RAO BULLETIN
1 October 2013

PDF Edition

THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

<table>
<thead>
<tr>
<th>Pg</th>
<th>Article</th>
<th>Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>03</td>
<td>Gold Star Parents &amp; Families Day</td>
<td>-------------------------- (29 SEP 2013)</td>
</tr>
<tr>
<td>04</td>
<td>Korean War Veterans Memorial [01]</td>
<td>-------- (Sculptor Wins Lawsuit)</td>
</tr>
<tr>
<td>05</td>
<td>Kosovo Campaign Medal</td>
<td>-------------------------- (Transition to AFEM)</td>
</tr>
<tr>
<td>06</td>
<td>Retiree Appreciation Days [04]</td>
<td>---------- (3 OCT Thru 16 NOV 2013)</td>
</tr>
<tr>
<td>09</td>
<td>Retirement Home Chain Lawsuit [01]</td>
<td>---- (Oregon DOJ Investigation)</td>
</tr>
<tr>
<td>10</td>
<td>Military Lodging [03]</td>
<td>------ (24/365 Escapes at a Fraction of the Cost)</td>
</tr>
<tr>
<td>12</td>
<td>Kentucky Vet Home [01]</td>
<td>--- (Radcliff Vet Center to Open JUN 2015)</td>
</tr>
<tr>
<td>13</td>
<td>Disaster Preparedness [03]</td>
<td>------------ (How to Find Healing Support)</td>
</tr>
<tr>
<td>14</td>
<td>Space “A” Travel [17]</td>
<td>------------------------ (Budget Minded Traveler’s Benefit)</td>
</tr>
<tr>
<td>16</td>
<td>Wounded Warrior Project</td>
<td>------ (Track Program Smoothes Transition)</td>
</tr>
<tr>
<td>17</td>
<td>Car Insurance [02]</td>
<td>------------------------ (Usage-Based Insurance)</td>
</tr>
<tr>
<td>18</td>
<td>Integrated Disability Evaluation System</td>
<td>------------------------ (295-day goal)</td>
</tr>
<tr>
<td>19</td>
<td>DoD 2014 Budget [03]</td>
<td>--- (NFCU Will Pay Troops if CR Not Passed)</td>
</tr>
<tr>
<td>19</td>
<td>DoD 2014 Budget [04]</td>
<td>---------- (Vets Protected Against Shutdown)</td>
</tr>
<tr>
<td>21</td>
<td>DoD Mobilized Reserve 25 SEP 2013</td>
<td>------------------------ (Decrease of 665)</td>
</tr>
<tr>
<td>21</td>
<td>DoD Fraud, Waste, &amp; Abuse [06]</td>
<td>------ (Defense Contractor GDNA)</td>
</tr>
<tr>
<td>22</td>
<td>Sequestration [41]</td>
<td>------------------------ (Force Readiness is Falling Rapidly)</td>
</tr>
<tr>
<td>23</td>
<td>VA Loans [05]</td>
<td>------------------------ (VA Loan Credit Reports)</td>
</tr>
<tr>
<td>25</td>
<td>VA Homeless Vet Stand Downs</td>
<td>------------------------ ( Oct thru Dec 2013)</td>
</tr>
<tr>
<td>26</td>
<td>VA Clinic Guam</td>
<td>------------------------ (Too Small to Serve the Island)</td>
</tr>
<tr>
<td>26</td>
<td>VA Suicide Prevention [18]</td>
<td>- Might Actually be More than 22 a Day)</td>
</tr>
<tr>
<td>29</td>
<td>VA Patient Centered Care [02]</td>
<td>------ (Regional Contracting Vehicle)</td>
</tr>
<tr>
<td>30</td>
<td>VA Claims Backlog [114]</td>
<td>-- (VA/DAV/AL Partnership Pros &amp; Cons)</td>
</tr>
<tr>
<td>31</td>
<td>VA Pain Care [03]</td>
<td>… (Overuse of Narcotics … First Reflex for Pain)</td>
</tr>
<tr>
<td>33</td>
<td>VA Congressional Stonewalling</td>
<td>-- (70 Sets of Unanswered Questions)</td>
</tr>
</tbody>
</table>
34 == VA Cancer Policy [02] -------------- (Breast Cancer Screening Study)
34 == VA Burial Benefit [26] .. (Bill to Disinter Capital Crime Vet Remains)
35 == VA & Affordable Care Act [01] ------------------- (What to Do)
36 == VA Million Veteran Program [04] ---------- (197,000 Joined to Date)
37 == VA Claim Error Rate [04] ------------------------ (Accuracy Challenged)
38 == VA Court Testimony Policy ------ (Not Allowed for Private Disputes)
38 == VA Fraud, Waste & Abuse [80] ------ (Reported 15 thru 30 Sep 2013)
39 == Veterans Crisis Line -------------------------------------- (Overview)
40 == PTSD [150] ----------------- (Researchers Advance Treatment Studies)
41 == Reverse Mortgage Scams ------ (1300% Increase from 1999 to 2008)
42 == Ticket & Vacation Scams ----------------------- (How to Avoid)
43 == Medal of Honor Society Convention ---- (There is no Hero 101 Book)
45 == Medal of Honor Citations ------------------ (Antolak, Sylvester WWII)
47 == Vet Job Resume Writing --------------------- (Why Lying is Bad)
48 == Vet Jobs [126] --------------------- (Truck Driver Shortage Fuels Demand)
49 == Vet Hiring Fairs -------------------------- (1 Oct thru 15 Nov 2013)
50 == Vets Summer Sports Clinic ---------------- (6th Annual Event)
51 == Military History ----------------------- (WWII Kassel Mission Overview)
53 == Korean War Remembrances [01] ------ (Vets Brief M*A*S*H Cast)
54 == WWI 100th Anniversary ------------------- (Fast Approaching)
55 == WWII RCAF American Vets --------- (Search for KIA Relatives)
56 == WWII Pre War Events ------ (Spanish Civil War Hollywood Donation)
56 == WWII Vets 50 ------------------------ (Gravish, Joseph)
58 == POW/MIA [56] --------------------- (Identified 15 thru 30 Sep 2013)
61 == POW/MIA [57] ------ (National POW/MIA Recognition Day Tribute)
62 == POW/MIA [58] --------------------- (Accounting Efforts in Disarray)
62 == POW/MIA [59] ------------------ (Families Frustrated With JPAC’s Efforts)
63 == Spanish American War Image 30 ------------ (Surplus Tents)
63 == Saving Money ------------------------ (Funerals)
65 == Notes of Interest ----------------------- (15 thru 30 Sep 2013)
66 == Defense Health Agency [05] --------- (TMA Transition to DHA 1 OCT)
66 == TRICARE Supplemental Insurance [05] -------------- (Availability)
67 == TRICARE Use While Traveling [01] ----- (TRICARE Standard/Extra)
68 == Tricare Flu Shots [02] ------- (New Vaccine Gives Greater Protection)
69 == SSA Fraud, Waste & Abuse -- ($1.62B Improper Disability Payments)
70 == Medicare Fraud [130] -------------- (Disclosures 15-30 Sep 2013)
73 == Medicaid Fraud [94] ------------------ (Disclosures 15-30 Sep 2013)
73 == State Veteran's Benefits & Discounts -------- (New Mexico 2013)
74 == Military History Anniversaries -------------- (Oct 1–15 Summary)
77 == Military Trivia [83] ------------------- (Ruptured Duck)
78 == Tax Burden for California Retirees ------------ (As of Sep 2013)
80 == Aviation Art ---------------------- (Mission to Babo)
81 == Veteran Legislation 113th Congress --------- (As of 29 Sep 2013)
82 == Veteran Hearing/Mark-up Schedule --------- (As of 29 Sep 2013)
82 == Super Bowl XLVIII ---------------------- (Ticket Prices)
83 == Have You Heard? --------------------- (Why I like Marines)
84 == Military Lingo/Jargon/Slang ----------------- (018)
85 == Interesting Ideas ------------------------ (Key Rings)
Gold Star Parents & Families Day ➤ 29 SEP 2013

It's a club no one wants to join and a group that doesn't want any new members. But Gold Star parents and families say the bond they share with others who have lost a child or spouse to war is tighter than anything. "It is not a group you would willingly join, but we have all become very close because we know what the other feels," said Robyn Pannier, whose son, Phillip Pannier, 20, died in Iraq in January 2008 while serving with the 101st Airborne Division. Sunday 29 SEP, by Presidential proclamation, was Gold Star Mothers and Family Day, a holiday created by Congress in 1936 to honor those families who lost a loved one during war. It always falls on the last Sunday in September. The name comes from flags that families used to hang in their windows during World War I. A blue star represented a living serviceman, while a gold star was reserved for those who had fallen in battle. Last year, President Barack Obama changed the holiday to include Gold Star families as well. This year's proclamation reads:

“In our city centers and our bustling parks, monuments stand dedicated to visionary leaders and singular moments in the life of our Republic. But in empty seats at family dinners and folded flags above the mantle, we find the constant thread of our Nation's character -- the truth that America endures because it is home to an unbroken line of patriots willing to lay down their lives for the land they love. As we honor the men and women who gave their last full measure of devotion, we hold close the families left behind.

Most of us can only imagine the pain of a mother who loses a daughter, the husband who loses his partner, or the son who loses a father. Prepared to serve others at any cost, their loved ones exemplified the values of courage and selflessness that define our Armed Forces and fortify our Union. The families of the fallen embody that same character. Amid their sorrow, these homefront heroes support one another and lift up their communities. As our country seeks to understand the depth of their sacrifice, we draw strength and inspiration from their example.

On this day, we remember our commitment to the Gold Star mothers and families who carry on with pride and resolve despite unthinkable loss. We recall our sacred obligation to those who gave their lives so we could live ours. As a grateful Nation, we declare that we will never forget their sacrifice, and we renew our promise to build a future worthy of their devotion. We also recognize our countrymen and women who continue the fight, putting their lives on the line each day. Long after the battle is over, we will continue to give our military and Gold Star families the care and support they deserve -- in a listening ear, a comforting shoulder, a helping hand, and a moment given to keep alive the memories of their Soldiers, Sailors, Airmen, Marines, and Coast Guardsmen.

The Congress, by Senate Joint Resolution 115 of June 23, 1936 (49 Stat. 1985 as amended), has designated the last Sunday in September as "Gold Star Mother's Day."

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim September 29, 2013, as Gold Star Mother's and Family's Day. I call upon all Government officials to display the flag of the United States over Government buildings on this special day. I also encourage the American people to display the flag and hold appropriate ceremonies as a public expression of our Nation's sympathy and respect for our Gold Star Mothers and Families.
IN WITNESS WHEREOF, I have hereunto set my hand this twenty-sixth day of September, in the year of our Lord two thousand thirteen, and of the Independence of the United States of America the two hundred and thirty-eighth.

BARACK OBAMA

[Source: Stars & Stripes | Andy Kravetz | 27 Sep 2013 ++]

Korean War Veterans Memorial Update 01 ➤ Sculptor Wins Lawsuit

For most people, a stamp is worth a few dimes. For Frank Gaylord, however, it's worth $684,844. Seven years ago, the sculptor filed a lawsuit against the United States Postal Service for copyright infringement. He said the agency had used, without permission, a photograph of the Korean War Veterans Memorial in Washington, which Gaylord, 88, created, for a 37-cent postage stamp commemorating the 50th anniversary of the war. Last week, the U.S. Court of Federal Claims ordered the postal service to pay Gaylord $684,844 in damages. The payment has made the sculptor more money than the actual memorial he completed in 1995. Gaylord spent five years sculpting the 19 soldiers known as The Column. He received $775,000 to create the 19 steadfast soldiers in the 1990s, but kept only about $200,000 after expenses. The result was a war memorial that many feel is the most compelling on the National Mall.

The Korean War Memorial is located in Washington
In 2008, the court ruled in favor of the postal agency, stating that its image of the photograph constituted "fair use," but Gaylord's attorney won a reversal of that decision two years later. The six-figure payment reflects the amount of royalties Gaylord might have received from USPS sales of the commemorative stamp. The sum shatters the previous record for the largest stamp settlement ever paid by the postal service, a comparatively mere $5,000. The sculptor also launched a lawsuit against Marine John Alli, the photographer behind the photo that was used. The two parties in that case came to a settlement rather quickly, with Alli agreeing to give Gaylord 10% of all future royalties generated by that photo. This 10% royalty rate explains the $685K settlement — the courts decided on the amount after crunching numbers on how much the Postal Service had generated from its sales. The Postal Service says it is currently deciding whether to appeal this damages decision. [Source: GovExec.com | Marina Koren | 25 Sep 2013 ++]

******************************************************************************

**Kosovo Campaign Medal** ► **Transition to Armed Forces Expeditionary Medal**

The Defense Department has announced the transition of the Kosovo Campaign Medal to the Armed Forces Expeditionary Medal, effective Jan. 1, 2014. In a 19 SEP memorandum, Acting Undersecretary of Defense for Personnel and Readiness Jessica L. Wright stated that the KCM recognized the significant contributions of U.S. military personnel in support of Operation Joint Guardian since 1999 as part of the NATO-led Kosovo Force. "The contributions of U.S. military personnel have been integral to ending open hostilities and to reducing ethnic tensions, allowing for the dramatic reduction of force levels over the past decade," Wright noted. As smaller contingencies of U.S. forces continue to support Operation Joint Guardian and NATO headquarters in Sarajevo, the AFEM will accordingly recognize that support of operations in the Balkans, the memo states.

The AFEM area of eligibility mirrors that of the KCM, Wright explained, with the addition of Bosnia-Herzegovina, Croatia and Hungary. The eligible area also encompasses Serbian land and airspace including Vojvodina, Montenegro, Albania, Macedonia, and U.S. Naval vessels operating in the Adriatic Sea. The Department of Defense Manual 1348.33, Volume 2, "Manual of Military Decorations and Awards" contains specific eligibility criteria. [Source: AFPS | Amaani Lyle | 24 Sep 2013 ++]

******************************************************************************

**Retiree Appreciation Days Update 04** ► **3 OCT Thru 16 NOV 2013**
Retiree Appreciation Days (RAD) are a great source of information and services for retirees and their family members. RADs vary from installation to installation, but, in general, they provide an opportunity to renew old acquaintances, listen to guest speakers, renew ID Cards, get medical checkups and take advantage of lots of other retiree related services. Many RADs offer TRICARE Retiree Dental Plan (TRDP) info, health screenings and vaccinations. Some RADs include special events such as dinners, golf tournaments, presentations by Defense Finance and Accounting Services (DFAS) representatives, etc. For more information about the scheduled time a particular RAD will be held on the date(s) indicated, contact the Retirement Services Office (RSO) or Retired Activities Office (RAO) that's sponsoring the RAD.

Note: Due to budget constraints, some RADs may be cancelled or rescheduled. Also, the scheduled appearances of DFAS, TRDP and/or other reps may be cancelled. Before traveling long distances to attend a RAD, you should call the sponsoring RAO\RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS, etc., reps will be available. The latest RAD can be found at [http://www.hostmtb.org/RADLIST-2013.txt](http://www.hostmtb.org/RADLIST-2013.txt).

### RAD Schedule As of 29 September 2013

<table>
<thead>
<tr>
<th>Location</th>
<th>Date</th>
<th>RAO\RSO Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hurlburt Field, FL</td>
<td>3-4 October</td>
<td>850-884-5443</td>
</tr>
<tr>
<td>WI National Guard - Ft McCoy, WI</td>
<td>4-5 October</td>
<td>608-388-3716 (Note 1)</td>
</tr>
<tr>
<td>Fort Campbell, KY</td>
<td>5 October</td>
<td>270-798-5280</td>
</tr>
<tr>
<td>Misawa AB, JA</td>
<td>5 October</td>
<td>0176-77-4428</td>
</tr>
<tr>
<td>Schofield Barracks, HI</td>
<td>5 October</td>
<td>808-655-1514\1585 (Note 2)</td>
</tr>
<tr>
<td>Whiteman AFB, MO</td>
<td>5 October</td>
<td>660-687-6457</td>
</tr>
<tr>
<td>Fort Detrick, MD</td>
<td>10 October</td>
<td>301-619-9948</td>
</tr>
<tr>
<td>JB Myer-Henderson Hall, VA</td>
<td>11 October</td>
<td>703-696-5948</td>
</tr>
<tr>
<td>Carlisle Barracks, PA</td>
<td>12 October</td>
<td>717-245-4501</td>
</tr>
<tr>
<td>Fort Carson, CO</td>
<td>12 October</td>
<td>719-526-2840</td>
</tr>
<tr>
<td>JB Ellington Field-Houston</td>
<td>12 October</td>
<td>210-221-9004</td>
</tr>
<tr>
<td>Little Rock AFB, AR</td>
<td>12 October</td>
<td>501-987-6095 (Note 3)</td>
</tr>
<tr>
<td>Fort Riley, KS</td>
<td>18 October</td>
<td>785-239-3320</td>
</tr>
<tr>
<td>Vicenza, Italy</td>
<td>18 October</td>
<td>0444-71-7262</td>
</tr>
<tr>
<td>Redstone Arsenal, AL</td>
<td>18-19 October</td>
<td>256-876-2022</td>
</tr>
<tr>
<td>Aberdeen Proving Ground, MD</td>
<td>19 October</td>
<td>410-306-2320</td>
</tr>
<tr>
<td>Fort Gordon, GA</td>
<td>19 October</td>
<td>706-791-2654</td>
</tr>
<tr>
<td>Fort Meade, MD</td>
<td>19 October</td>
<td>301-677-9603</td>
</tr>
<tr>
<td>Camp Humphreys, KOR</td>
<td>19 October</td>
<td>010-3176-1696</td>
</tr>
<tr>
<td>Fort Sam Houston, TX</td>
<td>19 October</td>
<td>210-221-9004</td>
</tr>
<tr>
<td>NAS Pensacola, FL</td>
<td>19 October</td>
<td>850-452-59905991</td>
</tr>
<tr>
<td>Redstone Arsenal, AL</td>
<td>19 October</td>
<td>256-876-2022</td>
</tr>
<tr>
<td>Offutt AFB, NE</td>
<td>20 October</td>
<td>402-294-45662590 (Note 4)</td>
</tr>
<tr>
<td>USAG Benelux</td>
<td>21 October</td>
<td>0032-65-44-7267</td>
</tr>
<tr>
<td>Kaiserslautern/Ramstein, GER</td>
<td>22 October</td>
<td>0631-411-8838</td>
</tr>
<tr>
<td>Stuttgart, GER</td>
<td>23 October</td>
<td>07031-15-3442</td>
</tr>
<tr>
<td>Ansbach, GER</td>
<td>24 October</td>
<td>0981-183-3301</td>
</tr>
<tr>
<td>Fort Rucker, AL</td>
<td>25 October</td>
<td>334-255-9124</td>
</tr>
</tbody>
</table>
Grafenwoehr, GER 25 October 09641-83-8539
Wright-Patterson AFB, OH 25 October 937-257-3221
Keesler AFB, MS 25 October 228-376-8111
Fort Hood, TX 25-26 October 254-287-5210
Arizona ARNG - Phoenix, AZ 26 October 602-267-2545
Army in Europe/Wiesbaden, GER 26 October 0611-705-5338
Fort Hamilton, NY 26 October 718-630-4552
Fort Leavenworth, KS 26 October 913-684-2425
Fort Polk, LA 26 October 337-531-0402
JB Anacostia-Bolling, DC 26 October 202-767-5244
JB McGuire-Dix-Lakehurst, NJ 26 October 609-562-2666
Robins AFB, GA 26 October 478-926-0193 (Note 5)
Rock Island Arsenal, IL 26 October 563-322-4823
JFTB Los Alamos CA (CoF Event) 27 October 562-598-6659 (Note 6)
Moody AFB, GA (Retiree App Week) 27 Oct-2 Nov 229-257-3209
Fort Benning, GA 1 November 706-545-1805
Fort Knox, KY 1-2 November 502-624-1765
Luke AFB, AZ 1-2 November 623-856-3923 (Note 7)
Buckley AFB, CO 2 November 720-847-9213/6693 (Note 8)
Daegu, KOR 2 November +82-2-7913-3735
JB Elmendorf-Richardson, AK 2 November 907-384-3500
JEB Little Creek, VA 2 November 757-462-7563/8863
Moody AFB, GA 2 November 229-257-3209
Navy Region SW-San Diego, CA 2 November 619-556-8987 (Note 9)
Tyndall AFB, FL 2 November 850 283 2737 (Note 10)
Richland, WA 8 November 509-376-7588 (Note 11)
Guam - Joint Region Marianas RAD 16 November 671-366-2574 (Note 12)
Indianapolis, IN 16 November 502-624-1765 (Note 13)
Yongsan, KOR 16 November 02-7913-3735

NOTES
=====
1. The 25th Retiree Appreciation Day, sponsored by the Wisconsin National Guard Retiree Council will be held on Friday and Saturday, October 4-5, 2013, at the Wisconsin Military Academy, 90 South 10th Street, Fort McCoy, Wisconsin. Registration form and other info are available at E-Mail: widma.retiree@wisconsin.gov and online at http://dma.wi.gov/dma/council/Retiree_Appreciation_Day.pdf.

2. Schofield Barracks RAD will be held at Fort Shafter. For list of scheduled events, speakers, registration info, etc., please view the Retiree Bulletin at http://www.garrison.hawaii.army.mil/dhr/rso/2013RetireeBulletin.pdf or contact Schofield Barracks RSO at 808-655-1514, E-Mail: usaghi.dhr.rso@mail.mil

3. Retiree Appreciation Day takes place in the Thomas Community Activity Center on Little Rock Air Force Base, Ark., 8 a.m. to 1 p.m., Oct. 12. Exhibitors and vendors will be on hand for the event. For more information, call the Retiree Activities Office at 501-987-6095, or send email to john.heffernan.2@us.af.mil.

4. Offutt AFB RAD will be held at the Offutt Field House on October 20, 2013. Presentation of the Colors and singing of the National Anthem will kick off the event at 8:45 a.m., followed by welcome remarks by the base commander. The day's activities will conclude at 1 p.m. The RAD is tailored to update you on your rights, benefits and privileges as retirees through a variety of information booths from base representatives and local support
agencies. These will include: TRICARE, VA, Offutt Airman and Family Readiness Center, Casualty/Survivor Benefits, Notary services for powers of attorney, RAO, and Flu shots/immunizations (available on a first-come, first serve basis). Bldg. "C" will be open for replacement identification cards and the legal office will provide wills and legal counsel. Buses will provide transportation to these off-site services. (NOTE: If you are planning on getting a will or power of attorney prepared, please use the Legal Assistance website https://aflegalassistance.law.af.mil to streamline the process.) For more information contact the Retiree Activities Office at 402-294-2590, Monday-Friday, 9 a.m. - 1 p.m., or visit http://www.offutt55fss.com/component/k2/item/76-retiree-corner

5. The Robins AFB RAD will include a pay-as-you-go breakfast at the Wynn Dining Facility starting at 0630. At 0830, registrations will be held at the Heritage Club. At 0915 the morning’s briefings will begin with an Invocation, Pledge of Allegiance, and the National Anthem. Representatives from the Pharmacy, Shot Clinic, Security Forces, and Tricare are expected to be available at the RAD. We hope to be able to give flu shots and wellness checks during the afternoon session. If you would like to have reps from other agencies be available at the briefings, please contact the Robins RAO at (478) 926-0193 or E-Mail: robins.rao@gmail.com. The briefings should be over by 1200 and we will break for lunch. The afternoon session will include vendor tables from downtown as well as on base to include The Exchange, Commissary, Health and Wellness Center, and many more. We will also have the drawings for the door prizes to be given away between 1300 - 1500 hours.

6. The annual Wings, Wheels and Rotors event will take place on Sunday, October 27, 2013 at the Joint Forces Training Base at Los Alamitos from 0900 to 1600. Hundreds of collective automobiles and nearly as many airplanes and helicopters will be exhibited. Some planes will be available for you to take a flight in. Vintage civilian and military air planes as well as newer military aircraft including the huge C-17 cargo transport will also be available. There will be stage entertainment and many refreshment stands, some with seating in the shade. Plenty of parking is available, including handicap spaces close to the activity. Visit www.wwrexpo.net for more details or contact Los Alamitos Area Chamber of Commerce, 3231 Katella Ave. Los Alamitos, CA 90720, Phone: (562)598-6659, Fax 562-598-7035 E-Mail: info@losalchamber.org


8. The Northern Colorado Retiree Activities Office is having its Retiree Appreciation Day at Buckley Air Force Base in the Leadership Development Center (Bldg.1032) 9 a.m. to 2 p.m. on Nov. 2. Doors open at 8:30 a.m. and the program begins at 9. Exhibits and organizational displays will be available 10 a.m. to 2 p.m. For more information, call 720-847-9213/6693, or send email to david.colella.2@us.af.mil.

9. Annual Military Retiree Seminar and Resource Fair. The event will start at 0800 and will end at 1330. This year the Seminar will be held at "Four Points Sheraton Hotel, located at 8110 Aero Drive, San Diego, CA 92123." You may contact the Retired Activities Office at EMail: rao@navylifesw.com and CNRSWRAO@navy.mil or Phone: (619)556 8987 for additional information.

10. RAD will begin at 0900 until 1300, Tyndall AFB Exchange/Commissary Mall complex.

11. The Richland, WA Retiree Activities Office (a satellite of Fairchild AFB RAO) will be holding a Retiree Information Day on Nov. 8, 2013 in the auditorium of the Richland Federal Building. This is a Retiree Information Day, not a Retiree Appreciation Day, because we do not have a military base. The closest base is Fairchild AFB.
approximately 150 miles away. Those who are interested please call our office at (509) 376-7588 or 509-528-6348 (Cell). E-Mail: MILITRAO@rl.gov

12. Joint Region Marianas RAD will be held at Andersen Air Force Base, GU, Coral Reef Fitness Center Gym. Registration via email at retireeappreciation@outlook.com. For more info and current updates, keep in touch with Guam RAO on Facebook page at www.facebook.com/GuamRAO or call 671-366-2574.

13. Indianapolis RAD will be held at old Fort Ben Harrison.

[Source: http://www.hostmtb.org/RADLIST-2013.txt 29 Sep 2013 ++]

Retirement Home Chain Lawsuit Update 01 ► Oregon DOJ Investigation

A Lake Oswego-senior living company will pay from $750 to $3,500 or more in restitution to 163 veterans following an investigation by the Oregon Department of Justice into the company's marketing and rent collection practices. The state said privately owned Holiday Retirement agreed to the payment after the state looked into what it described as "alleged unlawful marketing of senior housing to veterans." The Justice Department said Holiday also would pay $200,000 to the Oregon Department of Justice Protection and Education Account and $95,000 toward DOJ's attorney's fees. Separately, Holiday also donated $50,000 to the Oregon Veterans' Home, operated by the Oregon Department of Veterans Affairs.

The Justice Department also cited the practices of Robert E. Elhard Jr., an outside advisor who promoted the veterans benefit program to potential Holiday residents. Under the terms of the agreement announced 22 SEP, Elhard is permanently banned from "soliciting or providing financial services to Oregon veterans." Elhard has given seminars on government pension benefits for veterans at Rock Creek Independent Living, a Holiday community in Hillsboro. The Justice Department said they denied wrongdoing, but cooperated with the state's investigation. "It is unconscionable under Oregon law to take advantage of seniors," Attorney General Ellen Rosenblum said in a prepared statement. "After the many sacrifices senior veterans have made for our country, no group is more deserving of respect and fair treatment." The state investigation started after the Justice Department received complaints about Elhard from residents of the Rock Creek facility and from volunteers with the Oregon Department of Veterans Affairs. The investigation then expanded to examine all 14 of Holiday's Oregon facilities. The state's announcement follows by about three weeks the filing of a lawsuit by a group of four veterans or widows charging the company with luring them into housing arrangements with predatory sales practices, misrepresenting a government housing assistance program, then moving aggressively to collect rent from them.

In the complaint in Multnomah County Circuit Court, the four residents said they lived in three different Holiday communities: Parkrose Chateau in Portland, Rock Creek in Hillsboro and Vineyard Place in Milwaukie. The four said they each were offered an arrangement to defer their rent benefits until they qualified for assistance under the U.S. Department of Veterans Affairs "Aid and Attendance and Housebound" pension assistance program. Each agreed to move in after being assured by persons associated with Holiday that they would qualify for the pension assistance. In each case, they have not received such a benefit, and in each case, Holiday presented them with bills for unpaid rent, in one case for more than $16,000. A couple of the plaintiffs borrowed money at high rates of interest to pay Holiday's bills. The company has not responded to the complaint, said Andrea Ogston of Legal Aid Services of Oregon, who filed the complaint on behalf of the four residents.

The company says it owns more than 300 retirement communities in the United States and Canada, including 14 in Oregon and 16 in Washington. The company's website touts its commitment to military veterans, noting that
about 12,000 live in Holiday communities. It says Holiday hosts multiple events dedicated to veterans, contributed $1.2 million to Outward Bound for Veterans in 2011, renewing that pledge this spring, and is a founding partner in the Veteran’s History Project, which compiles personal accounts of war. [Source: The Oregonian | Mike Francis | 24 Sep 2013 ++]

Military Lodging Update 03 ► Year-Round Escapes at a Fraction of the Cost

If you're mourning the end of summer – and with it, the annual vacation season – take heart that military lodging facilities remain open for business, offering year-round escapes at a fraction of the cost of commercial hotels. Now might be the perfect time for qualified fun seekers to use their military, retiree or Defense Department identification cards to book lodging at one of hundreds of military-owned accommodations all over the world. The facilities range from standard hotel rooms on military installations to campgrounds and recreational vehicle parks to luxury armed forces recreation centers in Garmisch, Germany; Honolulu; Seoul, South Korea; and Walt Disney World in Orlando, Fla. Generally speaking:

- Each service, including the Coast Guard, runs its own lodging program for official travelers and offers up empty rooms on a space-available basis to leisure travelers from every branch. They also operate facilities geared specifically for recreational guests.
- Every service runs its own reservation system, and rules about who can stay in the facilities vary slightly among them. But for those willing to do a little homework, military lodging can open doors to affordable year-round getaways.

Susan Langless, who oversees the Navy's lodging facilities, said they typically save guests about 40 percent compared to civilian hotels. Those looking for "big city" vacations can check into Navy Lodge hotels in the Seattle and San Francisco areas, as well as San Diego and New York, she said. However, travelers longing for a relaxing beach getaway can visit one of Navy Lodge's beach destinations. For a Gulf Coast vacation, for example, they can check out a Navy Lodge in Gulfport, Miss., or Pensacola, Fla. Meanwhile, the Navy Getaways program features accommodations at 49 sites around the globe. That includes more than 2,600 recreational vehicle spots, tent sites, cottages, cabins, townhomes and resort-style vacation rentals. Among them is Navy Getaways Pacific Beach Resort and Conference Center in Washington, offering three-, four- and five-bedroom cottages, hotel suites, an RV spot and campground. Not only are these facilities affordable, Langless said, but they also are "great places to stay and relax."

Many of the military accommodations are considered "best-kept secrets" by their guests For example, the Army morale, welfare and recreation program features the popular Seward Military Resort on Alaska's Kenai Peninsula, reported Debbie Martin, the Army's chief of hospitality programs. Guests can choose from a variety of accommodations as they enjoy world-class fishing, spectacular glaciers, and abundance of wildlife and recreational opportunities galore. Also, in addition to the luxurious Hale Koa Armed Forces Recreation Center in Honolulu, the Army operates the Pililaau Army Recreation Center on Oahu's Leeward Coast and the Kilauea Military Camp mountain resort on Hawaii's Big Island. Bob Vogt, division director for Army Installation and Management Command's soldier and community recreation division, said he is particularly fond of the cabins Army MWR operates on Torii Station Army Base in Okinawa. He described the Torii Beach location as "one of the most beautiful beachfront locations anywhere in the world." Within the continental United States, the Army MWR program manages Lake of the Ozarks Recreation Area in Missouri, which features lakefront cabins and motel rooms, along with boat and jet ski rentals. "America's Army and other eligible patrons should use Army Lodging, because it provides them with conveniently located, high-quality lodging and hospitality services at an affordable price," Vogt said.
The Army Morale, Welfare and Recreation program features comfortable cabins as well as camping hours at Torii Station Army Base on Okinawa's Yomitan Peninsula.

The Marines Corps' network of recreational facilities includes villas, cabanas and cottages at Kaneohe Bay, Hawaii. The Del Mar Beach Resort, near Camp Pendleton, Calif., is a luxury oceanfront resort spanning pristine beaches and spectacular views of the Pacific, and a host of other amenities. Travelers also might want to check out the Big Bear Recreational Facility, a hidden retreat in the heart of the San Bernardino Mountains. Run by the Marine Corps, it offers affordable camping and lodging facilities for active duty, retired military personnel, reservists, DOD employees and their authorized family members.

In addition to hotels on many Air Force bases, Air Force Personnel Center's services directorate features more than two dozen recreational areas worldwide. Ramstein Inns on Ramstein Air Base in Germany is directly across the street from the passenger terminal, and at the front door to many of Germany's most popular destinations. The Nellis Inn on Nellis Air Force Base, Nev., is convenient gateway to the Las Vegas attractions. Peterson Air Force Base's inn provides easy access to Colorado Springs, Colo., and the Rocky Mountains. Members interested in visiting the mid-Atlantic coast can check out the Fort Fisher Air Force Recreational Area in Kure Beach, N.C., which provides visitors easy access to the Cape Fear River and the Atlantic Ocean, Paige Hughes of the Air Force services directorate reported. Those who prefer the mountains and canyons of the western United States can visit Farish Air Force Recreation Area outside Colorado Springs, Colo., or Fort Tuthill Air Force Recreation Area near Flagstaff, Ariz., with easy access to the Grand Canyon. Those stationed in the Pacific can enjoy recreational areas in Hawaii, Okuma Air Force Recreation Area on Okinawa, Japan, and Tama Air Force Recreation Area on the main island north of Tokyo.

Visitors traveling with a recreational vehicle have even more options available, Hughes said. With more than 60 family camps to choose from, they can find facilities near San Antonio, Charleston, S.C., and other popular cities, or close to Florida Panhandle beaches. Even travelers familiar with the Defense Department's vast network of accommodations might forget to explore those offered by the Coast Guard. Those facilities include the Petaluma Lake RV Park, on a small lake in California's Sonoma County. U.S. Coast Guard Station Marathon offers four cottages in the heart of the Florida Keys. And to the northeast, the Coast Guard offers summertime lodging at a former lifeboat station on Cuttyhunk Island, Mass., now converted into a house with two apartments.

"Look at MWR recreational lodging opportunities when planning your vacation," Vogt advises military travelers. "All services offer low-cost options from campsites, cabins to small lodges. "It's a potential cost saving to you and your family -- and it allows MWR to continue to offer reduced rates on programs and services at locations across the U.S. and in overseas locations." For more details about recreational lodging options, visit the service morale, welfare and recreation websites http://www.armymwr.com/travel/recreationcenters or the Defense Department's lodging website http://www.dodlodging.net/info.aspx. [Source: American Forces Press Service | Donna Miles | 19 Sep 2013 ++]
Kentucky Vet Home Update 01 ► Radcliff Veterans Center to Open JUN 2015

Construction is under way on the Radcliff Veterans Center, a nursing facility being built in a region that's home to Kentucky's largest concentration of veterans. Gov. Steve Beshear toured the site on 18 SEP. The facility will provide 120 veterans with a private room and bath and family-style living room, dining room, kitchen and patio. A separate building will be used for recreation, physical therapy and other services. Construction began in July and the facility is scheduled to open in June 2015. It is being paid for with a $21.4 million grant from the U.S. Department of Veterans Affairs and $18.6 million from the state of Kentucky. The U.S. Department of Defense donated 194 acres from Fort Knox for the facility. It will be Kentucky's fourth such facility for elderly veterans. The others are located at:

- Thomson-Hood Veterans Center 285-bed facility, 100 Veterans Drive, Wilmore, Kentucky 40390 (859) 858-2814, toll free (800) 928-4838, TTYS (859) 858-4226 opened 18 August 1991.
- Western Kentucky Veterans Center 120-bed facility, 926 Veterans Drive, Hanson, Kentucky 42413 (270) 322-9087, toll free (877) 662-0008, TTYS (270) 322-9752 opened 14 March 2002. Situated on 33 acres of farmland 5 miles north of Madisonville.
- Eastern Kentucky Veterans Center 120-bed facility, 200 Veterans Drive, Hazard, Kentucky 41701 (606) 435-6196, toll free (877) 856-0004, TTYS (606) 435-6203 opened 21 March 2002.

Each facility offers a wide array of important services for the convenience, comfort and well-being of the veteran residents. These include: Physician services, 24-hour nursing care, Physical therapy, Pharmaceutical services, Laboratory services, Library on site, Gift shop, Occupational and speech therapy, Arts and crafts, Activities 7 days per week, and Dementia/Alzheimer's care. Wireless Internet is available.

Admission Criteria. Must be a veteran with an other than dishonorable discharge, a current resident of the Commonwealth, and in need of nursing care. Prior to admission, each application is reviewed to ensure that medical needs of the veteran can be met. No individual shall be denied admission based on the grounds of race, color, handicap, age, gender, religion, national origin or HIV status. Application available online at: http://veterans.ky.gov. Residents are charged a reasonable monthly fee based on the veteran’s ability to pay and disability compensation. Call the Admissions Coordinator for the home in which you are interested for more detailed information concerning costs associated with this long-term care service.

Disaster Preparedness Update 03  ►  How to Find Healing Support

Exposure to natural disasters — hurricanes, tornadoes, floods, fires — and manmade disasters — shootings, workplace violence and war — may place a tremendous burden on our resilience, self-esteem and ability to survive a disaster. Psychology provides us with an understanding of how we might cope with some of these feelings. For example, it’s normal to experience a wide range of emotional, behavioral and psychological reactions to trauma. Feelings of helplessness, anger, fear and sadness are expected, and allowing yourself to experience these feelings is necessary for healing. Over time, these feelings will begin to fade, but keep in mind grieving is a process that may take months or a year, or more, to work through. It isn’t something that can be rushed. However, there are things you and your loved ones can do to encourage healing:

- **Connect with others.** It’s important to seek comfort and support during this tough time. Check in with family members and friends to let them know you’re OK — expressing your feelings to those close to you can facilitate your recovery and strengthen your resilience. Take advantage of a support or activity group — they help cultivate a sense of belonging. Connecting with others reaffirms that we’re not alone in our struggles.

- **Think and act positively.** No doubt disasters and negative experiences are stressful and can leave us feeling pretty low. But, research suggests that even negative and painful experiences can lead to positive change. It’s referred to as post-traumatic growth or more commonly, the “silver lining” in a bad situation. The intent of focusing on post-traumatic growth isn’t to minimize the impact of the disaster or emotional pain from it, but to refocus our attention to look for positive outcomes. We all have strengths and coping skills to call on in difficult times — it helps to remind ourselves of this. One way to reclaim your sense of power or feel stronger is by helping others — try providing comfort to someone else or volunteering your time.

- **Stay informed.** Lack of knowledge and information leads to more anxiety followed by a greater sense of helplessness and increased frustration. Although we cannot solve everything or improve things instantly, staying informed and gathering information about an event helps us cope and strengthens our resilience. However, protect yourself and your loved ones from unnecessary and excessive exposure to news about the trauma and reminders of the event.

- **Establish some normalcy.** Getting back to our normal routine as much as possible or establishing a “new normal” helps to minimize traumatic stress, anxiety and hopelessness. It gives us a sense of control, even when faced with great odds. To the extent possible, keep occupied with regular activities — read, watch a movie, cook or play with your kids — so you’re not dedicating all your energy and attention to the traumatic event.

Everyone has different needs and ways of coping. It’s important to recognize that, although we cannot control what happened, we can control our response. Keep the above tips in mind to help minimize the impact of a traumatic event on your emotional and psychological health. If you need additional support there are a number of resources available. Click on the following as needed:

**Resources:**
- Managing Your Distress in the Aftermath of a Shooting
- Restoring a Sense of Safety in the Aftermath of a Mass Shooting: Tips for Parents and Professionals
- Restoring a Sense of Well-Being in Children after a Traumatic Event: Tips for Parents, Caregivers and Professionals
- Recovery in the Aftermath of Workplace Violence: Guidance for Workers
- Recovery in the Aftermath of Workplace Violence: Guidance for Supervisors
Space “A” Travel Update 17  ► Budget Minded Traveler’s Benefit

Fantasizing about an exotic getaway but finding yourself strapped for cash? A "Space-A" seat aboard a military aircraft might be just your ticket to that vacation of your dreams. Military owned or contracted aircraft fly to more places than many people realize, even to areas without U.S. military installations. When all mission-related passengers and cargo are accommodated, empty seats are offered up to eligible passengers on a space-available basis. Last year, almost 215,000 service members, military family members and retirees took advantage of these "Space-A" flights all over the world, according to Air Force Master Sgt. Chris Alexander of Air Mobility Command's passenger policy and fleet management branch. They flew stateside at no cost on military planes and paid just $3.90 for a seat on a commercially chartered flight, Alexander reported. Those on international flights paid $17.20 or less to cover the cost of head taxes and federal inspection fees.

The travelers didn't require high-placed contacts or insider information -- just a basic understanding of how the system works. In general, active-duty members and retirees and their families can fly Space-A between Army, Navy, Air Force, Marine Corps and Coast Guard facilities around the world. Flights also are available from the Seattle-Tacoma and Baltimore-Washington international airports. Seats are offered to Space-A passengers only after all official-duty passengers and cargo have been accommodated, Alexander emphasized. Once those requirements are met, empty seats are offered to any qualified Space-A traveler. They may get a standard seat on a contracted commercial aircraft. But in other cases, it might be a backward-facing seat on a C-5 Galaxy aircraft or a jump seat.
on a C-130 Hercules cargo plane or KC-135 Stratotanker, or anything in between, Alexander said. Passengers with a sense of adventure willing to try Space-A travel can sign up at the terminal they plan to fly from in person, online or by email or phone and stay on the roster for up to 60 days or, if applicable, until their military leave expires. It's possible to sign up for more than one destination, and at more than one terminal to improve the chances of getting a seat.

When passengers register, they get assigned to a passenger category that designates their place in "line" for a seat. Space-A may be the one instance in which rank doesn't have its privilege. Seats are offered on a first-come, first-served basis, depending on a Space-A passenger's travel category and date and time they registered.

- First priority, Category 1, goes to active-duty service members and their accompanying family members on unfunded emergency leave.
- Category 2 is assigned to those on environmental morale leave.
- Category 3 is for members and their families on ordinary leave or in a house-hunting status in conjunction with a permanent-change-of-station move.
- Category 4 goes to unaccompanied active-duty family members on environmental and morale leave.
- Category 5 is assigned to unaccompanied family members and service members on permissive temporary duty.
- Category 6 goes to military retirees, reservists, National Guard members and ROTC cadets.

Once official mission requirements are met, the likelihood that any would-be traveler gets a Space-A seat depends on a multitude of factors, Alexander said. Some air terminals have more flights than others, and larger commercially contracted aircraft tend to have more seats than cargo planes. Timing is an important factor, too, he said. During the summer months, when many military families are making PCS moves or vacationing, Space-A seats fill up quickly. In Germany, for example, an aircraft with 100 or more available seats may fill up with travelers in Categories 1 to 3 alone, Alexander said. Yet, Alexander said, retirees, who are in the lowest-priority group for Space-A seats, are big fans of the program and frequently get seat assignments. Many make a point of learning how the system works and avoid the busiest travel times so they are more likely to get a seat, he said. AMC, which enforces the policies for the Space-A program, spells out the details of Space-A travel on its website http://www.amc.af.mil/amctravel/index.asp. The site, including a downloadable Space-A handbook, is updated regularly.

The command's Facebook page https://www.facebook.com/pages/AMC-Space-A-Travel/338024229564691 provides travelers the most current information possible to help them plan better than ever before and to answer any questions they might have, Alexander said. The site offers 72-hour flight schedules that are updated daily. One of its newest features is a Space A "roll call report." It provides information about seats provided to Space-A passengers within the previous 24 hours, including the latest date and time they signed up and which travel category they had been assigned. AMC introduced the feature as part of its efforts to give travelers more predictability, but works closely with its operational security team to make sure it's not divulging too much information that could tip off potential adversaries, Alexander said.

Admittedly, Space-A travel can be a gamble. Many people have heard horror stories about seemingly endless waits for empty seats on outgoing flights, wasted leave days and destinations never reached. Passengers are cautioned to be prepared to buy a return flight on a commercial aircraft, as well as meals and lodging, if they find themselves unable to secure a Space-A flight home. But trends show that many travelers are willing to sacrifice some of their leave for a free or almost-free seat on an unfilled military contract aircraft. Alexander attributes it to higher ticket prices on commercial aircraft and more awareness across the military about Space-A travel opportunities. "People say, 'Wow, this is a great service, and I am going to use this, because it is one of my benefits,'" Alexander said. "As long as you have an open mind and you are educated on the processes and you have some time available, Space-A can definitely work well in your favor." [Source: AFPS | Donna Miles | 17 Sep 20133 ++]
Wounded Warrior Project ▶ Track Program Smoothes Transition

TRACK is the first education center in the nation specifically for Wounded Warriors with facilities located in Jacksonville, Florida and San Antonio, Texas. The 12-month program gives warriors a jump-start on meeting their educational goals, while also supporting goals around personal health and wellness, mental health and career development. TRACK students enter as a team, or cohort, and continue through the program together, offering the ideal environment for students at all ability levels, including those who might not have been successful in traditional academic settings in the past. TRACK students support one another during their journey and leave the program with the skills and supports necessary to continue their education and/or enter the civilian workforce.

One of the TRACK’s students, Zachary Dunn, is nearly 10 years and 7,000 miles away from the day his life nearly ended. It was a mercifully cool morning in April 2004 in a town called Fallujah. The 19-year-old Lance Cpl. Dunn, a Marine infantryman from Kansas City, Mo., was riding in the back seat of a Humvee as part of a Iraq combat patrol. The patrol was on its way back to base using the same road it had left on, a tactic soldiers soon learned to avoid. “I don’t remember hearing the blast,” Dunn, now 29, said. “It happened that quick. All I remember was waking up on the bed, found out my Kevlar was off, reached up and felt a handful of blood.” Suffering from shrapnel wounds all over his head and upper body from the roadside bomb blast, Dunn was shipped back to the States to recover and was medically discharged from the Marines the following year.

The years that followed were “an up-and-down ride,” Dunn said. Physically he had a traumatic brain injury, numbness in his extremities and pain that made it hard to stand for long periods. Mentally he suffered from bouts of depression, anxiety and post-traumatic stress. To make matters worse, there were not many resources for wounded veterans in a country just beginning to come to grips with the physical devastation wrought by the War on Terrorism. But in 2007 Dunn found the Wounded Warrior Project and in 2012 began its TRACK program. The program, which started in 2008 in Jacksonville, guides the men through their first year of college life and facilitates the transition from combat soldier to student. For many combat veterans, the experience of going from a war zone to a college classroom can seem daunting to say the least, Dunn said. “We want to smooth the transition,” Chris Rick, the manager of TRACK, said. “We want to provide them with the skills to be able to sit next to an 18-year-old that has no life experience and is whining about this, that and the other thing.”

About 15 veterans are accepted for TRACK each semester and 92 have graduated so far. Their move to Jacksonville, and home after graduation if they choose, is paid for by U-Haul. But up to 80 percent of graduates do stay in Jacksonville, Rick said. They are given a stipend while in the program and provided housing. The TRACK center, at 7020 AC Skinner Parkway, serves as a headquarters, classroom, gym and hangout where two of their first college classes are taken with their fellow warriors taught by Florida State College at Jacksonville professors. Toward the end of the course, the men work a paid internship at a Jacksonville business related to their chosen field of study. Their physical demands are met by a personal trainer who works to rebuild their bodies. A mind trainer of sorts also is on staff. Lisa Grossman, an employee of APEX Performance, trains them to focus their minds for peak performance during what could be stressful situations like crowds and college exams. It’s much like the football kickers APEX also trains. Part of the program’s donations even come from fines against New York Giants players, courtesy coach Tom Coughlin. It has been a game changer for many veterans, “a complete 180 from my life before,” Dunn said. For more info on TRACK go to http://www.woundedwarriorproject.org/programs/track.aspx. [Source: The Florida Times-Union | Clifford Davis | 14 Sep 2013 ++]

*********************************************************
Car Insurance Update 02  ►  Usage-Based Insurance

More Americans say they’re willing to be spied on – if it reduces their auto insurance rates. Of the more than 2,000 consumers surveyed for LexisNexis Risk Solutions (http://www.lexisnexis.com/risk/newsevents/press-release.aspx?id=1376645719566229) half said they’d sign up for usage-based insurance if they’d save at least 10 percent on their premiums. That comes at a time when the average auto insurance premium soared by $153 between 2012 and 2013, according to a study by J.D. Power. Not all insurers offer usage-based or pay-as-you-drive auto insurance programs, or they may only offer them in certain states, so you may have to check with a number of insurance companies to find one that has what you want. The LexisNexis survey found that more than a third of consumers would be willing to switch companies if they could save at least 10 percent on their premiums. While big savings are possible with pay-as-you-drive – some insurers tout discounts of up to 50 percent – there’s no guarantee you’ll save that kind of cash. The sweet spot in savings comes to someone who doesn’t drive a lot, drives safely, and stays off the road in the middle of the night. Some things to know if you are considering obtaining usage-based insurance:

- **How it works** - Programs such as Progressive’s Snapshot send you a device that plugs into your vehicle’s onboard diagnostic port, which is usually located beneath the steering column. It then records information on your mileage and driving habits and sends them to your insurance company. State Farm’s Drive Safe & Save program uses your auto’s OnStar, In-Drive or Sync communication system to collect your driving information.

- **What it looks at** - What’s taken into account when setting your discount depends on the auto insurance company. Along with looking at how much you drive, some insurers are interested in seeing how you drive and when you drive. Allstate says you should benefit the most from its Drivewise program if you drive no more than 12,000 miles a year. You could still see some cost savings if you drive 12,000 to 15,000 miles each year. (Your insurer may already provide a discount if you drive less than 12,000 a year. Call and ask.) Besides tracking mileage, insurers may check to see if you brake hard, if you make jack-rabbit starts, if you speed, or if you routinely drive late at night or in the wee hours of the morning.

- **How much can you save?** Like everything auto insurance-related, discounts vary from person to person and state to state. State Farm promises a discount of up to 50 percent with its Drive Safe & Save program. With Allstate’s Drivewise program, you’ll get a 10 percent discount when you sign up, but the full discount won’t kick in until your policy renews. At that time, you can save up to 30 percent on your rates. Progressive also offers you an unspecified initial discount when you try Snapshot, and the complete discount after your information has been collected for five months.

- **What can happen to your information?** While the insurance companies that have pay-as-you-drive programs make assurances that your driving data is safe from prying eyes, there are still privacy concerns about how the information might ultimately be used. Check out what Brent Hunsberger wrote in The Oregonian at http://www.oregonlive.com/finance/index.ssf/2013/03/pay-as-you-go_car_insurance_tr.html

- **Can others get the information?** Law enforcement certainly can, and the information could be sought as part of a civil lawsuit.

Despite those privacy concerns, industry experts predict 20 percent of consumers will have usage-based insurance in the next five years, according to the National Association of Insurance Commissioners. Go to http://www.youtube.com/watch?feature=player_embedded&v=1oNadfXqw34#t=52 to view a video on this subject which shows the plug-in device. [Source: MoneyTalksNews | Susan Ladika | 16 Sep 2013 ++]
Integrated Disability Evaluation System ▸ 295-day goal

Have you ever heard of DoD’s Disability Evaluation System (DES) or Integrated Disability Evaluation System (IDES) and wondered what, exactly, it is? Or why it matters to you? DoD’s disability evaluation process provides disability compensation for Service members who are injured or become ill in the line of duty and are no longer able to perform their duties. Dating back to World War II, the United States established separate disability compensation programs for DoD and the Department of Veterans Affairs (VA). Those programs remained relatively unchanged for decades and sometimes produced conflicting compensation decisions. Fast forward to 2007, and the U.S. military looked very different than it did in 1949. The nature of its operations and engagements evolved, and so did the types of wounds, illnesses, and injuries Service members experienced. In response, DoD and VA integrated their separate disability evaluation systems and jointly launched a pilot program to provide wounded, ill, and injured Service members with a more consistent, transparent process, offering timely and equitable treatment throughout their transition to Veteran status. This pilot program became today’s IDES.

IDES has evolved over the past six years, and is beneficial to Service members for a number of reasons. The Service member receives a single set of physical disability examinations, conducted according to VA examination protocols, and disability ratings prepared by VA that both DoD and VA use to ensure the earliest possible delivery of disability benefits. What does this really mean? More consistent evaluations and compensation, a single medical exam and disability rating, and improved case management. IDES provides two other significant advantages to Recovering Service members. First, it enables Service members to file their VA claim before leaving military service, so they continue to receive their military paycheck while being evaluated. Second, it ensures Service members establish a relationship with VA prior to leaving the military so their transition to VA health care is smoother. Additionally, IDES helps keep Service members and their families better informed. Service members and their families enjoy a greater flow of information about DES and where they stand in the process, making the significant life event of transitioning to Veteran status a little easier.

DoD and VA jointly agreed that 295 days is an appropriate amount of time for a Service member’s IDES experience, from referral for disability evaluation through receipt of their DoD and VA benefits decision. That provides sufficient time for the member to take the necessary actions to plan and prepare for transition back to civilian life, including enrolling in education courses and gaining certifications for their future career. DoD is working with VA to reach the 295-day goal for more Service members, and in recent months the Departments have demonstrated significant progress in this area. Although disability evaluation may seem like a complicated process, the concept is not. Simply put, you can be assured that DoD has a program in place to ensure that our Nation’s wounded, ill, and injured Service members who are no longer able to perform their duties receive timely, transparent, and fair compensation for injuries incurred in the line of duty. For more information about DoD disability evaluation follow it on Twitter @WarriorCare and visit http://warriorcare.dodlive.mil/disability-evaluation/ides/ [Source: Warrior Care Blog | Lethadolza | 4 Sep 2013 ++]
Navy Federal Credit Union announced 25 SEP its plans for supporting its members should Congress be unable to come to agreement on a continuing resolution and the government shuts down as of midnight, 30 September. “Our number one concern is our members and their families. That’s why we’re pledging to cover the direct deposits for our active duty members,” said Cutler Dawson, Navy Federal president and CEO. “By covering their 15 October pay, our active duty members will not see a difference in their direct deposit amount—as if there were no shutdown.” Dawson also noted that members should know that their 1 OCT direct deposit will be processed normally. In April 2011, the credit union committed to covering direct deposit for its active duty military members when the government threatened a shutdown. Unlike 2011, however, in which pay for civilian Department of Defense employees was guaranteed, the situation for them now is uncertain. Navy Federal already has a program in place for civilian employees affected by sequestration. This program features a specially priced line of credit, along with other forms of financial assistance. This remains in place for all affected federal government employee members in the event of a shutdown. More information on Navy Federal’s contingency programs can be found at navyfederal.org.

Additionally, the following military orientated financial institutions have said they will take steps to assist their customers in case of a government shutdown. They are:

- **Pacific Marine Credit Union** - Will post the October 15th government employee payrolls for members with direct deposit. This includes active duty and retired military, Department of Defense appropriated and non-appropriated, social security, and disability.
- **Marine Federal Credit Union** - Will post government employee payrolls for members with direct deposit. This includes active duty and retired military, Department of Defense appropriated and non-appropriated, social security, and disability.
- **Service Credit Union** - Will be crediting deposits for military and Department of Defense (DOD) GS pay.
- **Belvoir Credit Union** - Emergency Loans up to $5,000 at a fixed-rate of 4.99% APR* (0% APR for the first 60 days) for which 1st payment may be deferred for 60 days; Skip a regular consumer loan payment at no charge; and take out money in your certificate to help you now without the associated fee.
- **Air Force FCU** - Prepared to make accommodations for affected members.


***************

**DoD 2014 Budget Update 04 ► Vets Protected Against Shutdown**

While veterans will not be immune to a government shutdown, the pain will be significantly mitigated by a new law passed in 2009 that is intended to protect veterans’ hard-earned benefits in the event that Congress came to another standstill over the budget. In 2009, Congress passed and President Obama signed into law a bill to begin funding Department of Veterans Affairs medical accounts one year in advance. This "advanced appropriation" ensures timely and predictable funding for VA hospitals and clinics, which serve 9 million veterans across the country. But it also guards the nation’s veterans from the effects of congressional gridlock. The latest political fight and the possibility of a government shutdown illustrates why advanced appropriations was a major public policy priority for the veterans community which made it the focal point of IAVA’s 2009 “Storm the Hill” advocacy campaign. The health care and benefits that servicemembers earned fighting for our country never should be jeopardized by

19
political fighting. IAVA has heard from many veterans rightfully concerned about how a shutdown would affect the community. Fortunately, because of the advanced appropriations and the requirement to provide mandatory benefit payments, many VA services are protected.

In addition to VA medical facilities and clinics remaining operational, veterans can also continue to receive counseling services and continue to have access to the 24-hour Veterans Crisis Line. VA benefits should continue to go out to those who have been awarded benefits. Benefit payments are considered to be mandatory financial obligations of the government, and therefore payment is considered to be automatically pre-authorized and should continue during a shutdown. Also, employees whose work is necessary to ensure continued payment of these benefits are expected to continue working. So that means that if, for instance, a veteran has a 50% disability benefit, he or she should continue to get disability benefits during a shutdown. If he or she has a VA pension, these benefits should continue to be paid. Existing benefit payments for the Post-9/11 GI Bill should also be distributed as scheduled, though new claims would be paused.

While veterans and their families are more protected than other groups in the case of a shutdown, that isn’t too say that an impact won’t be felt. The government shutdown may threaten progress on ending the VA disability claims backlog. Since March, the VA backlog has decreased by almost 30 percent because of a renewed focus, new initiatives, and required overtime for processors. About 450,000 veterans remain in the backlog, however, and much work remains to help them and get the backlog to zero. These efforts are in jeopardy if the government shuts down. In the past, the VA has been able to plan ahead to retain the large majority of the claims workers to process VA disability claims. Yet, because the VA will lose administrative support, claims processing may be slowed and all work processing appeals or new claims will stop. It is also unlikely that mandatory overtime – a key component of the VA’s major progress on the disability claims – will be continued under a government shutdown. There are other ways the VA and servicemembers will be affected beyond the VA backlog. The VA’s customer service hotlines will likely close, meaning that veterans’ questions will go unanswered. Furthermore, recent VA efforts to educate and enroll veterans about their benefits may be delayed.

That any services or benefits will be affected shows why we need advanced appropriations to fund the VA’s full discretionary budget a year in advance. We must ensure that all VA accounts will have predictable funding in an era where continuing resolutions and threats of government shutdowns are all too frequent. America’s veterans have already paid their debt to this country and in return for their service, our nation promised them care and benefits to help transition back into civilian life. IAVA supports the “Putting Veterans Funding First Act,” which would ensure
full advanced funding. Even though the VA and veterans are protected in many ways – thanks to advanced appropriations and other statutory requirements – it is not fair to say that those who have and continue to serve our nation are untouched by the current debate in Washington. In the future, veterans should be assured of all the care and benefits they have earned. [Source: Defense One | Tom Tarantino | 26 Sep 2013 ++]

DoD Mobilized Reserve 25 Sep 2013 ► Decrease of 665

The Department of Defense announced the current number of reservists on active duty as of 25 SEP 2013. The net collective result is 665 fewer reservists mobilized than last reported in the 15 SEP 2013 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 35,058; Navy Reserve 4,415; Marine Corps Reserve 2,230; Air National Guard and Air Force Reserve 7,668; and the Coast Guard Reserve 525. This brings the total National Guard and Reserve personnel who have been activated to 49,896 including both units and individual augmentees. Since 911 there have been 883,236 reservists activated for duty. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found online at http://www.defense.gov/documents/MOB%20Weekly%20Report%2025%20Sept%2013.pdf [Source: DoD News Release No. 683-13 dtd 25 SEP 2013 ++]

DoD Fraud, Waste, & Abuse Update 06 ► Defense Contractor GDNA

The former captain of the destroyer USS Mustin, a Navy special agent and a Singapore-based defense contractor have been arrested in connection with an alleged bribery scheme to swap classified ship information for luxury travel and prostitutes, U.S. prosecutors said 18 SEP. Cmdr. Michael Vannak Khem Misiewicz, a captain-select, who commanded Mustin and later served as deputy operations officer aboard the USS Blue Ridge for the Yokosuka-based U.S. 7th Fleet, was arrested 16 SEP in Colorado, where he works at Peterson Air Force Base. Naval Criminal Investigative Service supervisory agent John Bertrand Beliveau II was arrested in Virginia, and Leonard Glenn Francis, head of Glenn Defense Marine Asia, or GDMA at http://www.glennmarinegroup.com, was arrested 18 SEP in San Diego.

Cmdr. Michael V. Misiewicz greeted by family members 3 DEC 2012
Misiewicz steered the aircraft carriers USS George Washington and USS John C. Stennis, the USS Blue Ridge and other ships to so-called “pearl ports” — international ports with lax oversight — where Francis’ company GDMA could overcharge the Navy for millions of dollars in services to moored ships, according to a criminal complaint unsealed 17 SEP. GDMA has been providing support services for more than 25 years, according to the complaint. The accusations represent a stunning career turn for Misiewicz, a U.S. Naval Academy graduate who received international media attention in 2010 for his personal story as an adopted Cambodian-American who returned to Cambodia at the USS Mustin’s helm. When ships were headed to Singapore and other ports Francis considered less profitable, Misiewicz attempted to get port visits rescheduled to Francis’ ports of choice, including Sepangar, Malaysia, and Laem Chebang, Thailand. “Misiewicz had high-level exposure to the operational planning for ships in the Seventh Fleet and for any U.S. Navy ship traveling through [7th Fleet’s] area of responsibility,” the complaint states. “Misiewicz also wielded influence in determining or modifying the schedule of port visits for U.S. Navy vessels.”

When Stennis visited Sepangar in SEP 2012, Francis’ company billed the Navy $2.7 million for services. Two similar carrier visits to Malaysia in 2011 cost about half that figure, according to Defense Contract Auditing Agency data cited in the complaint. Francis also tried to arrange tickets for Misiewicz and other sailors to a Lady Gaga concert in Thailand, and lamented that Misiewicz missed a group of female escorts that Francis referred to as his “Elite Thai Seal Team,” according to an email cited in the complaint. Misiewicz commanded the USS Mustin from 2009 to 2011 and served as 7th fleet deputy operations officer until April 2012. Misiewicz’s next anticipated court date is 30 SEP in San Diego, assistant U.S. attorney Mark Pletcher told Stars and Stripe. A U.S. magistrate will determine whether Francis, a Malaysian national, is considered a flight risk on 19 SEP. Prosecutors have asked that Beliveau be transported to San Diego.

From 2008 to 2012, Beliveau was stationed in Singapore, where he was responsible for meeting Navy ships and ensuring force protection. He served as a personal security adviser to the commander of 7th Fleet in 2005-08. In June 2010, GDMA submitted claims for $110,000 in dockage fees to the Navy for support related to annual exercises with the Royal Thai Navy – despite a prior agreement between both countries that no fees would be charged. After an NCIS agent opened an investigation into the fees, Beliveau began illegally supplying Francis with sensitive information on the investigation. When NCIS began investigating GDMA’s ship support contract in Japan in 2010, Beliveau again communicated with Francis. Between DEC 2011 and 5 AUG, Beliveau accessed sensitive networks 13 times to search for information on NCIS investigations into Francis’s contracts, the complaint says. According to private e-mails cited in the criminal complaint, Francis also paid for Beliveau’s travel to Thailand, and set him up with a prostitute. [Source: Stars and Stripes | Erik Slavin 18 Sep 2013 ++]

Sequestration Update 41 ► Force Readiness is Falling Rapidly

The uniformed chiefs of Army, Navy, Air Force and Marine Corps got another shot 18 SEP at describing the deepening readiness crisis that Congress has inflicted on the armed forces. The chance came as the sequester-driven chaos of 2013 kicks into a kind of hyper drive with new budget threats from political gamesmanship: a possible federal government shutdown in October and a fresh attempt by Republicans to defund the 2010 Affordable Care Act by refusing to raise the U.S. debt ceiling, leaving the nation at risk of defaulting on loan obligations. Though U.S. troops still fight in Afghanistan, the military faces year two of arbitrary defense cuts, this one set at $52 billion for the year that begins Oct. 1.

The cuts likely will be delayed for some months by a "continuing budget resolution," or CR, which Congress needs to pass by October because it hasn't enacted a final defense appropriations bill. The CR would freeze military
spending at fiscal 2013 levels, but deny the services authority to start new programs, thus deepening the backlog of military construction projects and new purchases on weapon systems. Every chief of service testified before the House Armed Services Committee that force readiness is falling, rapidly. Unless Congress dampens the impact of the automatic budget cuts, called sequestration and unwisely made part the 2011 Budget Control Act, then the services will be unable to execute force requirements set down in 2012 Defense Strategic Guidance.

- **USA** - By OCT 2014, Army Chief of Staff Gen. Raymond Odierno warned, "85 percent of our active and reserve [component] Brigade Combat Teams will not be prepared for contingency requirements." The active Army is drawing down from a wartime peak of 570,000. But the cost of every active soldier above 490,000 is being funded by the Overseas Contingency Operations (OCO) account, not the Army's basic budget, Odierno explained. That gimmick to make Army and Marine Corps budgets look smaller in wartime means that until active strength falls sufficiently, Army's share of budget cuts under sequestration must come entirely out of operations, maintenance and weapon modernization. Odierno predicted degrading readiness and "extensive modernization program shortfalls" through fiscal 2017. Funding shortfalls will impact more than 100 Army acquisition programs, putting at risk the ground combat vehicle program, the Army's Aerial Scout program and many others. He said sequestration would cut total Army strength by 18 percent over seven years, with the active Army falling 26 percent to 420,000; Army National Guard sliding 12 percent to 315,000 and Army Reserve dropping nine percent to 185,000. Total Brigade Combat Teams will fall by 45 percent. "In my view, these reductions will put at substantial risk our ability to conduct even one sustained major combat operation," Odierno said. "It is imperative that the Congress not implement the tool of sequestration," Odierno added, calling himself a realist not "an alarmist."

- **USMC** - Marine Corps Commandant Gen. James Amos testified that sequestration is putting the nation at risk. In the past year, the Corps has sustained readiness of deployed forces "at the expense of infrastructure and sustainment and modernization programs. This can't continue…If we are to succeed on future battlefields we must modernize and we must care for our infrastructure and training facilities," which now are degrading. "Soon there will be little left within these accounts to offset our readiness requirements," Amos said. If sequestration continues, Marine Corps active strength will fall to 174,000 versus 186,800 needed to carry out defense strategy guidance. That smaller force, if sent to war, couldn't return until the fighting stopped, Amos said. In peacetime, a Corps that small would only support two-for-one dwell time, or a year back home for every six months deployed. For force and family morale, the Corps should be sized for three-to-one dwell, he said. "Sequestration will force us to plow through scare resources, funding our old equipment and weapon systems in an attempt to keep them alive and functional," Amos said, while modernization weapon programs get canceled.

- **USN** - Adm. Jonathan Greenert, chief of naval operations, warned that if sequestration continues in fiscal 2014, Navy will cancel procurement of eleven tactical aircraft, one Virginia-class submarine, a littoral combat ship and an afloat forward staging base. Delivery of the new Ford aircraft carrier would be delayed along with mid-life overhaul of an older carrier. Navy would continue only "safety-essential" facility
renovations. By 2020, the Navy's combat fleet would fall to 255 ships -- 30 fewer than today and 51 fewer than needed to support the defense strategy.

- **USAF** - Air Force Chief of Staff Gen. Mark A. Welsh III said, without relief from sequestration, his service over the next five years will cut its active force by 25,000 airmen, about five percent, and cut aircraft by 550 or 9 percent. "We will be forced to divest entire fleets of aircraft," Welsh said, rather than taking down some aircraft of every type. Spending on modernization would be cut 50 percent overall, raising the cost of every new aircraft and delaying delivery of critical equipment. But even after a full decade of sequestration, Air Force would remain best in the world, Welsh predicted, sounding a lone note of cheer amid three hours of gloom.

Rep. Jim Cooper (Tenn.), a senior Democrat on the committee, told the four-star officers it is they who should be grilling Congress on the "irrational budget environment" it created because of "political bickering." Rep. Harold "Buck" McKeon (R-CA), committee chairman, took exception to some of Cooper's remarks, those largely blaming Republicans. But McKeon acknowledged partisanship is harming the armed forces. "I agree that we haven't done the type of job that we should, and we need to dig in and really work hard on this problem," McKeon said. Later, bringing the hearing to a close, he gave an even weaker assessment of how this once powerful committee might bring some relief to a deepening readiness crisis. "Maybe we can have some sway in some of these discussions," McKeon said, to a [Source: Mil.com | Tom Philpott | 19 Sep 2013 ++]

***************************************************************

**VA Loans Update 05** ► **VA Loan Credit Reports**

Gone are the days when practically anyone could get a mortgage regardless of credit history, income or any documentation whatsoever. That short lived fad didn't last very long but it certainly took a toll on our economy. Yes, those loans and the lenders that made them are gone but the effects are still here. VA loans however have been around since 1944 in some form or fashion and even though they don't require any money down from the borrower, they outperform all other mortgage programs in the market today by implementing the same VA loan guidelines over the years. VA rules have been tweaked to adapt to the current market but overall, the VA loan program has been a stalwart in the mortgage industry. And that includes how it views the credit history of the borrower.

Like other industries, the credit reporting business and the way VA lenders evaluate a credit application have changed over the decades. Up until about 1998 when credit scores began making their way into a mortgage lender's approval process, credit reports were reviewed manually. A lender would order a credit report and line by line review the amounts owed, the monthly payments and payment history, noting any late payments or collection accounts. As credit scores evolved, soon VA lenders required a minimum credit score, with many VA lenders asking for a minimum 620 score. Credit scores are calculated based upon the recent credit history of the borrower and is an algorithm that reviews payment history, available credit, credit inquiries, types of credit and length of the credit history. This three digit number ranges as low as 300 to as high as 850, the higher the score, the better the credit. A
VA mortgage credit report will have three scores, one from each of the primary credit repositories, Experian, Equifax and TransUnion. VA lenders will use the middle score.

But what if the borrower has no credit history or very little? What happens? VA lenders typically require at least three trade lines verified to show timely payment. There are traditional and alternative credit types. Traditional trade lines are reported on a credit report identifying the creditor and the payment history. Alternative credit identifies other monthly obligations a borrower might have that will not be reported on a credit report. Alternative credit can be established by providing evidence of timely payment to a phone company, the electric or water company or even automobile insurance. VA guidelines can accept alternative credit as long as there is at least a one year history of verified timely payments. For example, a borrower using alternative credit to help qualify for a VA home loan can provide a 12 month statement from the electric company or water utility showing a payment history. Any regular monthly obligation can be considered when using alternative credit.

It's important to note here that while the VA doesn't have any minimum trade line requirements; most lenders do ask that at least two trade lines appear on a credit report. Once those two are verified, then alternative credit may be considered. The VA knows that a credit report won't entirely tell the story of a borrower, especially someone who is just starting out in the consumer world. VA loans have the lowest default rate of any program, having good credit verified is essential in holding that special status. [Source: Military.com | VA Loans | Jul 2013 ++]

****************************************

VA Homeless Vet Stand Downs ► Oct thru Dec 2013

Stand Downs are just one part of the Department of Veterans Affairs' efforts to provide services to homeless Veterans. Stand Downs are typically one to three day events providing services to homeless Veterans such as food, shelter, clothing, health screenings, VA and Social Security benefits counseling, and referrals to a variety of other necessary services, such as health care, housing, employment, and substance use treatment. Stand Downs are collaborative events, coordinated between local VAs, other government agencies, and community agencies serving the homeless. Below are events currently planned for the remainder of 2013:

<table>
<thead>
<tr>
<th>DATE</th>
<th># OF DAYS</th>
<th>LOCATION</th>
<th>CONTACT</th>
<th>PHONE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 4, 2013</td>
<td>1</td>
<td>Dover, DE</td>
<td>Elizabeth A. Byers-Jiron</td>
<td>302-349-4898</td>
</tr>
<tr>
<td>October 4, 2013</td>
<td>1</td>
<td>Springfield, MA</td>
<td>Luz Marcano</td>
<td>413-731-6000 ext. 6114</td>
</tr>
<tr>
<td>October 4, 2013</td>
<td>1</td>
<td>Raleigh, NC</td>
<td>Bob Williamson</td>
<td>919-286-0411</td>
</tr>
<tr>
<td>October 4, 2013</td>
<td>1</td>
<td>Rock Falls, IL</td>
<td>Kevin Strunk</td>
<td>319-631-3748</td>
</tr>
<tr>
<td>October 4, 2013</td>
<td>1</td>
<td>Gallup, NM</td>
<td>David Sena</td>
<td>505-265-1711 ext. 2491</td>
</tr>
<tr>
<td>October 4-6, 2013</td>
<td>3</td>
<td>Ferndale, CA</td>
<td>Kermit Thobaben</td>
<td>707-822-1624</td>
</tr>
<tr>
<td>October 5-6, 2013</td>
<td>2</td>
<td>Libby, MT</td>
<td>John Davis</td>
<td>509-462-2500 ext. 4001</td>
</tr>
<tr>
<td>October 9, 2013</td>
<td>1</td>
<td>Louisville, KY</td>
<td>Todd Dedas</td>
<td>502-287-4000 ext. 54176</td>
</tr>
<tr>
<td>October 9-10, 2013</td>
<td>2</td>
<td>Detroit, MI</td>
<td>Linda Jones</td>
<td>313-576-3870</td>
</tr>
<tr>
<td>October 11, 2013</td>
<td>1</td>
<td>Mountain Home, TN</td>
<td>Joan LePage</td>
<td>423-926-1171 ext. 7910</td>
</tr>
<tr>
<td>October 12, 2013</td>
<td>1</td>
<td>Moses Lake, WA</td>
<td>John Davis</td>
<td>509-462-2500 ext. 4001</td>
</tr>
<tr>
<td>October 12, 2013</td>
<td>1</td>
<td>Freeport, IL</td>
<td>Kevin Sutek</td>
<td>608-443-7082</td>
</tr>
<tr>
<td>October 12-14, 2013</td>
<td>3</td>
<td>Nashville, TN</td>
<td>Dan Helm</td>
<td>615-873-6037</td>
</tr>
<tr>
<td>October 15, 2013</td>
<td>1</td>
<td>Columbus, OH</td>
<td>Carl Landry</td>
<td>614-257-5206</td>
</tr>
<tr>
<td>October 15, 2013</td>
<td>1</td>
<td>Charlotte, NC</td>
<td>Angela Sepulveda</td>
<td>704-738-4684</td>
</tr>
<tr>
<td>October 15-17, 2013</td>
<td>3</td>
<td>Dixon, CA</td>
<td>Lori Bowley</td>
<td>925-372-2048</td>
</tr>
</tbody>
</table>
The island’s veterans clinic, built less than three years ago, is too small to serve the island, officials have said, and now it has only one doctor. Sen. Frank Aguon Jr., D-Yona, and Sen. Tina Muña-Barnes, D-Mangilao, on 18 SEP sent letters to Guam Del. Madeleine Bordallo, stating their concern that the clinic is cutting services. Bordallo responded the following day, saying she has asked the Department of Veterans Affairs to address the issue and also to find a short-term solution. According to a 18 SEP memo from the Department of Veterans Affairs, the clinic stopped accepting walk-in patients, effective 22 SEP. Those with urgent medical problems are instead asked to call a 1-800 number to speak to an advice nurse, or call the clinic for one of its limited same-day appointments.
U.S. Navy veteran Manuel Diaz holds up part of a ribbon he helped cut at the Department of Veterans Affairs’ Community-Based Outpatient Clinic in Agana Heights on May 24, 2011. U.S. Secretary of Veterans Affairs Eric K. Shinseki, right, Dr. James Hastings, director of the VA Pacific Islands Health Care System, left, and Lt. Gov. Ray Tenorio also took part in the ribbon-cutting ceremony.

According to the memo, the clinic has been trying to recruit more doctors. Aguon, who is chairman of the legislative committee on veterans affairs, told Bordallo if an effective recruitment and compensation package is not in place for Guam, it will compound the clinic’s current challenges. He said the U.S. Department of Veterans Affairs must ensure the need for more doctors does not hinder the clinic’s responsibility to veterans and their families.

Bordallo, during a tour of the clinic earlier this year, said the clinic is twice as large as the old clinic, but still too small to meet the island’s needs. According to the 2010 census, Guam has 8,041 veterans, of whom 1,655 have a service-connected disability. [Source: Pacific Daily News | Steve Limtiaco | 24 Sep 2013 ++]

*****************************************************************

VA Suicide Prevention Update 18 ► It May Actually be Higher than 22 a Day

Every day, 22 veterans take their own lives. That's a suicide every 65 minutes. As shocking as the number is, it may actually be higher. The figure, released by the Department of Veterans Affairs in February, is based on the agency’s own data and numbers reported by 21 states from 1999 through 2011. Those states represent about 40% of the U.S. population. The other states, including the two largest (California and Texas) and the fifth-largest (Illinois), did not make data available. Who wasn't counted?

Leon Panetta, the former defense secretary, called the suicide rate among service members an epidemic.
• People like Levi Derby, who hanged himself in his grandfather's garage in Illinois on April 5, 2007. He was haunted, says his mother, Judy Caspar, by an Afghan child's death. He had handed the girl a bottle of water, and when she came forward to take it, she stepped on a land mine. When Derby returned home, he locked himself in a motel room for days. Caspar saw a vacant stare in her son's eyes. A while later, Derby was called up for a tour of Iraq. He didn't want to kill again. He went AWOL and finally agreed to a dishonorable discharge. Derby was not in the VA system, and Illinois did not send in data on veteran suicides to the VA. Experts have no doubt that people are being missed in the national counting of veteran suicides.

• Luana Ritch, the veterans and military families coordinator in Nevada, helped publish an extensive report on that state's veteran suicides. Part of the problem, she says, is that there is no uniform reporting system for deaths in America. It's usually up to a funeral director or a coroner to enter veteran status and suicide on a death certificate. Veteran status is a single question on the death report, and there is no verification of it from the Defense Department or the VA. "Birth and death certificates are only as good as the information that is entered," Ritch says. "There is underreporting. How much, I don't know." Who else might not be counted? A homeless person who has no one who can vouch that he or she is a veteran, or others whose families don't want to divulge a suicide because of the stigma associated with mental illness; they may pressure a state coroner to not list the death as suicide If a veteran intentionally crashes a car or dies of a drug overdose and leaves no note, that death may not be counted as suicide.

An investigation by the Austin American-Statesman newspaper last year revealed an alarmingly high percentage of veterans who died in this manner in Texas, a state that did not send in data for the VA report. Go to http://www.statesman.com/s/special-report/uncounted-casualties to read the results of the investigation. "It's very hard to capture that information," says Barbara van Dahlen, a psychologist who founded Give an Hour (http://www.giveanhour.org), a nonprofit group that pairs volunteer mental-health professionals with combat veterans.

• Nikkolas Lookabill had been home about four months from Iraq when he was shot to death by police in Vancouver, Washington, in September 2010. The prosecutor's office said Lookabill told officers "he wanted them to shoot him." The case is one of many considered "suicide by cop" and not counted in suicide data.

• Carri Leigh Goodwin enlisted in the Marine Corps in 2007. She said she was raped by a fellow Marine at Camp Pendleton and eventually was forced out of the Corps with a personality disorder diagnosis. She did not tell her family that she was raped or that she had thought about suicide. She also did not tell them she was taking Zoloft, a drug prescribed for anxiety. Her father, Gary Noling, noticed that Goodwin was drinking heavily when she returned home. Five days later, she went drinking with her sister, who left her intoxicated in a parked car. The Zoloft interacted with the alcohol, and she died in the back seat of the car. Her blood alcohol content was six times the legal limit. Police charged her sister and a friend in Goodwin's death for furnishing alcohol to an underaged woman: Goodwin was 20. Noling says his daughter intended to drink herself to death. Later, Noling went through Goodwin's journals and learned about her rape and suicidal thoughts.

A recent analysis by News21, an investigative multimedia program for journalism students, found that the annual suicide rate among veterans is about 30 for every 100,000 of the population, compared with the civilian rate of 14 per 100,000. The analysis of records from 48 states found that the suicide rate for veterans increased an average of 2.6% a year from 2005 to 2011 -- more than double the rate of increase for civilian suicide. Nearly one in five suicides nationally is a veteran, even though veterans make up about 10% of the U.S. population, the News21 found. The authors of the VA study, Janet Kemp and Robert Bossarte, included many cautions about the interpretation of their data, though they stand by the reliability of their findings. Bossarte said there was a consistency in the samples that allowed them to comfortably project the national figure of 22. But more than 34,000 suicides from the 21 states that reported data to the VA were discarded because the state death records failed to
indicate whether the deceased was a veteran. That's 23% of the recorded suicides from those states. So the study looked at 77% of the recorded suicides in 40% of the U.S. population.

The VA report itself acknowledged significant limitations of the available data and identified flaws in its report which stated, "The ability of death certificates to fully capture female veterans was particularly low; only 67% of true female veterans were identified. Younger or unmarried veterans and those with lower levels of education were also more likely to be missed on the death certificate."

Steve Elkins, the state registrar in Minnesota, which has one of the best suicide data recording systems in the country says, "We think that all suicides are underreported. There is uncertainty in the check box." VA Secretary Eric Shinseki requested collaboration from all 50 states to improve timeliness and accuracy of suicide reporting, key to improving suicide prevention. At the time the VA released its last suicide report, at least 11 states had not made a decision on data collaboration.

Combat stress is just one reason why veterans attempt suicide. Military sexual assaults are another. Psychologist Craig Bryan says his research is finding that military victims of violent assault or rape are six times more likely to attempt suicide than military non-victims. More than 69% of all veteran suicides were among those 50 and older. Mental-health professionals said one reason could be that these men give up on life after their children are out of the house or a longtime marriage falls apart. They are also likely to be Vietnam veterans, who returned from war to a hostile public and an unresponsive VA. Combat stress was chalked up to being crazy, and many Vietnam veterans lived with ghosts in their heads without seeking help.

Even though more older veterans are committing suicide, it's difficult to predict what the toll of America's newest wars will be. A survey by the Iraq and Afghanistan Veterans of America showed that 30% of service members have considered taking their own life, and 45% said they know an Iraq or Afghanistan veteran who has attempted suicide (http://iava.org/press-room/press-releases/new-veterans-survey-30-percent-have-considered-taking-their-own-life) "There's probably a tidal wave of suicides coming," says Brian Kinsella, an Iraq war veteran who started Stop Soldier Suicide, a nonprofit group that works to raise awareness of suicide (http://www.stopsoldiersuicide.org). Between October 2006 and June 2013, the Veterans Crisis Line received more than 890,000 calls. That number does not include chats and texts. President Barack Obama says there is a need to "end this epidemic of suicide among our veterans and troops." In August 2012, he signed an executive order calling for stronger suicide prevention efforts. A year later, he announced $107 million in new funding for better mental health treatment for veterans with post-traumatic stress and traumatic brain injury, signature injuries of the wars in Afghanistan and Iraq. [Source: CNN | Moni Basu | 21 Sep 2013 ++]

***********************************************************************

VA Patient Centered Care Update 02 ► Regional Contracting Vehicle

The Department of Veterans Affairs announced 19 SEP that Veterans will have greater access to quality health care through a new initiative: Patient-Centered Community Care (PCCC). "PCCC is an innovative solution that helps VA medical centers continue to provide quality care efficiently," said Secretary of Veterans Affairs Eric K. Shinseki. "This will be a valuable option for VA medical centers to use to expand our Veterans’ access to care.” Under PCCC, VA medical centers will have the ability to purchase non-VA medical care for Veterans through contracted medical providers when they cannot readily provide the needed care due to geographic inaccessibility or
limited capacity. Eligible Veterans will have access to inpatient specialty care, outpatient specialty care, mental health care, limited emergency care, and limited newborn care for enrolled female Veterans following the birth of a child. “PCCC provides a regional contracting vehicle for VA to work with local community providers to give Veterans access to high quality care,” said Dr. Robert Petzel, VA’s Under Secretary for Health. “It will also help VA in our continued efforts to ensure timely and accessible services are provided to Veterans for non-VA medical care.”

In total, VA has awarded two contracts under PCCC, one to Health Net Federal Services LLC and another to TriWest Healthcare Alliance Corp. These companies will set up networks in six regions covering the entire country. VA expects to have these regional contract networks available to its medical centers by the spring of 2014. The awarded contracts, estimated at $9.4 billion, include one base year and four option years. PCCC is part of the overall Non-VA Medical Care Program. It will provide all VA facilities with an additional option to purchase non-VA medical care when required Veteran care services are unavailable within the VA medical facility or when the Veterans benefit from receiving the needed care nearer to their homes. Among the many benefits to the Veterans and VA under these new contracts, VA will enjoy standardized health care quality metrics, timely return of medical documentation, cost avoidance with fixed rates for services across the board, guaranteed access to care, and enhanced tracking and reporting of non-VA medical care expenditures over traditional non-VA medical care services. [Source: VA News Release 19 Sep 2013 ++]

******************************************************************************

**VA Claims Backlog Update 114 ➤ VA/DAV/AL Partnership Pros & Cons**

In May 2013, the VA announced a partnership with two veterans service organizations -- the Disabled American Veterans and The American Legion -- to reduce the backlog of claims for veterans benefits by encouraging the filing of “fully developed claims.” Such claims can be expedited in half the time it takes to process a regular claim. The VA’s use of collaboration with veterans outreach organizations reflects a broader trend in government to partner with non-profits and others to navigate the complex requirements of various federal benefit programs, such as Medicaid, Social Security Disability, Supplemental Security Income, and the Supplemental Nutritional Assistance Program (SNAP, or food stamps). In the case of the VA, a new report for the IBM Center by Drs. Lael Keiser and Susan Miller concludes that collaboration is seen as useful and it is growing, at the front lines in the VA’s regional benefit determination offices around the country. They found that: “Effective collaboration between government agencies and outreach organizations can potentially:
- Reduce the time that it takes to process applications.
- Increase accuracy in eligibility decisions.
- Improve customer service”

They note, however, that collaboration is not easy to achieve for a number of reasons, such as the inherent tension between outreach advocates for approval of benefits vs. the duty of a federal benefits examiner to accurately apply program eligibility criteria. Drs. Keiser and Miller conducted several dozen interviews with VA managers, state government-run veterans agencies, and various veterans service organizations such as The American Legion and Veterans of Foreign Wars. They offer insights on how collaboration in the field affected timeliness, accuracy, and customer service.

**Impact on Timeliness.** Interviews with both veterans organizations and VA managers highlighted both the positive and negative effects of greater collaboration, on the timeliness of processing benefit applications. On the positive side, veterans organizations (VOs) help reduce the workload of VA benefits examiners by ensuring the claims submitted are complete, so the VA can make a decision without extensive back-and-forth with a claimant: “Many
regional office managers believe that the relationship the VOs have with veterans, as well as the amount of experience they have communicating with veterans, make VO representatives particularly effective in getting documents from veterans... veterans trust them.” On the negative side, though, some VA managers believe that “because outreach organizations place such a high priority on providing the best service to their clients – which VA agrees is a good thing – this can sometimes lead to the filing of questionable claims that may not be supported by evidence. This ultimately slows down the process and contributes to backlogs in the system.” The authors found that, where VA regional offices did joint training with VOs on the process and where they co-located offices, these kinds of concerns were reduced through better informal communications.

Impact on Accuracy. Interviews also found that cooperation between VA and VOs “can have an impact on the extent to which claims are processed accurately and consistently.” Again, they observed both positive and negative effects from collaborative efforts. On the positive side, the additional reviews of claims by both parties improved their accuracy. One VO representative told Drs. Keiser and Miller: “we help each other not make mistakes.” For example, one Connecticut veteran claimed an injury to his left knee, but the medical evidence showed that it was on the right knee... the VO confirmed and ensured the veteran corrected his claim. On the negative side, some interviewees felt that inaccuracies would increase because VOs “might learn ways to make claims fit the eligibility criteria... if non-agency personnel have access to the inner workings of government agencies they may ‘learn the key.’” To mitigate this potential negative effect, interviewees agreed that VO representatives need to “develop a reputation as professional advocates. This requires the VO personnel to work inside the rules and regulations.” When advocates are honest brokers, they create trust among both their clients as well as the VA.

Impact on Customer Service. “Customer service,” notes the authors, “involving helping veterans understand the program and the process while being treated with compassion and respect.” Because many of the VO representatives are former veterans themselves, veterans trust the information they receive from them. The authors say “The VOs field a tremendous number of calls from veterans, and this help to eliminate the burden on the VA. The VA can thus focus more attention on processing claims quickly and accurately... VA employees recognize the importance of these functions.” “VOs can also alert regional office managers when frontline workers are not providing good customer service,” notes the authors. For example, “Sue Malley, director of the New York regional office, describes an incident where the VOs alerted her to a problem with customer service. Without the VOs, she would not have know about the issue.”

Insights and Strategies. While key stakeholders found collaboration between VA and the VOs beneficial, Drs. Keiser and Miller found variations in the levels of collaboration between various VA regional offices and veterans service organizations. They identified several best practices that could be applied more broadly, such as highlighting shared goals, co-locating offices, and ensuring the VOs were seen as “honest brokers” in the claims process by all parties. This can be done by building trust “through expertise and joint training,” note the authors.

[Source: GovExec.com | John Kamensky | 19 Sep 2013 ++]

*****************************************************************

VA Pain Care Update 03 ► Overuse of Narcotics - It's the First Reflex for Pain

Veterans by the tens of thousands have come home from Iraq and Afghanistan with injuries suffered on the battlefield. Many of them seek treatment at Veterans Affairs hospitals. A CBS News investigation has found that some veterans are dying of accidental overdoses of narcotic painkillers at a much higher rate than the general population -- and some VA doctors are speaking out. Case in point is 35-year-old Army Spc. Scott McDonald whose five tours of duty in Iraq and Afghanistan left him with chronic back pain. His wife Heather said over the course of a year, VA doctors in Columbus, Ohio prescribed him eight pain and psychiatric medications. "It just got out of
control," said Heather. "They just started pill after pill, prescription after prescription...and he'd come home with all brand-new medications, higher milligrams." Then a VA doctor added a ninth pill -- a narcotic called Percocet. Later that evening, Heather came home from work and found Scott disoriented on the couch. "And I asked him," Heather recalled, "'You didn't by chance by accident take too many pills, did you?' And he's like, 'No, no. I did what they told me to take, Heather.' I popped a pillow under his head and that's how I found him the next morning, exactly like that." McDonald wasn't breathing.

The coroner's report ruled his death accidental. He had been "overmedicated" and that he died from the combined effects of five of his medications. "He never should have been taking those many pills," said Heather of her late husband. "But he trusted his doctors. My husband served honorably and with pride and dignity-- not to come home and die on the couch." Dr. Phyllis Hollenbeck, a physician at the VA medical center in Jackson, Mississippi said, "There's an overuse of narcotics … It's the first reflex for pain." Hollenbeck raised her concerns with the federal government about the VA's practices about prescribing narcotics. "The people in charge said, 'We want you to sign off on narcotic prescriptions on patients you don't see,'" she said. "I was absolutely stunned. And I knew immediately it was illegal. It works on the surface. It keeps the veterans happy. They don't complain. They're not coming in as often if they have their pain medicine. And the people in charge don't care if it's done right."

CBS News obtained VA data through a records request which show the number of prescriptions written by VA doctors and nurse practitioners during the past 11 years. The number of patients treated by VA is up 29 percent, but narcotics prescriptions are up 259 percent. A dozen VA physicians who've worked at 15 VA medical centers told us they've felt pressured by administrators to prescribe narcotics and that patients are not being properly monitored. "I have seen people that have not had an exam of that body part that they're complaining of pain in for two years," said a doctor who presently treats pain patients at the VA and had asked not to be identified. "It's easier to write a prescription for narcotics, and just move along, get to the next patient." "We're letting people come in and prescribing massive doses of narcotics and they also are on drugs for mental health problems," the doctor continued. By giving those kinds of quantities of pills, one might assume that requires a rather close eye being kept on the patient. "You would think so. But it isn't the case," said the doctor. We gathered data from five of the states with the most veterans. We found they are dying of accidental narcotic overdoses at a 33 percent higher rate than non-veterans.

Director of pain management for the VA nationwide, Dr. Robert Kerns said, "We're faced in this country with an important health crisis that we're talking about today related to prescription drug abuse," he said. "But we have a similar crisis with chronic pain in the way that it's managed in this country." Kerns said the VA is taking action to ensure that both patients and providers are aware of the risks and benefits of narcotics. "Providers are trained to have a thoughtful discussion with their patient to share concerns about the limited potential benefit of these medications,"
he said, "but also these risks that we are talking about today." The VA declined to talk to CBS News about the specifics of the McDonald case and this story. But Kerns, with the VA, had a couple of points he wanted to make. First, while narcotics -- opioids like Percocet -- are not a last resort, they're not the first-line treatment either. Secondly, if one looks at the statistics, the number of veterans with chronic pain being treated with opioid therapy is relatively small. [Source: CBS News | Jim Axelrod [19 Sep 2013 ++]

**************

**VA Congressional Stonewalling ► 70 Sets of Unanswered Questions**

Members of a House committee lambasted the Department of Veterans Affairs 19 SEP for a lack of transparency and unwillingness to cooperate with Congress. Rep. Mike Koffman (R-CO) accused the VA’s office of congressional and legislative affairs of using a veneer of incompetency to mask a “process of systematically covering up information that’s embarrassing to the Veterans Administration.” “You are not what you appear to be today – a bumbling idiot,” Koffman told Joan M. Mooney, the VA’s assistant secretary for congressional and legislative affairs, during her appearance before the House Committee on Veterans’ Affairs. Both Republicans and Democrats complained of slow response for information, noting that the committee has over 70 pending requests to the department, some over a year old.

In her testimony, Mooney noted that her office has dealt with over 80,000 congressional requests since 2009, with VA officials testifying at over 260 congressional hearings, conducting over 2,000 congressional briefings or meetings and responding to over 4,700 questions for the record. “VA and Congress share the same goal: to do everything we can to improve the health care, benefits and other services delivered to our nation’s veterans, their families, and survivors earned through service,” said Mooney, who worked on Capitol Hill for two decades before taking her position at the VA. Rep. Jeff Miller, (R-FL) the chairman of the committee, said that Mooney’s office had received a 41 percent budget increase and 40 percent increase in staff since 2009. “That the committee feels compelled to hold this hearing today should send a clear signal that the status quo is not acceptable,” said Rep. Michael Michaud, (D-Maine), the ranking Democrat on the committee. “High workload is not an excuse for the current situation which has gone on since 2009, and which simply must change,” Michaud added. “If VA needs additional funding for more staff we need to know.”

Rep. Tim Huelskamp (R-KS) complained he had been waiting 52 weeks to learn how much money VA had spent in support of the 2012 National Veterans Golden Age Games, held in St. Louis, and attended by about 800 veterans. Huelskamp said this was a simple, factual question, and that the long delay led him to believe VA had no intention of answering. He grilled Mooney about the delay, but she would say only that she understood his frustration and that this was one of many questions VA was working to answer. “I don’t care if you care about my frustration. I want an answer. It seems like your responsibility today is to say, ‘We’ll get back to you on that,’ ” Huelskamp said, adding that he understands why veterans trying to get answers from VA are so frustrated.

In an interview 18 SEP, Rep. Miller complained that it had taken the VA too long to respond to congressional queries for information about Navy Yard shooter Aaron Alexis’s interactions with the VA. “How was he treated, did he miss any appointments?” said Miller. “In 2013, it should be pretty easy to get this information.” The VA released a statement 18 SEP saying that Alexis had sought treatment for insomnia at two VA hospitals in August, but that he had told medical providers that he was not depressed or violent. [Source: Washington Post | Steve Vogel | 19 Sep 2013 ++]

**************
VA Cancer Policy Update 02  ►  Breast Cancer Screening Study

A new study says the Veterans Health Administration has increased services to screen for and treat breast cancer over the past five years, but at one hospital the time it took women with the disease to be treated also increased. Researchers from the Baltimore Veterans Affairs Medical Center (VAMC) found the facility performed many more mammograms after 2007, when breast cancer screening and treatment was made a top priority for the agency. However, it took women - on average - an extra 18 days to get treatment once they were diagnosed. "The population of female veterans is increasing rapidly and the VA has prioritized implementation of screening services - especially for breast cancer… and has been very successful in doing so," Dr. Ajay Jain, the study's lead author, said. Between 2003 and 2009, the number of women using outpatient services at VA medical centers increased by 47 percent, Jain and his colleagues wrote in JAMA Surgery. During that time, the VA prioritized mammogram screenings and breast cancer services to accommodate the growing number of female veterans turning to it for healthcare.

The researchers' goal was to see whether increasing the number of women receiving those services affected the average lengths of time between being screened for cancer and getting a positive diagnosis, and between diagnosis and treatment. Between 2000 and 2012, the Baltimore VAMC performed 7,355 mammograms. Over 90 percent of those were done after the breast cancer initiative was put in place in 2007. The average time between an irregular mammogram and a diagnosis of breast cancer held steady during the study period, at 34 days. Before the initiative, however, the average length of time between diagnosis and treatment of breast cancer - typically surgery - was about 33 days. After the initiative, that increased to 51 days. The researchers wrote that the difference may be due to more VA patients needing a second mammogram or undergoing diagnostic tests at non-VA hospitals. The delays could also reflect higher numbers of women being screened overall, including those referred to the Baltimore VA from rural medical centers, they added.

They also said that although no clear guidelines exist, the increased time to treatment still falls below a 90-day threshold, after which treatment delays have been associated with cancer progression and worse outcomes. To try to decrease the length of time between diagnosis of breast cancer and treatment, Jain told Reuters Health the Baltimore VAMC is acquiring more resources to care for women so they don't have to go to another non-VA center. "The take home message in my opinion is the recognition of the fact that a significant demographic shift is occurring in the military," Jain said. "As these females return from Afghanistan and Iraq from deployment, we're seeing an increase in enrollment." He added that it's also important for female veterans to know these resources are available at the VA. "I think that women should realize the VA is doing this and the VA has prioritized this," he said. [Source: Reuters | Andrew M. Seaman | 18 Sep 2013 ++]

VA Burial Benefit Update 26  ►  Bill to Disinter Capital Crime Vet Remains

Rep. Susan Brooks (R-IN) filed a bill 17 SEP to give the federal government the power to dig up the remains of felons mistakenly buried with full military honors. The bill is named for Alicia Koehl, an Indianapolis woman who was gunned down by a veteran who later received full military burial benefits from the Department of Veterans Affairs. The agency apparently was unaware of the way he died (by self-inflicted gunshot after he went on a shooting spree).The bill is the second of its kind. Indiana Sens. Dan Coats (R-IN) and Joe Donnelly (D-IN) have jointly filed a similar bill in the U.S. Senate. Brooks called the bill the “Alicia Dawn Koehl Respect for National Cemeteries Act”. It seeks to give the VA and the Army the authority to disinter veterans buried in national cemeteries who have committed a capital crime.
Army veteran Michael Anderson was buried with full honors and at taxpayers’ expense in a Michigan military cemetery after police say he went on a deadly shooting spree.

The bill also specifically ensures the VA can dig up and remove the remains of Michael L. Anderson, who police say killed Koehl and injured others on May 30, 2012. A week later, Anderson was buried at Fort Custer National Cemetery in Michigan with full military honors at taxpayer expense. “Alicia Koehl’s family deserves the closure that our ineffective federal bureaucracy has denied for too long,” Brooks said in a news release. “This is a much needed legislative fix that will protect the integrity of our national cemeteries.” Frank Koehl, Alicia’s father-in-law, has led the effort to have the VA remove Anderson’s remains from the cemetery. Federal law prohibits individuals who “have committed a federal or state capital crime but were unavailable for trial due to death” from being buried in national cemeteries — a law originally written to prevent the Oklahoma City bomber Timothy McVeigh from getting that benefit. Indiana’s congressional delegation has pressured the VA for more than a year, Brooks said, only to be informed in July that the request would be denied because the VA does not have authority to disinter remains of an individual buried in one of its cemeteries. Brooks spokesman Alex Damron said the bill should be sent to the House Committee on Veterans’ Affairs. If it gets a hearing, Brooks wants Frank Koehl to be able to testify. [Source: Indianapolis Star | Dan McFeely | 18 Sep 2013 ++]

VA & Affordable Care Act Update 01 ➤ What to Do

How does the upcoming rollout of Obamacare affect Georgia’s 770,000 military veterans and others throughout the nation? Are their VA benefits changing? What should veterans do if they’re uninsured now? The Department of Veterans Affairs earlier this month sent out a letter to veterans explaining their options under the Affordable Care Act. That’s one reason the Department of Veterans Affairs expects to see its veteran patient population grow by about 66,000, a senior VA official told Congress in APR. Nationally, 8.7 million veterans are enrolled in the VA health program.

- First, the 2010 law won’t change VA benefits, and;
- If a vet is enrolled in VA health care, that coverage meets the standards for the health reform law’s insurance requirement. So that veteran will not face any penalties for not having health insurance in 2014.
According to the Urban Institute, there are an estimated 1.3 million uninsured veterans under age 65 in the United States, constituting roughly 10 percent of the nonelderly veteran population nationally. The estimate in Georgia is about 56,000 veterans without health insurance. Most uninsured veterans are eligible for VA health care, federal officials say. In the recent letter, the VA urges all qualified people who have no coverage to enroll in its health care system. There are no enrollment fees, monthly premiums or deductibles, and most veterans have no co-pays. (Some vets who have sufficient means pay modest co-pays.) Because enrollment takes time due to the need to verify eligibility, it’s best to sign up quickly. Not everyone who has served in uniform qualifies for VA health care. “It’s a common misconception that everyone gets VA coverage,” says Amanda Ptashkin of the consumer advocacy group Georgians for a Healthy Future.

One major group who do not meet the basic eligibility requirement for VA care are Reserve or National Guard vets who served on active duty for training purposes only. (In recent years, it has become common for Reserve and Guard members to be called up for active duty and sent on assignment just like members of the regular military. If they are on active duty long enough, these troops can earn standard VA benefits. But from the 1950s through the ’80s, Guard and Reserve members were rarely called up, and many served for years without earning enough active-duty time to qualify for benefits.)

Overall, a veteran’s eligibility is determined by length of active service, type of discharge, service-connected disabilities, and income level, among other factors. Contrary to one common myth, war service is not required; there are many peacetime veterans in the VA health system. But not all veterans who are eligible for VA care are enrolled. Genevieve Kenney of the Urban Institute’s Health Policy Center, who has co-authored studies on uninsured veterans, says that one possible explanation is that some uninsured vets who could qualify may not be aware that VA coverage is available to them. Kenney adds that ACA-related changes — such as the availability of trained navigators, the screening of applications for a variety of programs, along with the fact that VA coverage will satisfy the individual mandate, could raise veterans’ enrollment in VA services. More than 300,000 children of veterans and more than 600,000 spouses of veterans are uninsured, and most are not eligible for VA care, Kenney notes. She says that more than 40 percent of uninsured veterans and over 50 percent of uninsured family members report having unmet health care needs.

Veterans who aren’t eligible for VA – and their families — could go to the health insurance exchange, or marketplace. But another option, gaining Medicaid coverage, is limited in states that aren’t expanding the program. Georgia has rejected Medicaid expansion. Ironically, in states that don’t expand Medicaid, the poorest adults don’t qualify for the subsidies in the health insurance exchange. About 20,000 low-income uninsured veterans would be eligible for Medicaid if Georgia expanded the program, but at the same time won’t receive subsidies in the health insurance exchange either. “It doesn’t seem like it’s a big enough issue for people who object to the ACA,” says Tim Sweeney, director of health policy for the Georgia Budget and Policy Institute. In Georgia, there are three VA hospitals and more than 20 clinics throughout the state. Ways to enroll in VA care or determine your eligibility are:

- Visit [www.va.gov/healthbenefits/enroll](http://www.va.gov/healthbenefits/enroll).
- Call 1-877-222-VETS (8387).
- Visit your local VA health care facility.

[Source: Georgia Health News | Andy Miller | 16 Sep 2013 ++]

********************************************

**VA Million Veteran Program Update 04 ► 197,000 Joined to Date**

The Million Veteran Program (MVP) is a national, voluntary research program currently enrolling veterans at 50 VA medical centers across the country. To date, more than 197,000 veterans have joined MVP nationwide. MVP

36
provides researchers with a rich resource of genetic, health, lifestyle, and military-exposure data collected from questionnaires, medical records, and genetic analyses. By combining this information into a single database, MVP promises to advance knowledge about the complex links between genes and health. For more information, visit the Million Veteran Program website at http://www.research.va.gov/mvp or http://www.research.va.gov/mvp/veterans.cfm or call the MVP Information Center at 1-866-441-6075. For more on veterans issues and benefits, visit the Military Advantage blog http://militaryadvantage.military.com. [Source: Mil.com article 16 Sep 2013 ++]

*********************************

VA Claim Error Rate Update 04  ➤  Accuracy Challenged

The nation’s largest veterans’ group is challenging the Veterans Affairs Department’s record of accuracy in deciding benefits claims. VA has been telling lawmakers that its performance is improving. In fiscal 2011, VA says it made the correct decision on 83.3 percent of the claims it processed. In fiscal 2013, the accuracy rate climbed to 87.3 percent from Oct. 1 through mid-July and has jumped to more than 90 percent for the last three months. The 2.4 million member American Legion, the nation’s largest veterans’ group and a partner with VA in processing claims, says these accuracy claims are “inconsistent with our Regional Office Action Review visits nationwide, where errors are found routinely in over half of the cases reviewed,” according a statement prepared by Vera Jones, director the Legion’s veterans affairs and rehabilitation division. The higher error rate was discovered in a review of cases chosen by VA employees, not by the Legion, Jones said. In cases where the Legion represents a veteran before the Board of Veterans’ Appeals, the Legion “successfully argues that VA has either erred or failed to properly develop claims in over 70 percent of claims,” she said.

Jones’ statement, provided 12 SEP to the House Veterans’ Affairs Committee’s disability assistance panel, feeds a belief among veterans that a VA effort to speed the processing of claims could lead to more errors. Legion National Commander Daniel Dellinger provided a statement 11 SEP to a joint meeting of the House and Senate Veterans’ Affairs committees that also raised questions about the accuracy of claims. Some review teams have discovered errors in two-thirds of claims reviewed at regional offices, Dellinger said. Dellinger said part of the problem could be that the people processing claims are under immense pressure to work quickly. He suggested VA could alter how it measures performance by judging not just how many claims are done on time but “also completing them without errors.” “By stressing accuracy as a measure of equal quality with speed of adjudication, VA can promote a culture among employees to get the job done right the first time, thus reducing the backlog,” Dellinger said.

VA is processing claims faster than ever, completing more than 1 million this year. The backlog of claims, defined as those pending before VA for more than 125 days, is about 460,000, down 25 percent from its peak in March and its lowest level since March 2011, Thomas Murphy, VA’s compensation service director, told the disability assistance panel. Murphy appeared before the panel to talk about an initiative to speed claims processing by encouraging veterans to submit so-called “fully developed claims,” in which a veteran gathers most of the required information in order to reduce the burden on VA. Fully developed claims are completed, on average, in 123 days, “less than half the time it takes to make a decision on a traditional claim,” he said. VA has a goal of 98 percent claims accuracy, which VA leaders said they intend to meet by the end of 2015 through a combination of better training of claims workers, changes in processing procedures and increased reliance on electronic claims. The end of 2015 also is when the backlog of claims will be eliminated, VA officials said. Responding to the Legion’s testimony, VA spokeswoman Victoria Dillon said “accuracy on claims decisions is now over 90 percent with 96.7 percent accuracy for medical issues within the claim.” “More than 100,000 veterans are receiving decisions on their
claims each month," Dillon said. "VA has completed over a million claims in each of the last three years, historical levels never before reached." [Source: AL Leg Up | Rick Maze article | 16 Jul 2013 ++]

*************************************************************

**VA Court Testimony Policy ➤ Not Allowed for Private Disputes**

Despite one judge's order and pleas from all of the parties involved in a local child custody battle, the U.S. Department of Veterans Affairs won't let a psychiatrist testify in a case involving a veteran patient. Attorneys for the mother, the father (a veteran), and child told a judge they needed the psychiatrist to testify, each for different reasons. Patient/client privileges to confidentiality were waived, but the VA refused to allow the testimony in Family Court, and took the case to federal court. The dispute over the psychiatrist's testimony began last year, when Onondaga County Family Court Judge Michael Hanuszczak ordered Dr. Adekola Alao to testify in the custody case of a then one-year-old. Alao is the treating psychiatrist for Syracuse VA Medical Center patient Shaun Portaleos, an Afghanistan war veteran in his late twenties who is disabled and suffering from post-traumatic stress disorder. Portaleos petitioned the court for custody of his child in February of 2012. The baby's mother, Gina Shannon, filed a cross-petition, alleging that Portaleos' psychiatric diagnoses, medications and other factors made him incapable of caring for the child.

Once the case climbed up to federal court, U.S. Dist. Court Judge Lawrence Kahn ruled that neither he nor Hanuszczak could force the psychiatrist to testify. But Kahn, in his recent decision, ordered the VA to "reconsider" its position, which he found "arbitrary and capricious" for not considering "all the factors necessary" to determine whether VA personnel should be permitted to testify. The VA has argued that the psychiatrist's testimony would cause "the time and money of the United States" to be used for a "purely private dispute." The VA's attorneys have also noted that the psychiatrist has "many patients with legal problems; and allowing Dr. Alao to appear could be seen as VA endorsement of (Portaleos') custody claim." The VA has suggested that Portaleos hire an outside expert, who would be allowed to consult with the psychiatrist. Portaleos' attorney, Vincent Finocchio, said he doesn't understand how the VA can skirt around what he views as part the agency's responsibility to care for his client. "There's just no accountability - that's what is driving me crazy," he said. "Yes, we could go hire an outside consultant, but why should we? We all want to use the best evidence we have, and that's his treating physician." The case, now traveling back to Hanuszczak, has an 15 OCT court date. The VA may or may not have an answer regarding its latest order to reconsider allowing the testimony, said Finocchio. [Source: The New York Post Standard | Sara Patterson | 16 Sep 2013 ++]

*************************************************************

**VA Fraud, Waste & Abuse Update 80 ➤ Reported 15 thru 30 Sep 2013**

VAMC West Orange NJ -- A former employee of the U.S. Department of Veterans Affairs on 18 SEP admitted to engaging in a scheme to defraud the department as well as accepting nearly $1.3 million in kickbacks for contracts awarded to companies with which he had relationships, the Justice Department said. Jarod Machinga, a 43-year-old resident of Hopewell, N.J., pleaded guilty in federal court in Trenton to one count of honest services wire fraud, one count of wire fraud and one count of engaging in a monetary transaction in criminally derived property. Mr. Machinga has taken responsibility for his actions, said defense counsel Fortunado N. Perri. "He intends to make full restitution, and hopefully this will be the first step toward moving forward with his life," Mr. Perri added. Machinga, who worked as a supervisory engineer at the Veterans Affairs Medical Center's West Orange, N.J., campus, worked with a person, identified by the Justice Department as "Individual 1," to set up three companies that could be used to get construction work from the VA. Between 2007 and July 2012, he directed more than $6 million
in projects to the companies, for which he took nearly $1.3 million in kickbacks, according to the Justice Department. In addition to the kickbacks, he admitted to falsely claiming that one of the companies from which he received a kickback was owned by a veteran who was disabled during service. The two wire fraud counts each carry a maximum sentence of 20 years in prison and a $250,000 fine, or twice the gross gain or loss from the offense. The monetary transaction count carries a maximum sentence of 10 years in prison. Sentencing is scheduled for 15 JAN 2014. [Source: WSJ | Michael Calia | 18 Sep 2013 ++]

***********************************************************************

Veterans Crisis Line  ➤ Overview

The caring professionals at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances. Many of the responders are Veterans themselves and understand what Veterans and their families and friends have been through and the challenges Veterans of all ages and service eras face. Since its launch in 2007, the Veterans Crisis Line has answered more than 890,000 calls and made more than 30,000 life-saving rescues. In 2009, the Veterans Crisis Line added an anonymous online chat service and has engaged in more than 108,000 chats. In November 2011, the Veterans Crisis Line introduced a text-messaging service, and has since responded to more than 10,000 texts—providing another way for Veterans to connect with round-the-clock support. In 2011, the National Veterans Suicide Prevention Hotline was renamed the Veterans Crisis Line to encourage Veterans and their families and friends to make the call. People who know a Veteran best may be the first to recognize emotional distress and reach out for support when issues reach a crisis point—and well before a Veteran is at risk of suicide.

Responders at the Veterans Crisis Line work to help veterans through their darkest hours. The Department of Veterans Affairs runs the hotline, the only national line dedicated to helping veterans in crisis. A report in February was the most comprehensive to date from the VA on veterans and suicide. As of that publication, the Crisis Line had made approximately 26,000 rescues of actively suicidal veterans. Indicative of these is the following in which four hotline employees shared with StoryCorps, for its Military Voices Initiative, their experiences:

- **Elizabeth Olson, 65, responder with two active-duty career airmen sons.** "Sometimes it's really hard for me to talk to the 19- and 20-year-olds, because, when my kids started, that's how old they were. And when you have a 19- or 20-year-old who wants to die, that is totally heartbreaking. "One young man, Christopher, I'll never forget him. He had come out of the Middle East — he'd been in full combat — and he had come home to his apartment, and found his girlfriend with another man there. She cleaned his bank account out and he had no place to go."I had to talk him off a bridge not once, but twice. You could hear the traffic on the bridge, the water underneath. The police came. They agreed to keep him overnight and take him to the V.A. the next morning. "He called about a week later and thanked us. He realized that he was young and he could start over, which was what I was trying to get through to him during the whole call."
Karin Porch, 55, responder. "I have had the calls: 'I've got a gun to my head. You've got 30 seconds, why shouldn't I pull the trigger?' "I remember a veteran who had called 12 times. I said, 'What are we not doing for you? I really want to help.' And, as we're talking, he goes, 'Do you believe in anything?' And I said, 'Well, you mean like God, and afterlife, and all of that?' And he says 'Yeah.' "And we got down to, 'I killed people in Vietnam, and I'm scared. Am I going to go to hell?' And we talked about that. He was very calm at the end, and he said, 'Just pray for me once in a while.' ”

Rich Barham, 57, assistant program manager. "I have post-traumatic stress disorder from my years of deployment in Vietnam, Afghanistan and Iraq. And when I came to the hotline, when a vet said they were having a flashback, I knew exactly what they were talking about." I remember a young gentleman, he was in the middle of a flashback, and had boarded himself inside his living room. He had three young children — they were sleeping upstairs. I had heard in the background that something had clicked, and I asked him if he had a weapon. He said he did. He was really anxious and incoherent, but, you know, after a little bit of finagling around, he did agree to attend treatment. "I remember, after that phone call, being a little jerky and nervous — going outside, smoking a couple of cigarettes. And then just coming back in and doing my job again.”

Nelson Peck, 66, trainer and administrative support. "The hotline by far is the most rewarding thing I've ever done in my life. I was a combat veteran with the United States Marines in Vietnam. I had PTSD as well, and what I started to realize was my PTSD was triggered by survivor guilt. I never understood why I survived. And being with the hotline has really given me the answer. I was meant to survive to do this, so other veterans could survive."
also seems to reduce post-traumatic stress. In a pilot study by the center, patients experienced significant drops in post-traumatic symptoms, however, effects faded with time. Research on dosage amounts continues.

- **Transcranial magnetic stimulation.** Brain scans show changes in brains with PTSD. The brain is a neurochemical circuit and post-traumatic stress disturbs this circuit, resulting in changes based on the electrical charge of the brain. Transcranial magnetic stimulation is a new technology that can change the brain’s charge. It already has been approved for use in treating depression. Early studies by the center showed a significant drop in post-traumatic stress symptoms in half of the patients in the study. The improvements gained from the noninvasive method wear off, but they are not completely reversed. Research into this technology continues.

- **Attention retraining.** This computer-based method focuses on how patients look at and respond to different stimuli. The goal is to train patients not to focus on anxiety-inducing or negative thoughts, events or situations. This method is used to treat other anxiety conditions and may be effective for PTSD. The center showed in a recent study that although patients improved with attention retraining, they often did not continue the treatment as directed, and the gains were lost.

- **Virtual reality assisted exposure therapy.** This intervention builds upon exposure therapy, which is considered currently to be the most effective treatment for PTSD. This therapy creates a realistic, anxiety-provoking simulation that teaches patients to overcome their fears by facing them and talking about them. It aims to make exposure therapy more engaging and effective by using virtual reality as an alternative to traditional methods. Clinical trials at the Virtual Reality Medical Center in San Diego showed that 50 to 75 percent of patients got better and stayed better with this therapy.

- **Caring letters project.** This suicide prevention program sends brief, caring emails and reminders of available treatments to service members following psychiatric hospitalization. Previous studies suggest that repeated, caring communication helps reduce suicide in high-risk patients. The center is conducting a two-year, multisite study of 4,730 patients to study the effect the caring letters project has on suicide rates.

- **Ketamine.** This ancient remedy has been used in developing countries as an anesthetic for years. It also has been touted as a miraculous, short-term antidepressant. The center’s researchers have shown that ketamine may be able to help people who are at their very lowest feel better, resulting in reduced suicide and improved long-term outcomes. They studied the use of ketamine with patients with suicide ideation in emergency rooms. Research results so far have shown that most patients who received ketamine felt better almost immediately and that these improvements lasted at least two weeks. These patients experienced reduced feelings of hopelessness, depression and suicidality. The center is conducting more ketamine clinical trials.

Time will tell which of these studies will prevail and lead to successful treatments that can be used at the home front and at the frontline. Regardless, these latest advances in technology and research show more innovative, life-saving treatments are around the corner. “We have shown that we can do something,” McLa\-y said. “There is hope.”

[Source: Health.mil | Dana Crudo | 16 Sep 2013 ++]

***************

**Reverse Mortgage Scams** ► 1300% Increase from 1999 to 2008

The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as home equity conversion mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators. Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to
steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property. In many of the reported scams, victim seniors are offered free homes, investment opportunities, and foreclosure or refinance assistance. They are also used as straw buyers in property flipping scams. Seniors are frequently targeted through local churches and investment seminars, as well as television, radio, billboard, and mailer advertisements.

A legitimate HECM loan product is insured by the Federal Housing Authority. It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or older who occupy their property as their primary residence and who own their property or have a small mortgage balance. Refer to the FBI/HUD Intelligence Bulletin http://www.fbi.gov/scams-safety/fraud/seniors/intelbulletin_reversemortages for specific details on HECMs as well as other foreclosure rescue and investment schemes. Tips for Avoiding Reverse Mortgage Scams:

- Do not respond to unsolicited advertisements.
- Be suspicious of anyone claiming that you can own a home with no down payment.
- Do not sign anything that you do not fully understand.
- Do not accept payment from individuals for a home you did not purchase.
- Seek out your own reverse mortgage counselor.

If you are a victim of this type of fraud and want to file a complaint, please submit information through their electronic tip line https://tips.fbi.gov or through your local FBI office which can be located at http://www.fbi.gov/contact-us/field. You may also file a complaint by calling HUD’s hotline at 1-800-347-3735 or online with HUD-OIG at www.hud.gov/complaints/fraud_waste.cfm. [Source: FBI Common Fraud Schemes for Seniors http://www.fbi.gov/scams-safety/fraud/seniors Sep 2013 ++]

******************************************************************************

Ticket & Vacation Scams ➤ How to Avoid

A travel agency recently tricked a group of Tennessee dance students out of more than $60,000 by charging for Disney tickets and hotel rooms that they never booked. The story serves as a cautionary tale for anyone planning a vacation to Walt Disney World or Disneyland or elsewhere. The popularity -- and price -- of a Disney vacation means that scams abound. Here’s how the scam worked:

1. On 2 JUN a group of approximately 120 girls and parents from the Ann Carroll School of Dance school in Franklin headed to Orlando for a trip to Disney World. It was supposed to expose the dancers to the professional side of things and help them learn what it takes to dance for Disney or on Broadway. A description on the school’s website notes that the girls’ “big finale was a performance with special guest- Goofy!”
2. The school selected a travel agency, and the dancers' families paid the for the trip by check .
3. The agency was supposed to book tickets, hotels and other arrangements. But when the families arrived in Orlando, they found that the shuttle info provided didn't work. Then, they got to the hotel to find they had no rooms reserved and no passes for the theme park. A few parents stepped up and made sure the trip went on as planned. But the group is far from the only vacationers to have fallen for a scam concerning travel to Disney.

How to Avoid a Disney Vacation Scam: Here's how to better plan your next Disney vacation. Remember that buying from a scammer may cost you more than just the price of the passes. The scammers may be using your personal information and credit card number for identity theft.
• Do your research: Using a travel agency? Be sure to check them out on http://www.bbb.org/us/Find-Business-Reviews. Also, read reviews and scope out their social media accounts. Make sure you are dealing with an established, well-regarded business.

• Prices too good to be true? You know the saying: There is no way a Disney ticket dealer can offer authentic tickets at extremely low prices without losing money. If the prices are much lower than elsewhere, it's a scam.

• Pay with a credit card: The Tennessee dancers wrote checks to the scam travel agency. Pay with a credit card, so you can dispute the charges if the business doesn't come through. And be wary of anyone who doesn't accept credit cards.

• Avoid tickets sold on Craigslist and eBay: Scammers are skilled at providing realistic tickets and fake receipts. There's no way to know if the tickets are good in advance of your trip. You may arrive at the gate and be out of luck.

• Never buy partially used passes: Not only is it illegal to sell partially used tickets, Disney uses a finger scanning system at the gate to ensure that multi-day tickets are used by the same person each time.

• Spot an authorized seller: Watch out for sites that use “Disney” in their web address or sell discounted single day passes. Disney forbids its authorized resellers to do these things, so both are warning signs of a scam.

To find out more about scams, check out BBB Scam Stopper at http://www.bbb.org/scam-stopper. [Source: BBB Scam alert 29 Aug 2013 ++]

******************************************************************************

**Medal of Honor Society Convention** ➤ There is no Hero 101 Book

Each year, the Congressional Medal of Honor Society, comprised solely of Medal of Honor recipients, gathers in a different city in the United States to celebrate its annual convention. During this time, the recipients assemble to honor and remember all who have served our country and to further the brotherhood among one another. This year, Gettysburg, Pennsylvania was chosen as the site for the 2013 convention. The autograph hounds who waited expectantly in the convention’s hotel lobby weren't drawn by actors, musicians or politicians, but by a few dozen men whose rare and distinguished achievements have earned them the nation's highest military honor. Dozens of people waited for them to return from a luncheon at a nearby farm once owned by President Dwight Eisenhower. Nearly half of the living recipients of the Medal of Honor are attended the gathering in Gettysburg, where some of its first recipients fought 150 years ago. In all 3,462 military personnel have been awarded the Congressional Medal of Honor. Of those 80 are living and 19 are double recipients. The Medal of Honor Society annual convention gives the public an opportunity to collect the signatures of the men who have been honored by Congress for risking their lives beyond the call of duty in combat.

[1]                                                                 [2]

[2] Medal of Honor recipient Gary G. Wetzel signs an attendee's Medal of Honor book during the convention in Gettysburg, Pa., on Sept. 19, 2013. Private First Class Wetzel was serving in Vietnam as a door gunner on the day his helicopter was shot down and he and other survivors came under heavy enemy fire.

Dave Loether, 62, a computer analyst from Pittsburgh, was hoping to add to the 55 signatures of Medal of Honor recipients he has collected on a U.S. Army flag. Loether knows many of their faces by sight - and their stories by heart. "It's a piece of cloth with some ink on it - it's worthless," Loether said. "On the other hand, it's priceless." The recipients' autographs sometimes end up on public auction sites, but Loether said he collects them as a hobby that began as a way to honor his sons in the military. Recipients sat at tables ringing a hotel ballroom, including Clinton L. Romesha of Minot, N.D. President Barack Obama presented him with the honor in February for bravery in defending an Army outpost in Afghanistan four years ago. Now working in safety for a construction company, Romesha, 32, said he tries to remind himself that he's still the same person he was before, a man who has to take out the trash himself. "I never thought in a million years I'd ever meet a recipient, let alone be one," said Romesha, who was attending his first convention. Eight soldiers died in the daylong barrage by the Taliban in the mountains near Pakistan, and Romesha was one of 22 wounded among the badly outnumbered Americans. He helped lead others to safety and retrieve the bodies of the U.S. dead.

[3] Vietnam War Medal of Honor recipient Bruce Crandall signs an autograph during the convention. Crandall earned the nation's highest military award for his actions as a helicopter pilot during the battle of Ia Drang.


Donald E. Ballard, the society's treasurer, became a member for his bravery while serving as a Navy corpsman in Vietnam. He threw himself on a grenade while directing Marines to carry a wounded comrade to safety. The grenade did not detonate. Ballard, who now owns a funeral home in Grain Valley, Mo., said being a Medal of Honor recipient means being a role model, like it or not. "There is no Hero 101 book, I didn't take the course," Ballard said. "I have to live up their expectations, or my expectations of what they expect." Ballard said a major focus of the
organization these days is its character development program for middle and high school students promoting values like courage and sacrifice. Recipients met 20 SEP with local students. Other scheduled events included a town hall forum at Gettysburg College and a concert on the Gettysburg battlefield with the United States Marine Band on Friday and an award dinner on Saturday. Next year's convention will be in Knoxville, Tenn. To learn more about the Congressional Medal of Honor Society go to http://www.cmohs.org.

Also present at the reunion was a 1956 Ford Thunderbird dedicated to Medal of Honor awardees and covered with elaborate paintings of combat scenes. On the dash board, 80 sets of dog tags representing living MOH recipients were painted – although since the painting and restoration project began, two of them have died, and others have been or will be awarded the medal. The plan was to get MOH awardees attending the convention to sign the hood of the car. Afterwards, a coat of finish would be applied to seal their signatures, and the car would be prepped to be sold by the Barrett-Jackson Auction Company in Scottsdale, Ariz., sometime in January. According to Retired Marine Reserve Col. John Folsom, Army veteran Ronnie Rains of Odessa, Texas, owns the car and plans to turn over the car’s title, just before the auction, to the Wounded Warriors Family Support (WWFS) group. Folsom, the founder of WWFS, said their group expects the car to sell for upwards of $1 million. Half of sale price will go as a charitable contribution to WWFS, and the other half to the Medal of Honor Society, he said.

[Source: The Associated Press | Mark Scolforo | 20 Sep 1013 ++]

************************

Medal of Honor Citations ► Sylvester Antolak, WWII

![Medal of Honor Citation](Image)
Antolak, Sylvester

Rank and organization: Sergeant, U.S. Army, Company B, 15th Infantry, 3d Infantry Division

Place and date: Near Cisterna di Littoria, Italy, 24 May 1944

Entered service at: St. Clairsville, Ohio

Born: September 10, 1916, St. Clairsville, Ohio

Citation:

Near Cisterna di Littoria, Italy, he charged 200 yards over flat, coverless terrain to destroy an enemy machinegun nest during the second day of the offensive which broke through the German cordon of steel around the Anzio beachhead. Fully 30 yards in advance of his squad, he ran into withering enemy machinegun, machine-pistol and rifle fire. Three times he was struck by bullets and knocked to the ground, but each time he struggled to his feet to continue his relentless advance. With one shoulder deeply gashed and his right arm shattered, he continued to rush directly into the enemy fire concentration with his submachinegun wedged under his uninjured arm until within 15 yards of the enemy strong point, where he opened fire at deadly close range, killing 2 Germans and forcing the remaining 10 to surrender. He reorganized his men and, refusing to seek medical attention so badly needed, chose to lead the way toward another strong point 100 yards distant. Utterly disregarding the hail of bullets concentrated upon him, he had stormed ahead nearly three-fourths of the space between strong points when he was instantly killed by hostile enemy fire. Inspired by his example, his squad went on to overwhelm the enemy troops. By his supreme sacrifice, superb fighting courage, and heroic devotion to the attack, Sgt. Antolak was directly responsible for eliminating 20 Germans, capturing an enemy machinegun, and clearing the path for his company to advance.

Sulester Antolak and his grave marker at the Sicily-Rome American Cemetery and Memorial

In his book, "To Hell and Back," fellow Congressional Medal of Honor awardee Audie L. Murphy refers to Antolak as "Lutsky" and provides the following account of his heroism:

“We roll over the wall and find ourselves in the range of two enemy strongpoints. But for the moment, the krauts are ignoring us. They are absorbed in trying to split the two groups of men that preceded us.
A sergeant in the first platoon senses the predicament. If his men are isolated, they will likely be destroyed. He makes his decision quickly. Motioning his men to follow, he rises and with a submachine gun charges head-on toward one of the enemy positions two hundred yards away.

On the flat, coverless terrain, his body is a perfect target. A blast of automatic fire knocks him down. He springs to his feet with a bleeding shoulder and continues his charge. The guns rattle. Again he goes down.

Fascinated, we watch as he gets up for the third time and dashes straight into the enemy fire. The Germans throw everything they have at him. He falls to the earth; and when he again pulls himself to his feet, we see that his right arm is shattered. But wedging his gun under his left armpit, he continues firing and staggers forward. Ten horrified Germans throw down their guns and yell “Kamerad”.

That is all I see. But later I learn that the sergeant, ignoring the pleas of his men to get under cover and wait for medical attention, charged the second enemy strongpoint. By sheer guts, he advanced sixty yards before being stopped by a final concentration of enemy fire. He reeled, then tottered forward another few yards before falling.

Inspired by his valor and half-insane with rage, his men took over, stormed the kraut emplacement, and captured it. When they returned to their leader, he was dead. This was how Lutsky, the sergeant, helped buy the freedom that we cherish and abuse.”

The USNS Sgt. Sylvester Antolak (T-AP-192) was named after Sgt. Sylvester Antolak.


Vet Job Resume Writing Update 01  ►  Why Lying is Bad

It's tempting to embellish your accomplishments on your resume. It's not hurting any one right? Besides, who would find out? Well, your employer will find out and you're the one who will suffer -- professionally. Just ask RadioShack Corp.'s former CEO, David Edmondson. Edmondson resigned after the electronics retailer discovered he might have embellished a few of his accomplishments. Companies are growing increasingly savvy in ferreting out resume cheaters through more comprehensive background checks conducted both pre- and post-hire. Why the latter? Subpar job performance can prompt a follow-up investigation into an employee's past. If dishonesty is discovered, it is often grounds for termination and possibly legal action. Yet Edmondson is hardly alone in falsifying information on a resume. Steven D. Levitt, coauthor of Freakonomics and a renowned economics professor at the University of Chicago, cites research suggesting that more than 50 percent of people lie on their resumes. Given such repercussions as Edmondson's fate, you might wonder why anyone would attempt to get away with lying on a resume in the first place. Levitt refers to a W.C. Fields quote in his explanation: "Anything worth winning is worth cheating for."

Power -- and Misery -- Foster Temptation. In a kind of twist on the Peter Principle, which suggests that within corporate hierarchies, employees tend to be promoted until they reach their ultimate levels of incompetence, Levitt postulates that "the higher up in the organization a person rises, the more likely it is that he or she will cheat." His observation is certainly borne out by news headlines about executives resigning in the face of resume dishonesty. Common resume lies include falsifying academic credentials, padding dates to mask employment gaps, exaggerating job titles, embellishing job responsibilities and achievements, claiming sole responsibility for team efforts and even
making up fictitious employers. Levitt also found a correlation between mood and the temptation to cheat. The desperation felt when weeks of unemployment stretch into months, or the low morale experienced by someone employed but truly miserable in a job, appear to increase the incentive to lie.

The Big Consequences of Little Lies. "The best lies will be those that mirror reality," Levitt says. "My hunch is that the reputed 50 percent of resume cheaters are mostly making little cheats here and there, for instance, to cover up times when they were out of the labor force for six months." Perhaps viewing these mistruths as harmless white lies or marketing spin, people who lie on a resume may end up doing more damage -- to themselves and others -- than they realize. "When someone else cheats, it hurts the honest people," Levitt says. Honest job seekers can be edged out of competition by individuals who give themselves an unfair advantage by fabricating or exaggerating credentials. And what about the damage cheaters do to themselves? "Even if you are never caught, you will have to live in constant fear that someday you will be caught and punished and with the guilt of knowing what you did was wrong," Levitt warns.

Honest Strategies for Getting Ahead. No matter what the reason or justification for lying, if your resume isn't entirely truthful, know this: You don't have to resort to lying to win a job. There are ethical resume strategies you can use to address issues like job-hopping, time off from the workforce, minimal work experience, lack of or incomplete college degrees, being fired and having a criminal record. Levitt's research findings and the stories of job seekers who got caught lying on their resumes are cautionary tales to anyone in the workforce: You jeopardize your future when you lie about your past.

[Source: Military.com | resume writing | Aug 2013 ++]

*******************************************************************************

Vet Jobs Update 126 ► Truck Driver Shortage Fuels Demand

If you have a clean driving record, good personal habits and are 21-plus, chances are you can get a truck driving job. "The driver shortage has been with us for some time and will not likely improve anytime soon," says trucking industry expert Jim Bowers. "Driving and delivering freight around North America cannot be outsourced. Companies are working hard to increase wages, benefits and trucking quality of life in order to attract new truckers. "There is so much competition for experienced drivers with drug-free, clean driving records that a good driver need only decide which offer fits their needs," Bowers says. So how do you decide which type of trucking opportunity to pursue? The first step in choosing the right job for you is knowing your options. Check out this advice from two trucking experts. You can start by studying the Bureau of Labor Statistics' two main trucker descriptions:

- **Heavy-truck and tractor-trailer drivers.** Operate trucks or vans with a capacity of at least 26,000 pounds Gross Vehicle Weight (GVW). Their job is to transport cars, livestock and other materials in liquid, loose or packaged form. Many of their routes are from city to city and cover long distances. Some companies use two drivers on extra-long runs -- one drives while the other sleeps in a berth behind the cab. These sleeper runs can last for days, even weeks. Trucks on sleeper runs typically stop only for fuel, food, loading and unloading. Long-distance, heavy-truck and tractor-trailer drivers may have to load or unload their cargo. This is especially common when drivers haul specialty cargo.

- **Light- or delivery-services truck drivers.** Operate vans and trucks weighing less than 26,000 pounds GVW, picking up or delivering merchandise and packages within a specific area. Sometimes these assignments require quick turnarounds: delivering a shipment to a nearby city, picking up another loaded truck or van, and driving that vehicle back to their home base -- all in the same day. Light- or delivery-services truck drivers usually load or unload the merchandise for the customer. Some local truck drivers have sales and customer-service responsibilities. The primary responsibility of driver/sales workers, or
route drivers, is to deliver and sell their firm's products over established routes or within an assigned territory. They sell food products, including restaurant takeout items, or pick up and deliver laundry and other items. Their response to customer complaints and requests can make the difference between winning an order and losing a customer. Route drivers may also take orders and collect payments.

**Long-Haul vs. Short-Haul**

- Long-haul driving is the most in-demand job. Drawbacks include days and weeks away from home, so companies compensate by paying extremely well -- an average of 50 cents per mile, says trucking recruiter Franc Gomez. Gomez cites a scenario: A 2,800-mile load yields $1,400, which a driving team could split. The trip will take about 52 hours. "That means that in (less than three) days, a team of two can earn $700 per member," he says. "Taking into account that most drivers will take a total of six weeks off throughout the year, each team member can gross $69,000 per year. If the team is composed of a husband and a wife, that's a combined $138,000 per year."
- Short-haul drivers get to be home more often, but the work requires city driving, backing into docks, and sometimes loading and unloading work, Bowers says. Some drivers must also double as salespeople. For example, a wholesale bakery driver/sales worker might deliver and arrange baked goods on a grocery store's display racks.

Still unsure whether you should go after a trucking career? In addition to following the tips for becoming a trucker at [http://career-advice.monster.com/truck-driver/employment.aspx](http://career-advice.monster.com/truck-driver/employment.aspx) you should ask questions of potential trucking employers and talk to trucking schools and recruiters. "Assess your own qualifications in light of these demands, and make sure that the negative does not outweigh the positive," Gomez advises. "Then find a good truck-driver training school, and compare the companies that will seek to recruit you once you graduate." [Source: Mil.com | Veteran Jobs Insider | 23 Sep 2013 ++]

********************************

**Vet Hiring Fairs**  ►  1 Oct thru 15 Nov 2013

The U.S. Chamber of Commerce’s (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each click on the link next to the date in the below list. If it will not open refer to [www.uschamber.com/hiringourheroes/events](http://www.uschamber.com/hiringourheroes/events). To participate, sign up for the workshop in addition to registering for the hiring fairs which are presently scheduled for: For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the USCC website at [http://www.uschamber.com/hiringourheroes/events](http://www.uschamber.com/hiringourheroes/events)

**Veterans Hiring Fair**
October 1, 2013 – **Little Rock, AR**
October 1, 2013 – **Northampton, MA**
October 2, 2013 – **Ann Arbor, MI**
October 3, 2013 – **Baltimore, MD**
October 4, 2013 – **Aurora, IL**
October 4, 2013 – **Charlotte, NC**
October 8, 2013 – **Southfield, MI**
October 8, 2013 – **Augusta, ME**
October 8, 2013 – **Raleigh, NC**
**Note:** A key tactic that most job-seekers overlook when attending a job or career fair is to Stop at every table! One mistake we all make on occasion is to generalize. For example, people assume that health-care companies are only hiring health-care workers, or that insurance companies only need agents. So when they encounter these tables or displays, they typically say nothing and keep moving. Also, sell yourself! Be an extrovert and your own agent! Finally, your mission is fact-finding and networking. By spending time at each table, one learns to overcome stereotypes that lead to erroneous assumptions [Source: U.S. Chamber of Commerce Assn 14 Sep 2013 ++]

**Vets Summer Sports Clinic**  ► 6th Annual Event

For the sixth year the National Veterans Summer Sports Clinic was held 15 - 20 SEP in San Diego. More than 100 recently injured veterans from across the country participated. The week-long clinic is a rehabilitation sports and recreation event sponsored by the U.S. Department of Veterans Affairs (VA), the Veterans Canteen Service, Fisher House, Jim & Jane Slattery and The Slattery Family Foundation, and other community sponsors. There are 340,000 disabled veteran's in San Diego alone. The event hosts veteran's from all 50 states and the demand is so high this sports clinic could be held every day of the year.
Events include adaptive kayaking, sailing, archery, rowing, cycling and surfing. Venue locations include the San Diego Marriott Marquis & Marina, La Jolla Shores, the Mission Bay Yacht Club, Fiddler's Cove and Tidelands Park in Coronado, and the United States Olympic Training Center in Chula Vista. Participants' injuries include orthopedic amputations, traumatic brain injuries, burn injuries, psychological trauma, certain neurological conditions, visual impairments, spinal cord injuries, as well as other eligible injuries. For more information about the Summer Sports Clinic, visit [http://www.summersportsclinic.va.gov](http://www.summersportsclinic.va.gov). [Source: San Diego (CBS 8) | Alicia Summers | 16 Sep 2013 ++]

Military History ➤ WWII Kassel Mission Overview

It started out uneventfully enough, with 39 planes scheduled to take off on 27 SEP 1944 from their group. By the time they got into Germany there had been four aborts, so eventually 35 planes dropped their bombs. The weather over the continent was not very good, with a thick undercast, cloud base about 3,000 feet and tops 6-7000 feet. It was planned to drop the bombs through the clouds using the PFF in the lead ship. The 8th Air Force 445th Heavy Bomber Group was leading the 2nd Combat Wing, the other groups in the wing being the 389th and the 453rd. The lead ship was that of Capt. John Chilton, with Maj. Donald McCoy as command pilot. Deputy lead was Capt. Web Uebelhoer, with Capt. Jim Graham as deputy command pilot.
The Group approached the I.P. in a southeasterly direction. Subsequently they were supposed to make a slight left turn in an east-southeasterly direction toward Kassel, but for some reason the lead ship turned almost directly east, a mistake which would take them past the target city of Kassel, too far to the north. The only explanation was that the radar man had made a grievous error. Practically every navigator in the group picked up on this mistake almost instantly, but it was too late for the lead ship to correct to the right, as he would have run into the stream of bombers coming up from the rear. In hindsight it could be said that the correct thing to do would have been to make a 360° turn to the left and come in on the rear of the second division, but Major McCoy decided to continue on east and bomb the city of Gottingen, about 50 miles away. As a result they lost their fighter escort, and flew alone to their destruction.

Some of the pilots contacted the lead ship to report the error, but the only signal they received was "Keep in tight-Keep it together". They carried on east, and finally dropped their bombs at Gottingen. They then made a turn to the south, and in the vicinity of Eisenach, made a right turn to proceed west. By this time they were probably a hundred miles behind the rest of the division. Just as they made the turn, they were attacked from the rear by between 100 and 150 German fighters. They attacked them line abreast in three waves. Most of these fighters were specially adapted FW-190s equipped with extra armor, and both 20 and 30mm cannons. They were accompanied by a smaller number of ME-109s.
The battle probably lasted only a few minutes, but it was a horrendous attack, as the FW-190 assault fighters passed through the bomber formations with 20 and 30mm cannons blazing, and the 50 cal. machine guns of the B-24s responding. The skies were full of bright flashes from the exploding shells. When the smoke of this battle had cleared, 25 of the 445th bombers had crashed into German soil. Another two of the planes crash-landed in occupied France. One had crashed near Brussels, Belgium. Two made it across the Channel to make forced landings at the emergency strip at Mansion. One crashed near the base in Norfolk. Only four were able to land at Tibenham, England.

Of the 238 men aboard the 25 bombers which went down in Germany, 115 were KIA or subsequently died of injuries. One was killed in the plane which crashed in Norfolk and one was killed in the crash in Belgium, for a total of 117. Another American killed that day was Lt. Leo Lamb of the 361st FG, who belatedly came to their rescue. During the battle the German Air Force lost 29 planes, with 18 German pilots KIA. Five American airmen were murdered that day near the village of Nentershausen and seven more were murdered in other areas. The killers were apprehended after the war and brought to justice at a war crimes trial. One would have thought that with a battle of this magnitude, more would have been written about it. It was acknowledged that this was the greatest single loss of any group in the Eighth Air Force, yet until recently it has received very little publicity. This is understandable, since this had been a failed raid, and a big defeat for our side. It is possible that everyone was trying to forget it. But it was certainly not forgotten by those who survived it, nor by anyone who happened to be at Tibenham that day, nor by the next of kin of those who perished.

In 1986, Lt. Col. John Woolnough, a former B-24 pilot, founder of the 8th Air Force Historical Society and editor of the Eighth Air Force News, devoted two entire issues of that publication to the Kassel mission, and Bill Dewey, a pilot who survived the raid, subsequently organized the establishment of the non-profit, tax exempt group known as The Kassel Mission Memorial Association (KMMA). KMMA has produced a book entitled The Kassel Mission Reports, based on the material previously printed in the 8th AF News, and established a historic memorial monument, dedicated on August 1, 1990, on a plot of ground donated by the government of the state of Hesse on the precise spot where the lead ship of Capt. Chilton crashed at Bad Hersfeld. The book ‘Kassel, by Tom Harrison was subsequently published and is available for purchase (HSBN 13 (HB): 978-1-4836-0245-5).

[Source: The Kassel Mission Historical Society | George Collar | Sep 2013 ++]

***********************************************************

**Korean War Remembrances Update 01** ➤ **Vets Brief M*A*S*H” Cast**

They are not the World War II veterans who were exalted upon returning home. Nor are they the Vietnam War veterans who were vilified before, during and after that unpopular war. They are, they say, the soldiers and sailors from “the forgotten war,” commonly called the Korean conflict. They killed and saw their comrades killed. They wounded the enemy and came back to the states wounded themselves. But when they returned home many of their family members and friends didn’t acknowledge they had been to war. Korean War veterans told the cast of “M*A*S*H” at the James McCabe Theater in Valrico this week. The veterans were honored, they said, by the invitation to speak with the cast about their wartime experiences.

“M*A*S*H” is scheduled to be performed at the theater in October. Gail Pierce, producer of the show and vice president of the Valrico Players, said she was compelled to invite the veterans to the theater after meeting them at Veterans Park on U.S. 301 when a Korean War memorial was dedicated recently. Their stories were intriguing and entertaining, she said. “We set the entire evening aside for them, to give the cast the opportunity to learn the serious side of the Korean War, the back story,” said Domin Pazo, an artistic director for the theater. The veterans shared
some amusing stories, like one Navy veteran Martin Sullivan told about the time his buddies bet him he couldn’t sneak a case of booze onto their ship. He managed to get it aboard, covered with a few phonograph records he had bought on shore leave, telling military guards it was a record player.

Calvin Clifton, who served as an Army paratrooper in Korea, had a few humorous stories of his own, like the time he and a buddy had latrine-digging duty and his pal ignited a small piece of C4 plastic explosive to hurry along the job. “It took us two days to fill that hole back in,” he said, drawing laughter from the cast that will play doctors and nurses in a Mobile Army Surgical Hospital on the Korean peninsula. Clifton also had a serious story, one about the shrapnel that doctors removed from his leg and back after his unit was ambushed. It was his only visit to a MASH unit, he said. Because of the morphine used to deaden his pain, Clifton doesn’t remember many details about that visit, but he does recall the professionalism. And he remembers specific battles in which he and his comrades participated, though he largely has pushed them to the back of his mind to suppress nightmares, he said.

The cast thanked the veterans for their service, and peppered them with questions about how they spent their off time, what they ate, how they interacted with South Koreans. Cribbage was popular back then, and softball and basketball were common pastimes at officers’ clubs. Nightlife was pretty much non-existent. And the food, well, it often was less than desirable. Much like in the movie version of "M*A*S*H," the doctors and nurses who manned the units, used for the first time during the Korean War, could be a zany bunch, Sullivan said: “There were some lunatics there. There were some whacky people.” No one knew if they would show up for surgery in a lab coat or a bathrobe, he said. And nobody cared, as long as they got the job done. And the job they did was exceptional, Sullivan said, noting important surgical procedures were developed in those war-time hospital tents.

Before Korea, said Air Force veteran Ralph Hawkins, president of the local Korean War Veterans Association, there were only medics. And each soldier and sailor carried their own morphine, just in case. “I was never a customer of MASH, but they were customers of ours,” Hawkins said, noting he worked with a combat cargo operation that often carried patients from small air strips near the MASH operations to hospitals in Japan. Ed Epps, an Army veteran, worked with a chemical smoke generator in Korea, used to cover troop movement. “I like the idea of being able to give the (MASH) players an idea of what went on over there, so they can convey that to the audience,” he said. Epps was at Inchon Harbor in South Korea for a prisoner exchange, when several of his buddies who had been taken captive were released and taken to a hospital ship.

“A lot of young folks don’t know much about Korea,” said Navy veteran Bill Sarver. “It wasn’t a long war, but it was a tough one.” The soldiers and sailors were ill-prepared for the brutal weather they would encounter in Korea, he said. “I remember one guy that only had a summer uniform. He wore every piece of clothing he had to try to stay warm,” while he and Sarver and others worked with gun crews to shut down caves. “Most of us forgot about our experiences in Korea because nobody was interested,” Hawkins told the MASH cast. “We were the in-between. We were totally ignored. It’s nice to get some recognition.”  [Source: Tampa Tribune | Yvette C. Hammett | 20 Sep 2013 ++]
endorsed by the Prime Minister and Prince Charles. Since the refusal by the HLF to fund the project the National Headquarters of the Royal British Legion has taken over the project and a British chain B & Q has agreed to sell poppy seeds in all stores with proceeds going to the Legion. Charles Byrne, speaking for the Royal British Legion said: “The Royal British Legion is pleased to confirm we are rolling out the Centenary Poppy Campaign, across the UK, and in partnership with national retailer B&Q. … The idea to distribute poppy seeds to commemorate the centenary of WWI originated in the Legion’s Greenhithe and Swanscombe Branch, who are working with us to establish this campaign on a national level.”

There is very little happening in the United States. Of course we have a little time. The United States did not enter the War until 1917 But there is no National World War I Memorial. There is however, a recently refurbished and beautiful DC World War Memorial honoring the 26,000 DC residents who served during World War I. [Source: TREA News for the Enlisted 23 Sep 2013 ++]

*****************************************************************************

**WWII RCAF American Veterans**  ►  Search for KIA Relatives

The Virginia War Memorial wants to find the relatives of 13 Virginians who were killed in action while serving in the Royal Canadian Air Force (RCAF) during World War II. Many Americans enlisted in the Canadian armed forces before the U.S. entry in World War II in December 1941. “Unfortunately, records of these individuals are sketchy,” the War Memorial says. On 22 OCT the War Memorial will hold a ceremony to dedicate a commemorative plaque listing the names and hometowns of the Virginians who died in RCAF service. It intends to invite their relatives to the ceremony in Richmond. Military and government officials from Canada and the U.S., as well as from Virginia’s state government, will participate in the public event. Before America’s entry into World War II, 9,000 Americans enlisted in the RCAF to fight the Axis nations. As a member of the British Commonwealth of Nations, Canada had joined England in declaring war on Nazi Germany in 1939. Of these Americans, 764 were lost in combat missions. “The names of the 9,231 Virginians who served in our U.S. military and were killed in action during World War II are engraved on the glass and stone walls of the Shrine of Memory here at the Virginia War Memorial in Richmond,” said Jon Hatfield, the War Memorial’s executive director, in a statement. “It is fitting that we honor these 13 Virginians who also gave the ultimate sacrifice in service to Canada, our neighbor and ally in the fight for freedom,” Hatfield said. [Source: Richmond (Va.) Times-Dispatch | Peter Bacqué [14 Sep 2013 ++]

*****************************************************************************
WWII Pre-War Events ► Spanish Civil War Hollywood Donation

Riette Kahn is shown at the wheel of an ambulance donated by the American movie industry to the Spanish government in Los Angeles, California, on Sept. 18, 1937. The Hollywood Caravan to Spain will first tour the U.S. to raise funds to "help the defenders of Spanish democracy" in the Spanish Civil War.

WWII Vets 50 ► Joseph Gravish

On 15 JUL, Joseph Gravish carried an American flag and stood outside of a church, then made his way to the cemetery, where he did the same thing. Though he’s 93, being an active member of the honor guard in his area of Pennsylvania doesn’t seem extraordinary to him. “We have a 93-year-old gentleman that still serves his country and his comrades, and he does it every day,” his son, Joseph M. Gravish, said. “He thinks it’s just normal to do that. He was a member of the firing squad, and he can’t do that. Then he was a bugler and he can’t do that. Now he takes care of the flag. And he will continue to do that until he physically can’t anymore.” “It is important,” Gravish said. “Each soldier deserves this. I see some places are trying to do away with it, and I don’t think it should be because the soldier deserves that. We should give them a decent burial with the Taps and the presenting of the flag. We don’t ask for any pay, we do it voluntarily anyway. No matter what would happen, we would still do that.” So, in the heat of July and in winter snow, Gravish reports for roll call to honor those who’ve protected and served this country.

Perhaps it’s because of what he remembers so well of what his fellow soldiers have done for him. Three little books, well-kept diaries, keep Gravish in touch with the past. Inside, the dates and locations, the duties and brief descriptions of what was for him, everyday life unfold during World War II as part of the Army Air Corps. While he was in Europe, he was sick for several weeks — so sick the powers that be wanted to ship him back out, Joseph M. said, which meant he would have been removed and never returned. A man in his unit named Guido “Pete” Petracco, along with a few other friends, nursed him back to health. “They did everything for my father — fed him,
bathed him, everything else, so he could stay with them. It portrays the intense loyalty that these gentlemen had.” This intense loyalty extended even to seemingly insignificant gestures and sacrifices. One worn-down pair of shoes served Gravish through all combat. A size 5 ½ was difficult to come by. When the shoes were worse for the wear, he would pay to have them repaired and wear civilian shoes. Almost just before his discharge, he received new shoes in Indiantown Gap, Pa.

But these shoes, such as they were, were the ones he wore even at Omaha Beach. “It was at midnight when we arrived, and we walked up toward our staging area. As we were walking up, the lieutenant that was leading us, he bumped into an MP that asked where we were going. The MP told him if we continued that road, we were going to walk right into the German line. It was raining, so we slept in a ditch in the road. The next day we got into our staging area.” There, his squadron followed the infantry and artillery closely, and under fire and bombing, worked to ensure landing strips existed for planes. His crew was usually near combat, usually near the fire, sometimes repairing planes to be sent back to a base in England. “About a month later, we were near St. Lo, then we were at St.-Mère-Église —that was at the end of July, we were under fire, we under artillery fire and also bombing from planes, and so forth. How could I describe that to you, you know? It was a harrowing experience anyway.”

But small kindnesses also made pleasant times possible. In Holland, the soldiers had taken refuge in a family apple orchard. The family had three infants who were starving. “The Germans didn’t give them any food or help them at all, but we helped them. Petracco got a box of food sent from home through the mail: spaghetti. And he made spaghetti for the family, and it took him so many hours to make his sauce. Anyway, we fed the family. I had written to my wife about them, and I still keep in touch with them at Christmas to this day, with the son. Every Christmas they send me a card, and I send them a card also.” Decades later, thanks to some help from his son, he would return and be able to visit the family, who immediately recognized him. Gravish and his friends not only played an important role in the lives of this family, but in service of the Allied Forces. As an officer in the Army, Joseph M. was able to access files, microfiche, and other strategic information that helped contextualize the role his father’s squadron played during the war. “He was a little guy on the ground, but there he’s part of the big picture.” Gravish also received five bronze stars.

Yet, ever-modest, Gravish deflects to his friendships, with men like Petracco, whom he kept in touch with for many years, and the other friends from his crew who would remain close until their passing, as an important and fulfilling part of his life. In that group, Joseph M. said, his father served as a sort of historian because of his diaries. “I’ve often thought about this: a group of my buddies were very close. And we would talk about our experiences. Some of us had a difficult time remembering crossing the channel, some of us were scared, some of us just couldn’t remember. It is a difficult thing to explain.” But, in some sense, this unspeakable bond, with its humility, patriotism and service, is one he shares with his family and has passed down two generations; both his son and grandson (both also named Joseph) served in the Army and belong to American Legion Post 719. With Gravish, who has been a member of the Legion for more than 65 years, Joseph M. who has been a member for more than 25 years, and Joseph Jr., they are approaching 100 years of combined membership.
“I'm proud of them,” Gravish said of his son and grandson. “I’m really proud of them. I don’t know if I influenced them, but Memorial Day we put flags out in the cemeteries and they would help, and we still do that. We also place flags on all the veterans’ graves every year.” It’s this dedication that Joseph M. said defines his father’s generation. “The things they do behind the scenes that nobody reads about,” Joseph M. said. "They don’t expect a lot of notoriety, but they just do it. Without them, there would be nobody. There would be no great military service.”

[Source: American Legion Online Update 18 Jul 2013 ++]

POW/MIA Update 56 ► Identified 15 thru 30 SEP 2013

"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II (73,000+), Korean War (7,900+), Cold War (126), Vietnam War (1,655), 1991 Gulf War (0), and OEF/OIF (6). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD’s personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home. For a listing of all personnel accounted for since 2007 refer to http://www.dtic.mil/dpmo/accounted_for. For additional information on the Defense Department’s mission to account for missing Americans, visit the Department of Defense POW/Missing Personnel Office (DPMO) web site at http://www.dtic.mil/dpmo or call (703) 699-1169. The remains of the following MIA/POW’s have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:

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

Vietnam

- The Department of Defense POW/Missing Personnel Office (DPMO) announced today that the remains of Air Force pilots Maj. James E. Sizemore of Lawrenceville, Ill., and Maj. Howard V. Andre Jr., of Memphis, Tenn., have been identified and will be returned to their families for burial with full military honors on Sept. 23 at Arlington National Cemetery. On July 8, 1969, Sizemore and Andre were on a night armed reconnaissance mission when their A-26A Invader aircraft crashed in Xiangkoang Province, Laos. Both men died in the crash but their remains were unaccounted for until April 2013. In 1993, a joint U.S./Lao People’s Democratic Republic team investigated an aircraft crash site in Laos. They recovered aircraft wreckage from an A-26. The team was
not able to conduct a complete excavation of the site at that time. Twice in 2010, joint U.S./Lao People’s Democratic Republic teams conducted excavations of the crash site recovering human remains, aircraft wreckage, personal effects and military equipment associated with Sizemore and Andre. In the identification of the remains, scientists from the Joint POW/MIA Accounting Command (JPAC) used circumstantial evidence and forensic identification tools, such as dental comparison – which matched Sizemore’s records.

Maj. Howard V. Andre Jr.  
Maj. James E. Sizemore

Korea

• The DPMO announced 18 SEP that the remains U.S. servicemen, missing in action from the Korean War, have been identified and are being returned to their families for burial with full military honors. Army Pfc. Ronald C. Huffman, 18, of Lashmeet, W.V., will be buried Sept. 21, in Princeton, W.V. On Feb. 12, 1951, Huffman and the K Company, 3rd Battalion, 2nd Infantry Regiment fought Chinese forces in a battle near Saemal, South Korea. By June 1951 the Chinese reported that Huffman had been captured and taken to a prisoner of war camp near Changsong, North Korea. American POWs held with Huffman reported that he died in the camp in July 1951. Chinese officials later confirmed Huffman died on July 22, 1951. In 1954 the United Nations and Communist Forces exchanged the remains of a POW from the Changsong Camp. Attempts to identify the remains in the 1950s were unsuccessful and the remains were buried at the National Memorial Cemetery of the Pacific, known as “the Punchbowl.” In 2012, scientists from the Joint POW/MIA Accounting Command (JPAC) reassessed the possibility of identifying the remains using modern technology and the decision was made to exhume the remains for identification. To identify Huffman, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools including dental records and radiograph comparisons.

• The DPMO announced 18 SEP that the remains U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Sgt. Melvin E.
Wolfe, 18, of San Diego, Calif., will be buried Sept. 23, in Boulder City, Nev. In late November 1950 Wolfe and members of the K Company, 31st Regimental Combat Team (RCT) were deployed along the east side of the Chosin Reservoir in North Korea when they came under attack by Communist forces. The 31st RCT began a fighting withdrawal to a more defensible position near Hagaru-ri, south of the reservoir. Following the battle, Wolfe was reported missing in action on Dec. 12, 1950. In September 2004, a joint U.S/Democratic People’s Republic of Korea (D.P.R.K) team excavated a mass grave south of the Pungnyuri-gang inlet of the Chosin Reservoir. During this excavation operation the team recovered human remains from at least 32 individuals and material evidence such as uniform fragments worn by U.S. service members in the 1950s. In the identification of Wolfe, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools including mitochondrial DNA – which matched Wolfe’s nieces.

- The DPMO announced 23 SEP that the remains U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. Armando Alvarez, 20, of El Paso, Texas, will be buried Sept. 27, in his hometown. In late 1950, Alvarez and elements of the 31st Regimental Combat Team (RCT), were advancing along the eastern side of the Chosin Reservoir, in North Korea. From Nov. 27 to Dec. 1, 1950, the Chinese People’s Volunteer Forces (CPVF) encircled and attempted to overrun the U.S. position. As the battle continued, the 31st RCT, known historically as Task Force Faith, began a fighting withdrawal to a more defensible position. Following the battle, Alvarez was reported missing on Dec. 2, 1950. In Sept. 2004 a joint U.S. and Democratic People’s Republic of North Korea (D.P.R.K.) team surveyed and excavated a field south of the P’ungnyuri inlet of the Chosin Reservoir, near the area where Alvarez was last seen, recovering human remains. To identify Alvarez’s remains, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, such as dental comparison and mitochondrial DNA – which matched Alvarez’s sister.

World War II

- The DPMO announced 25 SEP that the remains of a U.S. serviceman, missing from World War II, have been accounted for and are being returned to his family for burial with full military honors. Army 2nd Lt. Vernal J. Bird, 26, of Lindon, Utah, will be buried Sept. 28, in Springville, Utah. On March 12, 1944, Bird, a member of the 5th Air Force, 3rd Bombardment Group, 13th Bombardment Squadron, was the pilot of an A-20G Havoc aircraft on an attack mission over the island of New Guinea. Other airmen in the formation saw Bird’s aircraft lagging behind, and reported the last known location of the aircraft was “about half way down the run over Boram Airstrip.” Bird’s aircraft did not return to base and attempts to locate the aircraft, both during and after the war, were unsuccessful. In 2001, a team from the Joint POW/MIA Accounting Command (JPAC) located an aircraft crash site in a remote area of Papua New Guinea. A local resident gave the JPAC team human remains and four aircraft data plates that correlate to Bird’s A-20G aircraft, which he claimed to have recovered from the wreckage. All of the evidence was taken to JPAC’s laboratory in Hawaii, for analysis. In 2011, JPAC relocated the crash site, which contained significant amounts of aircraft wreckage. JPAC has not yet completed a full excavation of the site. To identify the remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory used circumstantial evidence and forensic identification tools including mitochondrial DNA, which matched Bird’s sister.


******************************************************************************
On National POW/MIA Recognition Day the Pentagon’s top leaders paid tribute 20 SEP to sacrifices made by U.S. prisoners of war and missing in action, including more than 80,000 fallen Americans whose remains haven’t been recovered and the one American servicemember in captivity today. Defense Secretary Chuck Hagel and Chairman of the Joint Chiefs of Staff Gen. Martin Dempsey spoke at a Pentagon ceremony that included former POWs and family members of the missing, and promised that the Defense Department personnel who work to find and recover fallen troops would not stop. “Their efforts are fueled by human sweat and ignited by their unwavering determination,” Dempsey said. “They keep our nation’s promise to never leave a fallen comrade. Their efforts reach deep into the four corners of the globe, into foreign lands and far from home — from World War II battlefields across Europe to the islands of the Pacific, from the Pusan to the Yalu River, from Saigon to Hanoi, and those still missing from our most recent conflict.”

Defense Secretary Chuck Hagel greets former prisoners of war following a ceremony at the Pentagon to remember POWs and servicemembers missing in action.

Hagel said the U.S. government remains dedicated to bringing home the nation’s only known POW, Sgt. Bowe Bergdahl, captured by Taliban in 2009. “Our hearts today are with the Bergdahl family,” he said. “Using our military, intelligence, and diplomatic tools, the United States is continuing its efforts to secure Sgt. Bergdahl’s safe release.” Among others, Hagel singled out Army chaplain Father Emil Kapaun, who died as a POW in Korea in 1951. His fellow prisoners, who remembered Kapaun’s self-sacrificing service to fellow prisoners, waged a decades long campaign to have the Catholic priest awarded the Medal of Honor. The effort bore fruit in April — a reminder of the nation’s duty to fallen heroes, Hagel said. “For despite the passage of time, the memories of those missing in action still burn bright,” Hagel said. “And their stories still inspire new generations of Americans.”

While the fate of thousands of missing servicemembers is still unknown, families and friends of two World War II Army Air Force members whose missing remains were recovered at a crash site in Papua New Guinea in 2012 found closure Thursday at Arlington National Cemetery. Here, an Army honor guard member stands over the casket carrying the combined remains of 2nd Lt. Valorie L. Pollard and Sgt. Dominick J. Licari
POW/MIA Update 58  ► Accounting Efforts in Disarray

After leading a recent Senate hearing showing POW/MIA accounting efforts in disarray, U.S. Senator Claire McCaskill (D-MO) demanded answers 17 SEP concerning the Oak Ridge Institute for Science and Education (ORISE) fellowship program—a program that the Department of Defense heavily relies on to conduct those efforts. “It’s clear that POW and MIA accounting efforts are disorganized and lacking oversight,” said McCaskill, Chairman of the Subcommittee on Financial & Contracting Oversight and daughter of a World War II veteran. “This fellowship program is taking up significant resources and we need some better information on where this money is going and how it’s aiding recovery efforts. That’s one step toward fixing this, and giving the families of our POW and MIA troops confidence again in these efforts.” McCaskill is seeking information from both the U.S. Secretary of Energy, Ernest Moniz, and the President of Oak Ridge Associated Universities, Andy Page.

McCaskill’s letters seek detailed information on the funding of the program, its participants, as well as documents describing the relationship between the Oak Ridge and the Department of Defense. “I (have) learned that the Joint Prisoner of War/Missing in Action Accounting Command (JPAC)…relies heavily on ORISE fellows to accomplish its mission, and that a significant portion of what JPAC pays for Fellows goes toward overhead,” McCaskill’s letter to Energy Secretary Ernest Moniz reads. A recent report from the Government Accountability Office showed that multiple groups had overlapping authority and control over POW/MIA searches, and lacked a cohesive mission. The report also says that the various operations would be more efficient and transparent if they were centralized under a single command structure. McCaskill, a senior member of the Senate Armed Services Committee, recently demanded answers about an internal report that found that a Pentagon program aimed at finding, identifying, and returning the remains of American troops missing in action has been woefully mismanaged—and that senior officials may have suppressed the critical report. A copy of McCaskill’s 13 SEP letters to Energy Secretary Moniz and Oak Ridge Associated University’s President Andy Page are available online at http://www.hsgac.senate.gov/subcommittees/fco/letters. [Source: U.S. Senator Clare McCaskill News Release 17 Sep 2013 ++]

POW/MIA Update 59  ► Families Frustrated With JPAC’s Efforts

On June 12, 1966, Marine Corps radioman Cpl. Gregory Harris and a contingent of South Vietnamese marines were ambushed and overrun in Quang Ngai province. When friendly forces retook the area the next day and recovered the dead, Harris was nowhere to be found. His family’s nightmare was just beginning. They watched as Harris was first listed as missing, then declared dead. Months turned into decades of waiting in vain. They say dealing with the military’s accounting agencies for the missing — known today as the Joint POW/MIA Accounting Command and Defense POW/Missing Personnel Office — has been nearly as painful as the loss itself. They claim the agencies have withheld information and kept important documents out of Harris’ file. Credible leads weren’t followed, they say, potential gravesites weren’t excavated and important witnesses weren’t interviewed. The family believes that Harris was prematurely declared dead and unrecoverable. Harris’ family members aren’t the only ones dissatisfied with the Defense Department’s handling of the search for remains. Other families of the missing contacted by Stars and Stripes accused the agencies of incompetence, lying, withholding information, secrecy about recovered remains and DNA testing, placing foreign policy over the return of the missing and not responding to family members’
questions. Many say there is a lack of accountability at the two agencies, a claim backed by recent reports. To read the entire Stars & Stripes Article on this issue refer to the attachment to this Bulletin titled, “JPAC’s Efforts Frustrate Families”. [Source: Star & Stripes | Matthew M. Burke | 23 Sep 2013 ++]

Spanish American War Images 30 ➤ Surplus Tents

Saving Money ➤ Funerals

None of us wants to think about it, but traditional funerals cost at least $6,000, according to the National Funeral Directors Association. This figure doesn’t even include cemetery costs and “extras” such as flowers or limousines, which easily can add hundreds, even thousands, of dollars. Although costs can vary widely across the country, funeral professionals say it’s not unusual to spend much more for the entire funeral. Thankfully, there are a variety of ways to manage funeral costs and still meet your family’s emotional and financial needs.

Don’t avoid the issue. Planning a funeral in advance has many benefits, not the least of which is financial. Grief-stricken loved ones often falsely believe the amount spent on a funeral is a reflection of their feelings for the deceased, so they might overspend. Knowing you want to be cremated and have your ashes placed in your favorite tackle box likely will save your family the cost of a casket or an elaborate urn. Do not include your plans in your will (which usually is read after the funeral), but do put them in writing and leave them with someone you trust. As callous as it might sound, preplanning also lets you shop around. By calling or visiting several area funeral providers, you’ll find prices deviating by as much as $1,000.
BYOC. You can save hundreds on caskets and urns by purchasing them through online retailers, specialty stores at your local mall, and even Wal-Mart and Costco. Online retailers offer next-day delivery, usually at no charge, and can ship directly to a funeral home. Funeral providers are required by law to let you bring your own casket and are not allowed to charge a handling fee. Be mindful that many cemeteries have their own requirements, such as an outer container for a casket that keeps the grave from caving in. No casket or container will preserve a body forever, so opt for a less expensive liner rather than a metal vault.

You can’t take it with you. Prepaying for funeral expenses is a thoughtful gesture for those left behind, and it guarantees your wishes, such as location of burial. It also can save money by allowing you to lock in today’s prices. Read all contract details carefully. What happens to the money if the funeral provider goes out of business? What if you move? Can you back out without penalty? What happens if the casket you picked out is discontinued? Who gets the interest income? State regulations also come into play. For your protection, most states, but not all, require some percentage of prepaid funds be placed in a state-regulated trust. Others mandate the provider purchase a life insurance policy so the money is there when it’s needed. Another option is purchasing funeral insurance, payable to a beneficiary immediately upon death.

The final salute. Generally, active and retired members of the armed forces, including the reserve components, are entitled to significant burial benefits: a gravesite at a VA national or state cemetery, opening and closing of the grave, perpetual care, a government headstone or marker, and a burial flag and presidential memorial certificate. These benefits also apply to cremation. Burial benefits are extended to spouse and dependents (and in some rare instances, parents), even if they predecease the veteran. Burial plots cannot be reserved in advance. Although VA cemeteries are not available in every area of the country, Michael Nacincik, National Cemetery Administration spokesperson, says progress is being made to secure spaces in rural areas, such as Fargo, N.D. Veterans also might be entitled to a VA burial allowance. Check out http://www.cem.va.gov for more information and eligibility requirements. If a veteran is interred in a private cemetery, only the headstone or marker, flag, and certificate are bestowed; there are no spousal or dependent benefits.

A guiding hand. Funeral providers often are trusted, valued members of the community and provide much-needed guidance and comfort during a difficult time. But some take advantage of clients who are vulnerable and feel pressure to make decisions quickly. The Federal Trade Commission’s Funeral Rule of 1984 aims to protect consumers from unscrupulous behavior. The rule requires that funeral providers disclose:

1. A general price list in writing before showing you any items. This list spells out the cost of all goods offered, from the plain wooden casket (never on display) to the premier bronze option. In the case of cremation, low-cost alternative containers also must be listed and all service fees must be enumerated.
2. You have the right to choose the goods and services you want, with some exceptions as required by law, which must be explained by the provider. Although package discounts can be offered, all products also must be offered à la carte.
3. The provider cannot refuse or charge a fee to handle a casket you provide.
4. Embalming, with some exceptions, is not required by law.

Locate a funeral Provider. So how do you find a reputable funeral provider? Make sure your provider is licensed by the state’s funeral regulatory board, and check to see whether he or she belongs to a professional organization. Jessica Koth, a spokesperson for the National Funeral Directors Association, says, “Our members abide by a professional code of conduct that goes above and beyond what is legally required.”

Alternatives. Koth believes the biggest mistake consumers make is not asking questions, for fear of appearing stingy. Less expensive options outside the traditional full-service funeral, such as direct burial or cremation, are
widely available, and caskets even can be rented for a viewing or service. Since you are not legally required to use a funeral provider, one lower-cost alternative is to join the nonprofit Funeral Consumers Alliance, known as the Consumer Reports of funerals. It provides funeral planning kits, explains legal requirements, surveys local funeral providers, and sometimes negotiates discounted prices for its members. Other lower-cost options include green burials, home burials, and body donation. Green burials appeal to the environmentally conscious consumer and encourage biodegradable caskets, interring unembalmed bodies, eliminating vaults and liners, and burial in natural, native landscapes with no man-made markers or headstones. A home burial, which was the norm until the 20th century, is defined as a family or community-centered response to death. The goal is to achieve maximum involvement of family and friends in every aspect of the funeral, including the care and preparation of the body, transportation to the place of burial, and digging the grave. Services usually are held at home, outdoors, or at a church. “Death midwives” can help families plan home burials. Still other options abound. For altruistic purposes, you can choose to have his body donated to science, to save the cost of cremation, with the condition that the ashes be returned to the family at some future date for disposal.

[Source: MOAA News Exchange | Vera Wilson | Jul 2013 ++]

-----------------------------

Notes of Interest ► 15 thru 30 Sep 2013

- **Longevity.** To see how much longer you can expect to live use the social security calculator at [http://www.ssa.gov/OACT/population/longevity.html](http://www.ssa.gov/OACT/population/longevity.html).
- **Life Expectancy.** A man reaching age 65 today can expect to live, on average, until age 84. A woman until 86. One out of every four 65-year-olds will live past age 90, and one out of 10 will live past age 95.
- **COLA.** The August CPI of 230.395 is 1.5% above the FY2013 COLA baseline of 226.936. The 2014 COLA will be based on the July-September CPI average. With one month remaining, MOAA predicts the 2014 COLA will fall between 1.3% and 1.7%.
- **POW Dinner.** Don’t miss the video at [http://www.youtube.com/watch_popup?v=lemllfcAY8A&sns=em](http://www.youtube.com/watch_popup?v=lemllfcAY8A&sns=em) on the 40th Anniversary of the largest dinner ever held at the White House for the Vietnam POWs.
- **USS Arizona Burials.** For an interesting video on how burials are still being conducted today aboard this ship go to [http://www.youtube.com/embed/MgE2KiPd3xg?feature=player_detailpage](http://www.youtube.com/embed/MgE2KiPd3xg?feature=player_detailpage).
- **SBP.** Effective Aug. 1, 2013, most Survivor Benefit Plan annuitants over the age of 55 are no longer required to complete and submit an annual Certificate of Eligibility.
- **DFAS 1099R.** You can log in to your myPay account and sign up to begin receiving your 1099R electronically. If you do, they will email a notification to you when your tax documents are available online.
- **Salute.** Check Out the 2011 West Virginia University Marching Band Armed Forces Salute at [http://usmg205.mail.yahoo.com/neo/launch?partner=sbc&rand=483rIc8r cdr](http://usmg205.mail.yahoo.com/neo/launch?partner=sbc&rand=483rIc8r cdr).
- **Flu.** Vaccinations are available for Veterans enrolled in VA health care. Check with your nearest VA health care facility or call 1-877-222-8387 to confirm supply.
- **Proclamation.** President Barack Obama issued a proclamation 26 SEP designating 29 SEP as Gold Star Mother's and Family's Day, to honor the families of the fallen.
- **Sequestration.** The pending CR does not eliminate sequestration. Another round of automatic budget cuts are slated to take effect October 1, 2013. Fifty percent of these cuts must come from the Defense Department (DoD), even though DoD makes up only 17 percent of the total budget.
- **Government Shutdown Impact.** Military personnel are considered "essential" and will be paid. According to DFAS, retirees will also continue to be paid because funding retired pay is mandatory and does not require annual congressional appropriations. TRICARE benefits will continue and veterans' health care benefits will continue since the DVA is on a two-year funding cycle through FY 2014.

[Source: Various 1-14 Sep 2013 ++]
Defense Health Agency Update 05 ► TMA Transition to DHA 1 OCT

On Oct. 1, 2013, at the Defense Health Headquarters in Falls Church, the TRICARE Management Activity will fold its colors and a new flag will be raised to celebrate the creation of a new activity called the Defense Health Agency (DHA), which will be fully operational in the fall of 2015. Led by Air Force Maj. Gen. Douglas J. Robb the DHA will stand up with the mission to change how military medicine does business, streamlining processes, reducing complex operations and realizing actual cost reductions with a bottom line of improving care to beneficiaries. The implementation of DHA is expected to reduce operating costs by consolidating services. There are ten shared services that will be placed under the DHA umbrella. The movement will be transitional. The first five: Facility Planning, Medical Logistics, Health Information Technology, the TRICARE Health Plan, and Pharmacy Programs move on Oct. 1, 2013. The remaining shared services of Public Health, Acquisition, Budget and Resource Management, Medical Education and Training, and Medical Research and Development will be part of DHA by 2015.

The establishment of the DHA is slated as "… the biggest structural organizational change" in military health system history. Acting TRICARE Deputy Director Allen Middleton sees these changes as "relevant" and will eventually make the Defense Medical System "stronger." Large-scale relocations are not expected, and entitlements such as pay, leave, and benefits remain the same. Employees will not be expected to compete for positions. Only those in key leadership positions within the DHA will have this issue. As for job security, the secretary of defense has made it clear we are in for some tough financial decisions in FY14 that will impact the work force. This is a concern of many government organizations and should not, under the pressure of sequestration, be a surprise. [Source: NAUS Weekly Update 20 Sep 2013 ++]

TRICARE Supplemental Insurance Update 05 ► Availability

Many military associations and commercial insurers offer supplemental insurance plans to TRICARE beneficiaries. A supplemental insurance plan is a health insurance plan offered by a private entity to a TRICARE beneficiary that provides payment for services or items that are not reimbursed under TRICARE due to program limitations. Unlike other health insurance, which pays for health care services before TRICARE pays, supplemental insurance pays after TRICARE has paid its portion of the bill. TRICARE recognizes two types of supplemental plans: general indemnity plans and those offered through a health maintenance organization. TRICARE benefits are paid regardless of your supplemental coverage. Each supplemental insurance plan has its own rules regarding eligibility, covered services, preexisting medical conditions, deductibles, cost-shares and procedures for claims-processing. You should carefully consider your and your family’s health care needs before purchasing a supplemental insurance plan. It is important to note that federal law prohibits employers from offering their TRICARE-eligible employees incentives (financial or otherwise) to use TRICARE services rather than the employer’s group health plan. The Department of Defense views employer-sponsored TRICARE supplemental plans as a violation of federal law, which could lead to penalties and/or fines. You should inform employers about this law and report any continued noncompliance.

Editors Note: The source of this article says for questions regarding TRICARE supplemental plans, visit http://www.tricare.mil. I did this and searched without success for an hour. Recommend if you are considering
obtaining this insurance and have questions, you type into your Internet search engine “TRICARE Supplemental Insurance”. This will allow you to select from a number of different companies who offer this insurance, will answer any questions you may have, and allow you to make comparisons of the coverage, cost, and options available. Normally, all plans will not pay for any medical care that TRICARE will not pay for and will increase in cost as you age.

[Source: TRICARE Standard Health Matters e-Newsletter Sep 2013 ++]

TRICARE Use While Traveling Update 01 ► TRICARE Standard/Extra

When you travel in the United States or overseas, your TRICARE Standard coverage goes with you. If you use Tricare for Life you will revert to TRICARE Standard rules and copay since Medicare does not pay for health care overseas. If you need emergency care, visit the nearest emergency room or call 911 in the United States. If you seek care from a TRICARE network provider (using TRICARE Extra), you will pay a lower cost-share and the provider will file the claim with your regional contractor for you. If you seek care from a TRICARE-authorized non-network provider, you may have to pay up front, save your receipts and file the claim with your regional contractor. You will also have to pay a higher cost-share. Claims are always filed with the regional contractor where you are enrolled, not with the regional contractor in the area where you are traveling. Expenses for care received under either TRICARE Standard or TRICARE Extra count toward your deductible and catastrophic cap. For more information, visit http://www.tricare.mil/travel.

If you need emergency care while traveling overseas, go to the nearest emergency care facility or call the Medical Assistance number for the overseas area where you are traveling. If you are admitted, contact the TRICARE Overseas Program (TOP) Regional Call Center before leaving the facility, preferably within 24 hours or the next business day, to coordinate authorization, continued care and payment. Contact the TOP Regional Call Center for urgent care assistance. Use TOP Standard to receive care from any host nation provider when traveling overseas, unless local restrictions apply such as in the Philippines. TOP Standard, including cost-shares and deductibles, is similar to the stateside program. TRICARE Extra is not available overseas. TRICARE nonparticipating non-network providers may charge up to 15 percent above the TRICARE-allowable amount in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). However, there may be no limit to the amount nonparticipating non-network providers may bill in overseas locations. For more information, visit http://www.tricare.mil/overseas.

Note: When seeking care from an overseas host nation provider, be prepared to pay up front for services and then file a claim with the TOP claims processor. To process your claims reimbursements quickly and efficiently, you must submit proof of payment with all claims. For more information on proof-of-payment requirements overseas, visit http://www.tricare.mil/proofofpayment.

If you live or travel in the Philippines, you are required to see a certified provider for care. Additionally, TOP Standard beneficiaries who reside in the Philippines and who seek care within designated Philippine Demonstration areas must see approved demonstration providers to ensure TRICARE cost-shares their claims, unless they request and receive waivers from Global 24 Network Services. For more information, visit http://www.tricare-overseas.com/Beneficiary_PhilippineDemonstration_Home.htm

Filling Prescriptions on the Road. You may use any TRICARE retail network pharmacy option when traveling in the United States or the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin
Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. To fill a prescription, you need a valid uniformed services identification card. At overseas host nation pharmacies, you will pay up front and file a claim with the TOP contractor for reimbursement. Visit http://www.tricare.mil/pharmacy for more information. Note: If you live or travel in the Philippines, you are required to use a certified pharmacy. For more information, visit http://www.tricare-overseas.com/philippines.htm. [Source: TRICARE Standard Health Matters e-Newsletter Sep 2013 ++]

Tricare Flu Shots Update 02  ► New Vaccine Gives Greater Protection

Each year, flu season affects millions of people. Flu season usually begins in October, so now is a great time to protect yourself and your family by getting vaccinated. The flu shot is easy to get and inexpensive – often free – for TRICARE beneficiaries, and this year the flu vaccine offers even more protection. Until now, seasonal flu vaccines have only protected against three strains of flu - two strains of influenza A, which usually causes more cases and more severe illness, and one of influenza B, which is less common but also circulates in multiple forms. The new vaccines include protection against a second strain of influenza B, which experts expect will prevent the vast majority of type B infections.

Time to Get Your Flu Vaccine

The flu is a contagious respiratory illness caused by influenza viruses that infect the nose, throat and lungs. Symptoms include fever, cough, sore throat, stuffy nose, body aches, headaches and fatigue. According to the Centers for Disease Control and Prevention, the flu virus can be more serious for young children, older adults, pregnant women and people with medical conditions. It can cause mild to severe illness, and at times can lead to death. TRICARE covers both the flu shot and flu mist. Beneficiaries may be able get their flu vaccine, at no cost, from a military treatment facility, hospital or from a pharmacist at one of the 45,000 network pharmacies that administer vaccines to TRICARE beneficiaries. CDC officials also recommend steps to prevent the spread of germs, which can lead to the flu:

- Avoid close contact with people who are sick;
- Stay at home when sick;
- Cover mouth and nose when coughing or sneezing;
- Wash hands often with soap and water; and
- Avoid touching eyes, nose or mouth.

CDC officials also recommend getting plenty of sleep, being physically active, managing stress, drinking plenty of fluids and eating nutritious food. [Source: TRICARE Management Activity 26 Sep 2013 ++]
SSA Fraud, Waste & Abuse ► $1.62B Improper Disability Payments

Roughly 36,000 individuals may have received Social Security disability payments for which they did not qualify, at a cost to the government of $1.29 billion, the Government Accountability Office reported. In an audit released 13 SEP to Sens. Tom Carper (D-DE), Carl Levin (D-MI) and Claire McCaskill (D-MO). GAO said that the “potential cash benefit overpayments” made by the Social Security Administration as of January 2013 may have gone to recipients who were already working. A similar report in 2010 found a higher number of possible improper payments, totaling $1.62 billion, or 1.27 percent of total payouts under the Disability Insurance program. $1.62 billion Under the program established in 1956, applicants who claim they are unable to work due to a long-term disability are required to go through a five-month waiting period during which they may not earn more than $1,000 a month. There is a subsequent nine-month trial work period. More than 10 million disability insurance beneficiaries received cash payments totaling more than $128 billion in fiscal 2011, not counting Medicare payments, “and the program is poised to grow further as the baby boom generation ages,” the report said.

Auditors over a 15-month period compared SSA disability insurance data against the National Directory of New Hires and found discrepancies, though they could not pin down a precise number. “SSA uses its enforcement operation to generate alerts for potentially disqualifying earnings, but the agency's enforcement operation does not generate alerts for earnings that occur in all months of the waiting period, which allows potentially disqualifying work activity to remain undetected,” GAO wrote. “SSA officials stated that modifying its enforcement operation could be costly, but the agency has not assessed the costs of doing so.” GAO recommended that SSA assess the costs and feasibility of establishing a mechanism to detect potentially disqualifying earnings during all months of the waiting period and implement the mechanism. SSA concurred, but said, “GAO did not replicate the process with which” SSA makes determinations for eligibility, “and GAO made assumptions that may not be consistent with our policy.” Hence SSA is seeking additional GAO data before fully responding. GAO stood by its methods. [Source: GovExec.com | Charles S. Clark | 16 Sep 2013 ++]
Staten Island NY — On 16 SEP Dr. Gustave Drivas, 58, who lives on Staten Island lost his freedom. He was sentenced in Brooklyn federal court to 12 years 7 months in prison, ordered to pay almost $51 million in restitution, to forfeit $511,000, and is subject to three years' post-release supervision stemming from his participation in a $77 million Medicare fraud scheme. In July, his medical license was revoked by the state Health Department's Office of Professional Medical Conduct. A hearing committee determined Dr. Drivas had practiced the profession fraudulently, willfully made a false report and negligently failed to comply with state law governing the practice of medicine, online documents. He is appealing. Drivas was a "no-show" physician who rarely visited the medical clinic he directed in Brooklyn's Bath Beach section, prosecutors said. Even so, he charged more than $20 million on his Medicare billing number for procedures and services that weren't performed and received more than $500,000 for his role in the scam, prosecutors said. Drivas is one of 13 suspects convicted by plea or trial in the wide-ranging scam. Two others, Irina Shelikhova, and her son, Maksim Shelikhov, who directed the clinic's money-laundering operation, also have ties to Staten Island, said prosecutors. The clinic billed under the corporate names: Bay Medical Care, SVS Wellcare Medical and SZS Medical Care, said prosecutors. It paid cash kickbacks to Medicare beneficiaries and used the beneficiaries' names to bill Medicare more than $77 million for services that were medically unnecessary and never provided. Participants were urged to keep silent. A Soviet-era poster on a room in the medical office showed a woman with a finger pressed to her lips and admonished "Don't Gossip" in bold Russian letters. In April, Drivas was convicted of health-care fraud and health-care fraud conspiracy after an eight-week trial, said prosecutors. He was acquitted of kickback conspiracy.

New Braunfels TX — A Texas-based company that sells wheelchairs and motorized scooters to people with limited mobility announced 13 SEP that it's shutting down for good, following federal scrutiny over its advertising and billing. The Scooter Store, which filed for bankruptcy protection earlier this year, plans to phase out operations and furlough its remaining 370 employees and managers. About 200 of those jobs are in the company's headquarters in New Braunfels, with the rest at 55 distribution centers around the nation. The decision came from the company's board of directors, according to the statement. The company's announcement comes after the U.S. Centers for Medicare and Medicaid Services notified The Scooter Store that it would lose federal contract for reimbursement of the sale of its products, effective 26 OCT. The federal decision "effectively eliminates" its ability to sell its assets in a Chapter 11 reorganization, so it will liquidate, the company said in its statement to the Express-News. The Scooter Store was one of the industry's leading companies, with TV ads promising freedom and independence to people with limited liability. But critics say the ads convince some seniors that they need a scooter to get around when many don't. Some members of Congress say the ads lead to hundreds of millions of dollars in unnecessary spending by Medicare, which is only supposed to pay for scooters as a medical necessity when seniors are unable to use a cane, walker or regular wheelchair. According to congressional testimony, Medicare accounted for about 75 percent of The Scooter Store's revenue. Allegations of Medicare fraud within the industry go back nearly a decade. The U.S. Justice Department sued The Scooter Store in 2005, alleging its advertising enticed seniors to obtain power scooters paid for by Medicare, and the company then sold patients more expensive scooters that they did not want or need. The Scooter Store settled that case in 2007 for $4 million. As part of the settlement, The Scooter Store was subject to periodic government reviews. In 2011, the latest review available, government auditors estimated that The Scooter Store received between $47 million and $88 million in improper payments for scooters. The company said the government's estimate was flawed and that it was willing to repay $19.5 million in overpayments. In February of this year, dozens of law officers raided the company's headquarters in New Braunfels. That city later sued The Scooter Store to get back more than $2.6 million in job-creation incentives awarded to the company. Finally, in April, The Scooter Store filed for Chapter 11 bankruptcy protection.
• **Pensacola FL** — Several Pensacola-area medical providers have agreed to pay the federal government $3.5 million to settle a billing dispute. According to the U.S. attorney's office, the various radiation and oncology clinics had billed for services that were not approved by Medicare, Medicaid or TRICARE. Federal prosecutors said the providers billed for services that were not supervised by physicians, submitted bills for services with no proof the services were preformed and billed twice for a single treatment. Pamela Marsh is the U.S. attorney for the northern district of Florida. She said in a statement released 13 SEP that: "Submitting false claims for medical services raises the cost of health care for all of us as patients and taxpayers."

• **Pittsburgh PA** — A saleswoman who worked for two durable medical equipment companies was indicted 17 SEP for health care fraud in connection with about $400,000 in billings for specialized air mattresses which prosecutors said were backed by false and forged documents. Mary Monica Wilson-Lefler, 62, of Sewickley, sold powered pressure reducing air mattresses, used to alleviate some pressure ulcers, especially those on the trunk or pelvis. She told her clients -- assisted living and personal care facilities -- that Medicare would pay for the mattresses for residents with incontinence, compromised nutrition or circulation, impaired cognitive function or walking problems, according to the indictment. She prepared documents falsely claiming that the residents had pressure ulcers and sometimes forged the names of caregivers, according to the indictment. She got the residents' personal physicians to write prescriptions for the mattresses, resulting in bills to Medicare and Security Blue of approximately $400,000 and payments to the equipment firms of about $200,000, prosecutors said. Ms. Wilson-Lefler made false claims for mattresses 83 patients in four facilities. She is set to be arraigned before U.S. Magistrate Judge Cynthia Reed Eddy on Oct. 10.

• **Rancho Palos Verdes CA** — The owner of a home health agency was ordered to pay nearly $15 million—about three times the losses suffered by Medicare as a result of a kickback scheme she masterminded, federal prosecutors announced 18 Sep. U.S. District Judge Stephen V. Wilson's $15 million default judgment against Hee Jung "Angela" Mun of Rancho Palos Verdes resolves a whistleblower lawsuit filed by the agency's then-receptionist, according to the U.S. Attorney's Office. Mun, 51, is a former registered nurse who owned and operated GreatCare Home Health Agency in the Westlake district of Los Angeles. The judgment against Mun and the conclusion of the lawsuit were announced Wednesday when the U.S. Marshals Service transferred to the U.S. Treasury more than $1 million seized in March 2011 when federal agents executed a search warrant at GreatCare and seizure warrants on the bank accounts of both the agency and Mun. GreatCare paid kickbacks to physicians and others to induce them to refer patients to the agency in a $5 million Medicare fraud scheme, prosecutors said. In a related criminal case, Mun pleaded guilty to federal health care fraud charges and is scheduled to be sentenced in February. The scheme targeted elderly and primarily Korean Medicare beneficiaries, according to federal prosecutors. The case came to light in March 2010 when the receptionist filed a lawsuit on behalf of the U.S. government naming as defendants GreatCare; Mun, the company's owner/director; three physicians; a physical therapist and several licensed nurses; and other unlicensed persons employed by the agency.

• **Cedar Hill TX** — Cyprian Akamnonu, 64, was sentenced 24 SEP to the statutory maximum of 10 years in federal prison and ordered to pay $25,466,779 in restitution, following his guilty plea in OCT 2012 to one count of conspiracy to commit health care fraud. In handing down the sentence and in response to a plea for leniency, the judge stated, “For persons out there who are inclined to commit health care fraud, a low sentence in this case would have no deterrent effect.” He was also ordered to forfeit to the government: four vehicles, 21 parcels of real estate located in Dallas, Cedar Hill and Grand Prairie, Texas and funds in several business and personal bank accounts. According to documents filed in the case, Akamnonu and his
wife/business partner/co-defendant, Patricia Akamnonu, R.N., co-owned Ultimate Care Home Health Services. Akamnonu admits that from January 2006 through November 2011, he conspired with co-defendants Dr. Jacques Roy and others to defraud Medicare in connection with the delivery of, and payment for, health care benefits, items and services. At Akamnonu’s direction, his wife and others, recruited Medicare beneficiaries to Ultimate to receive home health care services for which they did not qualify and did not need. Akamnonu and others would approach people throughout Dallas-area neighborhoods to see if they were qualified Medicare beneficiaries, and if they were, they would attempt to sign them up for home health services. Once a beneficiary was recruited, Akamnonu would take paperwork to Sivils and other employees of Medistat Group Associates, PA., to be signed on behalf of Dr. Roy, certifying that the Medicare beneficiary was under Dr. Roy’s care, homebound and in need of skilled nursing services, thus allowing Ultimate to bill Medicare for the skilled nursing services. Akamnonu and Dr. Roy had an agreed-upon, fraudulent arrangement in which Ultimate provided Dr. Roy with the beneficiaries to bolster Medistat’s patient roster in exchange for Roy’s certification for skilled nursing services of any beneficiary sent to him. In addition, Sivils signed Ultimate’s paperwork on behalf of Dr. Roy because Akamnonu paid her cash kickbacks in exchange for doing so. At Akamnonu’s direction, nurses would perform cursory visits to the beneficiaries at their homes that bore little to the skilled nursing services for which the beneficiaries had been certified. Then, at Akamnonu’s direction, Ultimate would bill Medicare for skilled nursing services that were not necessary and were never in fact provided. During this five-year period, more than 72% of Ultimate’s beneficiaries were certified by Dr. Roy or another Medistat physician acting at his direction. Ultimate billed more than $40 million to Medicare for skilled nursing services for these beneficiaries and Dr. Roy, in turn, incorporated these patients into his own practice and billed more than $2.3 million for services related to them.

- **Los Angeles CA** — A San Fernando Valley chiropractor, who was the second highest Medicare biller in California for chiropractic services, pled guilty 24 SEP to healthcare fraud. Between 2005 and 2012, Houshang Pavehzadeh aka “Danny Paveh”, 41, owner of Sylmar Physician Medical Group, Inc. – a storefront chiropractic clinic located in a strip mall – defrauded Medicare by billing for patients he never treated. The eleven count indictment alleges that Pavehzadeh submitted over $1.7 million in false and fraudulent claims to Medicare and was paid a little over $1 million on these claims. As part of his guilty plea, Pavehzadeh admitted that, in an effort to conceal his fraud from Medicare auditors, he staged an early-morning car jacking outside his office and falsely reported to the Los Angeles Police Department that his patient files had been stolen. Pavehzadeh faces a maximum sentence of ten years imprisonment, a fine of $250,000 and three years of supervised release. United States District Judge Manuel L. Real is scheduled to sentence defendant on January 14, 2014.

- **Huntingdon Valley PA** — The owner and operator of an ambulance company were charged 25 SEP with bilking the Medicare program out of $2.4 million for providing unnecessary ambulance rides to seniors. An indictment was filed by the U.S. Attorney’s Office against Superior EMS Ambulance Co., its owner, Beana Bell, 31, and operator Vadim Fleshler, 32, both of Philadelphia, with conspiracy to commit health-care fraud. The indictment alleges that the defendants conspired to defraud Medicare by “recruiting patients who were able to walk and could travel safely by means other than ambulance and who, therefore, were not eligible for ambulance transportation under Medicare requirements.” It is also alleged that the defendants themselves, or through others, paid illegal kickbacks to the patients as part of the alleged scheme. Superior EMS Ambulance allegedly submitted more than $4.4 million in fraudulent claims to Medicare that, according to the indictment, resulted in Medicare losing of more than $2.4 million for the alleged medically unnecessary ambulance transportation.
California — The Department of Justice announced 26 SEP that Diagnostic Laboratories and Radiology, the West Coast’s largest supplier of laboratory and X-ray services to nursing homes, will pay $17.5 million to settle whistleblower allegations that the California-based company violated the False Claims Act by giving kickbacks for referral of mobile lab and radiology services, which were subsequently billed to Medicare and Medi-Cal (California’s Medicaid program). Diagnostic Labs allegedly took advantage of Medicare’s and Medi-Cal’s reimbursement systems by billing them at standard rates while secretly giving discounted fees to the participating nursing homes. According to the lawsuit, those fees were as much as 80 percent below the lab’s normal rates. The Medicare whistleblowers in this case were two former Diagnostic Lab employees, Jon Pasqua and Jeff Hauser, who said they were fired after reporting the secret discounts and kickbacks to the authorities. Hauser and Pasqua worked in the company’s sales office and said they tried to report the questionable discount practices to supervisors first, but were ignored. They then provided information to state and federal officials, and were subsequently fired from their jobs shortly before filing the healthcare fraud case in February 2010, according to their lawyers. While it is true that whistleblowers take on a personal risk in these cases, it is still worthwhile for them to come forward with their information. Because qui tam whistleblowers help to eliminate government fraud, they receive a significant proportion of the lawsuit’s settlement for their efforts. Together, Pasqua and Hauser will receive a total $3,755,500 as their share of the federal government’s recovery.

[Source: Various Sep 2013 ++]

*****************************************************************************

Medicaid Fraud Update 93 ➤ Disclosures 15-30 Sep 2013

• Massapequa NY — A business owner will pay back $348,000 and spend four months in jail after pleading guilty to Medicaid fraud, the state attorney general said. Patricia Clague, the owner of Angel Ambulette agreed to plead guilty to one count of grand larceny in Nassau County Court Friday. She will also serve five months probation in the case. Clague, 45, was paid the money by medicaid for transportation that was never provided, or was provided by untrained or improperly licensed drivers, Attorney General Eric Schneiderman said. Clague's mother in-law Barbara Clague, 78, also plead guilty to taking part in the scheme and will pay a $1,000 fine. They falsified hundreds of company records from 2005 to 2009. Nine other employees who worked as drivers and dispatchers were also arrested, as were two women charged with falsifying certificates claiming Angel employees had passed a driver's safety check.

[Source: Various Sep 2013 ++]

*****************************************************************************

State Veteran's Benefits & Discounts ➤ New Mexico

The state of New Mexico provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, “Vet State Benefits & Discounts – NM” for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to http://www.dvs.state.nm.us/benefits.html & http://militaryandveteransdiscounts.com/location/new-mexico.html.

• Housing Benefits
• Financial Assistance Benefits
• Education Benefits
Military History Anniversaries ➤ Oct 1–15 Summary

Significant October events in U.S. Military History are:

- Oct 00 1943 – WW2: USS Dorado (SS–248). Date of sinking unknown. Most likely either accidentally bombed and sunk by friendly Guantanamo–based flying boat on 13 October or sunk by a German submarine mine in the West Indies. 77 killed
- Oct 01 1942 – WW2: USS Grouper torpedoes Lisbon Maru not knowing she is carrying British POWs from Hong Kong
- Oct 01 1942 – WW2: First flight of the first American jet fighter aircraft Bell XP–59 ‘Airacomet’. The USAF was not impressed by its performance and cancelled the contract when fewer than half of the aircraft ordered had been produced
- Oct 01 1947 – The transonic jet fighter aircraft F–86 Sabre flies for the first time.
- Oct 01 1951 – 24th Infantry Regiment, last all–black military unit, deactivated
- Oct 01 1979 – The United States returns sovereignty of the Panama canal to Panama.
- Oct 02 1835 – The Texas Revolution begins with the Battle of Gonzales: Mexican soldiers attempt to disarm the people of Gonzales, Texas, but encounter stiff resistance from a hastily assembled militia.
- Oct 02 1864 – Civil War: Battle of Saltville – Union forces attack Saltville, Virginia, but are defeated by Confederate troops.
- Oct 02 1912 – Nicaraguan Occupation AuG–Nov: U.S. forces defeat rebels under the command of Benjamín Zeledón at the Battle of Coyotepe Hill.
- Oct 02 1944 – WW2: Battle of Aachen Germany begins. Fighting for the city took place between 13–21 October.
- Oct 03 1944 – WW2: USS Seawolf (SS–197) accidentally sunk by naval aircraft from USS Midway (CVE–63) and USS Richard M. Rowell (DE–403) off Morotai Island. 100 died
- Oct 03 1993 – Somalia Intervention: Battle of Bakhara Market, Mogadishu, Somalia
- Oct 05 1813 – War of 1812: U.S. victory at the Battle of the Thames in Ontario broke Britain’s Indian allies with the death of Shawnee Chief Tecumseh and made the Detroit frontier safe.
- Oct 05 1965 – Korea: U.S. forces in Saigon receive permission to use tear gas
- Oct 05 1966 – Vietnam: Hanoi insists the United States must end its bombings before peace talks can begin.
• Oct 06 1971 – Vietnam: Operation Jefferson Glenn ends. The last major operation in which US ground forces participated.
• Oct 07 1864 – Civil War: Battle of Darbytown Road: Confederate forces’ attempt to regain ground that had been lost around Richmond is thwarted.
• Oct 07 1864 – Civil War: U.S.S. Wachusett captures the C.S.S. Florida Confederate raider ship while in port in Bahia, Brazil.
• Oct 07 1940 – WW2: the McCollum memo proposes bringing the United States into the war in Europe by provoking the Japanese to attack the United States.
• Oct 07 1943 – WW2: USS S−44 (SS−155). Lost to Japanese escort destroyer Ishigaki, northeast Aboicho Island off Kamchatka. 56 killed
• Oct 07 2001 – GWOT: The U.S. invasion of Afghanistan starts with an air assault and covert operations on the ground.
• Oct 08 1862 – Civil War: The Union is victorious at the Battle of Perryville, the largest Civil War combat to take place in Kentucky.
• Oct 08 1918 – WWI: In the Argonne Forest in France, U.S. Corporal Alvin C. York leads an attack that kills 25 German soldiers and captures 132.
• Oct 08 1950 – Korea: Chinese Communist Forces begin to infiltrate the North Korean Army.
• Oct 08 1966 – Vietnam: U.S. forces in launch Operation Sealord, an attack on North Vietnamese supply lines and base areas in the Mekong Delta.
• Oct 08 1970 – Vietnam: In Paris, a Communist delegation rejects US President Richard Nixon’s October 7 peace proposal as “a maneuver to deceive world opinion”.
• Oct 09 1812 – War of 1812: In a naval engagement on Lake Erie, American forces capture two British ships: HMS Detroit and HMS Caledonia.
• Oct 09 1861 – Civil War: Battle of Santa Rosa Island – Union troops repel a Confederate attempt to capture Fort Pickens.
• Oct 09 1864 – Civil War: Battle of Tom's Brook – Union cavalrmen in the Shenandoah Valley defeat Confederate forces at Tom's Brook, Virginia.
• Oct 09 1914 – WWI: Siege of Antwerp – Antwerp, Belgium falls to German troops.
• Oct 09 1942 – WW2: The last day of the October Matanikau action on Guadalcanal as United States Marine Corps forces withdraw back across the Matanikau River after destroying most of the Imperial Japanese Army's 4th Infantry Regiment.
• Oct 09 1966 – Vietnam: Binh Tai massacre
• Oct 09 1966 – Vietnam: Dien Bien Phu massacre
• Oct 09 1950 – Korea: The invasion of North Korea begins when U.N. forces led by the 1st Cav Div cross the 38th parallel and begin attacking northward towards the capital of Pyongyang.
• Oct 10 1812 – War of 1812: In a naval engagement on Lake Erie, American forces capture two British ships: HMS Detroit and HMS Caledonia.
• Oct 10 1845 – The U.S. Naval Academy (initially called the Naval School) at Annapolis MD opens with 50 midshipman students and seven professors.
• Oct 10 1861 – Civil War: Battle of Santa Rosa Island – Union troops repel a Confederate attempt to capture Fort Pickens.
- Oct 10 1862 – Civil War: In the aftermath of the Battle of Antietam, Confederate General J.E.B. Stuart and his men loot Chambersburg, Pennsylvania, during a raid into the north.
- Oct 10 1864 – Civil War: Battle of Tom's Brook – Union cavalrymen in the Shenandoah Valley defeat Confederate forces at Tom's Brook, Virginia.
- Oct 10 1944 – WW2: U.S. takes Okinawa
- Oct 10 1942 – WW2: Battle of Cape Esperance – On the northwest coast of Guadalcanal, United States Navy ships intercept and defeat a Japanese fleet on their way to reinforce troops on the island.
- Oct 11 1845 – In Annapolis, Maryland, the Naval School (later renamed the United States Naval Academy) opens with 50 midshipman students and seven professors.
- Oct 12 1861 – Civil War: Confederate ironclad Manassas attacks Union's Richmond.
- Oct 12 1915 – WWI: British nurse Edith Cavell is executed by a German firing squad for helping Allied soldiers escape from Belgium
- Oct 12 1933 – The United States Army Disciplinary Barracks on Alcatraz Island, is acquired by the United States Department of Justice
- Oct 12 1942 – WW2: Japanese ships retreat after their defeat in the Battle of Cape Esperance (Guadalcanal) with the Japanese commander, Aritomo Goto dying from wounds suffered in the battle and two Japanese destroyers sunk by Allied air attack.
- Oct 12 1945 – WW2: Desmond Doss is the first conscientious objector to receive the U.S. Medal of Honor.
- Oct 12 1943 – WW2: The U.S. Fifth Army begins an assault crossing of the Volturno River in Italy.
- Oct 12 2000 – Bombing of the USS Cole killing 17 crew members and wounding at least 39 by Al-Qaeda terrorists.
- Oct 13 1775 – American Revolution: The US Navy was established when the Continental Congress authorizes construction of two warships.
- Oct 13 1812 – War of 1812: At the Battle of Queenston Heights a Canadian and British army defeats the Americans who have tried to invade Canada.
- Oct 13 1942 – WW2: In the first of four attacks two Japanese battleships sail down the slot and shell Henderson field on Guadalcanal in an unsuccessful effort to destroy the American Cactus Air Force.
- Oct 13 1943 – WW2: The new government of Italy sides with the Allies and declares war on Germany.
- Oct 14 1773 – American Revolution: The United Kingdom's East India Company tea ships' cargo are burned at Annapolis, Maryland.
- Oct 14 1863 – Civil War: Battle of Bristoe Station – Confederate General Robert E. Lee forces fail to drive the Union Army out of Virginia.
Oct 14 1962 – Cold War: Cuban Missile Crisis begins – A U2 flight over Cuba takes photos of Soviet nuclear weapons being installed.
Oct 15 1863 – Civil War: The H.L. Hunley, the first submarine to sink a ship, sinks during a test, killing its inventor, Horace L. Hunley.
Oct 15 1864 – Civil War: The Battle of Glasgow is fought, resulting in the surrender of Glasgow, Missouri, and its Union garrison, to the Confederacy.
Oct 15 1969 – Vietnam: The Moratorium to End the War in Vietnam is held in Washington DC and across the US. Over 2 million demonstrate nationally; about 250,000 in the nation's capitol.
[Source: Various Sep 2013 ++]

Military Trivia 83 ► Ruptured Duck

Not many people know about the “ruptured duck.” Mention it to any World War II veteran and a smile is not far behind, or even tears. On 19 SEP, both emotions were on display when Lt. Greg McKinney and Cpt. John Westphal of the St. Charles American Legion handed out 17 of the lapel buttons nicknamed the ruptured duck to World War II veterans at Heritage Square in Dixon. As McKinney explained, G.I.’s had to wear their uniform for 30 days after they were discharged because of the shortage of clothing, and the gilt brass lapels, featuring an eagle perched within a wreath, were supposed to be worn by servicemen to show military police they were honorably discharged once they wore civilian clothes.

The "ruptured duck" honorable discharge emblem, as seen on a post-World War II postage stamp and the lapel pin. The pin version of the patch was intended to permit civilian dressed, Honorable Discharged personnel to identify their former military status easily when applying for work or veteran's benefits

However, veteran Fred Petitti, who served in the U.S. Navy, erupted with laughter when asked about his pin. He threw his away many years ago. "We got made fun of so much for them, I never wore mine," said Petitti, who joined the military at 17 years old and served on patrol boats in the Atlantic and Pacific from 1941 to 1947. When he found out two men from St. Charles were coming to reissue ruptured ducks, he chuckled. "I forgot all about them," he said. "It means a lot to me now. I treasure it more now." Army medic James Dickinson, formerly of Amboy, still has his lapel in a jewelry box at home. Among many of his fellow veterans that day, the ruptured duck sparked conversation about the war. Dickinson, who had three brothers in the war, grew a wide grin when he talked about his father, who would mention him last out of the four as ‘the medic’. "That brings back good memories," Dickinson
said, getting choked up. Dickinson worked in a hospital in England, and one of his daily responsibilities was handing out Purple Hearts by the dozen to the wounded. "Those poor men," Dickinson said in a somber voice.

Army Air Corp. veteran Don Youngmark, who flew for 28 years and 2 months in the service, including the Korean War, received the lapel for the first time Thursday. "I was out of the service 6 months before the war ended, and I never got one," he said. The ruptured duck got its nickname by veterans, because the eagle faced to the right-hand side, which was the same direction that doctors instructed inductees to face when told to cough during an examination, McKinney and Westphal said. The two men told the 17 recipients Thursday to wear their lapels Friday, teasing that they would call the staff at Heritage Square to make sure they were following orders. "Anyone out of uniform will have to peel potatoes," McKinney joked. Each of the 17 men, in their 80s and 90s, and some in wheelchairs, were honored individually, including some who served in the Korean War. One man, Pete McKune, entered the room in his wheelchair just as his name was being introduced, and McKinney read the certificate to him as he began to cry. "This is awarded to you for having served patriotically and faithfully in the armed forces of the United States during World War II for meritorious service by the grateful veterans of the 7th Infantry Division, re-enacted," McKinney read.

McKinney and Westphal, both World War II reenactors, have handed out 250 ruptured ducks in the last 2 years to "any and every World War II veteran he could find," sometimes giving them away out of the blue to veterans they meet. After the ceremony, McKinney said the smiles and tears are natural with every presentation. "It brings back a lot of memories for them," he said. "Vets bottle up memories and when another vet recognizes them, they get very emotional." Dixon resident Rick Munson met McKinney during a World War II re-enactment in Page Park and saw him hand out two lapels, bringing those veterans to tears. Munson knew there were plenty more World War II veterans who needed to be honored, including his friend and U.S. Army Air Corps veteran Robert Schick, who flew and survived an unprecedented 20 to 55 air missions, among others. He invited McKinney to honor veterans in ceremonies in Dixon and Franklin Grove. Frank Loomis, the lone Marine veteran of the 17, was given a special recognition from McKinney, also a Marine vet. McKinney let out a hoot and gave Loomis, who was in a wheelchair, a big handshake. He told Loomis: "Semper fi." [Source: Sterling IL Daily Gazette | Derek Barichello | 20 Sep 2013 ++]

-----------------------------------------------

**Tax Burden for California Retirees** ➤ As of Sep 2013

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

**Sales Taxes**

**State Sales Tax:** California’s state-only sales tax is 6.50 percent. This rate will apply for four years ending December 31, 2016. Rates will be higher in cities and counties with special taxing districts – between 1.0 percent and 3.5 percent. Publication 71 lists combined sales tax rates for California cities and counties. (Food and prescription drugs are exempt.)

**Gasoline Tax:** * 68.9 cents/gallon (Includes all taxes). Does not include 1 cent local option

**Diesel Fuel Tax:** * 77.1 cents/gallon (Includes all taxes). Does not include 1 cent local option

**Cigarette Tax:** 87 cents/pack of 20
Personal Income Taxes
Tax Rate Range: Low – 1.0%; High - 12.3%. For 2010 the state has enacted a 0.25 percentage point increase in each of the state’s income tax brackets. A tax credit for dependents was reduced from $309 to $98.
Income Brackets: Six. Lowest – $7,455; Highest – $48,942. For joint returns, the taxes are twice the tax imposed on half the income.
Personal Exemptions: Single – $102; Married – $204
Tax Credits: Single - $99; Married – $198; Dependents – $315; 65 years of age or older – $99
Standard Deduction: Single – $3,769; Married filing jointly – $7,538
Medical/Dental Deduction: Same as Federal taxes
Federal Income Tax Deduction: None
Retirement Income Taxes: Social Security and Railroad Retirement benefits are exempt. There is a 2.5% tax on early distributions and qualified pensions. All private, local, state and federal pensions are fully 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
Property is assessed at 100% of full cash value. The maximum amount of tax on real estate is limited to 1% of the full cash value. Under the homestead program, the first $7,000 of the full value of a homeowner’s dwelling is exempt. The Franchise Tax Board’s Homeowner Assistance program, which provided property tax relief to persons who were blind, disabled, or at least 62 years old, and met certain minimum annual income thresholds, has been halted. The state budgets approved for the 2008/2009 and 2009/2010 fiscal years deleted funding for this Homeowner and Renter Assistance Program that once provided cash reimbursement of a portion of the property taxes that residents paid on their home. For more information, call the Franchise Tax Board at 1-800-852-5711.

Current law provides a basic exemption of $100,000 on the principal place of residence for veterans with specified disabilities or for unmarried surviving spouses of deceased disabled veterans. A one-time filing is required. This exemption may be raised to $150,000 if the applicant meets the income limit of $40,000. Annual filing is required for the $150,000 exemption. The income limit and both the exemption amounts are adjusted annually for inflation.

The California constitution provides a $7,000 reduction in the taxable value for a qualifying owner-occupied home. The home must have been the principal place of residence of the owner on the lien date, January 1st. To claim the exemption, the homeowner must make a one-time filing of a simple form with the county assessor where the property is located. The claim form, BOE-266, Claim for Homeowners’ Property Tax Exemption, is available from the county assessor. Go to http://www.boe.ca.gov/proptaxes/pdf/pub29.pdf for more information on the property tax program. A listing of assessors can be found at http://www.boe.ca.gov/proptaxes/assessors.htm

Inheritance and Estate Taxes
There is no inheritance tax. However, there is a limited California estate tax related to federal estate tax collection.

For further information, visit the California Franchise Tax Board https://www.ftb.ca.gov/index.shtml?disabled=true
or the California State Board of Equalization [http://www.boe.ca.gov](http://www.boe.ca.gov) websites. [Source: [www.retirementliving.com](http://www.retirementliving.com) Sep 2013 ++]

*********************************

**Aviation Art 48 ► Mission to Babo**

![Mission to Babo](http://www.aviationarthangar.com/avarthamitob.html)

***Mission to Babo***

**by Jack Fellow**

Although the Japanese-held airfield at Babo, on the Vogelkop Peninsula of Dutch New Guinea had become a backwater in the war in the Southwest Pacific, enough enemy activity remained that the 5th USAAF planners considered it necessary to raid the facility on 9 July, 1944, and risk the fearsome defensive anti-aircraft capabilities of the area. Thus, 24 A-20's were tasked with executing a low-level surprise raid in hopes of neutralizing the remaining offensive capability of the airfield.

We see here the third flight over the field, as elements of the 389th Bomb Squadron run the gauntlet of a thoroughly alerted defensive anti-aircraft organization, whereupon flight leader Hedges (foreground) loses both wingmen to the defending Japanese.

Veteran Legislation 113th Congress  ►  As of  27 SEP 2013

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

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

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

- H.R.3087 : Veterans Affairs Employee Accountability Act. A bill to amend title 38, United States Code, to prohibit the receipt of bonuses by Department of Veterans Affairs employees who violate Federal civil laws or regulations, and for other purposes.


- H.R.3152 : Pay Our Veterans and Seniors First Act. A bill to prohibit Members of Congress, the President, the Vice President, and the head of any Executive department from receiving pay for any period in which there is a Government shutdown and to provide for payments to seniors, military and veterans during a Government shutdown.
S.1547 : Review VA Dialysis Pilot Program Report. A bill to require the Secretary of Veterans Affairs to review the dialysis pilot program implemented by the Department of Veterans Affairs and submit a report to Congress before expanding that program, and for other purposes.


*******************************

Veteran Hearing/Mark-up Schedule ➤ As of 29 Sep 2013

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

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

➤ October 1, 2013. HVAC, Subcommittee on Disability Assistance and Memorial Affairs is hosting a Member level, Veterans’ Benefits Appeals roundtable 10:00 – 12:00 P.M; 334 Cannon

➤ October 9, 2013. Hearing Topic: Broadly, the hearing will build upon the claims hearing SVAC held in March, which examined progress of VA’s claims transformation efforts. 2:00 P.M.; 418 Russell

[Source: Veterans Corner w/Michael Isam 29 Sep 2013 ++]

*******************************

Super Bowl XLVIII ➤ Ticket Prices

If you're planning to attend Super Bowl XLVIII this February at New Jersey's MetLife Stadium, you are likely to be cold. You may also be broke. The NFL is on the verge of approving a plan that would more than double the prices the league charges for the most coveted Super Bowl tickets. According to three league officials familiar with the plan, club-level seats in the mezzanine with access to indoor restaurants are likely to cost about $2,600—a mammoth hike from last year’s game in New Orleans, where the top tickets went for $1,250. The next-cheapest tranche of seats (those in the lower bowl) would cost about $1,500, the executives said, up from $950 for the second-tier seats sold in New Orleans. A committee of NFL owners studying the matter is likely to approve the plan this week, these people said.
In a statement to the Journal, NFL spokesman Brian McCarthy said the league is considering the plan because it is interested in capturing some of the value it has been yielding to fans and brokers who resell their tickets at a markup. "We are looking to close the gap between the face value of the ticket and the true value of a ticket to what has become the premier sports and entertainment event," he said. The Super Bowl isn't a traditional "fan" experience. Together, participating teams distribute just 35% of the seats. The league itself controls 25% of the seats, which it often shares with corporate sponsors and partners. The result is that a large portion of the audience at any Super Bowl consists of people who are attending the game on someone else's dime. Not every ticket will crack four digits, either: The NFL is dropping prices for the cheapest seats to $500 next year from $600 in 2013. In all, the executives say, about 39% of the roughly 77,500 seats would cost $1,000 or less.

At the last Super Bowl, the league held a lottery for $600 tickets in the upper bowl in the corners of the end zones—drawing some 30,000 entries. But of the 500 winners, the NFL said, 60% flipped their tickets within 24 hours. This season, the NFL plans to raffle off 1,000 $500 tickets—but those tickets will be non-transferable. Barry Kahn, chief executive of Qcue, an Austin-based firm that provides data-based pricing software to the sports and entertainment industry, said the Super Bowl has long been significantly underpriced. "If you said they were raising lower-level tickets to $5,000 I wouldn't blink an eye," he said. According to the NFL, research on the secondary market during the 2013 Super Bowl shows many $600 tickets sold for $2,000 while seats near midfield went for up to $6,100 and premium club seats changed hands for $6,400—both multiples of their face value. Super Bowl ticket prices have risen dramatically in the last decade, but as recently as 2001 they cost $325. Tickets to the first Super Bowl in 1967 cost $6.

NFL officials argue that New York is a unique Super Bowl market that warrants higher ticket prices. Not only is it more densely populated than other Super Bowl venues, it has a high concentration of wealthy corporations and individuals. There is also a well-established tradition in the city of paying out the nose for marquee events. Since roughly 50 million people live within 200 miles of MetLife Stadium (compared with 6 million in New Orleans) NFL officials argue that many people won't mind paying more, since they're likely to save money on flights and hotels. If money is no object, you're in luck: indoor suites, which come with 30 tickets each, are already selling for $500,000 and up depending on the location. [Source: WSJ | Matthew Futterman | 17 Sep 2013 ++]

**********************

**Have You Heard?**  ►  **Why I like Marines**

Speech by RADM J. Stark, USN, President of the Naval War College regarding the services:

- The first reason I like Marines: They set high standards for themselves and those around them, and will accept nothing less.
• I like the way Marines march.
• I like the way Marines do their basic training whether it's Quantico, San Diego, or Parris Island.
• I like the idea that Marines cultivate an ethos conductive of producing hard people in a soft age.
• I like the fact that Marines stay in shape.
• I like the fact that the Marines only have one boss - The Commandant.
• And I like the directness of the Commandant.
• I like the fact that Marines are stubborn.
• I like the way Marines obey orders.
• I like the way Marines make the most of the press.
• I like the wholehearted professionalism of the Marines.

It occurred to me that the services could be characterized by different breeds of dogs.

• The Air Force reminded me of a French Poodle. The poodle always looks perfect...sometimes a bit pampered and always travels first class. But don't ever forget that the poodle was bred as a hunting dog and in a fight it's very dangerous.
• The Army is kind of like a St. Bernard. It's big and heavy and sometimes seems a bit clumsy. But it's very powerful and has lots of stamina. So you want it for the long haul.
• The Navy, God bless us, is a Golden Retriever. They're good natured and great around the house. The kids love 'em. Sometimes their hair is a bit long....they go wandering off for long periods of time, and they love water.
• Marines I see as two breeds, Rottweilers or Dobermans, because Marines come in two varieties, big and mean or skinny and mean. They're aggressive on the attack and tenacious on defense. They've got really short hair and they always go for the throat. That sounds like a Marine to me!

So what I really like about Marines is that first to fight isn't just a motto, it's a way of life. From the day they were formed at Tun Tavern 200 plus years ago, Marines have distinguished themselves on battlefields around the world. From the fighting tops of the Bonhomme Richard, to the sands of Barbary Coast, from the swamps of New Orleans to the halls of Montezuma, from Belleau Wood, to the Argonne Forest, to Guadalcanal, and Iwo Jima, and Okinawa and Inchon and Chosin Reservoir and Hue City and Quang Tri and Dong Ha, and Beirut, and Grenada, and Panama, and Somalia and Bosnia and a thousand unnamed battlefields in godforsaken parts of the globe, Marines have distinguished themselves by their bravery, and stubbornness and aggressive spirit, and sacrifice, and love of country, and loyalty to one another. They've done it for you and me, and this country we all love so dearly. They asked for nothing more than the honor of being a United States Marine.

That's why I like Marines!

*****************************************************************************

Military Lingo/Jargon/Slang ➤ 018

USA Academy: Firstie - A member of the First Class; a senior

USA Acronyms: JAFO - Just Another Frigging Observer. Aviation slang for the co-pilot or observer on an aircraft.

USA Equipment: Dome of Obedience - slang for a Kevlar helmet

USA Field Slang: Shallow Grave - another name for "Hasty Fighting Position" which is a shallow, dug-in hole in the ground used to temporarily avoid enemy gun fire and establish a defensive line.
USA Misc: *Bugout* - a hasty retreat

USA Rank: *First Shirt* - First Sergeant

USA Soldiers: *Grunt* - Infantryman; historically associated with the sound a soldier makes when shouldering his field pack. Alternatively associated with a supposed Vietnam-era acronym for hastily assembled recruits and reinforcements, "Ground Reinforcements UNTrained." Grunts takes immense pride in the nickname. To non-infantrymen, grunts are often referred to as "crunchies," "nugs," or "ground-pounders." The last three are never used self-referentially by grunts.

USA Unit Nicknames: *"Hell on Wheels"* - 2nd Armored Division for their bad behavior prior to WWII in Georgia.

USAF: *Dodo bird* – Ex-flight sergeants of the RCAF. The Dodo bird is an extinct bird, as is the flight sergeant.

USMC: *Bag nasty* – A ration bagged meal issued to Marines (usually recruits or those in-field): it often contain a sandwich, boiled egg, fruit, potato chips, juice or milk.

USN: *Coxcombing* – Small white rope work, wrapped around stanchions and railings, mostly in the pre-WWII Navy

Vets: *Fruit Salad* – All the medals you wear on your chest

********************************

**Interesting Ideas** ► Adding Keys to Key Rings

Use a staple remover to save your fingernails when trying to add things to your key ring!
“Suppose you were an idiot. And suppose you were a member of Congress. But I repeat myself.”
— **Mark Twain**, An adventurer and wily intellectual (1835-1910)

In case you were wondering what happened to all those fuel tanks we jettisoned from our aircraft in Southeast Asia ……

Pfc. Chesty XIV, mascot of the Marine Corps in training left; receives words of wisdom from his predecessor Sgt. Chesty XIII at the Marine Corps Barracks Washington DC
Why Men Die First
FAIR USE NOTICE: This newsletter contains copyrighted material the use of which has not always been specifically authorized by the copyright owner. We are making such material available in an effort to advance understanding of veterans' issues. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues so they can better communicate with their legislators on issues affecting them. For more information go to: http://www.law.cornell.edu/uscode/17/107.shtml. If you wish to use copyrighted material from this newsletter for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

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

2. Readers who have not yet validated their email addee who desire to continue to receive the Bulletin can send a message to raoemo@sbcglobal.net with the word “KEEP” in the subject line to restore their subscription. Anyone who no longer wants to receive the Bulletin should send a message to raoemo@sbcglobal.net with the word “DELETE” in the subject line This Bulletin notice was sent to the 15,331 subscribers who have responded to date.

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

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

5. If you have another email addee at work or home and would like to also receive Bulletin notices there, just provide the appropriate email addee to raoemo@sbcglobal.net.

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

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

== To subscribe first add the RAO email addee raoemo@sbcglobal.net to your address book and/or white list. Then send to this addee your full name plus either the post/branch/chapter number of the fraternal military/government organization you are currently affiliated with (if any) “AND/OR” the city and state/country you reside in so your addee can be properly positioned in the directory for future recovery. Subscription is open to all veterans, dependents, military/veteran support organizations, and media.
== To automatically change your email addee or Unsubscribe from Bulletin distribution click the “Change address / Leave mailing list” tab at the bottom of the Bulletin availability notice that advised you when the current Bulletin was available.
== To manually submit a change of email addee provide your old and new email addee plus full name

Lt. James “EMO” Tichacek, USN (Ret)
Editor/Publisher RAO Bulletin
RAO Baguio, 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
Office: Red Lion, 92 Glen Luna, cnr Leonard Rd & Brent Rd. Baguio City 2400 RP TUE & THUR 09-1100
AL/AMVETS/DAV/NAUS/NCOA/MOAA/USDR/VFW/VVA/CG33/DD890/AD37/TSC member