; may not cuff, roll, or push up the sleeves or legs of the physical fitness uniform.
    - (d) Wear the green micro fleece cap pulled down snugly on the head. The bottom edge (a portion of or all) of the cap may be folded, but not rolled. A similar, commercially designed cap is authorized for wear.
- k. Pregnant retirees are authorized to wear the T-shirt or sweatshirt outside the trunks or sweatpants.
- l. Retirees are authorized to wear the Retired Service ID Badge (see DA Pam 670-1).

**2. DA Pamphlet 670-1, paragraph 23-3. Retired personnel states:.**

- a. See AR 670-1 for general wear of the Army uniform by retired personnel.
- b. Retired personnel not on active duty are not authorized to wear SSI [Shoulder Sleeve Insignia], except as follows:
  - (1) Personnel performing instructor duties at an educational institution conducting courses of instruction approved by the Armed Forces will wear the SSI of the

command that is responsible for the course of instruction. Senior and junior ROTC [Reserve Officer Training Command] instructors will wear the Cadet Command SSI on their left shoulder (see AR 145-1 and 145-2 for wear of the uniform by senior and junior ROTC instructors, respectively).

(2) Retired personnel are authorized to wear the SSI for U.S. Army retirees on the left shoulder of the green service uniform. The insignia consists of a white cloth disc with a blue border, and an inner white disc with a red border, which bears a blue and white adaptation of the coat of arms of the United States. The outer disk that surrounds the coat of arms contains the inscription "UNITED STATES ARMY" in red letters at the top, and the word "RETIRED" in blue letters at the bottom (see fig 23-1). On the blue service and dress uniforms, retired personnel will wear the retired service ID badge (see para 22-17d(12) and fig 22-77). [Editor's Note: Retired insignia may be purchased at <http://www.aafes.com> or any installation military clothing sales store.]

(3) Retired personnel may wear the SSI-FWTS [Former War Time Service] on the right shoulder of the green service uniform if they were authorized wear of the SSI-FWTS while on active duty (see para 21-17). On the blue service and dress uniforms, retired personnel may wear the combat service ID badge (see para 22-17 and fig 22-70) if they were authorized wear of the SSI-FWTS while on active duty.

3. **DA Pamphlet 670-1, paragraph 22-17d(12).** The retired service ID badge is worn on the wearer's left side [pocket]. Personnel may wear the badge only in service and dress uniforms after being officially retired from the U.S. Army.



Full color dress and foliage green patches

[Source: VFW Post 6756 Centerline MI | Leo Miller | Jul 17, 2014 ++]

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## Arizona Memorial Update 04 ► Shrine Wall Upgrade

A marble wall with the names of the 1,177 sailors and Marines killed on the USS Arizona will be replaced over the next two months. The shrine room at the USS Arizona Memorial will be closed but will be visible to visitors, with most of the work to be done after hours, National Park Service spokeswoman Amanda Carona said. The original wall was replaced in 1984. The current wall has become stained and eroded from saltwater. The shrine wall replacement represents the second phase of a three-part restoration that began in 2012, the Honolulu Star-Advertiser reported Tuesday. The shrine honors sailors and Marines who died in explosions and fires on the Arizona in the Dec. 7, 1941, attack by the Japanese on Pearl Harbor.



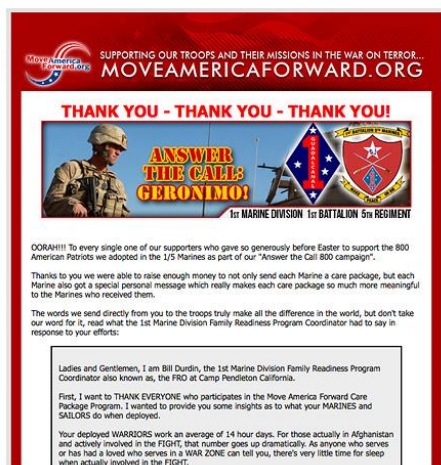
"Viewing the shrine room wall is one of the most impactful experiences in Pearl Harbor," said Paul DePrey, superintendent for the national monument. "It is the collective headstone to the USS Arizona crew who sacrificed their lives for their country. Keeping the wall in good condition is elemental to what we must do as stewards of the memorial. The USS Arizona Memorial is the most frequently visited tourist attraction in the state, according to the Pearl Harbor Historic Sites website. Carona said 1.8 million people visited the memorial in the 2013 fiscal year. Pacific Historic Parks has been leading the restoration effort, working with public and private entities to raise \$750,000 to complete the repairs. The new wall is expected to be dedicated on Veterans Day. [Source: The Associated Press Aug 12, 2014 ++]

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## **Vet Charity Watch Update 47 ► Move America Forward**

In February 2013, Move America Forward announced an ambitious fundraising goal. The charity, launched in part by one of the most prominent figures in the Tea Party movement, had adopted the 800 Marines in a battalion fighting in Afghanistan and wanted to send them all care packages. "For some troops, these care packages are the only mail they will receive all year," the group said in one email solicitation. The charity later described the fundraising drive as a rousing success: In less than five weeks, all 800 Marines in a 1st Marine Division battalion nicknamed Geronimo were sent care packages and notes in Afghanistan, it claimed. But that couldn't have been true. The Marines of Geronimo weren't even in Afghanistan during Move America Forward's fund drive. Instead, they were deployed more than 3,000 miles away, in Okinawa, Japan.

Move America Forward calls itself the nation's "largest grassroots pro-troop organization," and has recruited a bevy of Republican luminaries, including former Presidents George H.W. Bush and George W. Bush and former Vice President Dick Cheney, to support its efforts. Yet an examination of its fundraising appeals, tax records and other documents shows that Move America Forward has repeatedly misled donors and inflated its charitable accomplishments, while funneling millions of dollars in revenue to the men behind the group and their political consulting firms. In several instances, the charity has taken images and stories from other groups and from veterans themselves without permission to use in fundraising appeals. Last year, Move America Forward even solicited funds by claiming a partnership with Walter Reed National Military Medical Center, the largest hospital for wounded service members in the country. No such partnership existed, Defense Department officials say. The charity's funds and other assets also appear to have been used to subsidize three conservative political action committees, records show.



Charity watchdogs have long criticized Move America Forward for spending too much on administrative fees and having little outside oversight. For instance, it earned zero stars out of a potential four from the rating organization Charity Navigator. But experts on campaign finance and taxation say Move America Forward's practices may trigger more than bad ratings. Its activities could violate tax rules, which prohibit charities from engaging in partisan politics or overly benefiting the people who run them. "They're playing audit roulette," said Marcus Owens, a lawyer who once ran the division on tax-exempt organizations in the Internal Revenue Service. Owens said Move America Forward reminded him of the Coalition for Freedom, a charity linked to then-Senator Jesse Helms that lost its tax-exempt status with the IRS largely because of its political activities in the mid-1980s. "They're betting the IRS won't find them, or won't find them in time."

Move America Forward raises much of its money with its annual fundraiser, called Troopathon, held this year in the Ronald Reagan Presidential Library and broadcast live on the Internet. Over the years, Troopathons have featured live and taped appearances by conservative stars from entertainment, media and politics, including actor Gary Sinise, rock idol Gene Simmons of KISS, Sarah Palin, Rick Perry, Rush Limbaugh and Sean Hannity. The charity counts all the money raised in the month of the broadcast as part of Troopathon. "I'm hoping this will be the biggest and best event that we've had to let our troops know that we will not forget you," spokeswoman Debbie Lee said during an appearance over Memorial Day weekend on the Breitbart News Sunday radio show that kicked off this year's fundraiser. "We do recognize, even though, you know, there's been changes over there, that you're still there fighting. "And we're here for you. We've got your back."

In press releases and articles, the charity boasts that over its lifespan it has delivered more than 315 tons of care packages to American troops in Afghanistan and Iraq. Tracking the truth of this assertion is difficult, however. Neither the Defense Department nor the International Security Assistance Force in Afghanistan monitors who sends care packages to military personnel. Each package for an individual service member is paid for with a \$24.99 donation, the charity says, but it's unclear what the \$24.99 pays for. The items in each care package are donated, a former consultant who spoke on condition of anonymity said, and volunteers put them together. "Our volunteers pack each box to the brim," the charity's outreach coordinator Scott Raab told a radio show over Memorial Day weekend. Other charities that send care packages to Afghanistan say they do so more cheaply. The group Operation Gratitude, for example, says it costs \$15 to assemble and ship a care package. (The U.S. Postal Service charges \$15.45 to mail a large box to a military base in Afghanistan.)

For more info on this organization refer to the source article <http://www.propublica.org/article/pro-troop-charity-misleads-donors-while-lining-political-consultants-pocket>, [www.moveamericaforward.org](http://www.moveamericaforward.org), [www.troopathon.org](http://www.troopathon.org), and <http://carepackages.moveamericaforward.org>. ProPublica is an independent, non-profit newsroom that produces investigative journalism in the public interest. [Source: ProPublica | Kim Barker | Aug 05, 2014 ++]

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## Vet Burial Expenses ► Are You Prepared?

The widow of a Vietnam veteran has had to turn to the community for help after the death of her husband. Delbert Guy Lucas was a proud Army veteran who served two tours in Vietnam during a 20-year career that ended in 1977. He died at Womack Army Medical Center last month after battling cancer and other illnesses. None of which were service connected. Gloria Lucas, his wife of eight years, said the family was unprepared. Lucas, 74, had appeared to be in good health until this year, when doctors discovered cancer throughout his body following a bout with pneumonia in March. His health quickly declined, and he died days after being admitted to Womack in mid-July. A veteran of the 173rd Airborne, Delbert Lucas thought he was prepared for his death. Gloria Lucas said although he didn't have life insurance, he often said the government, because of his veteran status, would pay for any costs. That hasn't been the case.

As a veteran Lucas' VA burial benefits only came to \$700 for burial and funeral expenses since he was hospitalized by the VA at time of death, a \$700 plot-interment allowance (if not buried in a national cemetery), and \$94 for a non-government provided marker. If he had not been hospitalized by the VA at time of death his benefit would only have been \$300 for burial and funeral expenses and a \$700 plot-interment allowance (if not buried in a national cemetery). If he had died of a service connected condition his spouse would have received \$2,000 for burial expenses. However, when this is authorized the separate burial and plot allowance amounts are not paid. There is no time limit for filing a claim for this. Unfortunately many veterans like Lucas do not realize this is insufficient to cover what funeral homes now charge for their services which leaves the burden of paying these bills to those they leave behind. An annual increase in burial and plot allowances for deaths occurring after October 1, 2011 began in fiscal year 2013 based on the Consumer Price Index for the preceding 12-month period.



**Delbert Guy Lucas and wife Gloria**

Delbert Lucas' funeral, which included full military honors, was delayed several days because she had yet to pay the funeral home half of its bill. Gloria Lucas, who drives a school bus for Mac Williams Middle School, said she's had to pinch pennies while seeking help from her church and others. Friends were able to contribute \$900 to the nearly \$5,000 bill. The Army Emergency Relief Fund provided another \$1,100. Now, Gloria Lucas is hoping the Internet can help her raise the rest. She's raised several hundred dollars on the crowdfunding site <http://www.gofundme.com>. Officials at Patterson Memorial Funeral Home helped her set up the request, which can be found by searching for "Delbert Lucas" on gofundme.com. "It's a last resort," Gloria Lucas said from her home in Stedman, where she looked over her husband's military paper and other mementos, including Veterans of Foreign Wars hats, medals and tokens from the American Legion. "I didn't want to do this," she said. "It feels like begging." But Gloria Lucas said she doesn't see any other options.

Delbert Lucas' retirement was supporting the family through the summer, when a school bus driver like herself has little to do. Holding the flag presented to her during the funeral, Gloria Lucas said her husband was a proud man who likely would be embarrassed by the attention. A native of Hegins, Pennsylvania, he joined the Army in 1957 and was awarded a Purple Heart after being wounded in Vietnam. He retired in 1977 as a staff sergeant and went on to work for Bell Helicopter and later Suttles Trucking. Gloria Lucas said her husband was proud of his service. He was rarely seen without a hat denoting his unit - the 173rd Airborne. "He loved it all," she said. [Source: The Fayetteville Observer | Drew Brooks | Aug 03, 2014 ++]

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## Vet Federal Jobs Update 03 ► How to Land | Writing your résumé

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

- 1) **Use the USAJobs.gov résumé building tool.** Federal agencies have different expectations for résumés than most other employers. But this tool can help applicants build résumés that meet those expectations in a simple, intuitive process, McManus said.
- 2) **Go big.** Private sector companies typically expect a one page résumé, maybe two if you've had a long, impressive career. But federal sector résumés "require a lot more detail," said Daniel Hester, chief of the Staffing and Classification Branch in the Army's Employment Policy Division. The Justice Department's Norris added that vets should give fuller descriptions of their duties and view the federal résumé as a chance to demonstrate good writing skills.
- 3) **Drop the military jargon.** This is the right approach even if you're apply-ing to an agency tied closely to the U.S. military. "There's as good a chance as any that [the people look-ing at your résumé] have absolutely no military experience," said VA's Wark. List your skills, certifica-tions and relevant experience in terms anyone can understand.
- 4) **Have someone else look at your ré-sumé.** Colleagues, family, friends, veterans' advocates within agencies — all may have useful input. Sometimes, even headhunters and job advisers in the

private sector will offer such services to vets for free, Rinckey said. “They’ll move things around, and they’ll play with words ... so that it flows better.”

- 5) **Customize for particular jobs.** Are you more likely to pay attention to an email written specifically for you or one that was clearly spammed out to the entire Internet? Federal agencies feel the same way about résumés. Their job listings spell out, with key words and phrases, exactly what they want for particular openings. Experts advise tweaking your résumé for each opening you apply for, emphasizing the aspects of your education and experience that are relevant, downplaying those that are not and incorporating the listing’s key words and phrases into your résumé’s language.

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

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## **Vet Jobs Update 159 ► FMCSA Military Skills Test Waiver Program**

The U.S. Department of Transportation’s Federal Motor Carrier Safety Administration (FMCSA) announced 25 JUL that its waiver program that helps experienced veterans and active duty personnel transition into civilian jobs as commercial truck and bus drivers has been expanded to all 50 states and the District of Columbia. “Our nation’s veterans deserve good-paying jobs when they return home from serving overseas and we are proud to help,” said U.S. Transportation Secretary Anthony Foxx. “Thousands of active duty service members and veterans have already transferred their skills to jobs driving trucks and buses through the Military Skills Test Waiver Program and we look forward to helping even more now that we’ve expanded to all 50 states.”

On June 27, 2014, Alaska became the 50th state to participate in the FMCSA Military Skills Test Waiver Program. Begun in 2011, the Program grants state licensing agencies, including the District of Columbia, the authority to waive the skills test portion of the commercial driver’s license application for active duty or recently separated veterans who possess at least two years of safe driving experience operating a military truck or bus. Waiving the skills test expedites the civilian commercial drivers licensing application process and reduces expenses for qualified individuals and operating costs to state licensing agencies. The effort is part of First Lady Michelle Obama’s and Dr. Jill Biden’s Joining Forces initiative ([www.whitehouse.gov/joiningforces](http://www.whitehouse.gov/joiningforces)) to promote expanded employment and career development opportunities for veterans and military spouses. The announcement also includes two additional expansions of the program.

- First, the eligibility period for qualified individuals to obtain an FMCSA Military Skills Test Waiver has been extended from 90 days to one year, nationwide.
- Second, commencing with Virginia residents, returning military service personnel who possess a state-issued Skill Performance Evaluation (SPE) certificate due to a limb impairment will automatically be recognized as equivalent to an FMCSA-issued SPE certificate and allowed to obtain an interstate commercial driver’s license (CDL). To obtain a Skill Performance Evaluation certificate refer to [www.fmcsa.dot.gov/regulations/medical/skill-performance-evaluation-certificate-application-new-driver-application](http://www.fmcsa.dot.gov/regulations/medical/skill-performance-evaluation-certificate-application-new-driver-application)

FMCSA encourages other state licensing agencies to establish comparable equivalency SPE programs. “Commercial drivers fulfill a vital role ensuring that America’s economy continually moves forward,” said Federal Motor Carrier Safety Administrator Anne S. Ferro. “Service members who have clocked countless miles safely working behind the wheel of a military vehicle will now have more time and opportunity to

find long-term employment in the commercial driving industry. Reducing the burden of finding civilian jobs is one of the best ways we can thank members of our military and their families for their service to our nation.”

From 2010 to 2020, the need for heavy-vehicle drivers is expected to grow by more than 17 percent – faster than the national average for other occupations. To date, more than 6,000 current and former military personnel – including Reserves, National Guard, and U.S. Coast Guard service members – have taken advantage of FMCSA’s Military Skills Test Waiver Program, which has been conducted in close cooperation with the Department of Transportation, Department of Defense and the American Association of Motor Vehicle Administrators (AAMVA). Additional information as well as a standardized application form can be obtained at: <http://www.fmcsa.dot.gov/registration/commercial-drivers-license/military>. The form is accepted in all 50 states and the District of Columbia. [Source: FMCSA News Item Jul 25, 2014++]

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### **Retiree Appreciation Days ► As of 10 Aug 2014**

Retiree Appreciation Days (RADs) are designed with you in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. The current schedule is provided in the attachment to this Bulletin titled, **“Retiree Activity\ Appreciation Days (RAD) Schedule”**. For more information call the phone numbers of the Retirement Services Officer (RSO) sponsoring the RAD as indicated in the attachment. An up-to-date Retiree Appreciation Days list is always available online at <http://www.hostmtb.org/RADLIST-2014.html>. [Source: RAD List Manager | Milton Bell | Aug 13, 2014 ++]

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### **Vet Hiring Fairs ► 16 Aug thru 15 Sep 2015**

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

#### **[Camp Lejeune, NC - Military Spouse Networking Reception](#)**

August 19 @ 7:00 pm [Details](#) [Register](#)

[Ft. Sill, OK](#)



August 20 @ 10:00 am [Details](#) [Register](#)  
[Camp Lejeune, NC - Military Spouse Hiring Fair](#)  
 August 20 @ 10:00 am [Details](#) [Register](#)  
[Ft. Gordon, GA](#)  
 August 21 @ 10:00 a [Details](#) [Register](#)  
[Charlotte, NC - Transition and Benefits Career Fair, A Part of the 96th Annual American Legion National Convention](#)  
 August 26 @ 10:00 am [Details](#) [Register](#)  
[Ft. Polk, LA - Military Spouse Networking Reception](#)  
 August 26 @ 7:00 pm [Details](#) [Register](#)  
[Ft. Polk, LA - Military Spouse Opportunity Fair](#)  
 August 27 @ 10:00 am [Details](#) [Register](#)  
[Kaneohe Bay, HI](#)  
 August 28 @ 10:00 am [Details](#) [Register](#)  
[Tampa, FL](#)  
 August 28 @ 11:00 am [Details](#) [Register](#)  
[Grand Rapids, MI](#)  
 September 6 @ 9:00 am [Details](#) [Register](#)  
[Sacramento, CA](#)  
 September 6 @ 10:00 am [Details](#) [Register](#)  
[Montgomery, AL](#)  
 September 9 @ 10:00 am [Details](#) [Register](#)  
[Reading, PA](#)  
 September 10 @ 10:00 am [Details](#)  
[Bakersfield, CA](#)  
 September 11 @ 10:00 am [Details](#) [Register](#)  
[Columbus, GA](#)  
 September 11 @ 10:00 am [Details](#) [Register](#)

[Source: U.S. Chamber of Commerce Assn 13 Aug 2014 ++]

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## **WWII VETS 68** ► **Morris~Vic**

For nearly 69 years, Frances Corona has wondered how her brother met his fate in World War II. She knew a Shiloh man, Vic Morris, was a member of her brother's crew on the B-29 named "Danny-Mite" which was shot down over Tokyo on May 24, 1945. What she's been desperate to know for all these years is how her sibling, Sgt. Andrew Kierein, died, what his last days were like and what happened to his body. The bomber, the latest model of the B-29, was equipped with radar and serving as pathfinder on a mission to bomb Tokyo. "It was going to be a milk run," Morris said. "It was overcast and we figured the anti-aircraft gunners wouldn't be able to see us. But we broke out into the clear just before we reached the target and they let us have it." The ferocious flak knocked out one of Danny-Mite's engines and then another. When the electrical system burned out, the order was given to bail out.

Morris, who was the flight engineer and sat in a seat behind the cockpit but in front of the bomb bay, headed toward the rear of the plane to tell everyone to get out. But the fire burning in the tunnel over the bomb bay was too intense to get through. Morris turned around and saw the plane's commander and co-

pilot bailing out and figured he better get out, too. Just as Morris tried to make his escape through the hatch over the front landing gear, which was only halfway down because it had to be hand cranked with the power out, a wing ripped off the burning plane and Morris was flung out into the sky. He floated to earth too busy trying to avoid the burning wing falling beside him as well as machine gun fire from enemy fighters to see how many parachutists got out of Danny-Mite. Morris ended up sitting out the rest of the war in a Japanese prisoner of war camp where he eventually learned two other members of the crew were in captivity. He found out later that another landed in Tokyo Bay and was picked up by the U.S. Navy. Seven members of the 11-man crew, including everyone stationed in the back of the plane and the navigator who had gone to the rear to help out when the radar operator had problems, were killed. Morris said he's ached to talk to the families of his crew members who didn't survive for each day of the 69 years since their plane was shot down. But he's carried survivor's guilt all this time and couldn't bring himself to face them or the emotions reliving that horrific day would uncover. "



**Vic Morris, retired from the Air Force in 1961 as a lieutenant colonel, photo taken 1 APR 2014**

I contacted Vic Morris about 20 years ago, briefly, and he couldn't bring himself to talk about it," Corona said. "Then I talked to him when the 2008 Our War story about him came out in the News-Democrat and he still wasn't ready." But now Morris is finally able to bring himself to open up about the horror of being shot down. He agreed to meet with Corona in person in the next week. "He's told me a lot of things but I have a more questions," Corona, who lives in the northern Illinois town of St. Charles, said of their most recent phone call and why she decided to visit Morris in person. "I wanted to wait until summer. But Victor told me that might be too late, I better come now. I'm 88 and he's 93. We kind of live day-to-day. Morris said he has always wondered why he was saved while other members of his crew died. "I think about them and pray for them every single day," Morris said of his crew members. "I don't know why I was allowed to live and they lost their lives. I wish I could have done something."

After seven decades, it was something Corona said that finally lifted Morris' burden of guilt. "He feels guilty because he lived," Corona said. "I told him that wasn't his choice. It was God's choice. We have to worry about today, not what happened 70 years ago." Morris' son, also named Vic Morris, said Corona's words gave his father an incredible lift. While the elder Morris said that his nightmares about being shot down and spending six months in a Japanese POW camp have faded away over the decades, the younger Morris said he believes his father has suffered from post traumatic stress disorder his entire life. He said he was glad to see his father get some relief after all these years. Corona said she knew it was going to be

tough for everyone. But she thinks they'll all feel better after the get together. "It's sad for me because it brings back a lot of memories," Corona said. "But I need to know about my brother."

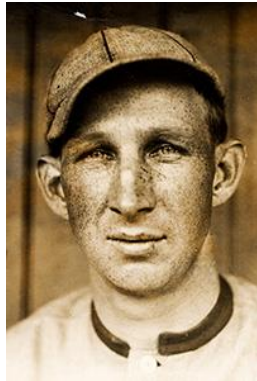
While he's finally ready to talk, Morris said he wishes he knew more about what happened to his crew. He said during the last days of World War II, he heard one rumor that when the wreckage of Danny-Mite was found, that the seven lost crew members were still at their stations and another rumor that seven members of a B-29 crew were found tied together and buried in a mass grave near where Danny-Mite went down. "I'm as anxious to find out what happened to them as the rest of the crew members' families," Morris said. "But I am going to do my best to sit down and explain what happened that night." [Source: Belleville News-Democrat | Scott Wuerz | 22 Apr 2014 ++]

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## America's Most Beloved Vets ► World War I (2)



Dan Daly



Eddie Grant



Eddie Rickenbacker



Edwin Hubble

- The Marine Dan Daly had two Medals of Honor – one for the Boxer Rebellion, another for Haiti – before his heroic actions at the Battle of Belleau Wood.
- When his superiors were killed in the Meuse-Argonne Offensive, the major league baseball alum Eddie Grant took command to search for the "Lost Battalion," and was killed by an exploding shell.
- The race car driver Eddie Rickenbacker became America's most successful air fighter in the war, with 26 aerial victories.
- The father of modern cosmology Edwin Hubble rushed his doctorate thesis to join the Army in 1917, and served again at Aberdeen Proving Ground during World War II.

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## Veteran State Benefits & Discounts ► Arizona 2014

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

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

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

**\* Vet Legislation \***



**TRICARE Birth Control** ► **Legislation to Eliminate Copays S.2687**

Sen. Jeanne Shaheen (D-NH) introduced S.2687 legislation on 30 JUL that would require Tricare to provide birth control free-of-charge to beneficiaries at retail pharmacies and by mail. The Access to Contraception for Women Servicemembers and Dependents Act would align the Tricare benefit with the requirements of the Affordable Care Act, which mandates that insurance companies cover FDA-approved contraception without co-payments. Female troops and Tricare beneficiaries currently do not make any co-payments if they receive their contraceptive devices or oral contraception at a military hospital or clinic. They also do not pay for generic medications obtained from Tricare’s home delivery system. But they pay a \$5 co-pay for a 30-day generic prescription at retail pharmacies and \$17 for a brand-name. A 90-day brand-name prescription through the mail carries a co-payment of \$13. “Female service members deserve access to the same basic health care as the women they protect,” Shaheen said.



**Sen. Jeanne Shaheen (D-NH)**

The move comes on the heels of a report released that day from the Center for American Progress that cites disparities in health care for female troops when compared with civilians. Some studies show the rate of unplanned pregnancies in the military is 50 percent higher than among civilian women. Fifteen senators — all Democrats — have joined as co-sponsors on Shaheen’s measure, including Senate Majority Leader Harry Reid of Nevada and Sen. Kirsten Gillibrand (D-NY), co-chair of the Senate Armed Services Committee’s personnel panel. The bill also would require the Defense Department to provide family planning counseling for all active-duty female troops. “Giving women in the military access to basic preventative health care, including contraception and family planning counseling, will strengthen our military as a whole,” Shaheen said in a release. S.2688 was read twice and referred to the Committee on Armed Services. [Source: MilitaryTimes | Patricia Kime | Jul 30, 2014 ++]

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### **Vet Toxic Exposure Legislation Update 04 ► S.2738 Nat Research Center**

Senator Jerry Moran (R-KS) and Senator Richard Blumenthal (D-CT) joined forces to introduce on 31 JUL The Toxic Exposure Research Act of 2014. VVA National President John Rowan noted the necessity of the bill saying, “Among the so-called invisible wounds of war are those brought home by troops that may not manifest for decades. And most tragically, the damage done by the toxins may pass on genetically to the children and grandchildren of our nation’s warriors. Our children are the innocent victims of our military service.” This bill, (S.2738), instructs the Department of Veterans Affairs to establish a national center for research on the diagnosis and treatment of health conditions of the descendants of veterans exposed to toxins during service in the Armed Forces. Further, S.2738 calls for the establishment of an advisory board to oversee and assess the work of the center; to determine health conditions that result from toxic exposure; and to study and evaluate cases of exposure. The advisory board will advise the Secretary of VA on issues related to research conducted at the National Center and the particular benefits and services required by the descendants of individuals exposed while serving as members of the Armed Forces. S.2738 was read twice and referred to the Committee on Veterans' Affairs. [Source: VVA Press Release Aug 01, 2014 ++]



**Senator Jerry Moran (R-KS)**



**Senator Richard Blumenthal (D-CT)**

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## VA Congressional Fix Update 02 ► What's in Reform Bill H.R.3230

A detailed \$17 billion compromise bill H.R.3230 (Veterans Access, Choice and Accountability Act) to overhaul the troubled Department of Veterans Affairs passed the House in late JUL and arrived in the Senate in time for them to take action before their 1 SEP recess. The plan cracks down on employee wrongdoing but also directs billions into growing and studying the department after a nationwide scandal over long wait times and falsified records. A conference committee of House and Senate leaders on veteran issues agreed to the deal which helped its expedited handling by the Senate who has passed it on to the President for signature. Following is a summary of what is in the bill:

**Outside care:** The vast majority of new spending would go into expanding access to private care for veterans who are having difficulty getting VA treatment.

- A \$10 billion Veterans Choice Fund would be created in the U.S. Treasury. The money could be tapped to fund private treatment when beneficiaries cannot get a VA health care appointment within two weeks or live more than 40 miles from a VA facility.
- A pilot program providing access to outside care in five of the 23 VA service networks would be extended for two years.

**Staff and medical facilities:** The compromise puts \$7 billion into hiring and leasing to expand capacity in the VA system.

- 5 billion would go toward new primary care and specialty care physicians as well as other doctors, nurses, social workers and mental health professionals.
- \$2 billion would be used to lease new major medical facilities in New Mexico, New Jersey, South Carolina, Georgia, Hawaii, Kansas, Louisiana, California, Puerto Rico, Connecticut, Massachusetts, Missouri, Illinois, Nebraska, Arizona and Oklahoma.
- Each year, VA would report the five job positions with the largest staffing shortages and work to fill them.
- Graduate medical education residency positions at medical facilities would increase by up to 1,500.
- A medical scholarship program requiring service in the department would be extended for five years, and limits on a federal debt reduction program for graduates who go to work for the VA would be increased.
- Mobile VA medical centers that provide vets tele-medicine would be standardized with set goals and schedules to improve access.

**Staff wrongdoing:** Lawmakers in both chambers supported measures cracking down on staff behind falsified data on patient wait times.

- Senior executives could be fired at will by the secretary and would have only seven days to appeal. The Merit Systems Protection Board would then refer the case to an administrative judge who would be required to make a decision on the appeal within three weeks. If no decision is reached, the secretary's decision stands.
- Any VA employee who falsifies medical appointment scheduling data or directs others to falsify data faces civil penalties, unpaid suspensions or termination.
- In-person training on how to schedule veterans for appointments would be required for employees at medical facilities.
- Patient wait times could no longer be factors in employee awards and bonuses, though the VA abandoned the practice earlier this year.

**Identifying problems:** The VA is the largest integrated health care system in the United States, and many have struggled to understand the scope and nature of its dysfunction. The compromise calls for new looks at how the department functions.

- The VA would contract for a private independent assessment of its health care system and management, which would focus on the needs of veterans and workloads of its staff.
- A commission would examine how best to organize the VA health care system, locate health care resources and deliver health care to veterans over the next two decades.
- A technology task force would review the VA’s computerized scheduling system and its software. The VA must implement any recommended upgrades within a year.

**Sexual assault:** The military has struggled with how to handle and treat sexual assault. Lawmakers want to more VA assistance in overcoming has been called an epidemic.

- VA counseling would be expanded to include active-duty and reserve troops
- A report would be done comparing the treatment and services available to male veterans who experienced sexual trauma in the military with those available to female veterans.

**Cuts:** The bill provides a big increase in emergency spending that would normally require cuts elsewhere. To placate budget hawks, lawmakers said the compromise includes \$5 billion in “offsets” – spending cuts from the VA budget.

- VA would be barred from handing out more than \$360 million in employee awards or bonuses in any given fiscal year.
- Veterans would be denied money under the Montgomery GI Bill All-Volunteer Force Educational Assistance Program and Post-9/11 Educational Assistance programs if they are being charged higher tuition than in-state students pay.
- A cap on VA pensions for veterans who get Medicaid coverage for nursing facilities would be extended for a decade.
- Collection of fees on Veterans Housing Benefit Program Fund loans would be extended for a decade.

[Source: Stars and Stripes | Travis J. Tritten | Jul 29, 2014 ++]

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## **VA Congressional Fix Update 03 ► Obama Signs H.R.3230**

President Obama signed the new Veterans Affairs Department reform bill into law 7 AUG, but it will be a while before veterans see any of its effects. The \$16.3 billion measure has been touted by lawmakers, administration officials and veterans groups as an important first step in fixing a department rocked by multiple scandals in recent months. It would expand private care options, fund hiring of new clinicians, lease more medical space and ease rules for the dismissal of VA senior officials for poor performance. In a statement, VA officials promised “timely and effective implementation of this highly complex piece of legislation.” But many of those changes will take months to implement, a problematic delay for critics already frustrated with VA operations. “It’s like turning a battleship around,” said Garry Augustine, executive director of Disabled Veterans of America. “It’s a long process, and we’re going to have to be patient.”

The most complex provisions in the measure involve issuing new “veterans choice” cards to existing VA patients facing long wait times or travel of 40 miles or more to their nearest VA facility. Lawmakers made that the crux of the new law, saying it will give veterans a quick, convenient option to seek private

care if VA can't fix its wait time problems. VA data from mid-July shows more than 35,000 patients still faced wait times of 90 days or more to see a physician. White House officials noted that VA schedulers have reached out to more than 217,000 veterans in recent months to get them off local wait lists and into clinics, run either by the VA or private practices. But setting up processes for establishing eligibility for cards, issuing instructions and systemically refunding private doctors for work with veterans will likely take months. Ian de Planque, deputy director for the American Legion, said he doesn't expect bureaucrats to be able to finish that work in 2014. "Health experts we've talked to said all the details could take more than a year," he said.



**President Obama signing the new Veterans Affairs Department reform bill into law.**

Hiring new clinicians also could be a lengthy process. Last month, then-acting VA Secretary Sloan Gibson said he wants to hire 10,000 clinicians in coming years to help make more appointments available for veteran patients, but the federal hiring process often takes weeks and months to complete. Plans for leases at 27 new locations could move more quickly, since veterans groups and VA health officials have already identified those locations. Augustine and de Planque both said they hope that new space will be open this fall, and will immediately provide more clinic space and time.

The most open-ended provision of the bill might be its most publicized portion. The legislation gives the VA secretary broader authority to fire senior executives for poor performance or mismanagement, and has been touted by lawmakers as a key tool in keeping the department's workforce accountable. But the measure covers fewer than 500 VA employees, and it's unclear whether any face a real threat to their jobs. Incoming VA Secretary Bob McDonald has promised to weed out problematic employees, but many midlevel and top department officials have already stepped aside over the last few months. Meanwhile, VA leaders have said they're reluctant or powerless to act on many fireable allegations related to recent scandals until after the VA Inspector General completes investigations into the wrongdoing. De Planque said he's focused less on the timeline for the new law's provisions than the one already set out by McDonald.

In his confirmation hearing last month, the new secretary promised significant improvements within his first 90 days, a clock that started last week. These include quarterly video conferences with regional officials, a new physicians review board to evaluate health care delivery, expanding digital records and processing, and an open invitation to whistleblowers to help shape changes in operations. "Right now, we're in a period of less pressure but more watching," de Planque said. "We want to see what can be done in those 90 days, and be ready to increase the pressure again if we don't see changes." White House officials insist that McDonald has already started that culture change, through a series of messages to



staffers about VA’s mission of helping vets. But they also acknowledged more needs to be done. Augustine is urging his members to be patient, despite the recent controversies. “Whether Congress is going to be as patient, we don’t know,” he said. “But we know the complexities and problems of this system. It’s going to take time to fix.” [Source: NavyTimes | Leo Shane ] Aug 07, 2014 ++]

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**Vet Bills Submitted to 113th Congress ▶ As of 12 AUG 2014**

For a listing of Congressional bills of interest to the veteran community introduced in the 113<sup>th</sup> Congress refer to this Bulletin’s “**House & Senate Veteran Legislation**” attachment. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication of that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill’s content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is the most effective way to let your Congressional representatives know your wants and dislikes. Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship support on veteran related bills and subsequent passage into law is letting legislators know of veteran’s feelings on issues. You can reach their Washington office via the Capital Operator direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate your legislator’s phone number, mailing address, or email/website to communicate with a message or letter of your own making at <http://thomas.loc.gov/bss/d111/sponlst.html>. Refer to [http://www.thecapitol.net/FAQ/cong\\_schedule.html](http://www.thecapitol.net/FAQ/cong_schedule.html) for dates that you can access them on their home turf.

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

Date	Action	Note
Aug 4 - Sep 5	State Work Period	Labor Day- Sep 1
Target Adjournment Date	TBD	

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

- H.R.5224 : **RDOCS-VA [Restoring the Doctors of Our Country through Scholarships Veterans Affairs] Act of 2014.** A bill to amend title 38, United States Code, to establish a scholarship program to increase the availability of physicians who provide primary health care services at medical facilities of the Department of Veterans Affairs. Sponsor: Rep. McDermott, Jim [D-WA-7] (Introduced 07/28/2014)
- H.R.5231 : **Veterans Small Business Enhancement Act of 2014.** A bill to amend the Small Business Act to direct the task force of the Office of Veterans Business Development to provide

- access to and manage the distribution of excess or surplus property to veteran-owned small businesses. Sponsor: Rep. Bentivolio, Kerry L. [R-MI-11] (Introduced 07/29/2014)
- **H.R.5254 : Stop Wasteful Bonuses in Department of Veterans Affairs Act of 2014.** A bill to appropriately limit the authority to award bonuses to employees. Sponsor: Rep Sinema, Kyrsten [AZ-9] (introduced 7/29/2014)
  - **H.R.5273 : Post-9/11 Veterans Education Fairness Act.** A bill to amend title 38, United States Code, to expand the authority of veterans to transfer entitlement to Post-9/11 Educational Assistance to dependents. Sponsor: Rep Barber, Ron [AZ-2] (introduced 7/30/2014)
  - **H.R.5286 : Veterans Equitable Treatment Act.** A bill to amend title 38, United States Code, to provide for a more equitable geographic allocation of funds appropriated to the Department of Veterans Affairs for medical care. Sponsor: Rep Larson, John B. [CT-1] (introduced 7/30/2014)
  - **H.R.5323 : Medical Leave for Veterans Act of 2014.** A bill to provide leave to certain new employees who are veterans with a service-connected disability rated at 30 percent or more for purposes of undergoing medical treatment for such disability, and for other purposes. Sponsor: Rep Butterfield, G. K. [NC-1] (introduced 7/31/2014)
  - **H.R.5333 : Expanding Access for Veterans' Service Animals Act.** A bill to amend title 38, United States Code, to ensure that a service animal of a patient receiving inpatient medical care at a medical facility of the Department of Veterans Affairs is able to access the room of the patient. Sponsor: Rep Daines, Steve [MT] (introduced 7/31/2014)
  - **H.R.5342 : Active Duty Health Care Provider VA Privileges.** A bill to direct the Secretary of Veterans Affairs to expeditiously grant privileges to members of the Armed Forces who are health care providers to provide hospital care and medical services in medical facilities of the Department of Veterans Affairs. Sponsor: Rep Heck, Joseph J. [NV-3] (introduced 7/31/2014)
  - **H.R.5349 : VARO Deadlines to Certify Forms.** A bill to direct the Secretary of Veterans Affairs to establish a deadline for the certification of certain forms by regional offices of the Department of Veterans Affairs. Sponsor: Rep Latta, Robert E. [OH-5] (introduced 7/31/2014)
  - **H.R.5351 : TSA Pre-Check Program Disabled Vet Fee Waiver.** A bill to waive the application fee for veterans with a service-connected disability rated at 50 percent or more who apply to participate in the Transportation Security Administration's Pre-Check program, and for other purposes. Sponsor: Rep Latta, Robert E. [OH-5] (introduced 7/31/2014)
  - **H.R.5369 : VA Notification of Deceased Vet Internment.** A bill to amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs is informed of the interment of deceased veterans, and for other purposes. Sponsor: Rep Royce, Edward R. [CA-39] (introduced 7/31/2014)
  - **H.R.5375 : USERRA Improved Enforcement.** A bill to amend title 38, United States Code, to improve the enforcement of employment and reemployment rights of members of the uniformed services, and for other purposes. Sponsor: Rep Schwartz, Allyson Y. [PA-13] (introduced 7/31/2014)
  - **S.2700 : Honor Those Who Served Act of 2014.** A bill to amend title 38, United States Code, to identify the persons who are eligible to request headstones or markers furnished by the Secretary of Veterans Affairs, and for other purposes. Sponsor: Sen Portman, Rob [OH] (introduced 7/30/2014)
  - **S.2707 : Veterans TRICARE Choice Act.** A bill to provide for coordination between the TRICARE program and eligibility for making contributions to a health savings account. Sponsor: Sen Moran, Jerry [KS] (introduced 7/30/2014) Related Bills: H.R.4682
  - **S.2738 : VA Dependent Toxic Substance Research Center.** A bill to establish in the Department of Veterans Affairs a national center for research on the diagnosis and treatment of health conditions of the descendants of veterans exposed to toxic substances during service in the

Armed Forces, to establish an advisory board on exposure to toxic substances, and for other purposes. Sponsor: Sen Blumenthal, Richard [CT] (introduced 7/31/2014)

- S.2740 : **VA Outreach Volunteer Vets National Directory.** A bill to require the Secretary of Veterans Affairs to establish a voluntary national directory of veterans to support outreach to veterans, and for other purposes. Sponsor: Sen Heitkamp, Heidi [ND] (introduced 7/31/2014)

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

**\* Military \***



**USS Constellation (CV-64) Update 01 ► Final Look off Long Beach**



**More than 100,000 men and women served on the Constellation during a roughly 42 year period**

The decommissioned aircraft carrier Constellation will anchor off Long Beach on Aug. 18th or 19th, possibly offering the public a final look at a flattop that operated out of San Diego for more than 40 years. The "Connie" is being towed from Bremerton, Washington to a salvage yard in Brownsville, Texas by a tug boat that will enter Long Beach Harbor for refueling late on the 18th or early on the 19th, say port officials. The carrier will enter Anchorage F, off the Queensgate opening to the harbor, roughly two miles from the

breakwater. Constellation should be visible from Long Beach, particularly the Belmont Shore area, says Foss Maritime, which operates the tugboat. The best views of the “Connie” will be from Ocean Boulevard between Belmont Shores and Downtown. “Boats can be taken out to take pictures but need to keep a 500-yard distance,” Foss Maritime says online. Constellation will be at least 80 miles offshore when the southward tow resumes. The ship is being towed by Corbin Foss, the same ocean-going tugboat that pulled the flattop Midway down the California coast to its current home in San Diego Bay more than a decade ago. Both carriers had been anchored at the Navy’s inactive ship facility in Bremerton.

[Source: U~T San Diego Aug 12, 2014 ++]

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## Uniforms Update 01 ► New Army Combat Uniform

The Army announced Combat uniforms featuring the service’s newest camo pattern will be available for sale starting in the summer of 2015. They are calling their new camo the Operational Camouflage Pattern, though it’s been referred to in previous tests as Scorpion W2. It is similar in appearance to Crye Precision’s MultiCam, but was developed by Army Natick Labs in Massachusetts. Scorpion W2 uses a color palette of muted greens, light beige and dark brown. The Army plans to transition to this new camo over time, phasing out the unpopular gray-green Universal Combat Pattern of the ACU. The Army, in a statement, said a phase-out of the older uniform was “fiscally responsible.”



The name “Operational Camouflage Pattern” is intended to emphasize that the pattern’s use extends beyond Afghanistan to all combatant commands. It will also be worn in garrison. However, leaders have said it would be just one part of a “family” of camo patterns that will also include a dark jungle-woodland variant and a lighter pattern for desert environs. “The Army has confirmed through testing that [OCP] would offer exceptional concealment, which directly enhances force protection and survivability for soldiers,” according to the statement. The brief statement ends months of official silence, though it was leaked in May that the Army would be selecting Scorpion W2.

In another potential cost-saving measure, the Army plans to retain wearable items in the Universal Camouflage Pattern and dye them coyote brown. The Army is seeking to over-dye existing Modular

Lightweight Load carrying Equipment (MOLLE) and Improved Outer Tactical Vests (IOTV) that are the digital Universal Camouflage Pattern to create a darker color that more closely matches coyote brown. On June 20, the Army's program manager for soldier equipment posted a solicitation for industry partners who can over-dye nylon, cotton, rayon fabrics of various constructions. To perform the dye work, the Army is seeking portable technologies that can be used outside of the manufacturing environment, suggesting the Army wants to save the cost of sending its equipment to manufacturers. [Source: ArmyTimes | Joe Gould | Jul 31, 2014 ++]

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## **LaWS** ▶ **Laser Weapon System**

The U.S. Navy unveiled a futuristic new ship-mounted infrared laser weapon in 2013 that officials say could be used to shoot down drones and disable other ships, all without significant costs for ammunition. The Navy said it intends to deploy the weapon, the Laser Weapons System (LaWS), to the Persian Gulf area in 2014 in what some are saying is a response to Iran's ongoing development of a fleet of drones. Navy officials will install the high-powered laser weapon on the USS Ponce, which is responsible for naval operations in the Persian Gulf area and the Horn of Africa, over the next year, according to NBC News. The laser will become fully operational by summer 2014. Officials said LaWS may initially be used for encounters with antagonizing small boats and vessels, which Iran has been known to operate, that pose a threat to larger Navy ships. But the high-powered new technology could eventually be used to combat airborne threats, including missiles and drones.



***The Laser Weapon System was temporarily installed aboard the guided-missile destroyer USS Dewey in San Diego last year. The weapon will be deployed to the Persian Gulf in 2014.***

Designated AN/SEQ-3 (XN-1), LAWS is a high-energy laser weapon technology demonstrator built 'in-house' by the USN's Naval Sea Systems Command (NAVSEA). The 30 kw-class system, which marries six commercial fibre solid-state lasers with a beam combiner developed by the naval research laboratory, has previously completed both shore- and ship-based testing; this included successful at-sea trials on the DDG-51 flight IIA destroyer USS Dewey (DDG-105) in the third quarter of 2012.

The firepower released from LAWS, in the form of a high-powered infrared laser, can strike down drones in seconds flat, officials demonstrated in a video simulation. In what could be a scene from "Star Wars," the video released in APR 2013 by the Navy shows a large mobile laser gun lock target onto an unmanned drone and instantaneously shoot down the object, which explodes and falls to the sea "It operates much like a blowtorch ... with an unlimited magazine," a Navy official told FOXNews.com. One major advantage of the laser, which cost \$32 million to make, could be the large-scale cost-effectiveness of its ammunition. "Its weapon round costs about \$1 to shoot," Rear Adm. Matthew Klunder, chief of Naval research, said. By contrast, short-range air-defense interceptor missiles can cost upwards of \$1 million each.

There are some concerns with the new technology, however. Navy officials expressed worries with its ability to fire in poor weather or smoky conditions and believe the 5th fleet region will be a great test of the weapon's abilities. In addition, potential targets can protect themselves with special coatings and reflective surfaces. It's also unclear if the laser can effectively take down faster moving objects, such as fighter jets. Officials would not reveal the range of this new weapon, describing it as more of a "close in" system. Energy levels were also classified. If successful, it will eventually be painted Navy grey and mounted on top of the ship with the rest of the major weapons systems. The Navy and other armed forces have been experimenting for years with these directed energy weapons -- laser guns to you and me. Such weapons could be the future of warfare. [Source: Fox News | Justin Fishel | April 08, 2013 ++]

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## **Medal of Honor Citations** ► **Tominac, John J. WWII**



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

**TOMINAC, JOHN Joseph**

**Rank and organization:** First Lieutenant, U.S. Army, Company I, 15th Infantry, 3d Infantry Division.

**Place and date:** Saulx de Vesoul, France, 12 September 1944

**Entered service at:** Conemaugh, Pa. November 1941

**Born:** April 29, 1922, Conemaugh, Pa.

### ***Citation***

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty on September 12, 1944, in an attack on Saulx de Vesoul, France 1st Lt. Tominac charged alone over 50 yards of exposed

terrain onto an enemy roadblock to dispatch a 3-man crew of German machine gunners with a single burst from his Thompson machinegun. After smashing the enemy outpost, he led 1 of his squads in the annihilation of a second hostile group defended by mortar, machinegun, automatic pistol, rifle and grenade fire, killing about 30 of the enemy. Reaching the suburbs of the town, he advanced 50 yards ahead of his men to reconnoiter a third enemy position which commanded the road with a 77-mm. SP gun supported by infantry elements. The SP gun opened fire on his supporting tank, setting it afire with a direct hit. A fragment from the same shell painfully wounded 1st Lt. Tominac in the shoulder, knocking him to the ground. As the crew abandoned the M-4 tank, which was rolling down hill toward the enemy, 1st Lt. Tominac picked himself up and jumped onto the hull of the burning vehicle. Despite withering enemy machinegun, mortar, pistol, and sniper fire, which was ricocheting off the hull and turret of the M-4, 1st Lt. Tominac climbed to the turret and gripped the 50-caliber anti-aircraft machinegun. Plainly silhouetted against the sky, painfully wounded, and with the tank burning beneath his feet, he directed bursts of machinegun fire on the roadblock, the SP gun, and the supporting German infantrymen, and forced the enemy to withdraw from his prepared position. Jumping off the tank before it exploded, 1st Lt. Tominac refused evacuation despite his painful wound. Calling upon a sergeant to extract the shell fragments from his shoulder with a pocketknife, he continued to direct the assault, led his squad in a hand grenade attack against a fortified position occupied by 32 of the enemy armed with machineguns, machine pistols, and rifles, and compelled them to surrender. His outstanding heroism and exemplary leadership resulted in the destruction of 4 successive enemy defensive positions, surrender of a vital sector of the city Saulx de Vesoul, and the death or capture of at least 60 of the enemy.



**On April 22, 1945, Lt. Gen A. M. Patch, 7th Army Commander, conferred the Medal of Honor on five 3rd Division officers and men. Left to right: Lt. Col. Keith L. Ware, Lt. John J. Tominac, T/Sgt. Russell E. Dunham, S/Sgt. Lucien Adams, and Pfc. Wilburn K. Ross.**

Tominac joined the Army from Conemaugh, Pennsylvania in November 1941 and by September 12, 1944 was serving as a first lieutenant in Company I, 15th Infantry Regiment, 3rd Infantry Division. On that day, in Saulx de Vesoul, France, he repeatedly exposed himself to hostile fire in order to attack the German forces, even after being wounded. For his actions during the battle, he was awarded the Medal of Honor six months later, on March 29, 1945. Tominac remained in the Army after World War II, reaching the rank of colonel and serving in both the Korean and Vietnam Wars. He died July 11, 1998 at age 76 and was buried in Arlington National Cemetery, Arlington County, Virginia.

The Maple Street Bridge in Johnstown, Pennsylvania, in his home county of Cambria County, was named the Colonel John Joseph Tominac Memorial Bridge in his honor.



[Source: [http://en.wikipedia.org/wiki/John\\_J.\\_Tominac](http://en.wikipedia.org/wiki/John_J._Tominac) & [www.history.army.mil/html/moh/wwII-t-z.html](http://www.history.army.mil/html/moh/wwII-t-z.html) Aug 2014 ++]

**\* Military History \***



**Aviation Art 71** ► **Balloon Buster**



**Balloon Buster**  
by Robert Taylor



Flying a Sopwith Camel with RFC Squadron 208, Flight Lieutenant Henry Botterell brings down a German observation balloon near Arras, northern France, August 29, 1918. Botterell acknowledges the observer with a chivalrous salute before departing the scene.

[Source: <http://www.aviationarhangar.com/avarthababub1.html> Aug 2014 ++]

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## **Military Trivia 93 ► First Casualty of the Korean Conflict**

On the night of June 25, 1950, 10 divisions of the North Korean army launched a full-scale invasion of South Korea. Advancing with 89,000 men in six columns, the North Koreans caught the disorganized, ill-equipped, and unprepared South Korean army by surprise and routed them. North Korean forces destroyed isolated resistance, pushing steadily down the peninsula against the opposing 38,000 front-line South Korean men. The majority of the South Korean forces retreated in the face of the invasion, and by June 28 the North Koreans had captured the southern capital, Seoul, and forced the government and its shattered forces to withdraw southward.

Meanwhile, the United Nations Security Council voted to send assistance to the collapsing country and U.S. President Harry S. Truman ordered ground troops to the country. U.S. forces in the Far East had been steadily decreasing since the end of World War II, five years earlier, and Private Kenneth R. Shadrick's division was the closest to the warzone. Under the command of Major General William F. Dean, the division was understrength and most of its equipment was antiquated due to reductions in military spending. In spite of these deficiencies the division was ordered into South Korea, tasked with taking the initial shock of the North Korean advances until the rest of the Eighth United States Army could arrive and establish a defense.

Dean's plan was to airlift one battalion of the 24th Infantry Division into South Korea via C-54 Skymaster transport aircraft and to block advancing North Korean forces while the remainder of the division was transported on ships. The 21st Infantry Regiment was identified as the most combat-ready of the 24th Infantry Division's three regiments, and the 21st Infantry's 1st Battalion was selected because its commander, Lieutenant Colonel Charles B. Smith, was the most experienced, having commanded a battalion at the Battle of Guadalcanal during World War II. On July 5, Task Force Smith engaged North Korean forces at the Battle of Osan, delaying 5,000 North Korean infantry for seven hours before being defeated. The 540-man force suffered 60 killed, 21 wounded and 82 captured, a very heavy casualty rate. In the chaos of the retreat, most of the bodies were left behind, and the fates of many of the missing were unknown for several weeks. During that time, the 34th Infantry Regiment set up a line between the villages of Pyongtaek and Ansong, 10 miles (16 km) south of Osan, to fight the next delaying action against the advancing North Korean forces. The 34th Infantry Regiment was similarly unprepared for a fight, with few soldiers experienced in combat. At this time, Shadrick was part of an M9A1 Bazooka team with 1st Battalion, 34th Infantry.



**Moments before his death, Shadrick (right) looks on as another soldier fires a bazooka.**

About 90 minutes after Task Force Smith began its withdrawal from the Battle of Osan, the 34th Infantry sent Shadrick as part of a small scouting force northward to the village of Sojong-ni, 5 miles (8.0 km) south of Osan. [The small force, under the command of Lieutenant Charles E. Payne and consisting mostly of bazooka teams and infantry, halted at a graveyard in the village, where they spotted a North Korean T-34/85 tank on a road to the north. Shadrick and the other bazooka operators began firing on the tank from long-range concealed positions at around 16:00. With them was Sergeant Charles R. Turnbull, a US Army combat photographer. Turnbull asked Shadrick to time a bazooka shot so its flash could be caught in Turnbull's photograph, and Shadrick complied. Shadrick made the shot and paused, then rose from his concealed position to see if he had successfully hit the tank, exposing himself. The T-34 returned fire with its machine gun, and two bullets struck Shadrick in the chest and arm. Shadrick died moments later.

Payne's patrol retreated without destroying the tank, taking Shadrick's body with them as the only casualty. The force returned to the 34th Infantry Command post in Pyongtaek to report to Brigadier General George B. Barth and Colonel Harold B. Ayres, who were commanding the troops in the town. Also present was Marguerite Higgins, a war correspondent for the New York Herald Tribune. Higgins subsequently reported Shadrick's death, referring to him as the first American killed in the Korean War. Shadrick's family was informed of his death by a neighbor who had heard his name on a radio broadcast, and the news from the military came via telegraph several days later. The family was immediately inundated by reporters and local well-wishers. Shadrick's body was returned to the United States, and on June 17, 1951, a funeral attended by hundreds of local residents was held in Beckley, West Virginia. The service was set to coincide with the anniversary of the start of the war. His flag-draped casket was escorted down the streets of the town on a horse-drawn carriage, and he was buried at the American Legion cemetery in the town.

Higgins' account of Shadrick's death was widely republished. Time magazine published a story about Shadrick's death on July 17, 1950, citing Shadrick as the first "reported" death in Korea. Life magazine reported Shadrick for up to a year as the first US soldier to die in the war, and the claim has often been repeated, including as recently as July 4, 2011, in the local newspaper in Huntington, West Virginia, The Herald-Dispatch. American Legion Post 133 erected a monument to Shadrick at the Wyoming County courthouse. The monument cites Shadrick's unit, date of death, and notes him as the "first casualty of the Korean conflict" with an epitaph that reads, "He stands first in the unbroken line of patriots who have dared to die that freedom might live, grow and increase its blessings. Freedom lives and through it he lives – in a way that humbles the undertakings of most men." It is one of several memorials to local residents who served in the military.



**Private Kenneth R. Shadrick**

Subsequent publications have shed doubt on the accuracy of the claims of Shadrick's distinction. Eyewitness accounts at the Battle of Osan point to the first death as a machine gunner in the 21st Infantry Regiment, who had been killed at around 08:30, eight hours before Shadrick's death. This soldier was killed when a different T-34 tank was disabled at the battle and one of its crew members attacked nearby troops with a PPSH-41 "Burp Gun". In the confusion of the battle, many of the wounded and dead troops were left behind by retreating American troops, and a large part of the force was also captured; consequently, the identity of this first combat fatality remains a mystery. [Source: [https://en.wikipedia.org/wiki/Kenneth\\_R.\\_Shadrick#cite\\_note-Time-1](https://en.wikipedia.org/wiki/Kenneth_R._Shadrick#cite_note-Time-1) May 2014 ++]

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## **D-Day ► 82nd Airborne**

D-Day, a generic term for the start of any major operation, is best known as June 6, 1944 - the start of Operation Overlord and the invasion of Normandy, France, by Allied forces in World War II. But for the 82nd Airborne Division, the invasion began June 5. Three parachute infantry regiments and a reinforced glider infantry regiment boarded hundreds of transport planes and gliders to participate - alongside the 101st Airborne Division - in the largest airborne assault in history. Seventy years after D-Day, about 100 paratroopers with the 82nd Airborne went to France to participate in several commemorations meant to honor the sacrifices of the 82nd during the invasion. The also took part in a multinational airborne operation. Roughly 300 British, American, Canadian and French soldiers jumped into a drop zone near Ste. Mere Eglise, then marched into the village to a hero's welcome, officials said.



**Medics assigned to the 1st Battalion, 325th GIR, rest by their Horsa glider. Over the drop zone paratroopers fix their static lines before a jump before dawn over Normandy on D-Day June 6, 1944, in France. The decision to launch the airborne attack in darkness instead of waiting for first light was probably one of the few Allied missteps on June 6,**

The All Americans were among the first to fight in Normandy. Their pathfinders fell behind enemy territory to mark drop zones, and paratroopers began falling from the skies before midnight. In the 33 days of fighting that followed, 5,245 82nd Airborne paratroopers were killed. According to a post battle report: ". 33 days of action without relief, without replacements. Every mission accomplished. No ground gained was ever relinquished." The arrival of paratroopers, miles inland from the beaches at Normandy, was one of the opening salvos of the invasion, preceded only by a bombing campaign targeting German defenses. The 505th, 507th and 508th parachute infantry regiments participated in the initial invasion, but missed drop zones and difficult terrain left many of the soldiers scattered behind enemy lines. Their initial reinforcements and artillery - in the form of the 325th Glider Infantry Regiment - began to arrive later in the day. Eventually, the soldiers were able to regroup and began driving German forces from villages and securing routes across the Merderet River for Allied forces, according to an official Army history.

On D-Day itself, the division lost 1,259 soldiers, with 156 known killed and the rest missing, presumed captured or killed. It was during the fighting that the first Allied forces arrived on the shores of Normandy. Pvt. Joe Gandara, was one of two 82nd Airborne soldiers to earn the Medal of Honor for fighting during the invasion. Gandara, who posthumously received the nation's highest military award earlier this year, served with Company D, 2nd Battalion, 507th Parachute Infantry Regiment. On June 9, 1944, in Amfreville, France, his detachment came under enemy fire from a strong German force. With Gandara and his men pinned down for four hours, he volunteered to advance alone with his weapon into enemy fire. Gandara destroyed three German machine guns before he was fatally wounded, preventing heavy casualties to his detachment.



**American paratroopers with assault equipment move along a French road on June 8, 1944.**

Pfc. Charles DeGlopper was the division's other Medal of Honor recipient for service during the invasion. DeGlopper was a member of C Company, 325th Glider Infantry Regiment when, on June 9, 1944, he and his unit came under attack. He volunteered to suppress the German soldiers while his teammates fled for safety. Walking into full view of the enemy, DeGlopper attacked and continued to fire, despite being wounded. Kneeling in a roadway, he continued to level his weapon against the German soldiers, giving other paratroopers time to regroup and attack from a more advantageous position. When DeGlopper's body was retrieved, American soldiers found the ground around him littered with dead Germans. [Source: The Fayetteville Observer | Drew Brooks | Jun 06, 2014 ++]

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**WWII PostWar Events** ▶ **Hiroshima, Japan Jul 1946**



Aerial view of Hiroshima, Japan, one year after the atomic bomb blast shows some small amount of reconstruction amid much ruin on July 20, 1946. The slow pace of rebuilding is attributed to a shortage of building equipment and materials.

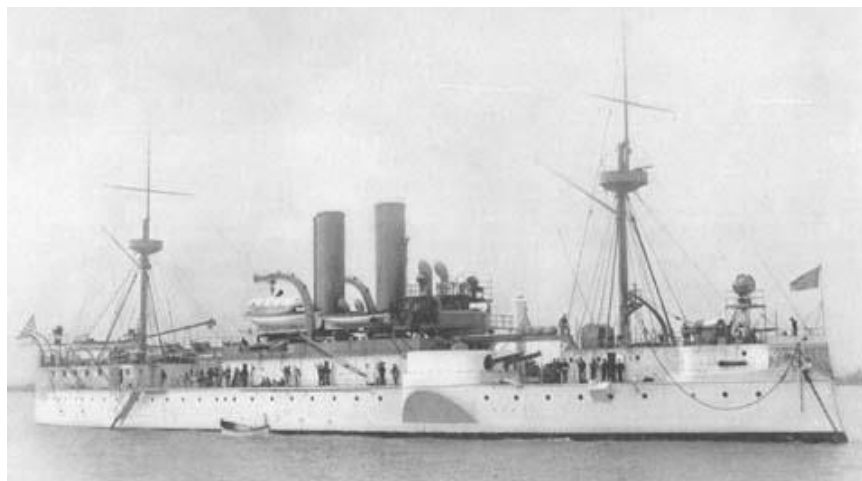
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**Military History Anniversaries** ▶ **16 Aug thru 15 Sep**

Significant events in U.S. Military History over the next 30 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 16 Aug thru 15 Sep**”.

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**Spanish American War Images 53** ▶ **Battleship Maine**



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**WWI in Photos 109** ▶ **German Helmet Manufacturing Process**



Between 1914 and the war's end in 1918, more than 65 million soldiers were mobilized worldwide - requiring mountains of supplies and gear. Here, on a table set up outside a steel helmet factory in Lubeck, Germany, a display is set up, showing the varying stages of the helmet-making process for Stahlhelms for the Imperial German Army.

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**Faces of WAR (WWII)** ▶ **Washington DC Parade (5)**



**Washington DC Parade (5) May 1942**

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## Military Kits ► 1244 Siege of Jerusalem | Mounted Knight



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

1. Gonfanon – a banner that was used after the Norman Conquest and displayed on the end of a spear or flag pole
2. Kettle helmet - broad brimmed with lots of ventilation and good visibility
3. Helmet with a curved face plate, which came into use after the Siege of Antioch, which took place during the First Crusade in 1097 and 1098.
4. Sword belt
5. Shield with a flat top
6. Necklace
7. White cloth with a snip for cutting small items, a leather box of needles and a roll of thread fire steel a flint and tinder for starting a fire
8. Wooden bowl and cup, ceramic cup and a wooden spoon
9. Knife and sheaf for cutting food. There were no forks in this time period – people used spoons to eat soup or porridge, and a knife to eat meat
10. Water bottle made of leather and soaked in pitch
11. Script bag
12. Leather boots– finished just below the calf with the laces wrapped around boots
13. Gauntlet – leather gloves
14. Linen Shirt
15. Socks – made using the technique nålebinding, where long lengths of wool are woven into long thin braids, starting at toe
16. Battle dress – red tunic worn next to the body; linen canvas padded jacket, chain maille and blue and yellow surcoat
17. Belt – made using the technique of tablet weaving, a very archaic form of weaving
18. Rosary beads
19. Belt

20. Woolen cloak shaped like semicircle - waterproof and wind proof and used for travelling
21. Glaive - a new invention for the time, the weapon was originally made from a broken sword with a new piece of wood welded on
22. Sword
23. Dagger
24. Crescent-shaped axe
25. Flanged mace
26. Thigh-length, sleeveless leather vest, which buckled down back and had metal plates inside. This was top of the range body armor for the period
28. Maille to cover the legs and linen covering that went to the midthigh - in this time period trousers don't yet exist so the pieces of material covering the leg and groin are two different pieces
27. Straps to attach maille legs

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

**\* Health Care \***



**TRICARE Website Update 02** ► Easier to Use

On 24 JUL TRICARE.mil unveiled a new design to give TRICARE's 9.6 million beneficiaries clear and easy access to benefit information. Users now have more ways to browse the site. They've added easier navigation, a login button for quicker access to their partner's secure services, and a section on the homepage dedicated to life-changing events. They've also streamlined and reorganized the content so users can find what they're looking for in the way they're expecting. They are listening to their beneficiaries. The new design is the result of an ongoing review about what beneficiaries are looking for when they visit TRICARE.mil. They are using satisfaction surveys, analytics, and user feedback to highlight key information. They are also closely monitoring the most visited pages and the most frequent search terms on TRICARE.mil. Some of the most popular things that beneficiaries look for include:

- What plan can I use?
- What's covered?
- How do I find a doctor?
- How much will I pay?

TRICARE has paired these findings with an extensive review of 34 government and private sector health insurance plan websites. This allowed them to apply common industry practices of website navigation, organization, content, naming convention, and readability. TRICARE.mil is a powerful educational tool for beneficiaries to learn about their health benefits and stay updated on the latest changes.



Visit [www.tricare.mil](http://www.tricare.mil) to see the new design and explore the TRICARE benefit. [SOURCE: TRICARE News Release at <http://www.tricare.mil/webupdates080514> ]

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## **Leptospirosis ► Cause and Prevention**

Leptospirosis is a disease caused by bacteria. These bacteria are carried in the urine of infected animals. If an infected animal urinates in a body of fresh water or soil, the disease can live there for months. You may come into close contact with fresh water or damp soil when participating in outdoor activities. For example, you might accidentally swallow some water while swimming in a lake or have an open cut that gets dirty during a muddy hike. The bacteria can enter the body through the eyes, nose, mouth or broken skin. Symptoms of leptospirosis may appear anywhere from two days to four weeks after exposure to the bacteria. Many cases result in mild, flu-like symptoms or no symptoms at all. When symptoms occur, they can include chills, vomiting, diarrhea, stomach pain or rashes.



**Kidney tissue, using a silver staining technique, revealing the presence of Leptospira bacteria**

Without treatment, Leptospirosis can lead to kidney damage, meningitis (inflammation of the membrane around the brain and spinal cord), liver failure, respiratory distress, and even death. You can lower your chances of getting leptospirosis by researching the area where you will be spending time outdoors, and be aware of potential risks—especially if you're going somewhere new on vacation. Make sure to wear protective clothing and shoes. Wait until cuts or scrapes are healed before going into fresh water or damp soil, and try to avoid going under water or swallowing water in lakes, rivers or swamps. If you develop symptoms of the disease, be sure to see a doctor, as the doctor can give you testing and treatment. For more information on leptospirosis visit <http://www.cdc.gov/leptospirosis>. [Source: TRICARE Beneficiary Bulletin | Hillary Beulah| Jul 31, 2014 ++]

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## **TRICARE Autism Care Update 10 ► ABA Pilot Coverage Extended**

The law creating the TRICARE Applied Behavior Analysis (ABA) Pilot expired July 24, but TRICARE has extended this coverage until Dec. 31 when beneficiaries will transition to the new TRICARE Autism Care Demo (ACD). This ensures no beneficiaries receiving ABA will have a gap in coverage. The ACD kicked off on July 25, but doesn't go into effect until the end of the year. TRICARE will use the time to flesh out all the details of the program and fully educate affected beneficiaries about the new benefit. The delay also allows beneficiaries in each of the three current ABA programs to transition to this single unified benefit. Beneficiaries covered under the ABA Pilot, the ABA Demo and TRICARE Basic coverage of

ABA don't need to do anything to continue their coverage. They, as well as any new enrollees, will transition seamlessly to the ACD, and TRICARE will work with their ABA providers to get new referrals and authorization once it is needed. To learn more about the TRICARE ABA coverage, and to sign up for updates on the ACD, visit <http://www.tricare.mil/ACD>. [Source: Shift Colors | Tricare | Spring 2014 ++]

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## **TRICARE Catastrophic Cap Update 05 ► Coverage & Limits**

Your catastrophic cap is the maximum amount you pay each fiscal year. The fiscal year is from October 1 to September 30. The following apply to your catastrophic cap:

- Annual deductibles
- Pharmacy copayments
- TRICARE Prime enrollment fees
- All other copayments or cost shares you pay for TRICARE-covered services

Your cap depends on who you are.

- Active Duty Families \$1,000 per family, per fiscal year
- Families with TRICARE Reserve Select \$1,000 per family, per fiscal year
- All Others \$3,000 per family, per fiscal year

After you reach your Catastrophic Cap, you won't have to pay anything more in most cases. But there are some exceptions. The Cap does not apply to cost-share amounts that are not TRICARE covered; point-of-service charges; TRS; TRICARE Retired Reserve; and TRICARE Young Adult premiums; or the additional 15 % above the TRICARE-allowable charge that non-participating providers may charge. For more information about the TRICARE catastrophic cap, contact your regional contractor or visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory can be found at [www.tricare.mil/bcacdcao](http://www.tricare.mil/bcacdcao). [Source: <http://www.tricare.mil/Costs/CatCap.aspx> Aug 2014 ++]

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## **Eye Care Update 01 ► Shock Waves Alone Can Cause Damage**

A decade ago, the Defense Department launched a combat eye protection program that contributed to a drop in war-related eye injuries. But making troops wear protective glasses apparently goes only so far. A new study by the University of Texas San Antonio and U.S. Army Institute of Surgical Research has found that blast waves themselves — not just the dirt and debris propelled by the blast — can cause significant and permanent damage to the eyes. In an experiment that had the scientists blasting away at pig eyes with a high-powered air cannon, researchers learned the shock wave alone can damage portions of the eye, including the sclera — the white part — the retina, the optic nerve and more.

Among the most commonly seen injuries in the blasted porcine eyeballs was retinal detachment. “Detachment is more common to older adults. But two clinicians on our team, an Army optometrist and ophthalmologist, told us this was something they were seeing in troops and couldn't explain. That gave us the idea to look for this sort of damage in this study,” said Mathew Reilly, assistant professor of biomedical engineering at UTSA. DoD data shows that ocular injuries account for 13 percent of all battlefield injuries and roughly 80 percent of eye injuries in combat are associated with blasts. Reilly said his team undertook

the study because while medical evidence has shown that blast waves appear to cause eye damage, few studies have been done to actually document the injury. The research, he said, could lead to improved diagnosis at the time of injury and, eventually, better eyewear. “Primary blast can cause damage to the eye. If we don’t look for it, we’re not going to try to prevent it or diagnose these injuries,” Reilly said.



**New research shows the shock waves of IED blasts can damage the eyes of nearby troops even if they are not injured by shrapnel.**

To conduct the study, researchers, including Reilly, Army ocular trauma expert Col. Jeff Cleland and others, used a shock tube and pig eyes obtained from a slaughterhouse. They exposed the porcine eyes to pressure waves of various levels, simulating different sizes of blasts and proximity, videotaping the process and measuring pressure with sensors. The results showed that even eyeballs exposed to lower pressures had damage. Pig eyes are similar in structure to human eyes but with one difference — they are firmer. “This could mean that our results underestimate the level of damage caused by a shock wave to the human eye,” Reilly said. Future research, he said, will look at computer models for protective eye wear and similar experiments to test materials developed by those models to protect service members’ vision from a shock wave. [Source: MilitaryTimes | Patricia Kime | Aug 01, 2014 ++]

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## **Tick-Borne Diseases** ► **Protecting Yourself**

Some of the most common tick-borne diseases in the United States include: Lyme disease, babesiosis, ehrlichiosis, Rocky Mountain Spotted Fever, anaplasmosis, Southern Tick-Associated Rash Illness, Tick-Borne Relapsing Fever, and tularemia. Other tick-borne diseases in the United States include: Colorado tick fever, Powassan encephalitis, and Q fever. Lyme disease is the most commonly reported tick-borne disease in the United States. In 2010, more than 22,500 confirmed and 7,500 probable cases of Lyme disease were reported to the Centers for Disease Control and Prevention (CDC). Following is where you can expect to find infected ticks in the United States:

### **Tick-Borne Disease**

Lyme disease  
 Babesiosis  
 Ehrlichiosis  
 Rocky Mountain Spotted Fever  
 Southern Tick-Associated Rash Illness  
 Tick-Borne Relapsing Fever

### **Common US Regions**

Northeast, North Central, Pacific Coast  
 Northeast, Midwest, Northwest  
 East, Southeast, Central  
 Southeast, Atlantic Coast  
 Southeast, Atlantic Coast  
 Rocky Mountains, Pacific Coast

Tularemia	All States except Hawaii
Anaplasmosis	Northeast, North Central, Pacific Coast
Colorado Tick Fever	Northwest, Rocky Mountains
Powassan Encephalitis	Northeast
Q fever	Throughout the United States

The best way to steer clear of ticks is to recognize their habitat – and avoid it. Ticks stay in – or on the edge of – shady, brushy areas. You can find them in tall grass, especially in wooded areas. Once bitten, people may develop flu-like symptoms from these and other tick-borne illnesses, including fever, chills, headache and fatigue. Lyme disease, a bacterial infection that if left untreated, can spread to the joints, heart and nervous system, also causes a skin rash that resembles a bull's-eye. If you go to an area where you may come into contact with ticks, here are some helpful precautions:

- Walk on cleared trails and avoid overgrown grass and brush;
- Wear long pants, long-sleeved shirts and socks when outdoors and tuck your pant legs into your socks; and
- Check your entire body for ticks and shower soon after being outdoors.



Tick-borne diseases are diagnosed based on symptoms and the possibility that the patient has been exposed to infected ticks. Most cases can be successfully treated with specific types of antibiotics, especially if treatment is started early. However, some people may have symptoms such as arthritis, muscle and joint pain, or fatigue for an extended period of time. For more information on diseases and conditions that are spread by ticks, insects or other pests, you visit <http://www.cdc.gov/niosh/topics/tick-borne> . [Source: TRICARE Podcast #266 Jul 24, 2014 ++]

**\* Finances \***



## DFAS Debit Cards ► Now Available for Retirees

A Treasury mandate requires DFAS to pay military, civilian and retired customers by electronic funds transfer (EFT). Beginning March 1, 2013, most of you who received a paper check began receiving notifications that you must deposit your pay directly to your savings or checking account. You will continue to receive these notifications until you sign up for EFT; sign up for the debit card solution the Department of the Treasury has made available; or receive a waiver from the Department of the Treasury mandate. With direct deposit, DFAS sends your payment straight to your bank account. About 99 percent of DFAS customers already receive their pay by direct deposit. They're being paid on time without the risks of lost or misrouted mail. Find more information about direct deposit at <http://www.dfas.mil>.

A small number of benefit recipients might not be able to open bank accounts, so DFAS has worked with the Department of the Treasury to provide you with a debit card option similar to the one the Treasury is offering for Department of Veterans Affairs and Social Security payment recipients. You can find out more at <http://www.dfas.mil/mandatoryeft/debitcard.html>. If you want to continue receiving paper checks, you must apply for a waiver. DFAS is still working on the waiver process. [Shift Colors | DFAS | Spring 2014 ++]

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## Disney Military Deals ► Now thru 30 SEP 2015

Thinking about booking a Disney vacation? Before you go, check out the following Disney discounts you can get as well as a few things to keep in mind. (The first thing to keep in mind is to have your military ID. You'll need a valid ID to redeem all of these deals.)



**1. Hopper Tickets.** Through Disney's Armed Forces Salute program, military personnel can get half off the regular price of tickets to Disney theme parks. These deals are good for all military members, including active duty, National Guard, Reserve, retired military and spouses.

- Current 2013-2014 offer on tickets expire and may not be used after Sept. 27, 2014. For the 2013-2014 Armed Forces Salute, Disney offers four-day park hopper tickets to Walt Disney World in Orlando, Florida for \$169 (add the water park option for a total of \$198) and three-day park hopper tickets to Disneyland in Anaheim, California for \$129 (which allows you to visit both

Disneyland Park and Disney California Adventure Park on the same day). This discount runs from September 29, 2013 through September 27, 2014.

- For the 2014-2015 Armed Forces Salute, purchase from August 25, 2014 through September 30, 2015. Disney offers four-day park hopper tickets to Walt Disney World in Orlando, Florida for \$177.00 (add the water park option for \$207) and three-day park hopper tickets to Disneyland in Anaheim, California for \$132 (which allows you to visit both Disneyland Park and Disney California Adventure Park on the same day). This discount runs from September 28, 2014 through October 3, 2015.

You can purchase these tickets at your military installations' ticket office, Shades of Green, or at Disney ticket booths. Keep in mind: These tickets can't be combined with other discounts or promotions, they aren't valid on certain blackout dates, and they're limited to six tickets. If you purchase the tickets through your military installation or Shades of Green, it's tax-free, but tax will be added at Disney ticket booths.

**2. Disney Hotels.** The Disney Armed Forces Salute program also applies to Disney Resort hotels, where military members can get select rooms at 30-40% off the normal rates. This includes a variety of deluxe resorts, moderate resorts, and value resorts at Walt Disney World in Florida. Disneyland Resort hotels in California include Disney's Paradise Pier Hotel, Disneyland Hotel, and Disney's Grand Californian Hotel and Spa. Keep in mind: The number of rooms at the reduced rate is limited, and minimum stay requirements may apply. Just like ticket sales, the discounts on resort rooms are also subject to blackout dates.

**3. Extra Magic Hours.** Another perk of being a Disney Resort hotel guest is Extra Magic Hours. This allows you early admission to select attractions, stores, entertainment and restaurants during each day of your hotel stay. That's one extra hour of fun before the park opens to the general public, which is a great way to enjoy a slower pace and shorter lines. Keep in mind: Each park has an Extra Magic Hour schedule. That means this perk isn't applicable every day of the week or at every park.

**4. Shades of Green.** Another option for lodging is Shades of Green. Shades of Green is an Armed Forces Recreation Center (AFRC) in Orlando, Florida. It is a military-owned resort located within Walt Disney World that offers affordable military room rates and discounted tickets for all Disney World venues. It also offers complimentary bus transportation to the Disney World Theme parks and to the Transportation and Ticket Center, as well as the Extra Magic Hours benefit.

**5. Disney Cruises.** The Disney Cruise Line offers military discounted cruise rates on select sailings. Discounts are typically announced 30-60 days out. Keep in mind: The discounts are always changing, so visit their website at <https://disneyworld.disney.go.com/special-offers/military-4-day-tickets/> frequently to look for updates.

[Source: Mil.com Newsletter | Money Matters | Jul 24, 2014 ++]

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## **Lost Baggage ► Airline Liability**

If the airline loses your luggage, disregard those signs (and even any language in your contract) limiting the company's liability. According to the U.S. Department of Transportation, the airline owes you the actual value of your bag and its contents -- up to \$3,300 per passenger. One caveat: On domestic flights, an airline can refuse to reimburse fliers for certain items (such as electronics or jewelry), that it deems especially

costly or breakable, according to Bill Mosley, spokesman for the Department of Transportation. (But the airline must post the list of these items in advance on its website.) It's not true that the airline has 24 hours to return that missing bag before it has to compensate you. According to the DOT, if you reach your destination and your bag doesn't, the airline has to reimburse you on the spot for items you need immediately. If someone challenges your source, cite the Code of Federal Regulations, Title 14, Part 254. And if the bag is truly "lost" (permanently gone), rather than "delayed" (temporarily gone), the airline must also refund any baggage fees you were charged for that suitcase. [Source: Bankrate Frugal News Aug 12, 2014 ++]

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## **USA Discounters ► Under Fire for Targeting Service Members**

USA Discounters knows a lot about the military. The big-box retailer operates close to some of the nation's biggest military installations, selling furniture, electronic gear, car rims and jewelry — often offering high-interest loans and getting troops to sign fine-print documents surrendering a portion of their pay if they default. In fact, the company seizes the pay of more active-duty troops than any company in the country, military records show. And one of its top officials is a recently retired senior military officer, Navy Capt. Timothy Dorsey. Dorsey, who officially retired from the Navy Reserve in June, has served for years as USA Discounters' general counsel and vice president, and in recent weeks has been the Virginia-based company's public voice as it has come under fire for its frequent targeting of service members in wage-garnishment lawsuits.



Many inside the Navy also know Dorsey as the pilot at the center of a bizarre mishap in 1987 when, as a young F-14 Tomcat pilot, he mistakenly shot an Air Force F-4 Phantom out of the sky during a war-game exercise. The missiles Dorsey unleashed sent the fighter jet hurtling into the Mediterranean Sea, but both pilots ejected and survived. A Navy investigative report later called it a "basic error in judgment" and "an illogical act." Dorsey, whose father was a prominent naval aviator and retired as a three-star admiral, restarted his Navy career as an intelligence officer. In 2012, he again drew controversy when his name appeared on a nomination list for promotion to one-star admiral. Many sailors were stunned that an officer cited in a mishap as serious as the 1987 shutdown would be promoted to that level of leadership. The controversy derailed his nomination, and Dorsey retired at the O-6 paygrade in June, Navy records show.

In recent years, Dorsey, now 51, has helped USA Discounters file lawsuits against service members who run up bills they can't pay. While the company does not exclusively lend to service members, it has stores near each of the country's 11 largest military installations, according to an in-depth investigative report by ProPublica in July. The company's website states prominently: "Everyone is encouraged to apply for

credit. Slow credit, no credit and bad credit are OK. Active military and government employees are always approved for financing.” Critics say the company draws in troops by offering generous credit and tacks on loan fees or other charges, ultimately assuming that the loans can be easily collected through the military’s unique paycheck allotment system that garnishes troops’ basic pay, according to the ProPublica article.

The company also files most of its lawsuits in Virginia regardless of where the service member is located, making it almost impossible for some troops stationed far away to attend the court hearings and respond to the loan-related lawsuits, according to the ProPublica report.

USA Discounters issued a statement in the wake of the report, saying it “inaccurately portrays the practices and policies of our company and our dealings with military customers.” But the statement cited no specific inaccuracies and said company officials were unable to discuss individual cases due to confidentiality requirements. In a separate email statement to Military Times, Dorsey said he has treated service members with respect in both his military and civilian positions. “I am proud of my 30 years as a Navy officer in service to this country. I am also proud of the work USA Discounters has done in supporting military service members as well as programs aimed at veterans, youth and military families,” Dorsey said. “To suggest that someone who wears the uniform of his country would treat fellow service members in any capacity with anything other than honor and respect is both personally offensive and factually without merit,” he said. [Source: NavyTimes | Andrew Tilghman | Aug 06, 2014 ++]

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## Federal Student Aid Update 05 ► Qualifying with Special Circumstance

The only thing louder than the cheers from college acceptance letters are the hisses from students who didn't get enough financial aid. Don't worry -- the game's not over yet. Even if your college has already sent out award letters, there are special circumstances where it will sweeten a financial aid package at the last minute. Although it may take some extra paperwork and a few trips to your school's financial aid office, it might mean the difference between needing to take out a private student loan or not going to your choice college at all. Here are some of the times the financial aid office can adjust your package for the better.



1. **Your circumstances have changed.** Your financial aid package is based on your family's assets and earnings from the previous year. Any major fiscal changes you've had since last year may warrant an adjustment in aid, says Trina Wilson, interim director of financial aid for the University of California, Davis. "We will look at things like a layoff or unemployment, disability that may have changed the family's income," Wilson says. "There can be a retirement. There can be an unfortunate death in the family, divorce, some child support changes." If your family has had a significant change in circumstance that's not reflected in your financial aid paperwork, be ready to prove it. In order to get a last-minute boost in college cash, aid offices



require documentation, which may include things such as past pay stubs, tax information or divorce records.

2. **There's been a mistake.** The Free Application for Federal Student Aid, or FAFSA, the application the government uses to determine your federal aid package, can be filed as early as Jan. 1, but it requires tax information that may not be officially available until tax season in April. To get the FAFSA in early and take advantage of awards that are doled out on a first-come, first-serve basis, many families estimate their tax information and then file a correction later. If your estimate was off or you made a different FAFSA mistake, you could be due for a change in aid, says Vonda Garcia, financial aid director for California State University San Marcos. "(Families) would initiate the change by going to FAFSA.gov. They go online and just update their information," Garcia says. "Sometimes a \$100 difference could bump them into a different eligibility limit. If there are any corrections to be made, we always encourage families to make them." After filing a FAFSA change, Garcia says that it generally takes anywhere from two to four weeks for her financial aid office to update its records and review an aid package in light of the new information.
3. **Your family's expanding.** Changes in the size of a family can also impact how much aid is offered. If there's a new pregnancy, a sibling who's also unexpectedly going to college or a relative who's moved into the household and is currently being financially supported, those circumstances could warrant a financial aid review, Garcia adds. If you have a new family member or any valid reason for asking for an aid review, Wilson recommends contacting your financial aid office immediately and organizing the requested documentation as quickly as possible. "The earlier (students) get that in, the sooner we can let them know something about their eligibility," she says.
4. **Your enrollment changes.** Since your financial aid package is partially based on your college costs, upping those costs by moving from part-time to full-time enrollment may warrant a review of your aid package, says Tim Opgenorth, executive director of financial aid for the University of Illinois, Chicago. So can adding extra classes or attending summer school, if it ups tuition costs. "Some schools charge different tuitions for different majors, so if a student changes majors, that calls for (a financial aid change), too," he says. Opgenorth adds that if your financial aid package does get adjusted, that doesn't necessarily mean you'll be given more gift aid. "Usually, with cost of attendance increases like that, in most cases it doesn't affect any sort of grants or scholarships the student receives," he says. "In most cases, it would just affect loan eligibility. That's also something (students should be) aware of."
5. **You're independent.** Financial aid packages for dependent undergrads are primarily based on their parents' income and assets from the year before. Financial aid packages for independent students don't include parental financial information and can often be significantly higher. The federal government maintains strict eligibility requirements for independent students: You basically have to be age 24 or over, a veteran or currently serving in the military, married, a graduate student, in foster care, a legally emancipated minor or a parent to qualify, according to the Department of Education. There are situations where students don't meet independent status requirements, but also aren't receiving financial help from their parents. In those rare circumstances, students can apply for a "dependency override" through their financial aid office, which may result in an increase in aid. According to FinAid.org, "approximately 2 percent of undergraduate students become independent through such dependency overrides." Documentation requirements for dependency overrides vary significantly depending on the circumstance, but

Wilson says that schools often require a statement explaining the situation from the student, as well as supporting evidence from third-party sources such as school counselors or attorneys.

6. **Your costs are above average.** "The cost of attendance that we use to determine the student's (aid) eligibility, that's based on averages," says Garcia. "We're obviously not looking at each student's individual costs unless they bring it forward and we see that their costs are more than the average, but it's very subjective." If you have a college expense that's not factored into a school's cost of attendance or a home expense that's not considered in the financial aid methodology, that could warrant an aid review, says Garcia. Colleges typically include tuition, room, board, transportation, books and fee estimates in their cost of attendance, but expenses such as high medical or dental bills won't be included. Another common price jack is increased costs associated with studying abroad, says Opgenorth. "We have a standard amount for transportation (factored into UIC's cost of attendance) that's basically meant for students on campus," he says. "If now they're going to go to Europe for a semester, the cost of the plane ticket and stuff like that is obviously more expensive. As long as they can provide us with documentation to show us, we definitely have the latitude to increase the cost of attendance."

[Source: Bankrate.com | Christina Couch | Jul 25, 2014 ++]

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## **Military Auto Discounts ► What Dealers are Offering**

Are you thinking about buying a new car but overwhelmed by the cost? Many automakers want to show their appreciation for military families by offering special pricing on their vehicles. Whether you're returning after an overseas tour or you're just ready for a new car, make sure to take advantage of the military discounts offered by a variety of automakers, both stateside and abroad.

### **Stateside Auto Sales**

- **Ford** - The Company offers military members and their families a \$500 Bonus Cash Offer good toward the purchase or lease of an eligible new 2013/2014/2015 model year Ford vehicle.
- **General Motors** - GM offers active duty members, reservists, retirees, spouses and veterans within one year of discharge savings and incentives on eligible Chevrolet, Buick or GMC vehicles. In addition to their regular discount, GM offered a special discount in honor of Military Appreciation Month. All active, reserve, retired and veteran military – regardless of separation date – could receive the General Motors military discount on Chevrolet, Buick, GMC and Cadillac vehicles until June 30, 2014. They might do it again next year.
- **Harley Davidson** – The Company offers a military discount that includes no down payment, reduced rates and flexible term options designed for active duty military personnel.
- **Honda** - The Honda Military Appreciation Offer includes \$500 toward the purchase or lease of any new 2014 or 2015 model year Honda automobile. This offer is valid through November 3rd, 2014.
- **Hyundai** - All active duty, Reservist/National Guard, veteran and retired military personnel will receive an additional \$500 off all 2014 and all 2015 model year new Hyundai vehicles distributed by Hyundai Motor America. This discount expired July 31, 2014 but you can contact your local Hyundai dealership to see if they offer a discount after the expiration date.
- **Scion** - Scion offers active duty, inactive reservists, retirees, veterans discharged within one year, and household members a \$500 rebate toward the purchase or lease of a new Scion.

- **Toyota** - Active duty military, inactive reservists, retirees, veterans discharged within one year, and household members qualify for a \$500 rebate on all new Toyota vehicles.

### Overseas Auto Sales

Are you stationed overseas? There are several military sales programs available to help you purchase a discounted vehicle while you're abroad.

- **Exchange New Car Sales** - This is a worldwide organization that is the only on-base, factory-authorized distributor for Chrysler, Dodge, Jeep, Ram, Ford, Lincoln and Harley-Davidson to military personnel stationed, or on TDY assignment, abroad for at least 30 days. The program offers military rebates, military pricing, lowest price guarantees, and more.
- **Military AutoSource** – The factory-authorized military distributor for U.S. specification Audi, Mercedes-Benz, Toyota, Volkswagen, Nissan, Infiniti, and Honda vehicles. The MAS program offers exclusive savings and benefits including military pricing, lowest price guarantee, emergency payment protection, and more.
- **Audi** - The Audi Military Sales Program offers discounted vehicles to U.S. military personnel stationed overseas.
- **BMW** – Their Military Sales division includes a privilege program designed specifically for US service personnel overseas. This program includes significant savings with military discounts and tax-free purchasing.
- **Land Rover** - Through the U.S. Military Sales Program, Land Rover offers military personnel stationed overseas the opportunity to purchase a Land Rover vehicle at a substantial savings over the normal Retailer MSRP.
- **Saab** - Their Military Sales Program offers military personnel stationed abroad the benefit of buying a Saab on special terms, including tax free car sales, special military discount, free home shipping, and more.
- **Volvo** – Their Military Sales program offers great benefits for military personnel on a tour overseas, including factory pricing, savings on equipment, five years free shipping from Europe to the U.S., and more.

Already have a car, but need parts or accessories? At <http://www.military.com/discounts/carid-military-discount> CARiD.com offers a 10% discount on eligible items. If you don't want to put extra miles on your personal vehicle or travel requirements leave you longing for a larger vehicle, consider renting a car. [Source: Militry.com | Heather Sweeney | Jul 30, 2014 ++]

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## **Debt Collection Update 09 ► Nine Little-Understood Facts**

Owing on balances you can't afford is bad enough, so the last thing you need is a debt collector hounding you about it. And don't think for one minute that they'll cut you any slack. These folks are in it to win it, and they want to make as much money as they can. Unfortunately, many take unfair and illegal advantage of debtors because many debtors lack basic knowledge about their rights. To avoid falling for collectors' traps, you must understand the Fair Debt Collection Practices Act. The Federal Trade Commission explains some of your rights here. Here are nine little-understood facts your debt collector doesn't want you to know:

**1. You are not obligated to communicate with collection agencies** - Tired of receiving the phone calls and letters from pushy collection representatives urging you to pay or else? You can stop those companies dead in their tracks with a cease-and-desist letter. But understand that they may pursue legal action if you do so. And the agency has the right to notify you via mail of the termination of collection efforts or their intention to turn to the court system for assistance, if applicable. When a debt collector initially calls, don't ignore it, and don't ignore any summons to appear in court about the debt.

- In that first call or in a follow-up letter, the collector must provide details about the money you supposedly owe.
- If you dispute a debt (or part of a debt) in writing within 30 days of when you receive the required information from the debt collector, the debt collector cannot call or contact you until after your dispute has been investigated and the debt collector has provided the verification of the debt in writing to you.
- You can also request that the creditor give you the name and address of the original creditor. If you make that request in writing within 30 days, the debt collector has to stop all debt collection activities until the debt collector provides you that information.
- If the debt collector reaches out to you before the investigation is complete or starts to harass you about the outstanding balance, they may be in violation of the FDCPA. You can file a complaint with the attorney general's office in your state, the Federal Trade Commission or the Consumer Financial Protection Bureau. Or you may be able to get free legal help.

**2. You don't have to disclose personal information** - There is no law mandating the disclosure of identifying information, such as your Social Security number and your date of birth, to debt collectors. They may insist that it's required to verify the debt, but it's not.

**3. Paying off an account in collections won't wipe it from your credit reports** - That account in collections will remain on your credit reports for seven years, FICO says, even if you pay it in full. However, when you negotiate with the collections agency to settle the debt, either by full or partial payment, you can ask that they have the debt removed from your credit reports. If they agree, make sure you have that in writing from them before you pay it off.

**4. Your assets are not at risk, yet** - During the collection process, the representatives are allowed to bug you, with limits, in an effort to collect on the delinquent account. But they cannot garnish your wages unless a judgment is issued in court. That doesn't apply to all debt. For instance, the federal government does not need a court order to garnish your wages for student loan debt. The rule doesn't apply when you fall behind on your mortgage or car loan. In some states, no court action is required to foreclose on a house. And the repo man doesn't need a court order to take your car. For more on what assets are at risk go to <http://www.nolo.com/legal-encyclopedia/free-books/small-business-book/chapter4-4.html>

**5. You may not have to fork over a big chunk of cash immediately** - The debt collector wants the largest possible amount it can get from you to beef up its earnings. But you may be able to set up a payment plan that fits within your budget. Just remember that the collector is not legally required to agree to a payment plan. But you can ask.

**6. You may be able to negotiate the best deal at the end of the month** - It turns out, you may be able to score the best deal with debt collectors toward the end of the month. Fred Williams, a former collection agent and author of "Fight Back Against Unfair Debt Collection Practices: Know Your Rights and Protect Yourself from Threats, Lies, and Intimidation," told Daily Finance: I think most agencies go on a calendar month schedule. The end of the month is when collectors' bonuses are determined. In addition to the increased threats made because they were under pressure to make their quotas, that's also the time to get a

deal because they're under pressure to bring in the money quickly. They want a settlement, cash in short order. The end of the month is a time to close the deal.

**7. You may be able to work with the original creditor** - In some instances, the original creditor will be willing to work with you to collect the amount owed. However, if it has already sold the account to a third-party debt collector and charged it off in the books, you're left with only one option. And that's working with the debt collectors.

**8. Your delinquent debts are nobody's business** - Unless you have spouse or co-signer, or an attorney working on your behalf, debt collectors must keep their lips sealed about your outstanding balances. And if they reach out to others in an effort to locate you, all contact with those people must cease once you are located. Consumer lawyer Sukhman Dhama told Credit.com: We call these "third-party disclosures," a violation of Section 1692c(b) of the Fair Debt Collection Practices Act, and they are exceptionally common, particularly when the debt collector leaves a message on a public answering machine. These public answering machine violations are called "Foti" violations after the landmark case Foti v. NCO Financial Systems.

**9. You may be off the hook** - Debt collectors probably won't tell you this, but once the statute of limitations on debt in your state has lapsed, you're off the hook, although that likely won't stop them from trying to collect the money. Atlanta bankruptcy lawyer Jonathan Ginsburg told Credit.com: "In most states, the statute of limitations runs four to six years from the date you last made a payment. And that's the catch. In some states, a voluntary payment on a stale debt can revive the debt and make it legally collectible. Stale (or zombie) debt is big business," he adds.

Keep in mind that after the statute of limitations expires, unless the debt has been charged off or discharged in bankruptcy, you still owe the money. In other words, the statute of limitations doesn't wipe out the debt, it just reduces the legal remedies available to collect it. So if you find yourself in this situation, the smart move is to call a consumer lawyer (you can find one at the National Association of Consumer Advocates' website) and ask the attorney what to do. Another word of advice when dealing with debt collectors: Never fess up until you have confirmed the validity of the debt and the authenticity of the collection [Source: MoneyTalksNews | Allison Martin | Aug 01, 2014 ++]

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## **Saving Money ► Christmas in July | Using A Saner Approach**

Did last year's holiday shopping bust your budget? You're not alone. According to a Gallup poll, the average American ponied up \$96 each day in December 2013. This was discretionary spending, in addition to everyday expenses. Come January, you have to wonder how many people got hit with credit card bills they couldn't pay. We're fewer than five months away from Black Friday. Let this be the year you choose a saner approach to holiday spending. Just a few basic strategies will help you spend less and enjoy more.

Your plan should begin with an honest assessment of how much you can afford to spend. Some people add up last year's tab and add 10 percent – easy, right? Be honest: You might not actually have been able to afford it. Maybe it took months to pay off, or maybe it sidelined your efforts to build an emergency fund or save for a summer vacation. What you can afford should translate to "what you can pay for at the time," whether that's cash as you go or a credit card paid in full each month. But here's the beauty part: If you start shopping now, you won't be a nervous wreck come late November. In fact, you may be all done

before you've snapped the wishbone come Thanksgiving. Personal finance expert Mary Hunt says that an early start can keep you from "buying emotionally" vs. being a relaxed summertime shopper. "I can ponder and compare. I have time to think, design and create," says Hunt, author of more than two dozen books, including "Debt-Proof Your Christmas."

Next, take a tip from Old St. Nick: Make a list and check it twice. Specifically, rethink the number of names on that list. This might be the year to change the game. Suppose your huge extended family gets together for Christmas, and buying presents for all those shirttail cousins is breaking your budget. Propose a few different ways of giving, such as:

- Age limits. Only those younger than 18 or older than 80 get presents.
- Draw names. That way each person has to buy only one gift.
- Serious or funny? In regard to that one gift, give each recipient the chance to opt for an ordinary gift or something unusual/funny/odd.
- Giving to others. Let people opt out of gifts with the request the money be donated to a local or national charity.

Don't be surprised if there's some pushback, e.g., outraged wails of "But we've ALLLWWWWAAAAYYYYS done it this way!" or "What are you, some kind of Scrooge!?" Stay calm and repeat gently (but firmly) that this is how you need to do it in order to stay within your family's budget. And remember: Other relatives might be secretly relieved that you brought this up.

Next, look at the list of folks for whom you'll be buying. Since you're starting early, you have time to put some thought into each gift vs. grabbing whatever you can find Dec. 23. Think about each person's wants and needs. Maybe your single-parent sister could use a massage gift certificate. Perhaps your dad's interest in family history could be helped along with a membership to Ancestry.com, which you can buy through a cash-back shopping site. Be wary of fads. The 12-year-old who's currently nuts about paranormal teen romance novels might be reading a completely different genre by December. A preschooler who loves Hello Kitty could suddenly switch allegiances to Disney Princesses. Another important tip about buying for children: Be sure to ask their parents what isn't permitted. No matter how hard your nephew begs for a cap pistol, you need to make sure such a purchase is on the list.

Using the list. This means you, grandparents: Do not undermine the parents' wishes by deliberately purchasing unwelcome items. Consider a mom and dad who specifically requested "no electronic gifts" for their toddler, but one set of in-laws gave an iPad anyway. The purchase was a waste, because the parents wouldn't let the child use it. Incidentally, you're also within your rights to avoid branded items like the ones mentioned above. Other than the do-not-buy list, the suggestions family members offer are just that: suggestions. Keep your gift list with you, either in virtual or paper form. You'll be using it in several ways:

- Clearance tables. These are a particularly good bet right after Christmas, but summertime sales can turn up some swell gifts, too. Note: Online merchants have virtual clearance racks, and sometimes the savings are startling.
- Thrift shops. One of my relatives is nuts for puzzles. At a thrift store on half-price day I found an unopened jigsaw that reproduced a section of the Sistine Chapel and paid just 35 cents. Books are often an especially good buy at these places, with bestsellers and beautiful art or coffee-table tomes available for pennies on the dollar.
- Yard sales. It's hit-or-miss, but you can sometimes find lovely items still in the shrink-wrap, or clothing with the price tags affixed. Some of the gifts I've scored this way: candles, journals, picture frames, art cards, books, scarves and baby clothes..

- Social buying. Sites like Groupon and LivingSocial offer vouchers for dinners out, massage, art classes, stand-up paddle board lessons and countless other interesting potential gifts. (Bonus: An experience does not end up as clutter.)
- Daily deals. The inventory changes constantly, so you're pretty much guaranteed a match for everyone on your list.

Each time you purchase a gift, you get to cross off a name. Doesn't that feel fine? [Source: MoneyTalksNews | Donna Freedman | July 8, 2014 ++]

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## **Work at Home Scam ► How It works**

Looking to earn extra income working from home? Don't bother applying to this fake shipping business that claims to be based in Wisconsin. It's a con, and your work may help scammers.

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

- You receive an email offering you a job at a business called Send-it-Off, Pick and Send or a similar name. "Here are the application form for you to fill and the job description to get more information about the position," the email reads.
- You read the information. Send-it-Off claims to be a shipping service based in Wisconsin, and it is hiring "agents" to package items and mail them overseas. The company promises to reimburse "agents" for their expenses and pay a monthly stipend. It sounds like easy money, so you fill out the application form and send it back.
- Soon, your first assignment arrives. You are asked to ship some electronics, such as an iPhone or iPad, to an address overseas. You send off the items... but your payment never arrives. You've been conned, and you may have just helped scammers move illegally obtained goods.

Watch out for variations on this scam. For example, con artists are likely to change the name of their "business" as word of the scam travels. Also, watch out for requests that could open you up to ID theft. Some victims reported sending a copy of their driver's license with their "job application," which gave scammers their name, address and photo.

### **Spot a job scam before you waste your time and money.**

- Watch out for these phrases: Scam ads often contain the phrases "Teleworking OK," "Immediate Start" and "No Experience Needed." Watch out for ads that urge you to apply immediately.
- Be very cautious of any job that asks you to share personal information or hand over money. Scammers will often use the guise of running a credit check, setting up direct deposit or paying for training.
- Some positions are more likely to be scams: Always be wary of work from home, secret shopper positions or any job with a generic title, such as admin assistant or customer service representative. These often don't require special training or licensing, so they appeal to a wide range of applicants.
- If a job looks suspicious, search for it in Google. If the result comes up in many other cities with the exact same job post, it is likely a scam.
- Check out the business' website to make sure the opening is posted there. If you are still skeptical, call the business to check on the position. Don't rely on websites or phone numbers provided in the advertisement; find the "employer" on your own to make sure it's the real deal.

Go to BBB Scam Stopper at <http://www.bbb.org/council/bbb-scam-stopper> to find out more about scams or report one. [Source: BBB Scam alert Jul 11, 2014 ++]

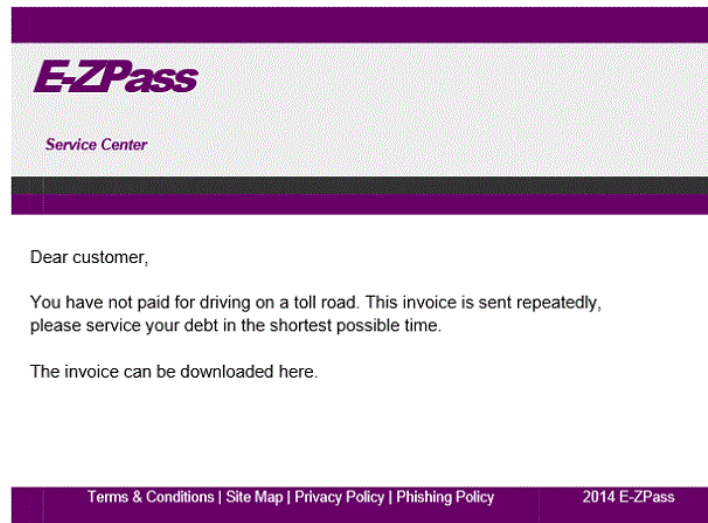
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## E-ZPass Scam ► How It works

Using E-ZPass for a road trip this summer? Watch out. Scammers are posing as E-ZPass in emails and claiming to collect unpaid tolls. The emails carry viruses that infect your computer and can open you up to ID theft.

### How the Scam Works:

- You receive an email that appears to be from E-ZPass. It uses the correct colors and logo and appears to be collecting money from an unpaid toll. The message says you have ignored previous bills and urges you to pay immediately by downloading an attached "invoice."
- You download the attachment, but nothing seems to happen. Not true! You just downloaded a virus to your computer. These viruses scan your machine for personal and banking information, which opens you up to the threat of ID theft.



### How to Spot a Phishing Email:

- Watch for look alike URLs. Be wary of sites that have the brand name as a subdomain of another URL (i.e. "ezpass.scamwebsite(dot)com") or part of a longer URL (i.e. "ezpasspayyourtolls(dot)com.")
- Hover over URLs in emails to reveal their true destination. Scammers can make links appear to lead to a legitimate website, when they really point to a scam site, like the examples above.
- Don't open attachments from unfamiliar sources. Legitimate businesses rarely send unsolicited emails with attachments. Always confirm an email is real before you download anything.
- Consider how the business normally reaches you. Most businesses send invoices by postal service, in the body of an email (no attachment) or by asking you to log into your secure account.



- Contact the business. When in doubt, call the business's customer support line to check the legitimacy of the email. Be sure to find the phone number on your bill or by a web search -- not the email or website the scammers gave you.

Go to BBB Scam Stopper at <http://www.bbb.org/council/bbb-scam-stopper> to find out more about scams or report one. [Source: BBB Scam alert Jul 18, 2014 ++]

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

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. Following are the taxes you can expect to pay if you retire in Missouri:

### **Sales Taxes**

**State Sales Tax:** 4.225% (prescription drugs exempt; food is taxed at 1.225%) Cities and counties as well as special taxing districts (such as fire districts) may impose a local sales and use tax that may raise the total tax to about 6.625%.

Gasoline Tax: 37.5 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 41.7 cents/gallon (Includes all taxes)

Cigarette Tax: 0.17 cents/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** - 1.5%; High – 6%

**Income Brackets:** Ten. Lowest – \$1,000; Highest – \$9,000 [Tax is imposed at a rate of 1-1/2 percent on the first \$1,000 of taxable income and increases at a rate of 1/2 percent for every \$1,000 increment up to \$9,000. The tax rate is 6 percent on Missouri taxable income exceeding \$9,000.]

**Personal Exemptions:** Single – \$2,100; Married – \$4,200; Dependents – \$1,200; Plus \$1,000 for dependent 65 or older. Taxpayers 65 or blind — \$1,100 (\$1,400 if single or head of household).

**Standard Deduction:** Single – \$6,100; Married filing jointly – \$12,200. Deduction increases for those age 65 and older.

**Medical/Dental Deduction:** Federal amount. Individuals may subtract from their federal adjusted gross income, qualified health insurance premiums and long-term care premiums, to the extent their premiums paid were not reimbursed by their employer, or excluded from their federal adjusted gross income.

**Federal Income Tax Deduction:** The state allows a deduction on your individual income tax return for the amount of federal tax you paid. The deduction is for the amount actually paid as indicated on your federal tax form. For individual filers the amount cannot exceed \$5,000. For joint filers the ceiling is \$10,000.

**Retirement Income Taxes:** Missouri resident taxpayers are allowed a state income tax deduction for Social Security benefits received by individuals 62 years of age or older, Social Security disability benefits, and non-private retirement system benefits received by individuals 62 years of age or older, to the extent these benefits are included in federal adjusted gross income. To view the Social Security/Social Security Disability deduction chart and the public pension exemption eligibility chart, refer to <http://dor.mo.gov/personal/whatsnew/index.php#ssd>.

**Public Pension Exemption:** Married couples with Missouri adjusted gross income less than \$100,000 and single individuals with Missouri adjusted gross income less than \$85,000, may deduct up to 65 percent of their public retirement benefits, to the extent the amounts are included in their federal adjusted gross

income. The deductible percentage of their public retirement benefits will increase until 2012. A breakdown of the yearly percentage is as follows: Generally, the maximum amount of benefits that can be deducted is as follows: 80% for 2011; and 100% for 2012 and thereafter. The total public pension exemption is limited to \$33,703 for each spouse. Married couples with Missouri adjusted gross income greater than \$100,000 and single individuals with Missouri adjusted gross income greater than \$85,000, may qualify for a partial exemption. Taxpayers who also qualify for the Social Security or Social Security Disability Deduction, must reduce their public pension exemption by the amount of the social Security or social Security disability Deduction.

**Retired Military Pay:** The state allows 15 percent of military pension income to be exempt from Missouri state tax. This tax deduction will increase 15 percent annually until January 1, 2016, when all military pension income will be tax free.

**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**

Residential property is assessed at 19% of its fair market value. Personal property is assessed at rates ranging from 5% to 33.3%. [The Missouri Property Tax Credit Claim](#) gives credit to certain senior citizens and 100 percent disabled individuals for a portion of the real estate taxes or rent they have paid for the year. The credit is for a maximum of \$750 for renters and \$1,100 for owners who occupied their home during the period being claimed. The actual credit is based on the amount of real estate taxes or rent paid and total household income. If you rent from a facility that does not pay property taxes, you are not eligible for a Property Tax Credit. Refer to the Property Tax Credit Qualification Chart at <http://dor.mo.gov/pdf/proptax.pdf>.

**Inheritance and Estate Taxes**

Since the IRS will no longer allow a state death tax credit for deaths occurring on or after January 1, 2005, no Missouri estate tax is imposed. Therefore, no estate tax return must be filed for deaths occurring on or after January 1, 2005.

[Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#Missouri> Aug 2014 ++]

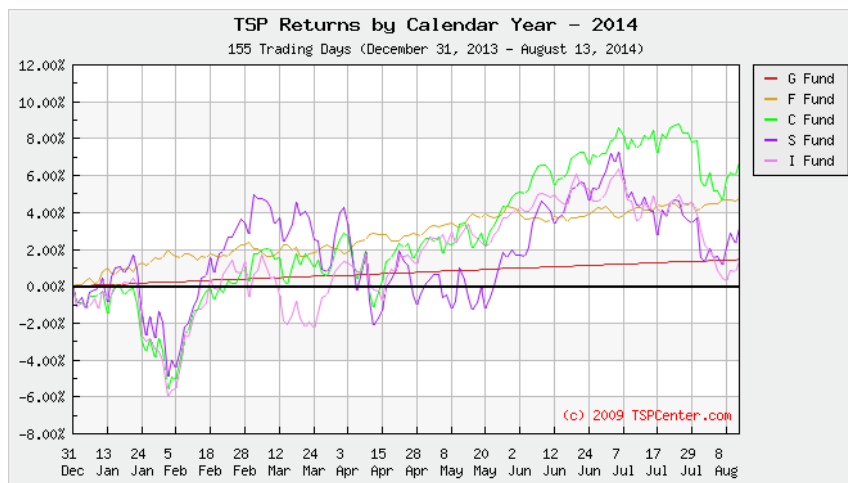
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**Thrift Savings Plan 2014 ▶ Share Prices + YTD Gain or Loss**

**TSP Share Prices for Aug 13, 2014**

	Close	YTD
<b>G Fund</b>	<b>\$14.4939</b>	<b>+1.45%</b>
<b>F Fund</b>	<b>\$16.4943</b>	<b>+4.78%</b>
<b>C Fund</b>	<b>\$25.4781</b>	<b>+6.71%</b>

<b>S Fund</b>	<b>\$34.7370</b>	<b>+3.17%</b>
<b>I Fund</b>	<b>\$25.8979</b>	<b>+1.30%</b>
<b>L 2050</b>	<b>\$14.6576</b>	<b>+4.23%</b>
<b>L 2040</b>	<b>\$25.8376</b>	<b>+4.04%</b>
<b>L 2030</b>	<b>\$24.3427</b>	<b>+3.77%</b>
<b>L 2020</b>	<b>\$22.5231</b>	<b>+3.34%</b>
<b>L Income</b>	<b>\$17.2157</b>	<b>+2.37%</b>



[Source: <http://tspcenter.com/tspReturns.php?view=year> Aug 14, 2014 ++]

**\* General Interest \***



**Notes of Interest** ► 1 thru 5 Aug 2014

- **Commercial.** Food City, a grocery store chain in he Southeast, has a great military orientated one minute commercial for its stores at [http://www.youtube.com/embed/uoABty\\_zE00?rel=0](http://www.youtube.com/embed/uoABty_zE00?rel=0) .
- **Jobs.** The Bureau of Labor Statistics July 2014 unemployment data showed that overall, the National unemployment rate increased from 6.1% to 6.2%, and the Veteran unemployment rate increased from 5.4% to 6.0%.
- **USN Retention Boards.** The Navy's top personnel officer said the two enlisted retention boards, which booted 2,946 sailors, fixed overmanning problems, but he also admitted it sowed mistrust in the ranks that persists.

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## Hospital Charges ► \$9,000 ER Bill for Cut Finger

Last August, Baer Hanusz-Rajkowski, of Bayonne New Jersey, accidentally cut his finger with the claw-end of a hammer. He says he waited a few days for it to heal but the cut didn't seem to be closing so he went to the Bayonne Medical Center emergency room to ask whether he should get stitches. The nurse practitioner determined no stitches were necessary, he says. There was no X-ray either. Instead, Hanusz-Rajkowski got hit with a \$8,200 bill for the emergency room visit, the I-Team has learned. On top of that, Bayonne Medical Center charged \$180 for a tetanus shot, \$242 for sterile supplies, and \$8 for some antibacterial ointment in addition to hundreds of dollars for the services of the nurse practitioner. In total, the bill was nearly \$9,000. "I got a Band-Aid and a tetanus shot. How could it be \$9,000. This is crazy," Hanusz-Rajkowski said. "If I severed a limb, I'd carry it to the next emergency room in the next city before I go back to this place."



**\$9000 treatment for cut finger**

Dr. Mark Spektor, President and CEO of Bayonne Medical Center, blamed the high ER bill on Hanusz-Rajkowski's insurance company -- United Healthcare. Almost six years ago, a company called Carepoint Health bought Bayonne Medical Center and turned it into a for-profit business. After that, Carepoint did not renew its in-network pricing contract with United Healthcare, Spektor says. He says Hanusz-Rajkowski's bill was so high because United fails to offer fair reimbursement rates. "These sticker price charges only apply to ... a minority of patients whose insurance companies have refused to negotiate fair contracted prices with us," Spektor said. But Mary McElrath-Jones, a spokeswoman for United Healthcare, suggested Carepoint is pursuing a predatory business model that avoids cutting price deals with insurers. "United Healthcare is deeply concerned about hospitals establishing an out-of-network strategy to hike the rate they charge for emergency room services, often surprising patients. Our members are very frustrated at receiving these egregious hospital bills so we are working to curtail outrageous billing and to help provide affordable healthcare options for our members." New Jersey law requires insurers to pay for ER treatments, whether or not there is an in-network price deal. [Source: NBC Ch 4 New York | Chris Glorioso | Aug 06, 2014 ++]

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## Sunglasses ► How to Evaluate

The primary functions of sunglasses, whether designer or not, are to shield your eyes from the sun's harmful rays, to boost visibility by eliminating glare and provide an optimal level of comfort. So why do people insist on sporting the most stylish and expensive pair of frames? Is the quality of designer shades truly superior, or are you simply paying for the logo? Like sunscreen, sunglasses should be worn whenever you're outdoors, year round. Just as we've learned that you can get a really nasty sunburn on an overcast, hazy day, you're exposing your eyes to damaging UV rays on these days, too. Sunglasses are especially important for children, says Peter Kehoe, OD, an Illinois optometrist who specializes in children's vision.

“UV eye damage is cumulative over a lifetime,” Kehoe says, “so it’s important to make wearing sunglasses a habit early in life. What’s more, children’s eyes are especially vulnerable because they’re still developing.” Protecting your eyes from the sun begins with picking the right pair of sunglasses.

If you think buying high-end means your frames receive some form of royal treatment during the production phase, think again. In fact, Luxottica, an Italian-based company, manufactures shades for a number of brands all over the price spectrum, including the \$500 kind. The list on the company’s website includes: Anne Klein, Arnette, Bulgari, Burberry, Chanel, Coach, Dolce & Gabbana, DKNY, Oakley, Polo Ralph Lauren, Ray-Ban, Sunglass Hut, Target Optical, Tiffany, Versace and Vogue. Brett Arends reported in *The Wall Street Journal* in 2010 that the company handles the design and marketing, as well as the manufacturing, of the sunglasses it makes. Arends added: The cost of a new pair of glasses will of course reflect materials and labor. But the price will also reflect brand values and marketing – and how much consumers will pay. Luxottica says it makes a gross profit of 64 cents on each dollar of sales. Even after deducting sales and advertising costs, overhead and brand licensing royalties it’s still making 52 cents. That’s some margin. Whether they’re designer sunglasses or of a much more modest brand, here are a few factors to consider when shopping for shades:

**1. Ultraviolet ray absorption.** Both UVB and UVA. This is the most important factor to look for when purchasing shades, because failure to protect your eyes can lead to eye damage and disease. The chart at [http://www.huffingtonpost.com/2013/08/28/how-to-buy-sunglasses\\_n\\_3826859.html](http://www.huffingtonpost.com/2013/08/28/how-to-buy-sunglasses_n_3826859.html) illustrates what the sun can do to your eyes and how to protect them. Choose sunglasses that provide full protection against ultraviolet light. Look for a label or a sticker that says one or more of the following:

- Lenses block 99% or 100% of UVB and UVA rays
- Lenses meet ANSI Z80.3 blocking requirements. (This refers to standards set by the American National Standards Institute.)
- UV 400 protection. (These block/absorb light rays with wavelengths up to 400 nanometers, which means that your eyes are shielded 100% from even the tiniest UV rays.)

**2. Polarization.** Polarized lenses reduce glare by filtering out the reflected sunlight that bounces off surfaces like water or pavement. They’re a good option for boaters or water skiers, and they can cut down on glare from flat, smooth surfaces like road pavement or the hoods of cars. The downside: It can be difficult to read your cell phone, GPS device, or a liquid-crystal display on a dashboard or ATM machine with polarized lenses. Be aware that polarization has nothing to do with UV protection. So check the label to make sure the sunglasses provide full UV filtering.

**3. The quality control test.** Eye care experts agree that price isn’t a gauge of UV protection. But very inexpensive sunglasses are likely to contain lenses that are stamped out of a mold rather than ground and polished, and that can affect optical quality. To determine if nonprescription lenses are made well, the foundation recommends that you:

- Fix your eyes on a tile or other object with a rectangular pattern.
- Cover one eye. Hold the glasses away from your face.
- Slowly move the glasses up and down and side to side.

If the lines in the rectangular pattern remain straight during the test, the lenses are fine. If they don’t, the lenses are likely made of cheap pressed plastic.

**3. Frame design.** The foundation says: Studies have shown that enough UV rays enter around ordinary eyeglass frames to reduce the benefits of protective lenses. Large-framed wraparound sunglasses can

protect your eyes from all angles. WebMD says the next best choice is a really big lens that goes down to your cheekbones. You also want glasses that sit close to your face so that UV rays don't leak over the top.

4. **Lens color.** The coating that blocks UV radiation is clear, so a darker lens isn't necessarily more effective than a lighter one. But hue does play an important role in color perception. Yellow or rose tinted lenses can make it difficult to distinguish changes in traffic lights. Gray, green, and brown lenses minimize color distortion, and are a better choice when you'll be behind the wheel.

Contact lenses by themselves may not protect your eyes from UV light. There are contact lenses available with UV protection. If you do not have contact lenses that absorb UV light, you need to protect your eyes with sunglasses. Sunglasses cannot protect your eyes from certain intense light sources. Arc welding, tanning lights, snowfields, or gazing directly at the sun, especially during a solar eclipse, for example, can severely damage your eyes. Looking at any of these light sources without adequate protection can cause a painful corneal condition called photokeratitis or even damage to the retina, causing a permanent loss of central vision. Your ophthalmologist can recommend the appropriate measures to take to protect your eyes in special situations.

So, are the designer shades really worth the cost, or can you tolerate a more affordable pair? The choice is yours, but it never hurts to buy a slew of less-expensive pairs that provide the proper protection for your eyes. That way, you won't miss them when you lose them. [Source: MoneyTalksNews | Allison Martin | Jul 31, 2014 ++]

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## **Photos That Say it All** ▶ **Open the Door**



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## **Homeowners Insurance Update 02** ▶ **What it Does Not cover**

Homeowners insurance policy offers basic protection from the most common disasters. But because it's built with the average American household in mind, your policy might not account for some risks associated with your location or cover all your possessions.

- **Floods.** Flood insurance is mandatory when you have a mortgage on a home in a high-risk flood area. Even if you live outside a high-risk area, don't make the mistake of assuming you'll never experience a flood. In fact, nearly 20% of flood insurance claims come from areas of moderate to low risk, according to the National Flood Insurance Program. Whether it's a flash flood or just a few inches from a storm, water can cause massive damage to your home and belongings. If you're not financially prepared, the effects can be devastating. The National Flood Insurance Program has joined with insurers to offer flood insurance. Premiums, which vary depending on where you live, start at just \$129 a year.
- **Earthquakes.** Basic homeowners insurance policies don't offer earthquake coverage. Fortunately, in many states, special earthquake coverage can be added to your policy. Anyone who has seen the aftermath of an earthquake understands the devastation one can cause. The extensive shaking and cracking can demolish entire buildings, destroying your home and possessions. If you live in an area prone to earthquakes, consider strengthening your policy with this coverage.
- **Home Businesses.** Your homeowners policy provides limited coverage for business equipment. Also, you are not covered for liability related to your home business -- if, for example, someone gets food poisoning through your catering business or if a student visiting your home trips and breaks an ankle while leaving a piano lesson. If you run a business from home or have expensive office equipment, you may need additional coverage.
- **Valuable Personal Property.** Homeowners policies can offer sufficient coverage for most personal property, but there are limitations. Valuable personal property insurance can take over where homeowners policies leave off. VPP insurance can provide coverage for losses due to fire or theft. It also covers damage or if an item gets lost -- say a stone falls out of a ring or the ring falls down the drain. If you own valuable items such as artwork, jewelry, musical instruments, firearms, furs or silver, consider obtaining a VPP policy.
- **Broader Personal Liability.** Homeowners policies offer limited coverage for liability protection. Given the litigious world we live in, an umbrella insurance policy can provide additional peace of mind. An umbrella policy helps protect you and your earnings if someone, such as a baby sitter or handyman, is injured at your home. It also helps provide protection if you (or a family member) are found liable in a serious automobile accident. This type of insurance can provide extended liability coverage beyond your home and auto policies. Consider shielding your personal financial assets with additional liability insurance.

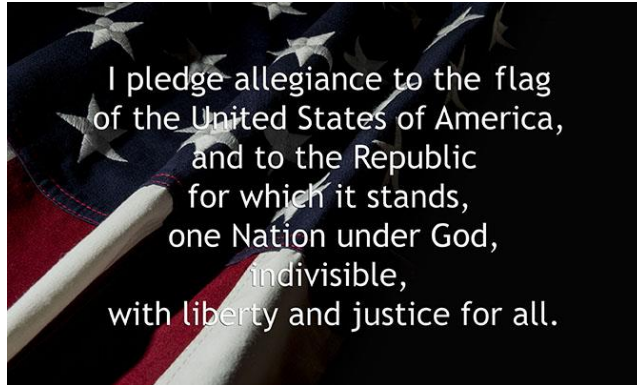
[Source: Military.com Jul 24, 2014 ++]

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## **Pledge of Allegiance Lawsuit ► Under God Challenged**

On 31 JUL, The American Legion, The American Legion Department of New Jersey and The American Legion Matawan Post 176 filed a motion with the Monmouth County Superior Court of New Jersey to intervene in a lawsuit that challenges the constitutionality of the Pledge of Allegiance under the New Jersey Constitution. The motion to intervene asks the Court to permit the Legion to become a party in American Humanist Association et al. v. Matawan-Aberdeen Regional School District et al. to defend the Pledge it has supported and promoted for almost 100 years. The Legion also filed with the Court a motion to dismiss, asserting that the lawsuit has no merit and should be thrown out of court. Fishkin Lucks LLP and Liberty

Institute are two of the law firms leading the Legion's representation in this matter. To view a copy of the motion to intervene and the motion to dismiss online, visit: <http://libertyinstitute.org/njpledge>.



“I am surprised and saddened that there are some who are saying the Pledge of Allegiance may be good enough for the U.S. Supreme Court and the rest of the nation, but it is not good enough for the citizens of New Jersey,” said Jeff Mateer, Liberty Institute General Counsel. The American Legion has a long-standing interest in the Pledge. The Legion convened the very first National Flag Conference in 1923 as well as the second National Flag Conference in 1924, which amended the Pledge to read “the Flag of the United States of America.” The Legion was also active in securing enactment of the Act of June 14, 1954, which added the words “under God” to the Pledge. “It is unfortunate that the school and the court must waste precious time and resources on an obviously meritless lawsuit,” said Roger Byron, Liberty Institute Senior Counsel. “In May, the U.S. Supreme Court yet again used the Pledge of Allegiance as an example of a clearly lawful practice.”

The lawsuit began on 31 MAR when a humanist group filed a complaint alleging that the voluntary recitation of the Pledge in New Jersey schools violates the New Jersey Constitution's equal protection guarantees because the Pledge includes the words “under God.” In 1984, The United States Supreme Court observed that “the language ‘One nation under God,’ as part of the Pledge of Allegiance to the American flag ... recited by thousands of public school children—and adults—every year” is a “reference to our religious heritage” in the same vein as “official references to the value and invocation of Divine guidance in deliberations and pronouncements of the Founding Fathers.” [Source: PRNewswire- USNewswire Jul 31, 2014 ++]

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## **WWI Stolen German Gas Mask ► Located After 90+ Years**

A World War I gas mask stolen from the Wyoming Capitol and missing for almost a century is on display in Cheyenne again after a South Dakota pawn shop donated it back to the state. The German gas mask originally got to Wyoming by way of U.S. Army Sgt. Robert O. Pennewill, who served in the war. The gas mask was part of a large collection of World War I items displayed in the Wyoming Capitol in the years after the war. Records show some of the items were stolen either while they were being displayed or stored elsewhere in the building in the 1920s, according to Wyoming State Museum officials. Now, 100 years after the outbreak of World War I, the gas mask is the Wyoming State Museum's artifact of the month. It



remains in outstanding shape. "It's surprising, considering it's been out on its own for so long," Wyoming State Museum manager Helen Louise said 31 JUL.



**Gas mask, storage can, and collection tag from the eBay listing where the item was rediscovered.**

Museum officials said they recently got wind that Presidential Pawn in Rapid City, South Dakota, was selling the old gas mask on eBay. A tag on the gas mask is labeled "Pennewill Collection" and indicates it was found in the Belleau Wood in northern France. Presidential Pawn owner Chris Johnson said his shop often buys and sells historic military items and acquired the gas mask in April from a man who'd owned it a long time. He estimated its value at \$300, but he said he took down the eBay posting immediately after hearing from the museum in May. "Any time we hear that something has been stolen, it gives us a little bit of a sinking feeling," Johnson said. But he added that he was pleased to be able to donate it to the Cheyenne museum. "You can't put a price tag on giving something back to the rightful owners," Johnson said. [Source: The Associated Press | Amy Bushatz | July 21, 2014 ++]

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**Craigslist Rental Listing** ▶ \$1000 / 1br - 225ft<sup>2</sup> - 1/1 available soon!



**A 20 JUL ad for a room in the Marine Corps barracks at Camp Lejeune, N.C., touts laundry in building, "motivation specialists" and early wake-up calls.**

This lovely 1br/1ba room is located in a gated community with 24-hour private security. There are free laundry facilities and all utilities are provided at no additional cost. Weekly cleaning of room required and

inspected. Courtesy wake up service at or around 0530. Shopping close by. Free gym membership to all gyms within the gated community. Discount Movie Theater five minutes from the room. Lawn care provided bi-weekly. Semi-functional business center/library upstairs. Off-street parking available, but tough to find a spot on weekdays. Less than 15 minutes from Onslow Beach. Active community with running trails and "motivation specialists" to "encourage" you along your way. No kitchen available in room, but at the low price of an additional \$250/month, a reasonable amount of food is available at nearby facilities. Extremely short commute to work!!! Rent can be paid on the 1st or split between the 1st and 15th with automatic withdrawal.

**\*\*\*RESTRICTIONS\*\*\***

No resident may affix anything to the walls with the use of nails, screws, tape, or (apparently) railroad spikes. Alcohol is limited to one six-pack. No pets. No drugs. No overnight visitors. No arguing with the security service or wake up service. No smoking indoors, but designated smoking area is available.

[Source: | Battle Rattle Camp Lejeune | Gina Harkins | July 29th, 2014

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**WWII Ads ► Coca-Cola 1945**

**Checkmate, pardner... Have a Coca-Cola**

*... refreshment fulfills a friendly mission*

The location... an airfield somewhere in the Pacific area. The place... a recreation hut. The flyers... veterans all. The drink... Coca-Cola, served from its red dispenser just as at familiar soda fountains at home. Thus do fighting men get together for friendly recreation many places across the seas. The phrase *Have a Coke* expresses the friendliness and hospitality that come second-nature to your Yankee fighting

man. It's his way of saying, *Pardner, you belong; you're a good Joe.* Wherever they meet up with Coca-Cola, they find in the familiar pause that refreshes a flashback to their own way of living—friendliness and refreshment all wrapped up in one happy, home-like moment.

*Our fighting men meet up with Coca-Cola many places overseas, where it's bottled on the spot. Coca-Cola has been a globe-trotter "since way back when".*

You naturally hear Coca-Cola called by its friendly abbreviation "Coke". Both mean the quality product of The Coca-Cola Company.

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## Normandy Then & Now ► Utah Beach Seawall



**June 6, 1944: US Army soldiers of the 8th Infantry Regiment, 4th Infantry Division, move out over the seawall on Utah Beach after coming ashore in front of a concrete wall near La Madeleine, France. Today Children walk over the remains of the concrete wall.**

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## Have You Heard? ► Porch Paint Job

A young blonde girl in her late teens, wanting to earn some extra money for the summer, decided to hire herself out as a "handy woman" and started canvassing a nearby well-to-do neighborhood. She went to the front door of the first house and asked the owner if he had any odd jobs for her to do.

"Well, I guess I could use somebody to paint the porch" he said. "How much will you charge me?"

Delighted, the girl quickly responded, "How about \$50?" The man agreed and told her that the paint and brushes and everything she would need were in the garage.

The man's wife, hearing the conversation, said to her husband, "Does she realize our porch goes ALL the way around the house?" "That's a bit cynical, isn't it?" he responded. The wife replied, "You're right, guess I'm starting to believe all those dumb blonde jokes."

A few hours later the blonde came to the door to collect her money. "You're finished already??" the startled husband asked. "Yes," the blonde replied, "and I even had paint left over so I gave it two coats."

Impressed, the man reached into his pocket for the \$50 and handed it to her along with a \$10 tip.

"Thank you," the blonde said, "And, by the way, it's not a Porch, it's a Lexus."

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**They Grew Up to Be? ► Sarkozy~Nicolas**



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"My rule is: If you meet the weakest vessel, attack. If it is a vessel equal to yours, attack. And if it is stronger than yours, also attack."

--- **Stepan O. Makarov (1849 – 1904)** Highly decorated Russian Admiral and naval innovator



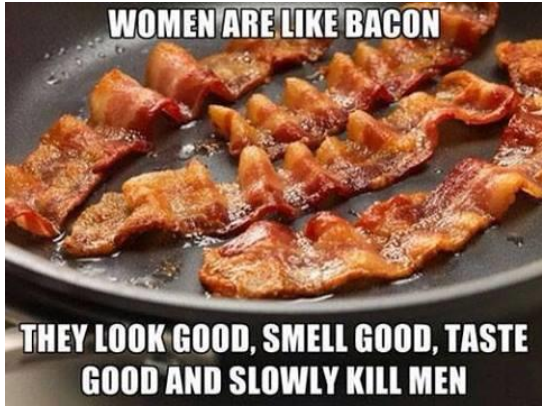
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**Interesting Ideas ► Wiper Motor Burned Out!**



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