

RAO BULLETIN

1 November 2010

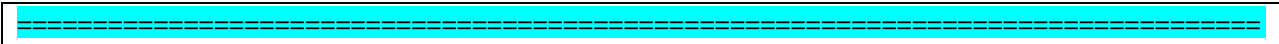
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Annual Reminder for FY 2011

This notice is to inform you of the Baguio Retiree Assistance Office (RAO) mission; the availability of informational assistance to fellow veterans; and the purpose of the Director's associated Newsletter. Our service provides a POC for anyone who has queries on Veteran issues and/or residence in this Geographic area. It also provides a means for Veterans to keep abreast of benefit changes and/or pending Veteran related legislation. Bulletin Updates are sent twice a month -- on the 1st & 15th. Twice a month allows time for readers to digest the info and make any inquiries they may have. It is understood that not every article that goes out is applicable to every reader but over a period of time every reader will find some article(s) of interest to him or her personally.

The Baguio Retiree Assistance Office [RAO] is an "answer place" for all Veterans and Expats in addition to providing FPO mail services; Forms; U.S. & RP Government Services; etc. There are no longer any bases in the Philippines and the Embassy is 180 km away, so over the last 18 years it has become the unofficial source for just about everything related to Government Programs impacting on those residing in this geographic area. Because of our remote location the majority of Veterans' assistance is provided by email. All questions received via email are responded to with either an answer or a source of where to obtain an answer. If you do not receive an answer within

72 hours, your inquiry was probably never received and you should re-transmit it. The variety of questions, and subsequent research to answer them, has resulted in the development of a 2500+ page Library of articles, a 90+ page alphabetical index of article titles available upon request for recall, and a email directory of over 70,000 email addrees for dissemination of the newsletter to other RAO/RSO's, military fraternal organizations and interested veterans worldwide. The objective is to provide veteran related information to at least one member of every Veteran Group worldwide who can act as a point of contact to pass on any information felt germane to that Organization's membership. Through their involvement, the Bulletin info reaches approximately half a million veterans and/or dependents.

Our RAO meets the criteria, and is recognized as an "Independent RAO" and source of Veteran related info. The Bulletin is not an "Official" DoD sanctioned publication. The articles provide items taken from a wide variety of sources that have been edited or editorialized for retransmission. They also include info to ease transition into the Philippines for those who may be considering relocating there. The information contained therein is just that -- informational (FYI). The objective is only to PASS THE WORD in order to keep our Military Community informed. It is the responsibility of readers to verify exactly how information applies to them if they intend to expend funds or time in following up on the data provided in the articles. Unless you have questions concerning veteran's issues to be answered, there is no need for comments. Although it's nice to get the occasional "thanks for the info", it's not necessary, and just adds to the 50+ emails I receive daily. I do not send out prayers, religious material or music, chain letters, photos, etc., so please reciprocate by not sending these to me. Nor do I normally participate in 'political' stuff unless it is essential to an article being presented in the Bulletin. I would greatly appreciate that you not forward personal political comments/beliefs/prejudices, but I am always open to anything that could benefit other veterans.

Updates are sent Bcc via a Mailing List Provider so recipients are not bothered with large headers nor have their email addee revealed to others. If you want to know if anybody else in your organization is receiving the Bulletin just ask. Articles contain subjects of interest to all veterans regardless of geographic location. Over 98% of subscribers reside outside of the Philippines. The Bulletin content is for use in any way you see fit and retransmit is encouraged by email. If you intend to post the Bulletin or any articles to a website or a website assessed newsletter you need to request to be added to the "Website Edition" directory so you will not have a problem with Military Times. Sources are provided wherever possible so readers can re-validate info if they desire. The primary source is always listed first and if multiple sources are used it is indicated by "++" after the primary source in the source line.

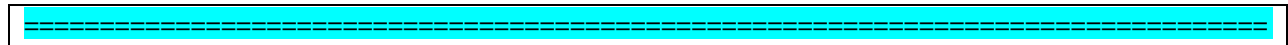
Unfortunately, the Bulletin cannot be sent to users of AOL and a few other servers. It does not conform to the prerequisites of their spam policies that establish what their readers are and are not allowed to receive. This also applies to all Netscape, Wmconnect, and Cyberspace users. A few other servers such as Juno & NetZero allow some of their readers to receive the Bulletin but not all. I can receive messages from all servers but some like AOL will not allow me to respond. To verify if Bulletins are being published go to http://post_119_gulfport_ms.tripod.com/rao1.html . If you did not get yours first ensure I am in your address book and/or on your white list. Then:

1. Call your server and ask how to bypass their spam filters or adjust your computer settings which are blocking your Bulletin.
2. When done request a Test Bulletin. If I do not respond within three days it means your server is preventing you from receiving my response
3. If you do not receive the Test Bulletin send me an alternate email addee that you can be reached at; or
4. Go to http://post_119_gulfport_ms.tripod.com/rao1.html on the 2nd and 16th of each month to read/download the Bulletin.

All messages should be sent to my primary email addee raoemo@sbcglobal.net even though you may be receiving the Bulletin or my messages from some other addee. The email addee of any veteran or military fraternal

organization can be added to the directory if desired. It only takes a click on the "Unsubscribe" line at the bottom of each Bulletin for anyone to automatically remove themselves from the directory later. If you forward the Bulletin to someone else ensure you delete the "Unsubscribe" option. If you do not and they decide to use it, it will delete your (vice their) email addree from my directory. Of course, there are no charges, advertisements, or solicitations associated this service. Nor do we accept donations. Attachments sent should be virus free since it is our policy only to open incoming items screened by our installed Norton Anti-Virus program. Norton tells me about five a day do. At http://post_119_gulfport_ms.tripod.com/rao1.html you can view the current and review past Bulletins sent in the last five years. Bear in mind that the articles shown in these Bulletins were only valid at the time they were written (normally indicated in the source line) and may have since been updated. At this site, you can also find the Bulletin Index to identify any articles you may want to recall. They will be provided upon email request.

Lt. James "EMO" Tichacek, USN (Ret)
Editor/Publisher
RAO Baguio Bulletin



VA Disability Evaluation System: The Department of Veterans Affairs' Advisory Committee on Disability Compensation met this week in Washington and heard from the VA's Executive Director of the VA-DoD Collaboration Service, Mr. John Medve, who announced that the Disability Evaluation System (DES) pilot program will be expanded worldwide to replace the existing DoD legacy program over the next twelve months. The pilot program came about as a result of the Walter Reed scandal in 2007 that uncovered wounded and disabled service members were receiving "low-balled" ratings as a result of the DES process. Several commissions that investigated Walter Reed and the DES process recommended eliminating dual VA and DoD disability evaluations, but using one medical exam and having DoD use the VA disability ratings in evaluations by the Services' Physical Evaluation Boards. The pilot, which has proven to improve the speed, effectiveness, and transparency of the DES review process, will expand from the current 27 sites to an additional 28 sites during this year's first phase. The system will be expanded to cover all remaining sites in additional three phases, with a target completion of October 2011. LTG James Terry Scott (USA-Ret.), Chairman of the VA Advisory Committee, also announced that the committee plans to delve deeper into VA philosophy in assessing individual unemployability and the methodology behind presumptions. Scott made the announcement at the two-day meeting where the committee received progress reports on the VA Schedule of Rating Disability re-write project and VA's roll-out of on-line Disability Benefits Questionnaires. The DoD efforts are being led by Deputy Under Secretary of Defense for Personnel and Readiness John R. Campbell, a Vietnam-era veteran and Purple Heart recipient recently appointed to this position after leading organizational change at several fortune 500 companies. [Source: MOAA Legislative Update 29 Oct 2010 ++]



Mobilized Reserve 26 OCT 2010: The Department of Defense announced the current number of reservists on active duty as of 26 OCT 2010. The net collective result is 68 fewer reservists mobilized than last reported in the 15 OCT 2010 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 75,164; Navy Reserve, 6,650; Air National Guard and Air Force Reserve, 11,777; Marine Corps Reserve, 4,074; and the Coast Guard Reserve, 701. This brings the total National Guard and Reserve personnel who have been activated to 98,366 including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently

activated may be found at <http://www.defense.gov/news/d20101026ngr.pdf> . [Source: DoD News Release No. 986-10 dtd 27 OCT 2010 ++]

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Long Term Insurance Update 04: If long-term care insurance is out of reach for you, don't lose too much sleep over it. A study by the U.S. Department of Health and Human Services says that people who make it to age 65 will have a 40%t chance of entering a nursing home, and only about 10% of the people who go into a nursing home will be there five years or more. So while long-term care insurance may be desirable – especially for those who want to leave an estate – most people who pay for it will never use it. For those who do want to be insured here are the 10 most important things you need to know about long-term care insurance:

- **.Don't rely on the kindness of anybody.** If you think your health and life insurance policies – or even your family – is going to pay for your long-term care, think again. Your other insurance policies won't cover everything you need, and families often can't afford it. As for Medicare, it only fully pays for 20 days in a skilled nursing facility, and that has to follow a hospital stay of no less than three days. In short, Medicare pays for a nursing home that's helping you recover – not custodial care. Medicaid will pay for a nursing home, but you will have to have substantially depleted your assets. In addition, as you might imagine, Medicaid won't be providing Cadillac care: think limited nursing home choices and shared rooms.
- **One size fits nobody.** Long-term care policies come in as many flavors as ice cream. Besides the differences in daily benefits I mentioned above, options include paying that daily benefit for all the kinds of long-term care, or only for some. Such restrictions can lower your premiums. "Common choices include a home care benefit of 50 percent or 75 percent of the daily nursing home benefit amount," says HHS. Then there's a maximum lifetime benefit (total dollars you can get), elimination period (number of days you'll be getting long-term care before your policy coughs up any dollars), and various "riders" that allow even more customization, like inflation protection – something that can add 50% to your premium.
- **Know what isn't covered.** Exceptions abound. For instance, policies normally won't pay for your family to care for you, or for care out of the country, or if you need long-term care because of a self-inflicted injury. Exceptions vary according to price and state regulations. So make sure you ask about them.
- **Women need this more than men.** This one is simple: Women live longer. According to the Centers for Disease Control, guys top out at an average of 74.3 years while women go until 79.8 years. Those extra years add up to extra cost – and extra stress. An AARP survey this month revealed that 60 percent of American women have no idea how they'll pay for their own long-term care. "Studies consistently show women are the biggest users of long-term care, and we're more likely than men to need these services," says Alyson Burns, Director of AARP's Long-term Care Awareness Campaign. "Yet we are so busy with our own hectic lives and caring for others that we'll only address our own needs after everyone else's."
- **Buy in your 50's.** It turns out that the best time to start buying long-term care insurance is in your 50s. "It's clearly to your benefit to start the process at younger ages, certainly while in your 50s," says AALTCI. That's because you get a discount for being in good health. And you can even get one for being married (because studies show married couples are healthier than single people). According to this article in Smart Money, a 55-year-old can get the insurance for \$1,500 a year for a policy that would pay \$120 daily for five years of care. For a 60-year-old the premium on the same policy jumps to \$1,950; for a 70-year-old, \$3,800.
- **Don't believe the hype.** If any insurer tells you their policies are "Medicare-endorsed," it's a lie. Medicare doesn't endorse any long-term care insurance.
- **Lots of places to buy.** If you work for a big company, ask your HR department if long-term care insurance is available. The federal government and some state governments already offer it to their employees, and you can sometimes buy into a group policy through an association membership. Barring that, you can go

solo and purchase an individual policy through an insurance agent. When dealing with an insurance company, however, keep in mind that this is coverage you may not use for 30 years – deal with a big, highly-rated, company that you can be sure will still be around.

- **Shop around.** Like anything else, it pays to compare. Ask lots of questions: what’s covered and what isn’t? What kind of facilities are covered? Can you give me a history of your rate increases? You can start your shopping online with helpful meta-searches like this one from longtermcareinsurance.org.
- **State your situation.** Your state insurance department regulates rate increases and can verify whether the company you’re planning to pay is properly licensed. Some go much further, like New York, which offers an entire website of help.
- **Protect yourself.** When you email or call around in your search for the perfect policy, never give out your Social Security or Medicare number – or even details about your health insurance policy. And once you start looking, be prepared for not only a lot of spam in your inbox, but envelopes in your mailbox. Some of them will look very official, as if they come from the federal government.

[Source: MoneyTalksNews Michael Koretzky article 20 Oct 2010 ++]

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VA Mobil Counseling Centers Update 01: The Department of Veterans Affairs (VA) is partnering with the Texas Rangers and Major League Baseball to provide outreach and readjustment counseling to Veterans attending game four of the World Series 31 OCT 2010 . "VA's mobile Vet Centers improve access by providing counseling and outreach services where Veterans are going to be," said VA Secretary Eric K. Shinseki. "With thousands of Lone Star Veterans on hand to see the Rangers try for their first World Series championship, this will be a great venue to reach out. VA is thankful to Major League Baseball for this opportunity." The mobile Vet Centers will be located on Nolan Ryan Boulevard between the Home Plate and First Base gates on the west side of Rangers Ballpark and will be on site the entire day of the game for Veterans and their families to stop in for confidential counseling or to inquire about other VA services.

VA has a fleet of 50 mobile Vet Centers to support readjustment counseling for combat Veterans and their families throughout the U.S. where area facilities may not be close by. The mobile Vet Centers complement 270 Vet Centers across the Nation that exist as walk-in support centers, providing counseling and connection to local services for Veterans adjusting to civilian life after combat. The mobile Vet Centers are customized vehicles outfitted to house two mental health counseling offices and a small waiting room. They can also be converted with portable exam tables to provide basic medical care and are outfitted with litters, a wheelchair lift and rear doors to provide emergency patient evacuation capabilities. Three mobile Vet Centers responded to the Fort Hood shooting tragedy 5 NOV 09. With augmented staff, more than 8,200 Veterans, active duty Servicemembers and families were provided readjustment counseling. [Source: VA News Release 29 Oct 2010 ++]

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Vet Toxic Exposure ~ Ft. Detrick Update 03: The Army Corps of Engineers is calling on the community to become involved in the Ft. Detrick restoration program. It has awarded a contract to One Stop Environmental to conduct community interviews and find out whether activities at Ft. Detrick might have led to environmental contamination. The idea behind the interviews, according to Laurie Haines, Environmental Restoration Manager with the Army Environmental Command, is to tap into institutional knowledge that may or may not be documented in the fort's files. Haines told Federal News Radio the Army is reaching outside the gates for information. "Fort Detrick itself is part of the community," said Haines. "Eighty percent of the people that work at Fort Detrick live in the local community, so they've always been concerned with safety and the community's opinion." Because so many of them are ex employees and current employees and live near the facility, they may

have information about activities that occurred in the past that the people who work there currently may not have, and so if they have this information and they present it to us, we will work with that information in addition to our archive search report that we're doing to try to identify maybe locations where these activities were conducted so that we can go out and possibly take samples if it appears as if something may have occurred that could have created some contamination.

A 2006 report to the Department of Defense shows that herbicides, including Agent Orange, were formulated and tested at Ft. Detrick. While there has been no link established, an investigation has been launched to determine whether testing at the fort is responsible for a rash of cancer cases in the area. Haines said any information gathered now about historical activities on the site helps "focus the clean up activities." Interviews are planned to be conducted through February. Then One Stop Environmental will put together a report for the Army with bullet-points and data only, no analysis or conclusions. "We're not going include names and addresses or anything like that in the report itself," said Haines. "It will just be a summary of the information provided so the people do not need to be worried about their privacy being effected." To set up a community member interview, go to www.DetrickCommunity.com or call (888) 203-2912. [Source: Federal News Radio Suzanne Kubota article 26 Oct 2010 ++]

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Vet Toxic Exposure ~ Basura Update 03: A Texas-based military contractor is appealing a judge's decision to try a lawsuit filed by five Oregon National Guard veterans who claim they were exposed to a highly carcinogenic anti-corrosive material at a water treatment facility in Iraq. A total of 55 Guardsmen from Indiana, West Virginia, Kansas and Oregon are part of the lawsuit. They say they have suffered breathing difficulties and disorders, nosebleeds, rashes, stomach and chest pain, sleeplessness, and recurring headaches, and a heightened risk of cancer from exposure to the chemical sodium dichromate/hexavalent chromium. Attorneys for Kellogg, Brown and Root (KBR) claim that suing a military contractor raises "unprecedented" legal questions that first should be decided by a higher court. Other federal judges have ruled in KBR's favor in lawsuits in Indiana and West Virginia, saying their courts lack jurisdiction. But U.S. Magistrate Judge Paul Papak in Portland told attorneys 20 OCT to prepare for trial while he considers the KBR request to hold off until the 9th U.S. Circuit Court of Appeals reviews his rulings. Oregon Army National Guard veterans sued KBR last year, claiming the company downplayed or disregarded their exposure to hexavalent chromium in Iraq. [Source: AP article 21 Oct ++]

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VA Mileage Reimbursement Update 08: The Veterans Administration has dropped a proposed change in reimbursement policy that would have been trouble for some veterans. The change was announced last week by members of Oregon's congressional delegation. They said they were pleased that Director John Patrick of the Portland VA Medical Center had agreed to drop the proposal. Currently, veterans who must travel to a VA facility to receive health care services are eligible for reimbursement at 41.5 cents a mile. They can get reimbursements directly from the VA at the time they visit. Under the proposed policy, veterans would have had to submit vouchers and wait weeks for travel reimbursements. The reimbursement change had been scheduled to take effect on 1 JUL 2010. PVAMC Acting Director David Stockwell announced a delay in July after Congressman Peter DeFazio and the Oregon delegation wrote to him expressing their concerns that "the new process will empty the pockets of veterans already struggling to make ends meet." On 28 OCT, Patrick announced the proposal has been dropped. [Source: Democrat Herald article 26 Oct 2010 ++]

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Vet Cemetery Colorado Update 02: Veterans Affairs Undersecretary Steve Muro said in Pueblo last week that the 2011 VA budget has money to design a new national cemetery near Fountain, and that the VA expects building it in 2012. After three years of stonewalling by the VA, Veterans Secretary Eric Shinseki endorsed the idea early this year. The Southern Colorado cemetery is among five the department currently plans to build. And the site for it, barring any unforeseen problems, is on the Kane Ranch in southern El Paso County. The bipartisan effort on behalf of area military veterans has been driven by Reps. John Salazar (D-CO-03), and Doug Lamborn (R-CO-05). Rep. Lamborn’s predecessor, Republican Joel Hefley, tried in vain for several years to get a third vets’ cemetery for Colorado. The biggest stumbling block was the Senate Veterans Committee, chaired by Sen. Daniel Akaka, D-Hawaii.

There was a sentiment among that panel that Colorado should wait in line because of requests for new cemeteries from other states. Additionally, opponents in Congress and inside the VA argued that Colorado already has two national cemeteries, one at Fort Lyon in the Arkansas Valley and the other at Fort Logan in the Denver metro area. However, it’s fitting to build a new veterans cemetery between Pueblo and Colorado Springs. Pueblo and the rest of Southern Colorado have a distinguished history of sending their sons and daughters to serve in their nation’s defense, and El Paso County is home to thousands of active military members and many military retirees. The 400-plus acres for the cemetery is part of the Kane Ranch, which was willed to El Paso County for the express purpose of donating it to the VA for a national cemetery. The veterans of this region deserve to have a proper final resting place — hallowed ground for honorable ex-service members. [Source: Pueblo Chieftan article 27 Oct 2010 ++]

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Vet Jobs Update 23: Chicago Police Superintendent Jody Weis says the department is changing some of the eligibility rules for recruits, raising the minimum age from 21 to 25 for those who are not military veterans, while offering new hiring incentives for veterans. However, the department would not scrap a requirement that nonmilitary applicants complete at least two years of college. Veterans with a minimum of three consecutive years of active duty can apply even if they are as young as 21 and have no college. Previously, veterans needed four years of active duty to waive the department's education requirement of 60 semester hours of college credit. Because of staffing shortages, the department will hold a written test for recruits on 11 DEC -- its first in four years. [Source: Chicago Tribune AP article 28 Oct 2010 ++]

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Stolen Valor Update 26: **[Note: Military Times Copyrighted material - Not authorized for reproduction on any website or website accessed newsletter. However, it can be forwarded via email in personal communications.]** Wearing blue jeans, clutching a crumpled baseball cap and looking frumpy with a stubbly chin, Solomon Jesus Nasser, 58, of Ardsley declined to make any public comments about the three women he cheated out of some \$200,000. “No, your honor” were the only words Nasser uttered in Westchester County Court, after years of leading professional women to believe he was an international man of mystery. Nasser told the women he was a confidant of former President George W. Bush, lying that he was, among other things: a Defense Department official; a member of the board of directors of Sikorsky Helicopters; an MIT grad at age 20 who held more than 80 patents; and the owner of a jet, an estate in Greenwich, Conn., and properties in Ardsley and California. Soon after meeting the women, he would tell them that he and his ex-wife were in a battle over child support or had been sued, and that a court had frozen his assets. The women, including a New York City artist and designer, and a Scarsdale mother, gave him cash, computer equipment and other merchandise. He also was a tax cheat, failing to pay \$17,400 in state taxes and interest.

Nasser pleaded guilty in July to felony grand larceny and was sentenced to time served, having already spent four months in jail. He has already paid \$60,000 in restitution and must repay the women another \$174,000. He must fork over \$250 a month from his gas station job and may be ordered to pay more if he gets a higher paying job. He also received five years probation and was ordered to stay away from his victims. Prosecutor Robert Mays read a statement from one of the victims, who said she will never recover from the scam, financially or emotionally. [Source: NavyTimes article 30 Oct 2010++]

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Veterans in Office Update 02: [Note: Military Times Copyrighted material - Not authorized for reproduction on any website or website accessed newsletter. However, it can be forwarded via email in personal communications.]

The overall number of veterans serving in Congress is likely to drop as a result of Tuesday's elections, according to the executive director of a nonpartisan group that teaches veterans how to run for political office. Seth McCormick Lynn, executive director of the Veterans' Campaign, said 28 OCT that the number of veterans in the Senate - now 26 - might increase as a result of the election. But in the House of Representatives, the number of veterans is certain to decline from the current 95. Of the total, 61 are Democrats - including two delegates - and 60 are Republicans. A drop in the number of veterans in Congress would be significant, Lynn said. "The lack of military experience in Congress has implications far beyond foreign policy and national defense," he said. "Veterans share a common bond that transcends party affiliation. Fewer veterans mean increasing polarization and partisanship."

In the Senate, 20 incumbent veterans are not up for election this year. Three veterans are leaving, one by choice and two as a result of defeat in their party primary. Meanwhile in Senate races, 10 challengers who are veterans could be elected on Tuesday. Lynn said two of the 10 are in states that lean toward their party, five are in races considered toss-ups, and 10 are facing non-veteran incumbents in races in which the incumbent is favored. In the House of Representatives, 10 of the 95 incumbent veterans are retiring, two are resigning to run for the Senate, and two were defeated in their party primary, Lynn said. That leaves 79 veteran incumbents up for re-election, but only about one-quarter are in races that the Cook Political Report estimates they could lose. There are 110 veterans running for Congress, but 74 are in contests against "safe" incumbents and only seven are in races in which they are considered to have a chance of winning, Lynn said. "Taken together, these numbers included that no matter which way the election swings, there almost certainly be fewer veterans in the 112th House of Representatives," Lynn said.

Lynn, whose organization is affiliated with George Washington University in Washington, D.C., teaches veterans of any political affiliation how to run for elected office. "A lot of veteran candidates are using their service records to bolster their private-sector credentials," he said. "The subtext is, 'Look, I have managed a major corporation, so you know I am smart enough to fix the economy, but I also did two tours in Afghanistan, so you know I am not just in this for myself,' " he said. An analysis prepared by the Ripon Forum, a Republican-leaning nonprofit research group, finds that if Republicans win control of the House, the average age of the House leadership will drop by 20 years and every person in the leadership chain will have been born after World War II. Additionally, Republican committee chairmen will be, on average, about 10 years younger than the Democrats they replace. Political parties have been recruiting Iraq and Afghanistan veterans to run for Congress, with next week's election expected to show whether their recent military service is a political asset. Lynn said that while the last decade has seen an even balance between veterans running as Democrats or Republicans, new and younger veterans appear more likely to run as Republicans. [Source: ArmyTimes Rick Maze article 28 Oct 2010 ++]

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NPRC Military Records Update 03: The National Archives and Records Administration's National Personnel Records Center (NPRC) will relocate more than 100 million records to a new \$112 million modernized facility. Crews broke ground on the 474,000 square-foot facility on 16 NOV 09. According to the St. Louis County Economic Council, the project is expected to pump \$435 million into the local economy and involve more than 300 construction jobs. NARA will lease the facility for twenty years from The Molasky Group of Companies through the General Services Administration (GSA). Located in North St. Louis County, the facility will open its doors in MAY 2011, which is also when the workforce of 800 will start moving in. The entire move of personnel and records will take about seventeen months. The new location will store approximately 2.3 million cubic feet of records currently housed at three different St. Louis area facilities. The building will be certified under the Leadership in Energy and Environment Design (LEED) program and will also be compliant with the stringent Federal standards for archival and non-archival records. Records will be housed in climate-controlled stack areas designed for long-term preservation. As well, archival storage bays will have particulate and ultraviolet filtration. Paint, sealants, caulking and the powder-coated finishes for the shelving will be certified for minimal off-gassing of volatile organic compounds. The facility will also offer new research rooms, meeting rooms equipped with the latest video-conferencing technology and tenant office space for other area Federal agencies.

Several move teams are working to ensure that each and every record is accounted for when moved and that NPRC's important services to veterans continue with little delay. Many of the records are currently stored on 10-high shelving units in an old 1950s facility at 9700 Page Avenue in Overland, Missouri. This location was ravaged by a 1973 fire that was one of the worst in U.S. history. The fire destroyed the building's sixth floor and an estimated 16 - 18 million individual military personnel records. The records lost include those of Army personnel discharged between November 1, 1912 and December 31, 1959, and Air Force personnel discharged between September 25, 1947 and December 31, 1963 with names alphabetically following Hubbard, James. Some records were salvaged from the disaster; these fire-damaged records have been stored in a climate-controlled area where specially trained preservation technicians treat the records for mold and delicately piece together whatever they can save. Despite the very fragile state of the burned records, preservationists have been able to retrieve valuable information in an effort to reconstruct portions of a service member's personnel file. At the current Page facility the Preservation Branch also treats several thousand records that have been exposed to the harmful rays of the sun and to other contaminants that shorten a record's life span. In the new building, all of the records will be housed in climate-controlled record storage bays.

NPRC is comprised of three organizational divisions: Civilian Records, Military Records and Archival Programs. Visiting researchers are encouraged to schedule an appointment prior to making a research visit. With headquarters in Washington, DC, the National Archives at St. Louis' NPRC is one of 44 NARA facilities located throughout the United States. Unlike other collections, however, the records held in St. Louis impact nearly every family in the United States. These holdings represent a priceless piece of history and are a critical source of information for genealogists, family members, scholars, veterans and researchers in many fields of knowledge. [Source: St. Louis Economic Council News Release 26 Oct 2010 ++]

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Patriot Guard Riders: As the U.S. Supreme Court contemplates whether protestors at military funerals are protected under First Amendment free-speech rights, a motorcycle group that travels the country attending those funerals as a show of support and respect rides on, undeterred by the political fray. About 200,000 members of the Patriot Guard Riders attend military funerals to honor those who died for or served their country and to support their grieving families. They also escort the bodies of fallen servicemembers as they arrive from Dover Air Force Base, Del., for burial in their hometowns across America. The riders take part in these events only at the family's request and regardless of whether protestors are expected says Bill Richart, national president of the group's board of

directors. "What we do is never about the protestors," he said. "We are not a counterprotest group. We don't go anywhere because of them, and we don't not go anywhere because they are not there. ... It's about being there for the families, recognizing their loss and ensuring they know that people care."

Richart emphasized that the riders have no political agenda and take no official position on the pending Supreme Court decision. In that case, Albert Snyder, father of Marine Corps Lance Cpl. Matthew Snyder, who was killed in Iraq in 2006, sued the Westboro Baptist Church of Topeka, Kan., for emotional distress after church members demonstrated and carried offensive signs at his son's funeral in Westminster, Md. A lower court ruled in Snyder's favor. However, the church appealed the decision, arguing to the Supreme Court earlier this month that the protests are protected speech under the First Amendment. As the issue plays out in the courts, the Patriot Guard Riders continue their missions around the country. Richart, an Air Force veteran who deployed to Dharaan, Saudi Arabia, during Operation Desert Storm, said he and his fellow riders feel a special connection to the grieving families they support. "If you go out there and you give a couple hours of your time and show families that people care and share their loss, it's very touching to them and to us," he said. For additional information on this organization refer to <http://www.patriotguard.org>. [Source: AFPS Donna Miles article 28 Oct 2010 ++]

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USS Olympia Museum: The 5,500-ton USS Olympia, a one-of-a-kind steel cruiser that returned home to a hero's welcome after a history-changing victory in the Spanish-American War, is a proud veteran fighting what may be its final battle. Time and tides are conspiring to condemn the weathered old warrior to a fate two wars failed to inflict. Without a major refurbishment to its aging steel skin, the Olympia will sink at its moorings on the Delaware River, be sold for scrap or be scuttled for an artificial reef just off Cape May, N.J., about 90 miles south. Its caretakers monitor every inch of its deteriorating lower hull and deck, already covered with hundreds of patches. Independent inspectors have concluded that the ship could decay to a point beyond saving within a few years if nothing is done "It's an absolute national disgrace. It's an appalling situation," said naval historian Lawrence Burr, author of a book on Olympia. "She is a national symbol, and she marks critical points in time both in America's development as a country and the Navy's emergence as a global power."

Olympia steamed out of San Francisco in 1892 and served most notably as flagship of the Asiatic Squadron in the Spanish-American War. Its vertical reciprocating engines, refrigeration system and hydraulic steering previewed the technological advances to come; its vestigial sails and oak-paneled, parlor-like officers quarters marked the passing Victorian era. From Olympia's bridge on May 1, 1898, during the Battle of Manila Bay in the Philippines, Commodore George Dewey uttered the famous command: "You may fire when you are ready, Gridley." The Spanish fleet was decimated, making Dewey — and the Olympia — national heroes. In a letter home after the victorious battle, Capt. Charles Gridley wrote: "We did not lose a man in our whole fleet, and had only six wounded, and none of them seriously ... The Olympia was struck seven or eight times, but only slightly injured, hardly worth speaking of." The ship later was active in the Atlantic, Caribbean and Mediterranean; served as a Naval Academy training vessel; and took part in the 1918 Allied landing at Murmansk during the Russian Civil War. Its final mission was bringing home the body of World War I's Unknown Soldier from France in 1921. The vessel was decommissioned in 1922 and was largely forgotten until it was nearly scrapped in the 1950s — and local people rallied with donations and labor to bring it back from the brink.

Olympia opened as a museum in 1958 but funding woes and threats of sale or scrap have been part of its history ever since. The Seaport Museum itself has weathered its own share of storms, most recently in 2008, when a former president of the organization was convicted of bilking the institution of more than \$1 million. Olympia, which gets about 90,000 visitors annually, will close to the public 22 NOV to await its fate. Visitors to the Independence Seaport Museum pay up to \$12, which includes the chance to board the warship. Since taking stewardship of the

ship from a cash-strapped nonprofit in 1996, the Independence Seaport Museum has spent \$5.5 million on repairs, inspections and maintenance. But it can't afford the \$10 million to dredge the marina, tow the ship to dry dock and restore it to fighting trim or the \$10 million to establish an endowment to care for it in perpetuity. "She's an icon," said Jeffrey S. Nilsson, executive director of the Historic Naval Ships Association in Smithfield, Va. "She's worthy of being saved." Efforts to secure private or public funding have been unsuccessful, a stark reminder of recessionary times. Museum officials reluctantly are mulling whether to scrap the National Historic Landmark, said to be the world's oldest steel warship still afloat, or have the Navy sink it off the coast of Cape May.

The 344-foot-long protected cruiser ideally should have been dry-docked every 20 years for maintenance. Instead, it has been bobbing dutifully — and quietly wasting away — in the Delaware since 1945 without a break from the wind and waves. The waterline is marked with scores of patches, and sections of the mazelike lower hull are so corroded that sunlight shines through. Above deck, water sneaks past the concrete and rubberized surface layers, past the rotting fir deck underneath, and onto the handsomely appointed officers quarters below. "She generally looks good for her age, but her expensive pre-existing conditions make it daunting," said Jesse Lebovics, longtime caretaker of Olympia. "We're still hoping someone will step up. We're hoping for an 11th-hour reprieve." Two local nonprofits — Friends of the Cruiser Olympia and the Cruiser Olympia Historical Society — are striving to drum up money, manpower and publicity from other historic preservation groups, veterans organizations and corporate sponsors. "We don't want to see the ship reefed, and the museum doesn't either," said Jay Richman, president of Friends of the Cruiser Olympia. "We're optimistic that a bunch of small groups working together for a common cause can save the ship." Meanwhile, two other beleaguered vessels nearby are similarly awaiting saviors: the USS New Jersey battleship across the river in New Jersey and the historic 1950s cruise ship SS United States three miles downriver. "There's a lot of need out there, and the economy makes it worse ... but we really can't wait," Mr. Lebovics said. [Source: Washington Times JoAnn Loviglio article 6 Sep 2010 ++]

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FEHBP Open Season Update 01: This year's open season for changing Federal Employees Health Benefits Program elections marks the first since President Obama signed a major health reform law, provisions of which will affect government workers. From Nov. 8 NOV to 13 DEC, FEHBP participants can alter their health, dental, vision and flexible spending account benefits; switch plans; or cancel their enrollment without penalty. For a guide guide to Open Season 2010 refer to www.govexec.com/specialreports/openseason10.htm. New next year will be requirements for insurance providers to cover preventive services and screenings without requiring co-insurance; to offer smoking cessation programs that will include four counseling sessions per quit attempt (with two quit attempts annually); to eliminate annual and lifetime dollar limits on medication and treatment; and to extend coverage to adult dependent children up to age 26. Five plans have increased benefits for hearing devices and 16 have expanded coverage for bone marrow and stem cell donor testing. And for the first time, the Mail Handlers Benefit Plan and GEHA will pick up part of enrollees' Medicare Part B premiums. There are no major changes to dental and vision programs.

The total average premium increase for FEHBP plans will be 7.3%, or \$27.10 per pay period, the Office of Personnel Management announced on 1 OCT. Of that amount, the government will increase its contribution to employees' health care costs by \$18.86 per pay period, or 7.3%. That leaves federal workers with an average increase of \$8.24 in their premiums, or 7.2%. The average non-postal employee will see premiums rise by \$5.53 per pay period for individual coverage, and by \$11.45 for family coverage. For postal workers, premiums will cost an extra \$6.10 per pay period for individual coverage and \$12.73 more per pay period for family plans. Premiums for dental insurance will rise 3.8% and will average \$15.33 per pay period for an individual, \$30.06 for self plus one and \$43.85 for family plans. Vision insurance will go up 3%, costing individuals an average of \$4.78 per pay period, self plus one enrollees \$9.55 and family users \$14.11. Dental premiums increased 4.2% and vision 2.4% in 2010.

For a more detailed explanation of Vision and Dental refer to www.govexec.com/story_page.cfm?filepath=/dailyfed/1010/10071012.htm.

OPM last year introduced the Managing My Own Health website (www.opm.gov/insure/phr/index.asp), a set of tools to help streamline medical visits and compare how various states and insurance plans handle diagnosis and treatment of specific conditions. In 2011, OPM will roll out a health claims database tool that will track and evaluate the quality and cost of FEHBP services and will help the agency find ways to reduce health costs. A few questions to consider when exploring plan options are:

- ✓ What are the premium rates for 2011?
- ✓ Has your plan changed, or left FEHBP in the past year?
- ✓ Do new benefits apply to you?
- ✓ Do you expect your family's needs to change during the next year

[Source: GovExec.com Emily Long article 25 Oct 2010 ++]

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VA Claims Backlog Update 45: The Department of Veterans Affairs (VA) has released three new disability benefits questionnaires for physicians of Veterans applying for VA disability compensation benefits. This initiative marks the beginning of a major reform of the physicians' guides and automated routines that will streamline the claims process for injured or ill Veterans. "This is a major step in the transformation of VA's business processes that is yielding improvements for Veterans as we move to eliminate the disability claims backlog by 2015," said Secretary of Veterans Affairs Eric K. Shinseki. These new questionnaires are the first of 79 disability benefits questionnaires that will guide Veterans' personal physicians, as well as VA physicians, in the evaluation of the most frequent medical conditions affecting Veterans. Accurate and timely medical evaluations are a critical element of VA's continued commitment to high-quality and prompt decisions about the nature and degree of conditions afflicting Veterans. Streamlining this process by directly involving Veterans' treating physicians in providing specific information needed to evaluate their claims will lead to completeness in the examination and faster compensation decisions.

VA's goal is to process all claims in fewer than 125 days with a decision quality rate no lower than 98%, a mark Secretary Shinseki has mandated by 2015. The physician questionnaire project is one of more than three dozen initiatives actively underway at VA, including a major technology modernization that will lead to paperless claims processing. The disability benefits questionnaires are part of VA's automated health records system which prompts VA physicians conducting disability examinations to include precise information in a standardized way to assist claims adjudicators in ensuring Veterans receive the benefits they deserve as quickly as possible. These VA examination results are electronically available to claims adjudicators in VA regional offices. For Veterans who receive their care from private physicians, VA has placed the disability benefits questionnaires on its Internet site at www.vba.va.gov/disabilityexams with instructions for physicians to submit examination results on Veterans' behalf.

The first three questionnaires cover B-cell leukemia (such as hairy-cell leukemia), Parkinson's disease and ischemic heart disease. VA recently published a final regulation to be implemented 30 OCT that will establish the presumption of eligibility to VA disability compensation benefits for Veterans with one of these three conditions who were exposed to Agent Orange, a herbicide agent used extensively in Vietnam. In practical terms, Veterans who served in Vietnam during the war who have a "presumed" illness do not have to prove an association between their illnesses and their military service. This "presumption" establishes eligibility to VA compensation if their condition is disabling to a compensable level. For additional information on the VA disability compensation program or additional presumptive disabilities for Veterans exposed to herbicide agents, contact VA at 800-827-1000 or visit www.vba.va.gov/bln/21/AO/claimherbicide.htm. [Source: VA News Release 26 Oct 2010 ++]

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David Grant Medical Center: In partnership with the VA Northern California Health Care System (VANCHCS), the Heart, Lung, and Vascular Center at David Grant Medical Center (DGMC) located on Travis AFB is now open to provide "one-stop shopping" for patients with diseases of the heart, lungs, and circulation. This unique model for healthcare delivery at an Air Force Medical Treatment Facility has been achieved by providing a wide range of clinical capabilities and services in one unified multispecialty clinic. History was made 8 OCT when one of their surgical teams successfully completed the first open heart case at the facility, ushering in the use of a state-of-the-art, robotically-assisted, hybrid cardiovascular operating room. Onboard are experienced board certified personnel who can provide:

- Interventional Cardiology
- Cardiac Device Implantation (pacemakers, defibrillators, and resynchronization devices)
- Nuclear & Cardiac CT Imaging
- Rhythm monitoring, echocardiography, stress testing, cardiac catheterization, vascular ultrasonography, interventional cardiac and vascular procedures, pulmonary function testing, sleep testing, ventilator management, bronchoscopy, and the surgical treatment of heart, lung, and vascular diseases

The Heart, Lung, and Vascular Center (HL&VC) will provide healthcare to all west coast military and VA beneficiaries referred to DGMC. Referrals must originate from Primary Care, Family Practice, Internal Medicine, Flight Medicine, Surgery, Anesthesia and Emergency Departments in addition to surgeons and anesthesia. Current services include evaluation and treatment of:

- Coronary disease
- Arrhythmias, bradycardia, syncope
- Valvular heart disease
- Congestive heart failure and cardiomyopathies
- Obstructive and restrictive lung diseases
- Sleep disorders
- Lung nodules and masses
- Peripheral circulatory diseases
- Carotid artery disease
- Aneurysms of the aorta and other vessels
- Multiple modalities of noninvasive vascular imaging
- Minimally invasive and open vascular surgery
- Minimally invasive and open thoracic surgery

Future additional services will include intravascular ultrasound, coronary artery flow wire, coronary artery angioplasty and stenting, peripheral artery angioplasty/stenting, and open heart surgery. Services that will not be routinely offered are electrophysiologic testing and ablation procedures; ventricular assist devices; heart and lung transplantation; and congenital heart surgery

The Center will see all active duty and retired military members and their beneficiaries aged 18 and older in addition to VA patients who are referred to or admitted to DGMC. Non TRICARE Prime patients will be seen with a referral from any Primary Care Manager, Family Practice, or Internal Medicine provider. Patients able to travel to DGMC will be seen as soon as possible. Patients from select remote locations may have parts of their evaluation performed via "telemedicine" to avoid travel expenses and expedite their evaluation. Those having a cardiac stress test or imaging procedure should not eat for four hours prior to their arrival at DGMC. All initial appointments are

booked through the Consult Management Office. For urgent referrals requiring a visit within 72 hours, the referring physician should call the Cardiologist on call via the DGMC Acute Call Center at (707) 423-7790 (DSN 799-7790). [Source: www.travis.af.mil/units/dgmc/index.asp 2010 ++]

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Businesses/facilities participating in programs to honor veterans this Veterans Day are listed **Military Discounts Update 06:** below. This list is not all inclusive:

NATIONAL

- Applebee's Restaurant - Complementary dinners to veterans from 11:00 AM till midnight on 11 NOV 2010.
- Golden Corral - Buffet dinner from 5-9 p.m. on Monday 15 NOV 2010 will be provided to anyone who has ever served in the U.S. military and can provide proper identification to substantiate it.
- McCormick & Schmick's Seafood Restaurant - A meal at no charge will be provided to all veterans on Sunday, 7 NOV 2010.
- UNO Chicago Grill - All members of the military, both veterans and active duty, are invited to enjoy a entree or individual pizza at no cost with the purchase of an entree or pizza of equal or greater value on 11 NOV 2010.
- Krispy Kreme - One complementary doughnut of any variety will be provided to all veterans on 11 NOV 2010.
- Outback Steakhouse - Complementary Blooming Onion and beverage (one non-alcoholic drink or one draft Anheuser Busch beer except where prohibited by law) with proper identification on 11 NOV 2010.
- Hy-Vee Supermarkets - Breakfast at no charge for all veterans on 11 NOV during regular breakfast hours on 11 NOV 2009. Choose from scrambled eggs, bacon, sausage, hash brown casserole, biscuits and gravy and a small beverage. Veterans will also receive a carnation at the breakfast.
- Sam's Club - Over 36,000 Hugo canes will be given away to U.S. veterans in need of mobility assistance 10-12 NOV 2010. Membership is not required, but supplies are limited, so check with your local store.
- Lowe's & Home Depot - A 10% discount on purchases by active-duty military members, National Guard and reserve members, retirees, honorably discharged veterans and immediate family members with valid military ID or proof of service discharge year round.
- National parks, forests and monuments - Admission at no charge to everyone on Veterans Day 11 NOV 2010. Refer to <http://www.nps.gov> for info on the almost 400 parks that will be open.
- Brides Across America - Provides wedding gowns to qualified military brides at no charge. Check out www.bridesacrossamerica.com for offering dates, store locations, and contact data. To qualify:
 - ✓ You must be engaged, or had a civil ceremony and planning a wedding within the next 18 months.
 - ✓ You or your fiancé were deployed within the past 5 years to Iraq, Afghanistan or Qatar and have not had a formal wedding.
 - ✓ You or your Fiancé is on active duty and will be deploying to Afghanistan, Iraq or to Qatar.
 - ✓ All military brides must bring drivers license or military ID.
 - ✓ Qualifying proof must accompany the bride on day of event.
 - ✓ Copy of deployment papers for you or your Fiancé that states the time of deployment and location

OTHER

- Participating Arby's in OK, AR, MO, KS & Ill (greater STL area) - Arby's invites active duty & veterans will receive a regular roast beef sandwich at n o charge on 11 NOV 2010. Proof of US Military service is required. Limit one per ID.

- Spenger's Fresh Fish Grotto Berkeley CA - Lunch or dinner entree at no charge 8 NOV 2010. Proper ID will be required.
- Chick-fil-A Southern Pines NC (near Ft Bragg) - Will give meals to all military veterans at no charge on 11 NOV 2010. Uniform or proof of service required.
- Carolina Burgers and BBQ Matthews NC - A complimentary meal will be provided to all service members and veterans on 11 NOV 2010.
- Masala Wok restaurants in Northern VA - Will provide a complimentary entrée from the regular full menu to all US veterans and active duty military on 11 NOV 2010.
- All-Star Chem-Dry Carpet Cleaning Atlanta GA - Will give each customer who mentions this Veterans day release a dinner (pizza!) from Johnny's Pizza at no charge 11-14 NOV 2010.
- Cortiva Institute in Scottsdale AZ - Will provide a complimentary one-hour massage in its Student Clinic from 16-21 NOV 2010.
- Center for Aesthetics and Plastic Surgery Grand Rapids MI - In honor of Veterans Day plastic and reconstructive surgery is being offered to any Michigan vet injured while on active duty at no charge. Call (616) 328-8800 or visit office at 2680 Leonard NE, Suite 4.
- Knott's Berry Farm Buena Park CA - Admission at no charge to U.S. armed forces personnel and a guest during Veteran's Month, November 1-26 2010.
- UCLA vs Washington Pasadena CA - Saturday's 7 NOV 2010 football game at the Rose Bowl is the thirteenth annual UCLA Veterans and Armed Forces Appreciation Day. Veterans & Armed Forces personnel are eligible to receive either one (1) general admission ticket at no charge or can purchase up to four Buy-One-Get-One Reserved Tickets.
- National Cowboy & Western Heritage Museum in Oklahoma City - Admission at no charge to veterans and five guests from 9 a.m. to 5 p.m. on 11 NOV 2010.
- Central Florida Zoo Sanford FL - Admission at no charge on 11 NOV 2010 with proper ID.
- Mill Mountain Zoo Roanoke VA - Admission at no charge for veterans and spouses on 11 NOV 2010 with proper ID.
- Green Bay WI New Zoo - Admission at no charge plus coffee and cookies in the Visitor Center throughout the day while supplies last for veterans and their families on 11 NOV 2010.
- Oklahoma City Zoo - Admission at no charge for military active duty, veterans, and families on 11 NOV 2010.
- Strategic Air & Space Museum Ashland NB. Admission at no charge for Veterans on 11 & 14 NOV 2010.
- Colonial Williamsburg VA - A pass at no charge for active-duty military, guard and reservists, retirees, veterans and their dependents for 6-11 NOV 2010. Pass includes admission to Colonial Williamsburg's Historic Area and Art Museums and also entitles holders to discounted rates at Colonial Williamsburg's Resort Collection hotel properties.
- USS Midway Museum San Diego CA - All veterans admitted without charge on veterans day 11 NOV 2010

The following, not mentioned above, provided complimentary services to veterans in 2009. As of the editing of this article I had been unable to verify whether or not they will participate in 2010 with similar offers. Readers desiring to visit them on Veterans Day should contact them in advance to verify if they will be participating.

- Coshatta Casino Resort in Oberlin LA - The casino and resort is offering a seven-clans lunch or dinner buffet to veterans or active military at no charge on 11 NOV 2009.
- MarketPlace Grill & Express - Veterans and active-duty military receive entrees at no charge 11 NOV 2009.
- Abuelo's Mexican Food Restaurants - All veterans and active-duty military receive one entrée at no charge 11 NOV 2009.

- Subway – All veterans and active duty will receive a 6” sub sandwich at no charge on 11 NOV 2009
- Birmingham Museum of Art - Admission at no charge to the ticketed event "Life and Liberty" on for veterans and active military 10-11 NOV 2009.
- Vulcan Park and Museum Birmingham AL - Discounted admission through NOV 2009 to the park and museum.
- San Jacinto Museum of History - Visits at no charge to the Observation Deck, theatre, and a special exhibit for veterans, active duty military personnel, and their families on 11 NOV 2009.
- Historic Jamestown - Admission at no charge to veterans, current Armed Forces members and their family members on 11 NOV 2009.
- Battleship Cove - Admission at no charge and a special ceremony for veterans, active, duty and reservists on 11 NOV 2009.
- Vulcan Park and Museum In Birmingham, Alabama is offering discounted admission through November to the park and museum.
- Aquarium of the Pacific Long Beach CA - Admission at no charge to Veterans, military personnel, police officers, and firefighters who show valid service ID receive free admission on Wednesday, November 11, 2009.

[Source: www.militaryavenue.com/Articles/Veterans+Day+29+-+Military+Discounts-31690.aspx Oct 2010 ++]

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VA Post-Surgical Mortality: Studies have shown that nearly one-third of patients develop psychiatric problems after having a major surgery. But what about patients who have poor mental health before they go under the knife? Does it affect their chances for a full recovery? According to a study published in the October issue of Archives of Surgery, surgical patients with a preexisting psychiatric comorbidity (presence of one or more disorder) have a greater 30-day post-surgical mortality risk.. Thad E. Abrams, M.D., of the University of Iowa Carver College of Medicine in Iowa City, and colleagues conducted a retrospective cohort study of 35,539 surgical patients admitted to Veterans Health Administration hospital intensive care units. The purpose of the study was to assess the effect of five psychiatric comorbidities on post-surgical mortality. A preexisting psychiatric diagnosis of depression, anxiety, posttraumatic stress disorder, bipolar disease, or schizophrenia was identified in 25.1% of admitted surgical patients. The patients – 97% of them men – had an average age of 65, though the patients with a psychiatric problem were four years younger, on average. The researchers found the adjusted 30-day post-surgical mortality to be 21% higher in the psychiatric comorbidity group than in the group of surgical patients without preexisting comorbidity. Individually, patients with anxiety and depression, but not the other comorbidities, had significantly greater odds of 30-day mortality. The researchers offered several theories on why depression and anxiety make a patient more vulnerable? Among them:

- Depressed patients don't take as good a care of themselves, so when they go in for surgery, they may have underlying conditions that complicate their recovery.
- Patients with mental health problems may settle for lower-quality hospitals and surgeons.
- Patients with depression or anxiety may put off going to the doctor, so by the time they have their surgery, their physical condition is worse.

[Source: Los Angeles Times Karen Kaplan article 21 Oct 2010 ++]

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Retiree Checklist: This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The following information is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones.

- ✓ **Create a military file** that includes a copy of retirement orders, separation papers, DD Form 214, medical records, and any other pertinent military paperwork. Make sure your spouse knows the location and telephone number of the nearest military installation.
- ✓ **Create a military retired pay file.** It should include the following contact information for the Defense Finance and Accounting Service (DFAS) and Navy Personnel Command:
 1. Defense Finance and Accounting Service, U S Military Retirement Pay, Post Office Box 7130, London, KY 40742-7130 (800) 321-1080 or (216) 522-5955/(800) 269-5170 (for issues regarding deceased members).
 2. Navy Personnel Command (N135C), Retired Activities Branch, 5720 Integrity Drive, Millington, TN 38055-6220 (This file should also include the number of any pending VA claim as well as the address of the local VA office; a list of deductions currently being made from retired pay or VA benefits. Also include the name, relationship and address of the person you have designated to any unpaid retired pay at the time of death. This designation is located on the back of your Retiree Account Statement)
- ✓ **Create an annuities file.** This file should information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman's Family Protection Plan (RSFPP), or any applicable Civil Service annuity, etc. Additional information regarding SBP, RCSBP and RSFPP annuity claims can be obtained from DFAS office at (800) 321-1080.
- ✓ **Create a personal document file** that has copies of marriage certificates, divorce decrees, adoptions and naturalization papers.
- ✓ **Create an income tax file.** Include copies of both of your state and federal income tax returns.
- ✓ **Create a property tax file.** Include copies of tax bills, deeds and any other related documents/information.
- ✓ **Create an insurance policy file.** Include life, property, accident, liability and hospitalization policies.
- ✓ **Create a bank file.** In a secure location, maintain a list of all bank accounts (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.
- ✓ **Create a debt file.** In a secure location, maintain a list of all charge accounts and credit cards, and outstanding loans. Include account numbers and mailing addresses.
- ✓ **Create a membership file.** Maintain a list of all associations and organizations of which you are a member. Some of them could be helpful to your spouse.
- ✓ **Create a personal contacts file.** Maintain a list of all friends and business associates who may be helpful. Include name, address and telephone number.
- ✓ **Disposition of remains.** Discuss your plans/desires with respect to the type and location of your funeral service. You should decide about cremation, which cemetery, ground burial, etc. If your spouse knows your desires, it will resolve some of the questions that might arise at a later date.
- ✓ **Burial.** Visit a local funeral home and pre-arrange your services. Many states will allow you to pre-pay for services. Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed

by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning the Mortuary Affairs Division at (866) 787-0081.

- ✓ **Will.** Once your decisions have been made and you're comfortable with them, have a will drawn up outlining all your wishes and store it in a secure location with your other paperwork.

- ✓ **Notification.** Attach the following list of who should be notified in the event of my death:
 1. Defense Finance and Accounting Service (800) 321-1080 or (216) 522-5955.
 2. Social Security Administration (for death benefits) - (800) 772-1213.
 3. Department of Veterans Affairs (if applicable) – (800) 827-1000.
 4. Office of Personnel and Management (if applicable) - (724) 794-8690.
 5. Any fraternal group that you have membership with such as MOOA, FRA, NCOA, VFW, AL, TREA.
 6. Any previous employer that provides pension or benefits.

[Source: Navy Times Fall 2010 ++]

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Military ID Card (Retiree) Update 02: Under a new initiative customers can schedule an individual appointment and circumvent the waiting line. Walk-in customers at ID card facilities can experience wait times of two hours or more during periods of peak demand. Under this new initiative, civil servants and contractors are now filling customer service roles previously handled by active-duty personnel at Personnel Support Detachments (PSD) and Customer Service Detachment (CSD) Defense Enrollment Eligibility Reporting System (DEERS) and Real- Time Automated Personnel Identification System (RAPIDS) sites throughout the United States, Hawaii and Guam. An emphasis on prompt service and customer satisfaction is the focus of this new initiative. The vast majority of patrons who arrive at a scheduled appointment with proper documentation are in and out in less than 20 minutes. Making an appointment is fast and easy via the online appointment scheduler located at: <http://appointments.cac.navy.mil>.

Having all the necessary documents is key to a successful visit to the ID card office. At a minimum, a valid state or federal government issued picture ID is required and additional documents are often necessary to fulfill certain requests. A listing of required documents can be found on the appointment scheduler website or by calling the local office for clarification. Local office phone numbers are listed on the scheduler website. Customer service hours are between 7:30 a.m. to 4 p.m. except the Navy Exchanges in Norfolk, Va., and Oak Harbor, Wash., which are open from 9 a.m. to 5:30 p.m. and Patuxent River, Md., Pass & ID with operations between 6:30 a.m. to 3 p.m. Weekend hours vary by location. For further information such as locating the nearest ID card facility and additional details relating to benefits and eligibility, such as FAQs, go to: <http://www.npc.navy.mil/CommandSupport/PayPersSupport/IDCards/>. [Source: Shift Colors Fall 2010 ++]

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ALS Update 10: In a groundbreaking step to learn more about Amyotrophic Lateral Sclerosis, also known as ALS or Lou Gehrig's disease, the Agency for Toxic Substances and Disease Registry (ATSDR) has launched the National ALS Registry. The registry is a national database that provides an opportunity to better understand one of the most common neuromuscular diseases worldwide, affecting people of all races and ethnic backgrounds — especially between the ages of 55 and 75. The registry will gather and organize information about potential and known risk factors and symptoms of ALS. This information can help researchers evaluate shared risk factors common among patients, such as heredity or possible environmental exposures, and help estimate the number of

ALS cases diagnosed each year. ALS causes human nerve cells to stop functioning and eventually die. A diagnosis of the disease usually is followed by muscle weakness, paralysis, and eventually death. Scientists estimate 30,000 people in the United States have the disease. Each entry in the registry includes a patient health history, work experiences, and family medical histories. Individual patient information in the registry will be confidential and will not be publicly released. Patients choosing to participate can register at <https://wwwn.cdc.gov/als/>. VA added ALS to the list of presumptive conditions related to military service in SEP 08. VA based its decision on medical studies showing a higher than expected incidence of ALS among veterans. One study, conducted by Harvard University in 2004, found service members had a nearly 60% greater risk of the disease than their civilian counter parts. [Source: NAUS Weekly update 22 Oct 2010 ++]

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Vet State Bonuses Update 01: Quite a few states are giving some sort of rebate to veterans. In nearly all cases, the service member must have been a resident of the state when they entered the service, and be a resident of the state at the time of application. The total funds available are limited in some states so if you qualify do not delay in applying. Following is a list of some that are available:

Alabama: Bonus payment to any service member who was a prisoner of war North Vietnam, South Vietnam, Laos or Cambodia. This is also available to survivors of POWs who died while a prisoner. For more information refer to www.va.state.al.us/laws.htm#BONUSFORSOUTHEAST.

Illinois: Offers two separate bonus programs, one for World War II and one for Korean, Vietnam and the Persian Gulf Conflict.

- World War II \$10 per month for domestic service and \$15 per month for foreign service is payable to a veteran who was a resident of Illinois at time of entering service, served at least 60 days on active duty between September 16, 1940 and September 3, 1945, and received an honorable discharge. Survivors are entitled to a benefit of \$1,000, if the veteran's death was service-connected and within the period specified.
- Korea \$100 for service between June 27, 1950 and July 27, 1953, and receipt of the Korean Service Medal
- Vietnam \$100 for service between January 1, 1961 and March 28, 1973, and receipt of the Vietnam Service Medal or the Armed Forces Expeditionary Medal Vietnam Era
- Persian Gulf Conflict \$100 for service between August 2, 1990 and November 30, 1995 and receipt of the Southwest Asia Service Medal.
- For more information refer to www.veterans.illinois.gov/benefits.htm.

New Hampshire: Their Global War on Terrorism Bonus was scheduled to expire on June 11, 2009, but there are provisions for the acceptance of applications after that date.

- Global War on Terrorism Bonus of \$100. Available to anyone who served on active duty on or after September 11, 2001 and on or before a date to be determined by the Secretary of Defense, and who earned the Global War on Terrorism Expeditionary Medal or Afghanistan Campaign, or Iraq Campaign Medal; and who was discharged, released or has a certificate of service there from, with an honorable discharge, or who is missing in action or who was killed in action.
- There is also the possibility to file for service during the Vietnam conflict or service during the Persian Gulf War.
- For more information refer to www.nh.gov/nhveterans/benefits/bonuses.htm

Ohio: Payments to any veteran on active duty anywhere in the world for purposes other than training between August 2, 1990 and March 3, 1991 or any time since October 7, 2001.

- Up to \$100 per month of eligible duty in Iraq (since March 19, 2003), Afghanistan (since October 7, 2001) or the Persian Gulf (August 2, 1990-March 3, 1991, up to a maximum of \$1000
- Up to \$50 per month of eligible active duty elsewhere during the same time period, up to a maximum of \$500. Total maximum possible benefit of \$1500
- For more information refer to https://veteransbonus.ohio.gov/odvs_web/Default.aspx

Pennsylvania: Offers the Persian Gulf Veterans Bonus program.

- Service in the Persian Gulf from August 2, 1990 to March 3, 1991, and receipt of the Southwest Asia Service Medal
- Bonus payment of \$75 for each month (or major fraction thereof) of service.
- For more information refer to http://www.portal.state.pa.us/portal/server.pt/community/persian_gulf_veterans_bonus/14433

South Dakota: Offers a \$500 bonus for military members who were South Dakota residents for the six months preceding their military service and served during the following dates:

- August 2, 1990 to March 3, 1991 — All active service counts for payment.
- March 4, 1991 to December 31, 1992 — Only service in a hostile area qualifying for the Southwest Asia Service Medal counts for payment.
- January 1, 1993 to September 10, 2001 — Only service in a hostile area qualifying for any United States campaign or service medal awarded for combat operations against hostile forces counts for payment.
- September 11, 2001 to a date to be determined — All active service counts for payment.
- Service both before December 31, 1992 and after January 1, 1993 may qualify you for two \$500 bonuses.
- For more information refer to http://mva.sd.gov/vets_bonus.html

West Virginia: Offers a bonus to veterans who served in Afghanistan, Iraq or Kosovo.

- Payment of \$600 for eligible service members who served in a combat zone and earned the applicable campaign badge or expeditionary medal.
- Payment of \$400 for eligible service members who served during the applicable time periods but did not meet the qualifications for the \$600 payment.
- Payment of \$2000 to the survivor of a military member killed in action during the applicable times.
- For more information refer to www.wvs.state.wv.us/va/forms.htm

[Source: Military.com Veterans Report 13 Sep 2010 ++]

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National D-Day Memorial: The National D-Day Memorial is a national war memorial located in Bedford, Virginia which serves as the national memorial for US D-Day veterans. It stands in tribute to the valor, fidelity and sacrifice of all Allied Armed Forces during the D-Day Invasion of Normandy, France on 6 JUN 44 during World War II. The memorial, bordering the Blue Ridge Mountains in south-western Virginia, is a large area comprising 88 acres that overlooks the small town of Bedford. It officially opened on 6 JUN 01 with 15,000 people present, one of whom was then President George W. Bush. The memorial sees roughly 85,000 visitors a year. Bedford was selected for the National D-Day memorial because the town suffered the greatest per capita loss of life during the invasion of any town in the country. In addition to the memorial's static displays, on several weekends throughout the year, the memorial hosts events relating to remembering WWII. Examples of such events have included a weekend long encampment of WWII re-enactors and a WWII style religious mass in addition to Memorial, Independence, Veteran's, and D-Day activities that occur annually. Refer to the memorial's website www.dday.org for event information.

The Memorial and the Memorial Store hours are Tuesday through Sunday 1000 to 1700. If you have official business with the Foundation, its operating hours are Monday through Thursday 0900 to 1700 and Friday 0900 to 1330. the Physical Address for the Memorial is 3 Overlord Circle, Bedford, VA 24523 whereas the mailing address is P.O. Box 77, Bedford, VA 24523. During the months of January and February and part of March, the invasion pool is drained for maintenance so a trip should be planned accordingly if you desire to see the full effect of the memorial. It is recommended that you call or email the memorial ahead of time to confirm hours of operation. This can be done at (540) 586-3329/7200 or (800) 351-DDAY or dday@dday.org .

A recent controversy has some historians and most veterans of WWII up in arms. The Memorial revealed a bust of Joseph Stalin to add to the busts that were already present of Winston Churchill and FDR. The Memorial Foundation maintains that Stalin is partly responsible for victories on the Western Front due to his involvement on the Eastern Front and that overall, the war was won with Russia's help. Detractors liken it to memorializing Saddam Hussein because Iraq was an ally to the United States during the 1980's. Critics of the bust point out that Stalin murdered at least 20 million people, and that his troops did not participate at the D-Day landing. On 28 SEP, the memorial's board of directors announced that it will take down for now the controversial bust of Soviet dictator Joseph Stalin, along with busts of other Allied world leaders on display at the Bedford site. The statues' departure will last until an unspecified time when they can be placed in a 'more appropriate venue for Allied leader interpretation at the memorial. That venue would be somewhere on the grounds of the 88-acre memorial site. [Source: http://en.wikipedia.org/wiki/National_D-Day_Memorial Sep 2010 ++]

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Colds Update 01: The common cold makes fools of us. It's not just the runny nose and Daffy Duck speech; it's our naiveté about preventing, alleviating and curing the mess. Despite spending millions of dollars on preventions such as Airborne (a dietary supplement containing herbal extracts, amino acids, antioxidants, electrolytes, synthetic vitamins, and other ingredients) and immunity enhancers and endlessly washing our hands, we remain highly susceptible to this menace. On average, we catch between 100 and 200 colds in our lifetime. Despite its tremendous cultural presence, there are still many things we don't understand about the common cold. Jennifer Ackerman, author of "Ah-Choo! The Uncommon Life of Your Common Cold," reveals what serious scientists have and haven't learned in nearly a century of research. Ackerman, a science journalist answers the following questions:

Why haven't we found a cure for the cold? There is not just one cold virus. There are actually more than 200 viruses that make up the common cold. It's an infection by many different viruses, but they all cause generally the same symptoms -- runny nose, sneezing, coughing, malaise. With something like the flu, scientists create a vaccine based on a prediction of which strains will be most common that winter. That's just not possible with the cold, because there are so many viruses.

Why are the symptoms similar if there are so many different sources? Its because we cause our own cold symptoms. Most common cold viruses don't do any direct damage themselves. In response to the virus, the body's immune systems makes a whole slew of inflammatory agents, which causes the runny nose and cough.

Do people who have healthier immune systems suffer the most? Yes. One of the big myths is that having a weakened immune system means being susceptible to colds. And that's really not the case. The wisdom now is if you want to tamp down a cold, boosting any element in the immune system may be the last thing you want to do. In fact, you could create cold symptoms without injecting a cold virus at all. Just injecting the body's own

inflammatory agents will give you the symptoms of the cold. So exciting those agents, by boosting immunity, may only worsen the effects.

Why do some people get more colds than other people? There's a whole range of factors that affect susceptibility. Age is one of them; susceptibility declines over time. Each time you catch a cold from a particular virus, the body creates an antibody and you won't get it again. So a teenager will catch more colds than someone who's in their 50s or 60s. And we know that there are other factors, such as sleep and stress. People who sleep fewer than seven hours a night are three times more likely to get colds than longer sleepers. And chronic stress is another indicator for increased susceptibility.

Are there socioeconomic factors? Yes. It's not completely understood yet, but there's a pretty strong correlation between socioeconomic status in childhood and susceptibility to colds. What the researcher found was that the number of years that the parents owned their own house when they were growing up was correlated with whether or not you would develop a cold when you were an adult. The greater number of years the parents owned a home, the lower your risk. And the really important years were the early years, from birth to age 6. He also did a study that shows that the perception of economic status, to a degree, predicts whether you're likely to catch a cold.

How do the cold virus' spread? There's still some debate, but clearly colds spread both by airborne droplets from sneezing and/or through hand-to-hand, hand-to-face contact. It depends on the kind of virus. And the most common cold virus, called the rhinovirus, most commonly spreads through nasal secretions. Cold viruses grow mainly in the nose, they multiply in the nasal cells and they are present in huge quantities in nasal secretions from people with colds. And the nasal secretions get on your hands when you're blowing your nose, when you cover sneezes with your hands and they can spread from hand to hand with pretty brief contact. Also, they can contaminate objects in the environment and somebody can touch that object with their hand and they can spread that way. If you touch that virus, you won't get it if you wash your hands or touch your face. The way that we infect ourselves is by touching our nose or our eyes with our hands. The problem is that we touch our eyes and our noses constantly. We're mostly unaware of it, but most of us do it up to three times every five minutes.

Are people who incessantly wash their hands with antibacterial soap doing the right thing? No. A huge misconception in the general public is that antibacterial soaps and antibiotics in general are effective against colds. They aren't. They're aimed at killing bacteria. The only advantage of antibacterial soap is that they're soap and it just helps to dislodge the cold the way regular soap does. But you have to do pretty vigorous rubbing for about 15 to 20 seconds, between your fingers, under your fingernails. And then antibiotics are another critical matter. Patients go to the doctor with a cold and they want something, because they're miserable. The pressure on the doctor is to give them something, but antibiotics are useless against colds. The problem is that antibiotics have side effects and also the overuse can result in bacteria that are resistant to drugs.

Is there any sure way to avoid catching colds? There's really nothing out there that will really help you prevent getting a cold. Some, like Airborne, claim you can just take them before you go into a germ environment and it protects you. That's a lot of baloney. One of the experts in the book said the only foolproof way to avoid colds is to become a hermit and the second most effective way is to stay away from kids. For some of us that's practical, for most of us that's not. So the only thing left to cut down the chances is wash your hands and don't touch your face. And cleaning off common surfaces like refrigerator handles, microwave handles, door handles, things that people use a lot. They still don't know what is the best cleaning solution, but they're working on that problem.

Once you've caught a cold, can anything really help? Unfortunately, there is no cure for the common cold. Most colds will go away in 3-7 days, although some will last longer. Treatment of a cold is limited to symptomatic support, which can be effective in limiting its duration and potential complications. Some things you can/should do are:

- Staying hydrated with lots of water or juice will reduce the effects of many symptoms such as headaches and sore throat. A good indication that you are drinking enough fluids is that your urine will be almost clear. The deeper yellows imply higher concentrations of waste in your body that are not dissolving and diluting enough.
- Get plenty of rest and try not to exert yourself. Stressful activity can prolong a cold.
- Cover up. Staying warm while you sleep or rest for long periods helps you sweat out the viruses that made you sick.
- Chicken noodle soup has been around as a cold remedy for about a thousand years and a researcher at the University of Nebraska did find some effect in reducing the severity of inflammatory agents in cells. At the very least, it appears to help open the airways when you breath in the steam from the warm liquid. Spicy food unblocks nasals. Add red cayenne pepper to soup or broth to help clear your head.
- Take a hot bath/shower to clear up nasal passages. If you have long hair, use a blow dryer to minimize losing your body heat afterwards.
- Gargling with warm salt water can bring short-term relief. Just make sure the water is not too salty or that you don't overdo this, or it could dry out your throat and make symptoms worse.
- Avoid smoking. Tobacco use can temporally weaken the immune system and increase the severity of many cold symptoms. You should also avoid coffee, caffeinated tea, and soda.
- Avoid taking a nasal 'decongestant' unless absolutely necessary. It is a common belief that nasal decongestants, which reduce swelling of nasal mucous membranes, may actually trap bacteria. Consider flushing out your sinuses periodically with a decongestant-free saline nasal solution

[Source: Salon Media Group Michael Humphrey article 19 Sep 2010 ++]

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Military Divorce & Separation Update 01: Because of the variables involved with military couples, every divorce is different making it difficult to say in advance exactly to predict what entitlements would be available to both spouses. Following are three tips applicable to all spouses of active duty or retired military personnel who anticipate participation in a divorce proceeding:

1. **Get legal advice.** Most consultations are obtainable at no charge. Don't sign anything until you have retained an attorney. If you cannot afford one then check with the legal aid society in your area. They'll take cases pro-bono. To locate an office near you go to www.aboutlegalaid.com.
2. **Read the book titled, "Divorce and the Military II."** This is a comprehensive guide for servicemembers, spouses, and attorneys by Marsha L. Thole and Frank W. Ault. It will give you tons of information and tips on how to deal with your separation or divorce. It can help couples to identify, assess and negotiate the issues unique to military divorces. Readers will learn about the 20 factors that affect military divorces, and the 12 controversies (analyzed from case law) that have caused appeals in divorce cases (and how to avoid them). In addition, service members and spouses can learn how to avoid the pitfalls that can result from a lack of education and planning regarding military divorces.
3. **Contact Ex-Partners of Service Members of Equality (EX-POSE).** They can be reached at (703) 941-5844 or www.ex-pose.org. Many former military spouses have said that this organization really helped them. What they do is:
 - Provide information for spouses regarding separation and divorce from active duty, reserve or retired military service members.
 - Inform spouses about their eligibility for a share of the military pension, which is not an entitlement.
 - Explain the benefits and requirements of the Survivor Benefit Plan (SBP), which ends one year from the date of the divorce, if appropriate action is not taken.
 - Provide an attorney referral service for EX-POSE members only.

- Publish a quarterly newsletter for EX-POSE members, which informs spouses about potential changes to the laws affecting their rights, benefits, interests and future.

If you join EX-POSE, you will receive their New Member Packet, which includes a 16-page New Member Newsletter that:

- Explains a spouse's rights and benefits, according to the Former Spouses' Protection Act.
- Explains the application process for direct payment of any court-awarded money (alimony, child support, or property) directly from the Defense Finance & Accounting Service (DFAS).
- Defines the 10-year rule, as well as, the benefits for 20-20-20 and 20-20-15 spouses.
- Explains the special situations for spouses divorced prior to February 1991.
- Includes information about the Abused Military Dependents Act (AMDA) of 1992.
- Includes sample wording for your property settlement agreement (PSA), pertaining to the potential reduction of a spouse's retired pay share due to veterans' disability compensation.
- Explains the Survivor Benefit Plan (SBP) and the deemed election process.
- Explains Social Security benefits for divorced spouses, and life insurance issues including SGLI, NSLI, and VGLI.

[Source: Military.com | Ask Ms. Vicki article 9 Sep 2010 ++]

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Commemorative Coin Program: A bill which would require the Secretary of the Treasury to mint and issue coins recognizing the United States Army 5-Star Generals has been signed into law by the President. The program includes \$5 gold coins, \$1 silver coins, and half dollar clad coins to be released during 2013. The bill H.R. 1177: 5-Star Generals Commemorative Coin Act had been introduced on 25 FEB 09 by Rep. Dennis Moore of Kansas. The bill passed the House on 20 MAY and the Senate on 28 SEP 2010. With the President's signature on 8 OCT 2010, the bill became Public Law No: 111-262. There are five U. S. Army 5-Star Generals who will be honored with the upcoming commemorative coin program: George Marshall, Douglas MacArthur, Dwight Eisenhower, Henry Arnold, and Omar Bradley. The authorizing legislation states that the design of the coins shall include portraits of all five of the 5-Star Generals. The designs would be selected by the Secretary of the Treasury following consultation with the Command and General Staff College Foundation, the Commission of Fine Arts, and review by the Citizens Coinage Advisory Committee.

Maximum authorized mintages are also established for not more than 100,000 of the \$5 gold coins, 500,000 of the \$1 silver coins, and 750,000 of the half dollar clad coins. Both proof and uncirculated versions of the coins would be available, with at least one U.S. Mint facility used to strike each version. The release of the coins will also coincide with the celebration of the 132nd anniversary of the Founding of the Army Command and General Staff College. Surcharges added to the cost of each coin would be distributed to the Command and General Staff College Foundation to help finance the College. With the approval of the 5-Star Generals Coins, the schedule for commemorative coin programs has now been filled through 2013. Generally, only two programs may be approved for each year. The current schedule of upcoming programs is:

- 2011 United States Army & Medal of Honor
- 2012 United States Army Infantry & Star Spangled Banner
- 2013 Girl Scouts Centennial & 5-Star Generals
- 2014 Civil Rights Act of 1964

[Source: The American Legion Online 21 Oct 2010 ++]

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Veterans Day Update 04: Secretary of Veterans Affairs Eric K. Shinseki announced 19 OCT the designation of 54 regional Veterans Day observances. These sites are recognized as model events for the observance of Veterans Day on 11 NOV. "On Veterans Day we celebrate the lives and legacy of America's 23 million living Veterans," said Shinseki. "From the National Veterans Day observance to regional celebrations nationwide, I encourage all Americans to take this opportunity to acknowledge and thank our Veterans for their service." Shinseki is Chairman of the Veterans Day National Committee, which is comprised of representatives from 41 organizations dedicated to serving and supporting America's Veterans. Founded in 1954, the committee's mission is to promote the observance of Veterans Day nationwide. Each year, the committee recognizes regional observances – including parades, ceremonies and concerts – that are dedicated to celebrating and honoring America's Veterans of all eras.

The 2010 Veterans Day Regional Sites are: Birmingham, Mobile, and Montgomery, Ala.; Phoenix, Ariz.; Palm Springs and Sacramento, Calif.; Loveland, Colo.; Hartford, Conn.; New Castle, Del.; Brevard Community College-Coco Campus, and Weirsdale, Fla.; Atlanta and Dawson County, Ga.; Emporia, Leavenworth and Valley Center, Kan.; Bossier-Shreveport, Bossier City and Slidell, La.; Brunswick, Md.; Sherborn, Mass.; Detroit, Farmington Hills, Mason, and Lansing, Mich.; Inver Grove Heights, Minn., Biloxi and Kosciusko, Miss.; St. Louis, Mo.; Northfield, N.J.; New York, N.Y.; Charlotte, Fayetteville, Morehead City and Warsaw, N.C.; Columbus and North Olmsted, Ohio; Ponca City, Okla.; Albany and Portland, Ore.; Indiantown Gap National Cemetery, Penn.; North Charleston, S.C.; Gatlinburg and Nashville, Tenn.; Austin, Bonham, Dallas and Houston, Texas; Virginia Beach, Va.; Auburn, Port Angeles, Vancouver and West Richland, Wash.; and Milwaukee, Wis. For more information about the Veterans Day regional site program, including an application for the 2011 observance and contact data on each city's representative log onto the Veterans Day Web site at <http://www.va.gov/opa/vetsday/regsites.asp>. [Source: VA News Release 19 Oct 2010 +]

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Arlington National Cemetery Update 17: Patrick K. Hallinan, who has been serving as acting superintendent of Arlington National Cemetery since an Army investigation revealed widespread problems there, has been appointed to the position permanently, Secretary of the Army John M. McHugh announced 19 OCT. McHugh also said cemetery employees will begin training at the Department of Veterans Affairs, which officials said would help ensure a more professionally run cemetery and prevent some of the problems that have plagued the facility. In June, a report by the Army inspector general found more than 200 discrepancies between burial maps and grave sites in three of the cemetery's 70 sections. At least four urns were found dumped in an excess-dirt pile. Since then, cemetery officials have opened graves and found in a few cases that remains have been buried in the wrong plots. The extent of problems at the nation's most hallowed military burial ground remains unknown. Hallinan, who has worked for more than 30 years in the VA's cemetery system, replaces John C. Metzler Jr., who was superintendent from 1991 until he and his deputy, Thurman Higginbotham, were ousted in June. Investigators found that under the men's leadership, the cemetery paid millions of dollars to digitize its paper record system but had nothing to show for the effort.

Updating the cemetery's antiquated paper records and fixing the discrepancies are top priorities, Hallinan said in an interview. "We have challenges, but we're on the right track," he said. Last month, a bill introduced by Sens. Claire McCaskill (D-Mo.) and Scott Brown (R-Mass.) called for a study into whether authority over the cemetery should be transferred to the VA - a move some veterans groups have said is long overdue. The VA operates 131 cemeteries with 3 million graves. The Army operates two cemeteries, Arlington and one at the U.S. Armed Forces Retirement Home in the District. The bill also would require the Army to provide Congress with a full accounting of all of the more than 320,000 grave sites at Arlington. In the meantime, Arlington employees, from upper-level management to grounds crews, will begin course and field work at the VA's National Cemetery Administration Training Center. Until now, most training at Arlington "has been on the job," said Kathryn Condon, executive

director of the Army's National Cemeteries Program. "There hasn't been a formal school training program." Before coming to Arlington, Hallinan was the VA's director of field operations for cemeteries, which put him in charge of VA cemetery policy and the department's vast network of burial grounds. He started his cemetery career in 1977 as a temporary laborer at Long Island National Cemetery in New York. Before joining the VA, he served as an infantry squad leader in the Marine Corps. [Source: Washington Post Christian Davenport article 20 Oct 2010 ++]

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Personal Paperwork Replacement: Imagine that your house burns down or gets completely destroyed by fire, flood or other disaster. Would you know how to go about replacing your essential paperwork? Here's a helpful list of links that can help you replace your essential personal paperwork as well as change your address:

- **Passport:** For information on replacing a lost or stolen passport, visit the State Department website at http://travel.state.gov/passport/lost/lost_848.html.
- **Social Security Card:** Go to http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/251 for information and an application for a new card.
- **Driver's License:** If you need a get a new driver's license or renew the one you have, go to www.usa.gov/Topics/Motor_Vehicles.shtml to find the nearest DMV office.
- **Birth and death certificates, marriage and divorce decrees:** Information on getting replacement certificates of birth, death, marriage and divorce decrees can be found on the Centers for Disease Control and Prevention Website at www.cdc.gov/nchs/w2w.htm. You'll find helpful details in plain English, along with links and even prices.
- **Bank records:** You can get information about accessing accounts, lost records, ATM cards and direct deposits by calling the FDIC at 877-275-3342. For information regarding credit unions, call 703-518-6300.
- **School records:** If you need records from your former primary, secondary, or post-secondary school (whether public or private) the first place you should contact would be your former school. Administrators at the school should be able to tell you where school records are kept and what you need to do to obtain them. If the school you attended is closed, you should contact the appropriate school district. The Institute of Education Sciences (IES), a part of the Department of Education (ED), has a website which provides locators for public schools <http://nces.ed.gov/ccd/schoolsearch>, private schools <http://nces.ed.gov/surveys/pss/privateschoolsearch> or school districts <http://nces.ed.gov/ccd/districtsearch> . Contact information for your State Department of Education is available at <http://www2.ed.gov/about/contacts/state/index.html> . If you are trying to locate records from a postsecondary school that has closed, you will need to contact your State Higher Education Agency. A list by state is available at http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE Your State Higher Education Agency can explain how to find records from closed schools in your state.
- **Savings Bonds:** If you have old Savings Bonds stashed away somewhere, be careful. Lose them and you can lose the money. At www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eereplace.htm. The Treasury Department tells you exactly what to do with those bonds while you can still find them - and what to do if you can't.
- **Contact government agencies:** A list of links to federal, state and local government agencies, is available at www.usa.gov/Agencies.shtml.
- **Address Change:** To change your address online with the post office go to www.usps.com/realmove. If you receive Social Security benefits, you can also make an address change online at http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/219. For the IRS you can download a form at www.irs.gov/pub/irs-pdf/f8822.pdf and mail it in.

[Source: Money Talks News Stacy Johnson article 6 Oct 2010 ++]

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Puerto Rico Vet Cemetery: The Puerto Rico National Cemetery became a national cemetery on 12 JUL 48. Prior to becoming a national cemetery, the land where the cemetery is now located was owned by the U.S. Navy and it was used as a machine gun range. After World War II, the land was transferred to the Department of the Army specifically for the construction of a new national cemetery. The cemetery serves over 150,000 veterans in Puerto Rico, US Virgin Islands, the Caribbean Region, and Central and South America. Situated on 108.2 acres of which 77.31 are being developed or have been developed, the cemetery accommodates casketed and cremated remains. Over 1,600 burials are conducted each year or about six per weekday. The cemetery has the only Memorial Program Service Marker Processing Center site located in a national cemetery and outside of the United States. This is the only national cemetery outside of the United States. In 1962, the remains of those interred on all other five military cemeteries on the island were transferred here. This cemetery has space available to accommodate casketed and cremated remains. It is located at Avenida Cementerio Nacional #50, Bayamon, PR 00961-3887 Tel: Phone: (787) 798-8400 or 8413 / FAX: (787) 785-7281. Office hours are M-F 0730-1600. The cemetery is open daily from 0600-1700. Open Memorial Day and Veterans Day from 0600-1800.

The Department of Veterans Affairs has awarded a nearly \$19 million construction contract for gravesite expansion and cemetery improvements. The project will include nearly 7,000 crypts, 370 in-ground burial spaces for cremated remains, 2,910 columbarium niches and a memorial wall. Information on VA burial benefits can be obtained from national cemetery offices, from VA's Burial and Memorial Benefits Web page www.cem.va.gov or by calling VA regional offices at 1(800) 827-1000. For information on Puerto National Cemetery, call the cemetery office at (787) 798-8400. To make burial arrangements at the time of death, call the national cemetery scheduling office at 1(800) 535-1117. For additional info refer to www.cem.va.gov/cems/nchp/puertorico.asp. [Source: Veterans Report article 27 Sep 2010 ++]

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VFW PAC: The political arm of the Veterans of Foreign Wars has largely shut down operations amid a member backlash after it endorsed a slew of Democratic incumbents, including House Speaker Nancy Pelosi, California Sen. Barbara Boxer and Senate Majority Leader Harry Reid. Effective 16 OCT, VFW Commander-in-Chief Richard Eubank removed all 11 board directors of the group's political action committee (PAC), after they refused a request by him and other VFW leaders to rescind this year's congressional endorsements following complaints from veterans who view many of the incumbents as anti-military. In a memo, Mr. Eubank said he would also move to dissolve the PAC altogether at the group's annual convention next August, saying that "the recent endorsement decisions have, in fact, harmed the VFW's reputation and future ability to fulfill our mission."

Tyrone Benson, chairman of the now-defunct PAC board, said that in the wake of his board's ouster, all fund-raising for the 31-year-old PAC had been terminated nationally and that the committee had just one staff member working in its Washington office. Mr. Benson added that while he still stands by the endorsements, he doesn't question the VFW commander's authority to disband his board. The directors are appointed by the commander of the veterans group, based in Kansas City Missouri. Mr. Benson said, "I can understand the feelings of the people who didn't like their congressmen. We just endorsed them based on the bills that they supported for veterans."

In a 13 OCT statement defending its endorsements, the PAC said it used a rigid methodology under which it would only endorse incumbents on Capitol Hill who sided with the VFW's position on seven of nine bills in the Senate and 10 of 13 in the House. Those included measures such as authorization for defense spending and to improve job opportunities for veterans. But many veterans were furious when they learned of some of the endorsements. Ms. Boxer, for instance, has drawn widespread scorn from veterans after she upbraided a brigadier general for calling her "ma'am" in a 2009 Senate committee hearing. Support for the military has become an issue in the California Senate race. Ms. Boxer trumpeted her VFW endorsement at a 10 OCT event in Pasadena, Calif., with

a veteran, Democratic Sen. Daniel Inouye of Hawaii. Her Republican opponent, Carly Fiorina, appeared Saturday at a veterans rally in San Diego with another veteran, Republican Sen. John McCain of Arizona, to attack Ms. Boxer's record on veteran's issues. Ms. Boxer's office said she remains proud of the VFW PAC's endorsement. "California veterans know that no one fights harder for them," said Rose Kapolczynski, Ms. Boxer's campaign manager. [Source: Wall Street Journal Jim Carlton article 18 Oct 2010 ++]

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SBA Vet Issues Update 12: The U.S. Small Business Administration (SBA) has launched a new loan program for military service members, veterans and their spouses which can be used to establish or expand a small business. The Patriot Express Loan Initiative builds on the more than \$1 billion in loans SBA guarantees annually for veteran-owned businesses. "Each day sees the number of Patriot Express loans rise and the number of participating lenders, currently more than 773 nationwide, rise as well," said SBA Administrator Steve Preston. "We thank these lenders, and those coming aboard, for their special efforts on behalf of entrepreneurial veterans and others in our military community." The Patriot Express Loan is a streamlined loan product based on the SBA's Express Loan Program. The difference in the Patriot Loan is that it comes with enhanced guaranty and lower interest rates. The new Patriot Express loan is offered by the SBA's network of participating lenders nationwide and offers a fast turnaround time for loan approvals. Patriot Express loans have been approved for all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico and Guam.

Loans are available up to \$500,000 compared to the maximum loan amount of \$350,000 available under SBA Express. The Patriot Express loan qualifies for SBA's maximum guaranty of up to 85% for loans of \$150,000 or less and up to 75% for loans over \$150,000 up to \$500,000 which contrasts with the maximum 50% SBA guaranty that applies to SBA Express loans. For loans above \$350,000, lenders are required to secure all available collateral to back the loan and may obtain collateral for smaller loans depending upon individual bank requirements. Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25% to 4.75% over prime depending upon the size and maturity of the loan. Lenders and borrowers can negotiate interest rates which may be fixed or variable; however, there are limits on how much a lender can charge. For example: the interest rates are a maximum of prime + 2.25% for maturities under seven years; prime + 2.75% for seven years or more. The interest rates can be two percent higher for loans of \$25,000 or less; and one percent higher for loans between \$25,000 and \$50,000. With the SBA's Express program The interest rates can be up to 6.5% over prime rate for loans in the amount of \$50,000 or less and up to 4.5% over prime rate for loans over \$50,000. The Patriot Express loan program offers lower interest rates. The loan is available to the following:

1. Veterans (other than dishonorably discharged).
2. Service-disabled veterans.
3. Active-duty military eligible for the military's Transition Assistance Program for potential retirees within 24 months of separation and discharging active duty members within 12 months of discharge.
4. Reservists and National Guard members.
5. Current spouses of any of the above.
6. Widowed spouse of a service member or veteran who died during service or of a service-connected disability.

The Patriot Express Loan Initiative can be used for most business purposes, including the following:

- Start-up business.
- Business expansion.
- Equipment purchases.
- Working capital.
- Inventory or business-occupied real-estate purchases

[Source: www.sba.gov/patriotexpress Oct 2010 ++]

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US Navy Veterans Association Update 01: A grand jury in Cleveland has charged the director of a Florida-based charity that purported to raise money for U.S. Navy veterans with corruption and theft charges. The indictment issued 13 OCT in Cuyahoga County Common Pleas Court charges Bobby Thompson with engaging in a pattern of corrupt activity, theft and money laundering. The Ohio Attorney General's office says Thompson and an alleged co-conspirator, Blanca Contreras bilked at least 50,000 Ohioans out of at least \$1.9 million. Contreras also was charged. On 21 Mar 2010 March 21, 2010 The St. Petersburg Times published "Under the Radar," stories on the Navy Veterans Association. The newspaper found that 84 of the 85 officers of the charity listed on IRS tax documents (all but Thompson) were nowhere to be found, and 99% of its \$22 million annual revenue could not be accounted for. In APR New Mexico was the first of nine states to open investigations into the Navy Veterans. The New Mexico attorney general finds the charity's state officers were "fictional" and ordered the group to cease all fundraising. Thompson as a founding director, the Navy Veterans Association applied to the IRS for tax-exempt status in JUL 02 The application stated the group had 119 members, expended \$6,703 on behalf of veterans in the first half of 2002 and estimated annual revenues the next four years would not exceed \$10,000. Subsequent reported annual revenues were: \$702,230 (2004), \$963,117 (2005), \$3.14 million (2006), \$5.73 million (2007), \$4.24 million (2008). The Navy Veterans launched its website www.navyvets.org in JAN 04. [Source: Sarasota FL Herald Tribune AP article 15 Oct 2010 ++]

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Burn Pit Toxic Emissions Update 14: A U.S. government report released 15 OCT finds that waste disposal methods at military bases in Iraq and Afghanistan continue to expose troops to potentially harmful emissions, despite recent legislation aimed at curbing hazardous disposal practices. The Government Accountability Office investigated four bases in Iraq in the past year and found none were entirely in compliance with regulations. The regulations, passed in 2009, prohibit the disposal of hazardous and bio-medical waste in open-air burn pits, except in circumstances where the U.S. secretary of Defense deems that no feasible alternative exists. In spite of these regulations, the GAO found that all four bases routinely burned plastic, which releases dioxins, the family of chemicals found in the Vietnam War herbicide known as Agent Orange. "I am deeply troubled to learn that the Defense Department has not taken simple steps, such as segregating plastics, to ensure that our troops are not exposed to harmful emissions," U.S. Sen. Russ Feingold (D-WI), who headed the legislative effort to ban burn pits, said in a statement. "The Defense Department's slow reaction has exposed another generation of veterans to the exact same carcinogens found in Agent Orange." Feingold said he has been working to address the issue since 2008, when he learned that hundreds of thousands of tons of waste, including plastics, paints, batteries, unexploded ordnance and electronics, were being disposed of in burn pits each month.

The GAO investigation confirmed that the practice, which liberates carcinogenic chemicals and produces a thick black cloud of smoke that can waft freely over troop living quarters and base hospitals, is still common. As of last year, roughly 2 million soldiers had been exposed to the burn pit emissions. Although there is no definitive proof linking the emissions to veterans' health problems, rates of pulmonary and respiratory diseases and rare cancers among those soldiers have jumped. The number of troops suffering from Chronic Obstructive Pulmonary Disease, which makes it difficult to breathe and is normally found in lifelong smokers, has more than doubled, Armed Forces Health Surveillance Center data indicate. When complaints about the potentially harmful health impact of burn pit emissions surfaced in 2008, the military was quick to downplay the notion that emissions could be directly tied to lingering health effects. But the Department of Defense changed its tune slightly in 2009, clarifying that burn pit emissions could pose a risk to service members with pre-existing medical conditions. According to the report, the

U.S. military's Central Command estimated that more than 250 burn pits existed in Afghanistan as of August -- a number that is expected to grow. In Iraq, where troop levels have decreased, 22 burn pits still operate but the number should diminish as troop levels drop.

The investigation found that non-compliance with waste disposal regulations was due in part to a lack of money to purchase incinerators and people to adequately sort the hazardous materials. While Al Asad Air Base, in Iraq, devoted 15 to 20 people to sort waste all day long, it was an exception. Camp Warhorse, also in Iraq, lacked the human resources to eliminate hazardous materials from the burn pits, employing five service members for two hours each day. Contract disputes with defense companies in charge of the burn pits have also been an impediment. Contractors at two of the bases inspected bucked the reforms, declining to segregate harmful materials before burning because it was not stipulated in the initial contract, which predated the more stringent regulations, the report said. Investigators also found that in some cases pre-purchased incinerators, which could have more safely curtailed the emission of fumes, weren't installed on bases for as many as five years due to spending control concerns. The report recommends that the military adopt alternative waste management methods such as using landfills and incinerators and encouraging waste minimization through source reduction but says the Department of Defense, while in approval of many of its recommendations, has been slow to implement such practices. A Feingold staff member said the senator would likely be proposing an amendment that would force the military and its contractors to come into compliance with the burn pit regulations. [Source: Medill News Service Zak Koeske article 15 Oct 2010 ++]

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Hugo Salutes Our Veterans Update 01: A national program, "Hugo Salutes Our Veterans," will provide at no charge 36,000 state-of-the-art Hugo Folding Canes to any U.S. Military Veteran in need of mobility assistance. The Hugo Folding Canes, which retail for \$29.99, will be distributed at all Sam's Clubs nationwide, November 10, 11, and 12. Limited quantities available only while supplies last. Sam's Club membership is not required. Proof of military service may be required. The metallic blue Hugo Folding Cane supports up to 250 lbs, and features an ergonomic soft-grip handle for superior comfort. Appropriate for both left and right hand users the cane automatically unfolds and locks into place. The cane has multiple height settings that fit most people between 5' - 6'3" in height. To store, the cane conveniently folds into four sections and also includes a wrist strap for extra confidence. Hugo Salutes Our Veterans has grown significantly from its 2007 launch by AMG Medical Inc., headquartered in Alpharetta, Georgia. AMG Medical gave away 5,000 canes that year to honor the parents and relatives of its employees who served in the U.S. military. In 2009, Hugo Salutes gave out 25,000 canes on Veterans Day. This year, with the backing of Sam's Club, Schiff, First Quality, Member's Mark, U.S. Nutrition, Fixodent, Poise, Joint Juice Inc., GSK, Johnson & Johnson and AMG Medical, Hugo Salutes Our Veterans will be greatly expanded to give out 36,000 canes over three days – Veterans Day and the days before and after. [Source: www.hugosalutes.com Oct 2010 ++]

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TRICARE User Fee Update 55: In a speech 12 OCT at the National Press Club in Washington, DC, Air Force Chief of Staff Gen. Norton Schwartz said, "The world has changed and the United States Air Force must change too." Apparently in his eyes, increasing the amount military beneficiaries pay for their healthcare benefits should be part of that change. Asked, during a question and answer period that followed his address, if military families and retirees should pay a greater share than they are right now Gen. Schwartz responded, "The reality is that the co-pays for TRICARE, which is a very good program certainly on par with many others in the country, have not changed since 1985. I think it is inescapable that a change will have to be made and clearly these are matters for the executive to propose and the legislative to dispose. But we collectively as a family of actively

serving and formerly serving members and families have to recognize that if we're not careful these unbounded costs can force out military content elsewhere in the DOD portfolio. That is worrisome and something that will have to be addressed. Do it compassionately, rationally, but it has to be addressed." General Schwartz misspoke when he stated fees have not increased since 1985; TRICARE did not come into existence until 1996. Regardless, the Air Force Chief of Staff joins a growing number of senior military leaders and others who publicly say that the costs of the earned TRICARE program holds the potential to harm national security. It is clear that this unfortunate viewpoint is scripted within the administration to dent and diminish the gratitude Americans have for the proud service given by military retirees and to put the benefits retirees earned first-in-line to help pay for today's defense needs. [Source: NAUS Weekly Update 15 Oct 2010 ++]

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SSA COLA 2011: The Social Security Administration announced 15 OCT that monthly Social Security and Supplemental Security Income (SSI) benefits for more than 58 million Americans will not automatically increase in 2011. The Social Security Act provides for an automatic increase in Social Security and SSI benefits if there is an increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year a cost-of-living adjustment (COLA) was determined to the third quarter of the current year. As determined by the Bureau of Labor Statistics, there is no increase in the CPI-W from the third quarter of 2008, the last year a COLA was determined, to the third quarter of 2010, therefore, under existing law, there can be no COLA in 2011. Other changes that would normally take effect based on changes in the national average wage index also will not take effect in January 2011. Since there is no COLA, the statute also prohibits a change in the maximum amount of earnings subject to the Social Security tax as well as the retirement earnings test exempt amounts. These amounts will remain unchanged in 2011. The SSA fact sheet at www.socialsecurity.gov/pressoffice/factsheets/colafacts2011.htm provides more information on 2011 Social Security and SSI changes.

Information about Medicare changes for 2011, when available, will be found at www.Medicare.gov. The Department of Health and Human Services has not yet announced if there will be any Medicare premium changes for 2011. Should there be an increase in the Medicare Part B premium, the law contains a "hold harmless" provision that protects more than 70% of Social Security beneficiaries from paying a higher Part B premium, in order to avoid reducing their net Social Security benefit. Those not protected include higher income beneficiaries subject to an income-adjusted Part B premium and beneficiaries newly entitled to Part B in 2011. In addition, almost 20% of beneficiaries have their Medicare Part B premiums paid by state medical assistance programs and thus will see no change in their Social Security benefit. The state will be required to pay any Medicare Part B premium increase. For additional information about the 2011 COLA refer to www.socialsecurity.gov/cola . For additional information about changes in the national average wage index refer to www.socialsecurity.gov/OACT/COLA/AWI.html . [Source: SSA Press Release 15 OCT 2010 ++]

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Economic Recovery Payment: President Obama is encouraging Congress and the Senate to approve a \$250 Economic Recovery Payment for 2010 this year. In 2009, an estimated 56 million people received a \$250 payment, including 50 million people who receive Social Security benefits. Citing the struggles of seniors, veterans and people with disabilities as a result of the "economic downturn," as well as the announcement that there will be no Social Security cost of living (COLA) increase in 2011, Robert Gibbs, Obama's press secretary, released a statement 18 OCT urging members of the House and Senate to approve the \$250 Economic Recovery Payment. The 2010 Seniors Protection Act (H.R. 5987), introduced in July, would provide the one-time \$250 payment to Social Security recipients, including retirees under the Federal Employees Retirement System, veterans and disability

recipients. House Speaker Nancy Pelosi (D-CA) last week said the legislation would be brought to the floor during the lame duck session if no COLA is awarded. In a letter to Pelosi, National Treasury Employees Union President Colleen Kelley expressed support for the legislation, but said the benefit should be extended to federal workers not eligible for Social Security, such as Civil Service Retirement System enrollees. Kelley said in a statement, "Adding public sector retirees, including those under CSRS, to the pool of those eligible to receive the \$250 benefit will enhance the legislation's intent and provide critical economic relief to our nation's public sector retirees." [Source: Various Oct 2010 ++]

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Saving Money: The next time you're planning a short-haul trip, consider taking the bus. It could save you over \$150, without costing you the amenities you're used to. Luxury and style aren't words we usually associate with a bus ride, but bus companies are trying to change that without raising fares. Instead, they're drawing in riders with new models for both their business and their buses. Several lines have added extra legroom, no charge Wi-Fi, and power outlets for laptops to their list of reasons to ride rather than fly. This summer, Greyhound purchased 70 new buses equipped with all of the above, plus leather seating. And the extra comfort means less crowding on the buses, too: They made the extra leg room by cutting out five seats. You can even catch an "in-ride" movie on a line like RedCoach. Buses are starting to sound like planes — or rather, like planes used to be, before crowded overhead bins, checked baggage fees, security hassles and impossibly little legroom. Here are a couple things to consider when you're facing a bus vs. plane decision:

- Location. Although Greyhound runs all over the country, their "bus of the future" is currently only running in the Northeastern United States, like BoltBus. Meanwhile, MegaBus covers the Northeast and ventures into the Midwest. Red Coach serves the east coast of Florida from Miami up through Atlanta. For now, the rest of the country doesn't have many options that combine "cheap" and "luxury."
- Distance. Planes are obviously still the fastest way to travel long distances. If your trip is time-sensitive, a bus might not make sense. But if your destination's less than three or four hours away, a bus might be the smart option. You'll save time avoiding the nightmare that is airport security and can instead use it to relax or work on your laptop. You'll also save money. Here's a quick fare comparison:
 - Cheapest air fare from Baltimore to New York City: \$181 on US Airways, according to www.CheapTickets.com.
 - Cheapest bus fare, same trip: \$20 on Bolt Bus, according to www.BusJunction.com. Bolt Bus also offers an unbeatable \$1 fare to the lucky customer who reserves the first seat on each bus.
- DC-to-NY corridor. If you're in the DC-NY corridor where bus services are most popular, the Washington Post has a good review comparing prices, service and amenities on 10 different bus lines at www.washingtonpost.com/wp-srv/artsandliving/travel/busreview/index.html.

[Source: Money Talks News Brandon Ballenger article 10 Oct 2010 ++]

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Notes of Interest

- **Navy Birthplace:** The debate over the birthplace of the Navy will have to go on a bit longer. The Archivist of the United States, David Ferreiro, came to the U.S.S. Constitution Museum in Boston on 13 OCT to discuss the rival claims of several communities to be the Navy birthplace. They include Philadelphia, Providence, R.I.; Whitehall, N.Y.; and Marblehead and Beverly, Mass. But instead of declaring a winner, Ferreiro put the question before the hundred or more people who came to hear the discussion. He read off each of the claimants and asked audience members to greet their preferred Navy birthplace with a shout of

"huzzuh" — an old English cheer. The lion's share of huzzuhs came for Marblehead and Beverly, and a spokesman for the archivist said the decidedly unscientific poll was declared a tie.

- **Military Personnel Debt:** A series of surveys have been recently completed to assess the financial capacities of all United State adults and the findings concerning members of the military are very disturbing. The Financial Industry Regulatory Authority (FINRA), the authority that regulates the nation's security firms, in consultation with the Treasury Department developed 3 surveys including a military survey. The survey found that the average military family has more credit card debt than their civilian counterpart. The online survey found that 25% of respondents reported more than \$10,000 in credit card debt while 10% reported more than \$20,000. More than 33.3% of military families reported having trouble keeping up with their monthly bills. And military members were 3 times more likely to have gotten a payday loan than civilians.
- **Budget Deficit.** The federal budget deficit will surpass \$1 trillion for the second year in a row, the Treasury Department and [Office of Management and Budget](#) said Friday. The deficit for fiscal 2010 came in at \$1.29 trillion, which was \$122 billion (9 percent) lower than in the previous year. The figure is \$177 billion (12 percent) lower than OMB estimated in July.
- **VA Stimulus Money.** VA officials announced that the agency "has distributed more than \$1 billion in funds made available through the American Recovery and Reinvestment Act of 2009," which will be used to "modernize and replace existing VA medical facilities, make improvements at national cemeteries and award grants to states for Veterans homes."
- **Military Recruiters Accepting Gays.** The Defense Department said 19 OCT that it was accepting openly gay recruits, but was warning applicants they might not be allowed to stick around for long. Following last week's court ruling that struck down a 1993 law banning gays from serving openly, the military had suspended enforcement of the rule known as "don't ask, don't tell." The Justice Department appealed the decision and asked the courts for a temporary stay on the ruling. although the smart money said DoD would not have their request granted the Ninth Circuit Court of Appeals [granted the Obama administration's "emergency" request](#) to stay (suspend) Judge Virginia Phillips decision to immediately end the military's "don't ask, don't tell" policy
- **Colorado DAV Cutbacks.** On 18 OCT, staff at Disabled American Veterans (DAV) offices across the state of Colorado learned they will be closing down 30 Nov 2010. The DAV is another victim of the recession. Donations are down and so are profits at the two thrift stores the non-profit relies on for funding. DAV provides assistance in filling out paper work for benefits and oversees the claims process plus giving rides to disabled vets to visit the hospital. DAV is housed in the VAMC but is not run by the VA. The announced closures of the Colorado Springs, Denver, and Grand Junction offices operated by the Department of Colorado, were the result of an estimated \$500,000 to \$600,000 budget shortfall. DAV Department of Colorado has applied for a \$500,000 annual grant at the national level, which, if approved, will keep the Colorado Springs, Denver, and Grand Junction offices open.
- **Woman on Subs.** Navy officials announced 21 OCT selection of four submarines as the first to receive women for service aboard subs. The Navy selected the USS Wyoming and USS Georgia, based in Kings Bay, Ga., and the USS Maine and USS Ohio, with their homeport in Bangor, Wash. Twenty-four women officers are in training for submarine service and are expected to join their boats in December 2011.
- **"Shift Colors".** The latest issue of the Navy Retiree Newsletter is now available on line. The publication is only available by email or on line at www.npc.navy.mil/NR/rdonlyres/10806FF2-7B4A-42A8-8A62-48A1E7429529/0/ShiftColorsFall2010.pdf . To sign up for e-mail delivery of Shift Colors send an e-mail to MILL_ShiftColors@navy.mil and include the following information: your full name, your e-mail address, your rank or preferred salutation (Mr., Mrs., Dr., etc.), your military affiliation (whether or not you're retired, active duty, a veteran, a surviving spouse, or just someone who's interested in receiving the newsletter).
- **Don't Ask, Don't Tell.** An internal Pentagon study has found that most U.S. troops and their families don't care whether gays are allowed to serve openly and think the policy of "don't ask, don't tell" could be done

away with, according to officials familiar with its findings. As part of that effort, the Pentagon sent out some 400,000 surveys to troops and another 150,000 to family members on the military's policy toward gays. The survey results were expected to be used by gay rights advocates to bolster their argument that the 1993 law on gays could be repealed immediately with little harm done to the military.

[Source: Various Oct 2010 ++]

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Medicare Fraud Update 51:

- **Gates NY** - Former podiatrist Michael Akyuz pleaded guilty to bilking more than \$400,000 from Medicare is now facing allegations that he provided patient care without a medical license. New allegations accuse him of continuing to trim toenails for former patients, despite surrendering his medical license for three years, and collecting money for the services from the patients. Mr. Akyuz told the district judge that he was clear with patients about no longer being a physician and that he was attempting to build a business around trimming toenails that didn't require a medical license. However, prosecutors are accusing him of knowingly posing as a physician. Akyuz' sentencing has been delayed as a result of the newly emerged allegations. He was initially brought to court because of allegations he had submitted fraudulent bills to Medicare from 2003-2008 for invasive procedures that were never rendered, according to the report.
- **Miami FL** - The top two officials of a leading chain of community mental health centers were among four people arrested in Miami on 20 OCT in connection with a scheme involving about \$200 million in fraudulent medical claims. The four conspired to charge Medicare, the federal health insurance plan for the elderly and disabled, for mental health services that were either unnecessary or never provided to patients, according to the U.S. Attorney's Office for the Southern District of Florida. The arrested were: Lawrence Duran, owner of American Therapeutic Corp; Marianella Valera, chief executive officer of the company; and two other senior employees of American Therapeutic. The company is among the nation's largest chain of community mental health centers licensed by Medicare. They were charged in a 13-count indictment with conspiracy to defraud the United States and to receive healthcare kickbacks and to pay healthcare kickbacks. The indictment alleges American Therapeutic and its senior employees conspired to bill Medicare for group therapy sessions for patients in assisted-living facilities, many of whom suffered from Alzheimer's disease or other severe dementia. The assisted-living facilities allegedly received kickbacks for the referrals to American Therapeutic. The Medicare fraud described in the indictment was even bigger than that of an Armenian-American crime group charged in New York last week with operating phantom healthcare clinics that tried to cheat the federal program out up to \$163 million.
- **Houston TX** - Cynthia Garza-Williams, 49, pleaded guilty to conspiracy to commit health care fraud. She is accused of bilking Medicare out of \$5.2 million. The owner of Family Healthcare Group, which is also known as Family Group, hired co-conspirators, including Garza-Williams, to recruit Medicare users to file claims with the health provider for skilled nursing. The company then used the Medicare beneficiary numbers to submit claims for skilled nursing that weren't medically unnecessary or even provided. Garza-Williams admitted that on a monthly basis she gave cash-filled envelopes to a medical doctor. In return, the medical doctor signed plans of care for home health care services that were not medically necessary. As a result, a Medicare unnecessarily paid Family Group a total of \$5.2 million. Garza-Williams' sentencing is scheduled for April 18. She faces up to 10 years in prison.
- **Alexandria VA** - A home health care services provider from Woodbridge will spend five years in prison for defrauding Medicaid a second time. Annette Fleming-McClatchey, 49, was sentenced 22 OCT for submitting Medicaid claims for services that were not provided. In addition to the prison time, she was ordered to pay more than \$774,000 in restitution. Fleming-McClatchey pleaded guilty in 2008 to health care fraud for a billing scheme she engaged in as the owner and operator of a medical supplies business.

She was sentenced to more than three years in prison and ordered to pay \$3.7 million in restitution. Prosecutors say she used the money obtained from the latest fraud to make those restitution payments.

- **Miami FL** -- Authorities say the co-owners of a Miami-based chain of mental health clinics accused of bilking Medicare spent millions on luxury cars, travel and private school tuition. Lawrence Duran and Marianella Valera and two other executives from American Therapeutic Corp. were indicted 21 OCT on charges of conspiring to fleece \$200 million from Medicare for filing false mental health service claims. Court records indicate the co-owners, who were romantically involved, were able to finance a lavish lifestyle, complete with frequent trips to Switzerland, the Dominican Republic and Cuba. Authorities believe some of the money may have been transferred to accounts in those countries.
- **Houston TX** - Sammie Wilson, 69, a patient recruiter for a Houston-based home health care company pleaded guilty 27 OCT to conspiracy to commit health care fraud in connection with a \$5.2 million Medicare fraud scheme. The company Family Healthcare Group (Family Group) purported to provide skilled nursing to Medicare beneficiaries. The owner hired Wilson and other co-conspirators to recruit Medicare beneficiaries for the purposes of filing false claims with Medicare. Family Group used the Medicare beneficiary numbers to submit claims to Medicare for skilled nursing that was medically unnecessary and/or not provided. In return, Wilson was paid kickbacks for referring beneficiaries for services that she knew were not medically necessary and/or not rendered. Wilson faces a maximum sentence of 10 years in prison at sentencing 18 July 2011.
- **Houston TX** - Birdie Leroy Revis, 59, was arrested 28 OCT and charged with conspiracy to commit health care fraud and health care fraud violations arising from a scheme to defraud Medicare of more than \$2.76 million. In a three-year scheme, according to the allegations in the indictment, Revis provided Medicare beneficiaries' information—including names, addresses, and Medicare numbers—to file false claims purportedly for arthritis kits to Sefan Health Care Services Inc., a durable medical provider. Revis, in his position at Sefan as a liaison educator/marketer, allegedly obtained doctor's prescriptions for Medicare beneficiaries, some of whom were deceased. Revis would provide the false prescription to Sefan even though the durable medical equipment was not medically necessary. Sefan would, in turn, bill Medicare for the arthritis kits. All the kits included a knee adjustment with air chamber, rigid frame back brace, elbow with joint, ankle gauntlet, flex glove with elastic finger, heat lamp with stand, and a wrist brace. Revis was allegedly paid a monetary amount based on the number of claims he provided to Sefan. Between JAN 07 & DEC 09, more than \$2.76 million worth of claims for the arthritis kits were submitted to Medicare in this case.

[Source: Fraud News Daily reports 15-31 Oct 2010++]

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Medicad Fraud Update 24:

- **Idaho Falls ID** - Dirk Moore, 49, was sentenced 18 OCT to 15 months in prison and ordered to pay \$65,597.87 in restitution for executing a scheme to defraud Medicaid. Between DEC 03 and MQR 08, Moore was employed to provide psycho social rehabilitation services at Family Resources Center, PSR Services, LLC, and Angel Wings Center of Healing. He was also co-owner of PSR Services, LLC, during part of that time. For more than four years, Moore fraudulently billed Medicaid for services not rendered, for services not rendered in the amount and for the time claimed, and for services not approved by the required plan of care. The amount of fraudulent billings was \$65,597.87. Moore pleaded guilty to the charge in July 2010.
- **Hartford CT** - Tahir Saeed Sherani, 45, was arrested 21 OCT using false pretenses to acquire medical provider identification numbers from doctors who treat Medicaid patients, and then using that information to submit false claims for payment to the government. Sherani was the owner of Immediate American Diagnostic Laboratories, Inc. in East Hartford and Immediate Medical Care, Inc. in West Hartford, until

those businesses were shut down by federal and state authorities in 2003. Sherani was paid \$1,333,089 by Medicaid based on more than 3,800 false claims for services that were never provided. He subsequently moved to California where he was convicted in 2005 of defrauding that state's Medicaid program and sentenced to 18 years. He was returned to Connecticut on a warrant charging him with one count of Larceny in the First Degree by Defrauding a Public Community, a felony punishable by a maximum penalty of 20 years in prison.

- **Brooklyn NY** - Nearly two dozen dentists connected to the alleged Medicaid mill Dental Plaza were hit with criminal and civil charges 24 OCT for their role in a \$16 million scam. The 22 dentists, some of whom collected more than a \$1 million each from the state over a four-year period, are accused of conspiring with alleged mastermind David Ibragimov to pay down-and-out Medicaid recipients as much as \$20 to lure them to his clinics. Four dentists were charged with criminal grand larceny and insurance fraud, according to the attorney general. The others were charged civilly. It is illegal to give Medicaid patients gifts as an inducement to get treatment. Dental Plaza operated at locations in Brooklyn, Queens and The Bronx. Dentists at the clinics had to turn over two-thirds of their Medicaid proceeds to Ibragimov via three shell companies prosecutors charged.
- **Spencer IA** - A pharmacist who pleaded guilty to defrauding Medicaid and his own health insurance provider has paid nearly \$330,500 to settle a civil lawsuit. David Easton, 57 admitted 27 OCT in a civil settlement agreement that he submitted more than 1,000 false claims to Medicaid seeking reimbursement for prescriptions that weren't authorized. Federal authorities say Easton pleaded guilty in September to two counts of health care fraud, one count of money laundering and one count of aggravated identity theft. He will be sentenced after a presentence report is finished. The nearly \$330,500 payment is triple the amount of damages to Medicaid.

[Source: Fraud News Daily reports 15-31 Oct 2010++]

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State Veteran's Benefits: The state of Florida provides several benefits to veterans. To obtain information on these refer to the “**Veteran State Benefits – GA**” attachment to this Bulletin for an overview of those benefits listed below. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each click on “**Learn more about ...**” wording highlighted in blue on the attachment.

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

[Source: www.military.com/benefits/veteran-benefits/georgia-state-veterans-benefits Oct 2010 ++]

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Military History: The first American ground offensive in the Pacific during World War II took place at an obscure island in the southern Solomons--Guadalcanal. There, the high tide of Japanese conquest was reached and the ebb began. Until the decisive naval Battle of Midway (4-6 JUN 42), Allied forces could do little more than hold what they had, wait, and prepare. After Midway, the U. S. Joint Chiefs of Staff decided that the strategic situation had improved enough to risk the mounting of a limited offensive. The target chosen was Tulagi, a small island once the headquarters of the British Solomon Islands Protectorate, and with it such parts of surrounding islands as seemed necessary to hold the objective. A fine deep-water anchorage existed between Tulagi and neighboring Florida Island, and on Guadalcanal, 20 miles south across Sealark Channel, kunai grass plains amidst

the jungle were suitable for extensive airfield development. In July, when aerial reconnaissance showed that the Japanese had begun to build an airfield on Guadalcanal, the larger island became the principal target.

In winning control of the island, Marine and Army units had over 1,500 officers and men killed and 4,700 wounded in action. The Japanese lost 14,800 killed and counted another 9,000 dead from wounds or disease; a thousand prisoners, most of them labor troops, were taken. Both sides lost about the same number of fighting ships and crewmen in the battle for control of the seas, perhaps the most costly naval campaign in modern history. In the air, the balance weighed heavily in favor of the Allies who accounted for 600 enemy planes and pilots and lost less than half as many in return. An accounting of comparative losses during the Battle for Guadalcanal only emphasizes the importance of the campaign. The seizure of the island from the Japanese was the all-important first step forward on the road to Tokyo, the signal of the end to a year of retreat and the switch to the offensive. To read the details of this campaign refer to the attachment to this Bulletin. [Source: Marine Corps Historical Reference Series No. 29 Henry I. Shaw, Jr. article 14 Jun 1962 ++]

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Military History Anniversaries: Significant November Events in U.S. Military History are:

- Nov 00 1965 - Vietnam: Battle of Chu Pon-ia Drang River. U.S. 1st Calvary fought North Vietnamese regulars for four days.
- Nov 01 1943 - WWII: American troops invade Bougainville in the Solomon Islands.
- Nov 01 1968 - Vietnam: President Lyndon B. Johnson calls a halt to bombing in Vietnam, hoping this will lead to progress at the Paris peace talks.
- Nov 02 1775 - American Revolution: Americans under General Richard Montgomery capture the British fort of Saint Johns.
- Nov 03 1783 - American Revolution: The American Continental Army is disbanded.
- Nov 03 1967 - Vietnam: The Battle of Dak To 3-11 NOV.
- Nov 04 1791 - The Western Confederacy of American Indians win a major victory over the U.S. in the Battle of the Wabash.
- Nov 04 1962 - The last atmospheric nuclear test is conducted by the U.S. in a test of the Nike-Hercules air defense missile, Shot Dominic-Tightrope.
- Nov 04 1967 - Vietnam: American troops broke a North Vietnamese 6 day assault at Loc Ninh, near the Cambodian border .
- Nov 04 1979 - At the American Embassy in Teheran, Iran, 90 people, including 63 Americans, are taken hostage for 444 days by militant student followers of Ayatollah Khomeini. The students demand the return of Shah Mohammad Reza Pahlavi, who was undergoing medical treatment in New York City.
- Nov 05 1814 - War of 1812: Having decided to abandon the Niagara frontier, the American army blows up Fort Erie.
- Nov 05 1917 - WWI: General John Pershing leads U.S. troops into the first American action against German forces near the Rhine-Marne Canal in France.
- Nov 06 1945 - The first landing of a jet on a carrier takes place on USS Wake Island when an FR-1 Fireball touches down
- Nov 06 1986 - The Iran arms-for-hostages deal is revealed, damaging the Reagan administration.
- Nov 07 1957 - Cold War: The Gaither Report calls for more American missiles and fallout shelters.
- Nov 08 1942 - WWII: Operation Torch begins with Allied landings in northwest Africa.
- Nov 09 1989 - Cold War: The Berlin Wall is opened after dividing the city for 28 years.
- Nov 10 1775 - American Revolution: Continental Congress establishes two battalions of Marines.

- Nov 10 1782 - American Revolution: In the last battle of the Revolution, George Rodgers Clark attacks Indians and Loyalists at Chillicothe, in Ohio Territory.
- Nov 11 1865 - Civil War: Dr. Mary E. Walker, the first female surgeon in the Union Army, is presented with the Medal of Honor, the first woman to receive that award.
- Nov 11 1918 - WWI: War ends at the eleventh hour of the eleventh day of the eleventh month with the signing of an Armistice.
- Nov 11 1909 - Construction begins on the naval base at Pearl Harbor in Hawaii.
- Nov 11 1921 - The Tomb of the Unknown Soldier at Arlington Cemetery is dedicated.
- Nov 11 1970 - Vietnam: U.S. Army Special Forces raid the Son Tay prison camp in North Vietnam but find no prisoners.
- Nov 12 1948 - Hikedji Tojo, Japanese prime minister, and seven others are sentenced to hang by an international tribunal.
- Nov 12 1951 - Korea: The U.S. Eighth Army is ordered to cease offensive operations and begin an active defense.
- Nov 12 1969 - Vietnam: My Lai Massacre - Independent investigative journalist Seymour Hersh breaks the My Lai story.
- Nov 13 1982 - The Vietnam Veterans Memorial is dedicated in Washington, D.C. after a march to its site by thousands of Vietnam War veterans.
- Nov 14 1910 - First airplane flight from the deck of a ship (USS Birmingham at Hampton Roads to Norfolk VA).
- Nov 14 1961 - Vietnam: President Kennedy increases the number of American advisors in Vietnam from 1,000 to 16,000.
- Nov 14 1965 - Vietnam: First ground combat for American troops. The U.S. First Cavalry Division battles with the North Vietnamese Army in the Ia Drang Valley.
- Nov 15 1864 - Civil War: Union General W.T. Sherman's troops set fires that destroy much of Atlanta Georgia as he began his march to the sea in an effort to cut the Confederacy in two.
- Nov 15 1960 - Cold War: The first submarine with nuclear missiles, USS George Washington, takes to sea from Charleston, South Carolina.
- Nov 15 1969 - Vietnam: A quarter of a million anti-War demonstrators march in Washington, D.C.

[Source: Various Oct 2010 ++]

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Military Trivia 15:

- ❖ The US officer who was treacherously bayoneted to death by Chinese communist troops on the Hsuehchow railroad tracks 25 August 1945 was Lieutenant John Birch. His name is used as the title of an American rightist organization.
- ❖ The "Luc Long Duc Biet" was the South Vietnamese equivalent of the US Army Special Forces.
- ❖ In 1942, the Negro race was generally admitted into the US Marines.
- ❖ The place in France which was made American soil to commemorate the sacrifice of US Marines fighting there in World War I was Belleau Wood. After the battle, the French renamed the wood "Bois de la Brigade de Marine" (i.e. Wood of the Marine Brigade).
- ❖ The material used in wheel-lock firearms to produce an ignition spark was flint.
- ❖ On 22 Feb 1967, the 173rd Airborne Brigade made the only mass combat jump of the Vietnam War's American phase.

- ❖ The short and ludicrous "Pig War" took place in 1859 between Canada and the U.S. over a boundary dispute. It was triggered by the shooting of a pig which was the only casualty of the war, making the conflict otherwise bloodless.
- ❖ The British made fighter plane adopted by the US Marines is the AV-Harrier VSTOL (Vertical and/or Short Take-Off and Landing) aircraft.
- ❖ The US Army Cavalry regiment known as "The Gary Owens" is the 7th US Cavalry. The nickname derives from an Irish tune for a quickstep dance that was a popular drinking song of rich young roisters in the late 18th century. Its popularity was further enhanced in the British Army through the 5th (Royal Irish) Lancers.
- ❖ The shredded pieces of aluminum dropped by Allied aircraft in World War II to confuse enemy radar were called chaff.
- ❖ The US Marine Scout-Sniper officer who was the first to hit Betio beach at Tarawa in 1943 was Lieutenant William Hawkins.
- ❖ The D-Day staging area for 101st Airborne Div was Ogbourne St. George, England.
- ❖ The country in which every combat serviceman of World War II was a volunteer was Canada.
- ❖ The two weapons depicted on the World War II German General Assault Badge were the bayonet and hand grenade
- ❖ The long belt-knife or short-sword carried by Scottish troops is called a dirk.
- ❖ Tippecanoe was the nickname for Army officer and future US President William Henry Harrison. It was acquired from his Indian fighting days.
- ❖ There are five types of discharges in the US military.
- ❖ U.S. citizen George W. Morse is generally credited with inventing the center-fired brass drawn cartridge case in 1858.
- ❖ The World War II Pacific island battle in which the US Marines (2nd Marine Raiders) first use scout dogs was Bougainville.
- ❖ The American Navy hero who after defeating the British said: "We have met the enemy and they are ours." Was Captain Oliver Hazard Perry
- ❖ A "MASH" unit is a Mobile Army Surgical Hospital.
- ❖ Operation "Husky" was the World War II Allied invasion of Sicily.

[Source: http://members.cox.net/mrboone/mil_trivia.html#set1_a Oct 2010 ++]

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

Sales Taxes

State Sales Tax: 7% (food, some clothing, precious metal bullion, some burial-related items, prescription and non-prescription drugs are exempt). Refer to www.tax.state.ri.us/help/grocery.php to see taxes on other items.

Gasoline Tax: 33 cents/gallon. Tax rates does not include local option taxes of 1 to 2 cents.

Diesel Fuel Tax: 33 cents/gallon. Tax rates does not include local option taxes of 1 to 3 cents.

Cigarette Tax: \$3.46/pack of 20

Personal Income Taxes

Tax Rate Range: Low - 3.75%, High - 9.9%. The 2010 budget includes a provision that will treat capital gains income as ordinary income for tax purposes. Previously, capital gains were given preferential treatment and taxed at

rates as low as 0.83 percent.

Income Brackets: Five. (Single) Lowest - \$33,950, Highest - \$372,950 (2009 rates)

Number of Brackets: 5

Personal Tax Exemptions: Federal exemptions multiplied by \$3,500.

Standard Deduction: Federal amount or if age 65 or older, \$6,850 (single), \$13,200 (married filing jointly).

Medical/Dental Deduction: Federal amount

Federal Income Tax Deduction: None

Retirement Income:

Retirement Income Taxes: Railroad Retirement benefits are exempt. Out-of-state government pensions are fully taxed. Social Security is taxed to the extent it is federally taxed.

Retired Military Pay: Follows federal tax rules.

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

State property taxes are not imposed directly by the state, but a portion of the city and town taxes is set aside for state purpose. Taxes are assessed and collected by the local jurisdiction. Fire district taxes are collected in some rural communities. Homeowners 65 and older who earn \$30,000 or less can get a property tax relief credit of up to \$250. Call 401-222-2280 for details.

Inheritance and Estate Taxes - There is no inheritance tax. Rhode Island imposes a tax on the transfer of the net value of the assets of every resident decedent and the value of real and personal property of nonresident decedents located within this state. The tax is apportioned in accordance with the location of the assets with actual situs (both real and personal property) in another state. The fraction is Rhode Island assets over total estate assets.

The Rhode Island estate tax is designed to absorb the federal estate tax credit for state death taxes. However, the state has decoupled from current federal estate tax laws and adopts the version of the Internal Revenue Code in effect on January 1, 2001. The estate tax exemption is \$850,000. Estates of decedents who are declared missing in action by the armed forces of the United States are not subject to the state's estate tax.

For further information, visit the Rhode Island Division of Taxation site www.tax.state.ri.us or call 401-222-1111. [Source: www.retirementliving.com Oct 2010 ++]

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Congressional Alphabet: To better understand what is happening to veteran legislation as it proceeds through Congress it is useful to know the language used by our representatives as they conduct business. Following are some of the words or expressions you will see while reading about or listening to House and Senate sessions:

- **NOTICE QUORUM CALL.** In the House a Notice Quorum Call is stopped once a quorum, or minimum number necessary for legislative business, is present

- **OBJECTION.** An objection from any member prevents a unanimous consent request from taking effect.
- **OFF-BUDGET.** Describes programs not counted toward budget limits due to provisions in current law. For example, Social Security trust funds and the postal service are off-budget programs.
- **OFFSET.** An offset refers to funds received by the federal government, but not counted as revenue. Examples include Medicare premiums, park entrance fees, sales of oil or timber leases or electrical power. Offsets are deducted from specific budget accounts or are treated as negative outlays.
- **OMB.** Stands for the Office of Management and Budget, a federal agency. OMB prepares the president's budget submission to Congress and provides him with economic forecasts.
- **OMNIBUS BILL.** An omnibus bill packages together several measures into one or combines diverse subjects into a single bill. Examples are reconciliation bills, combined appropriations bills, and private relief and claims bills.
- **ONE-MINUTE SPEECHES.** One-minute speeches are given at the start of the House legislative day. Members ask unanimous consent to address the House for one minute on any topic they wish. The Speaker of the House decides each day how much time can be granted for one-minute speeches.
- **OPEN RULE.** An open rule permits all relevant amendments to be offered to a bill, without any restrictions.
- **OPEN SEAT.** Refers to Congressional districts/states where no incumbent is running for re-election.
- **OTHER BODY.** The other body is the phrase House and Senate members use when referring to each other's chamber. It is based on the fact that the United States Congress is a bi-cameral ("two body") legislature.
- **OVERRIDE.** An override is the vote taken to pass a bill again, after it has been vetoed by the President. An override takes a 2/3 vote in each chamber, or 290 in the House and 67 in the Senate, if all are present and voting. If the veto is overridden, the bill becomes law despite the objection of the President.
- **OUTLAYS.** The actual payments made out of the federal treasury to fulfill obligations incurred earlier.
- **OVERSIGHT.** The term used for congressional review of federal agencies, government programs and performance.

[Source: C-SPAN Congressional Glossary Oct 2010 ++]

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Veteran Legislation Status 27 OCT 2010: Congress recessed 29 SEP for the upcoming elections. The Senate will reconvene 12 NOV and, as it has in the past, is conducting pro forma sessions twice a week during the recess period in order to prevent the President from making any recess appointments. No legislative business will be under consideration during this time. The house will reconvene 15 NOV. For or a listing of Congressional bills of interest to the veteran community that have been introduced in the 111th Congress refer to the Bulletin's "**House & Senate Veteran Legislation**" attachments. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication on that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <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 perhaps the most effective way to let your Representative and Senators know your opinion. Whether you are calling into a local or Washington, D.C. office; sending a letter or e-mail; signing a petition; or making a personal visit, Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship on veteran related bills and subsequent passage into law is letting legislators know of veteran's feelings on issues. You can reach their Washington office via the Capital Operator

direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate on <http://thomas.loc.gov> your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making. Refer to http://www.thecapitol.net/FAQ/cong_schedule.html for dates that you can access your legislators on their home turf. [Source: RAO Bulletin Attachment 13 Oct 2010 ++]

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Have You Heard?

An Indian walks into a cafe with a shotgun in one hand pulling a male buffalo with the other. He says to the waiter, "Want coffee." The waiter says, "Sure, Chief. Coming right up". He gets the Indian a tall mug of coffee.

The Indian drinks the coffee down in one gulp, turns and blasts the buffalo with the shotgun, causing parts of the animal to splatter everywhere. And then just walks out.

The next morning the Indian returns. He has his shotgun in one hand, pulling another male buffalo with the other. He walks up to the counter and says to the waiter, "Want coffee." The waiter says "Whoa, Tonto! We're still cleaning up your mess from yesterday. What was all that about, anyway?"

The Indian smiles and proudly says, "Training for position in United States Congress: Come in, drink coffee, shoot the bull, leave mess for others to clean up, disappear for rest of day.

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"I have found the best way to give advice to your children is to find out what they want and then advise them to do it. "

--- **Harry S Truman (1884 - 1972)**

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Lt. James "EMO" Tichacek, USN (Ret)
Associate Director, Retiree Assistance Office, U.S. Embassy Warden & IRS VITA Baguio City RP
PSC 517 Box RCB, FPO AP 96517
Tel: (951) 238-1246 in U.S. or Cell: 0915-361-3503 in the Philippines.
Email: raoemo@sbcglobal.net Web: http://post_119_gulfport_ms.tripod.com/rao1.html
AL/AMVETS/DAV/FRA/NAUS/NCOA/MOAA/USDR/VFW/VVA/CG33/DD890/AD37 member

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