

RAO

BULLETIN

15 October 2016

PDF Edition



THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

Pg	Article	Subject
* DOD *		

- 05 == DoD Suicide Policy [12] ---- (Mourning the Loss of a Loved One)
- 06 == DoD Afghan 'Ghost Soldiers' ----- (Unease Over Numbers Paid)
- 06 == NDAA 2017 [20] - (McCain to Oppose Vet Hiring Preference Limit)
- 07 == POW/MIA [76] ----- (KIA Remains Returned After 10 Years)
- 07 == POW/MIA Recoveries ----- (Reported 1 thru 15 Oct 2016 | Fifteen)

* VA *		
---------------	--	--

- 12 == VA Appeals Backlog [05] ----- (House Proposed Appeal Procedure)
- 13 == VA Mental Health Care [30] ----- (Never Again Act H.R.6108)
- 14 == VA National Archives----- (Dayton VAMC Selected)
- 14 == VA Vet Choice Program [48] ----- (Provider Payment Problems)
- 16 == VA Suicide Prevention [36] ----- (Raising Awareness)

- 17 == HVAC [20] ----- (Chairman Not Leaving Quietly)
- 18 == VA Vet Training ----- (Online Self-Help Resource Center)
- 18 == VA Loans ----- (Multiple Use)
- 19 == VA CVEB ----- (Community Veteran Engagement Board)
- 20 == VA Disability Claim Delay [03] ----- (Exam Outsourcing Planned)
- 21 == VA Fertility Services [01] ----- (IVF Now Funded)
- 22 == VA Hearing & Vision Benefit [06] ----- (Research & Advances)
- 23 == VA IPV Help ----- (Available to Women Vets Upon Request)
- 24 == VA Nursing [04] ----- (Record Public Comment on RN Proposal)
- 25 == VA Transportation [02] ----- (El Paso Problems)
- 26 == VA Travel Allowance [16] ----- (Non-Service Connected Vets)
- 26 == VA Housebound Vets ----- (Shortchanged \$110M in Benefits)
- 28 == VA Mobile Apps ----- (22 Launched for Veterans Use)
- 28 == VA Burial Delays [03] ----- (Misleading Chicago-Area Report)
- 29 == VA Suicide Prevention [35] --- (Lawmakers Push on Hotline Fixes)
- 30 == VA Whistleblowers [46] ----- (Budget Bill Gives New Protections)
- 31 == GI Bill [210] ----- (ACICS & ITT Student Relief)
- 31 == GI Bill [211] ----- (VA Overpay Schools \$247M+ in FY 2013)
- 32 == GI Bill [212] ----- (Top Ivy League Schools for Vets)
- 33 == VA Fraud, Waste & Abuse----- (Reported 1 thru 15 OCT 2016)
- 34 == VA Medical Marijuana [26] ----- (Shot Down - What Now?)
- 35 == VA OPC Plano TX ----- (Grand Opening Held 16 SEP)
- 35 == VAMC Hampton VA [04] - (Vet Gets Wheelchair After 5 Months)
- 36 == VAMC Hines IL [05] ----- (Vet Remains Neglect Alleged)
- 37 == VAMC Salisbury NC [01] ----- (15 Die While Awaiting Care)
- 38 == VAMC Fargo ND ----- (New Veterans Care Coordination Program)
- 39 == VA HCS San Francisco ----- (Hiring In All Facilities In the Region)
- 40 == VA HCS Phoenix [26] ----- (New Boss w/Troubled Past)
- 41 == VA HCS Phoenix [27] ----- (OIG Report Verifies Mismanagement)
- 41 == VA HCS Salisbury ----- (Scheduling and Wait Times Problem)

*** Vets ***

- 42 == Burn Pit Toxic Exposure [37] ----- Burn Pit 360 Obama Letter)
- 43 == Medicare Eligible Vets [01] -- (TRICARE/CHAMPVA Termination)
- 44 == Vet Toxic Exposure | Lejeune [64] ----- (Justice Wait Too Long)
- 44 == Vet Political Endorsements ----- (Legal Status | Retired Mil Officers)
- 46 == Son Tay Raiders ----- (Possibly Their Final Reunion)
- 46 == WWII OSS Gold Medal ----- (Congressional Holdup Frustrates Vets)
- 48 == Mexican-American War Vets ----- (14 Returned for Burial)
- 49 == Retiree Checklist ----- (What Survivors Should Know)
- 51 == Vet Fraud & Abuse ----- (Reported 01 thru 15 OCT 2016)
- 51 == Vet Jobs [199] ----- (Washington Employer Tax Credit)
- 52 == Vet Cemetery Idaho [01] --- (Twin City National Cemetery Planned)
- 52 == Obit: Carroll~Alfred ----- (28 SEP 2016)
- 53 == Obit: Haerry~Raymond ----- (27 SEP 2016)
- 55 == Obit: Martinez~Carlos M ----- (16 JAN 2016)
- 56 == WWII Vets [119] ----- (Harold Baker | Welder)
- 57 == Vet Franchises ----- (2017 Ranking | 43 Best For Vets)

- 59 == Retiree Appreciation Days ----- (As of 30 SEP 2016)
- 59 == Vet Hiring Fairs ----- (16 OCT thru 15 /NOV 2016)
- 61 == Vet State Benefits & Discounts ----- (Illinois OCT 2016)

*** Vet Legislation ***

- 61 == Continuing Resolution [01] ----- (70-Day Extension Deal)
- 62 == VA Emergency Room ----- (Vet Act Should Enhance Treatment)
- 62 == Purple Heart Award [02] ----- (H.R.6234 Would Prohibit Resale)
- 63 == SASC [02] ----- (Upcoming Election's Potential Impact)
- 64 == GI Bill [213] ----- (Protecting Veterans' Educational Choice)
- 65 == House Vet Bill Progress ----- (15 OCT 2016)
- 66 == Senate Vet Bill Progress ----- (15 OCT 2016)

*** MILITARY ***

- 67 == B-52's [01] ----- (Mothballed Stratofortress To Service)
- 68 == Navy Enlisted Rating Titles [01] ----- (Sailors Reaction to Deep-Six)
- 69 == Navy Enlisted Rating Titles [02] ----- (SECNAV Defends Removal)
- 71 == MCPON's Confession ----- (Sailor's Positive Reaction)
- 72 == Combat Performance ----- (Can It Be Boosted With Testosterone)
- 73 == Military Death Penalty ----- (Supreme Court Won't Hear Challenge)
- 74 == Service Members' Rights [01] ----- (Wells Fargo Bank Violations)
- 75 == Retirement Ceremony Protocol [01] ----- (Flag Folding)
- 76 == Troops & Obesity ----- (Growth Since 2001)

*** MILITARY HISTORY ***

- 77 == Hanoi Hannah ----- (Vietnam's Trinh Thi Ngo Dies at 85)
- 78 == Navy Ratings ----- (Old, Obscure, & Obsolete)
- 78 == 65th Infantry Regiment ----- (Congressional Gold Medal Recipient)
- 81 == Bad Angel ----- (WWII Pilot Lt. Louis Curdes)
- 82 == Military History ----- (WW2 Unalaska Dutch Harbor)
- 84 == Military History Anniversaries ----- (16 thru 31 OCT)
- 84 == Medal of Honor Citations ----- (Dutko, John W. | WWII)

*** HEALTH CARE ***

- 85 == Sub Threshold PTSD ----- (Yale Study Results | Morbidity Risks)
- 86 == Flu Shots [09] ----- (FluMist Not Recommended)
- 87 == TRICARE for Guard/Reserve [01] ----- (2017 Rates Released)
- 88 == Aging ----- (Healthy Tips to Follow)
- 89 == Hernias ----- (What They Are)
- 91 == Rabies ----- (Reducing Exposure | 59K Deaths Worldwide Annually)
- 91 == Prostatitis [02] ----- (Symptoms | Urinary Problems With Age)
- 92 == Permanent Home Selection ----- (Health Care Factor)
- 94 == TMOP [21] ----- (How To Switch From CVS)

- 95 == TRICARE Podcast 368 ----- (ESI Network Pharmacy | Preparedness)
 96 == TRICARE Podcast 369 --- (Women | Mental Health | Health Literacy)

*** FINANCES ***

- 97 == CA Property Tax ----- (Postponement (PTP) Program Reinstated)
 98 == VA Loans [14] -----Reasons to Use (2)
 100 == NFCU Disclosure ----- (Improper Debt Collection Practices)
 101 == Dental Insurance ----- (Do you Really Need It?)
 102 == Dental Insurance [01] ----- (10 alternatives)
 104 == Car Insurance [13] ----- (Ways to Drive Down Your Rates)
 105 == Homeowners Insurance [06] ----- (Ways to Reduce Your Rates)
 106 == USA Discounters ----- (Guilty of Vet Predatory Practices)
 107 == Canadian National Parks ----- (Free Admission in 2017)
 108 == Political Survey Phishing Scam ----- (How it Works)
 109 == Blank Deposit Slip Scam ----- (A New Twist On An Old Fraud)
 110 == Tax Burden for Maryland Retired Vets ----- (As of OCT 2016)

*** GENERAL INTEREST ***

- 112 == Notes of Interest ----- (16 thru 31 OCT 2016)
 114 == Comcast Customer Bullying ----- (FCC Levies \$2.3M Fine)
 115 == Election Impact on Social Security ----- (Party Platforms)
 116 == Only In America - (Canadians Version of David Letterman's Top 10)
 117 == U.S. Philippine Bases [04] ----- (Duterte Threatens to End EDCA)
 117 == U.S. Philippine Bases [05] ----- (RP Could Face Major Obstacles)
 118 == U.S. Philippine Bases [06] ----- (1st Break In Defense Cooperation)
 119 == U.S. Philippine Bases [07] ---- (Duterte Question Need for Alliance)
 120 == Consumer Laws ----- (Did You Know?)
 122 == U.S.-Russia Tensions ----- (Gorbachev Warns at a Dangerous Point)
 123 == Pumpkin or Squash ----- (What Are you Buying?)
 123 == Philippines War on Drugs ----- (3 Million Addicts in Jeopardy)
 124 == Have You Heard? ----- (Paddy and Mick || Grandpa's IRS Audit)

Note:

1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.

*** ATTACHMENTS ***

- Attachment - Illinois Vet State Benefits & Discounts OCT 2016
 Attachment - Military History Anniversaries 16 thru 31 OCT
 Attachment - U.S. Navy Old, Obscure & Obsolete Jobs



DoD Suicide Policy Update 12 ► Mourning the Loss of a Loved One

An unexpected loss of a loved one by suicide can leave family members and friends struggling to cope with a range of emotions and many unanswered questions. Experts from the Military Health System offer advice and resources to help through the grieving process. Dr. Mark Bates, associate director for psychological health promotion at the Deployment Health Clinical Center, said some common emotions people experience after a loss include sadness, shock, anger, denial and guilt. While there are various stages of grief, there's no specific order for these emotions. People may cycle in and out of them as they process their grief. "Death is one of the most difficult things to accept," said Bates. "If you put it in the context of a person killing him or herself, that's even harder to accept, so it's common to feel a sense of surreality, like it was a bad dream."

Suicide can leave behind many unanswered questions and a lack of closure for family and friends. People may feel like they could have or should have prevented the death, said Bates. They may also feel guilt from unresolved issues with the deceased. Another natural response is anger. It may be pointed toward the person who committed suicide, toward oneself for not detecting it or toward others who may have a perceived or real role in what happened, said Bates. "The reality is that we all do our best and hindsight is 20/20," said Bates.

Lt. Col. David Bowerman, a chaplain in the Army Surgeon General's office, said finding support is an important part of mourning. While it may not be comfortable to talk about feelings related to loss by suicide, it is important to find safe, comfortable ways to express your feelings as you are grieving. "We're all feeling [various emotions] but maybe we think we're the only one who feels that way," said Bowerman, who lost his brother to suicide five years ago. "If we take the time to mourn, to join with others who suffered the same loss and support each other, we can get some healing and closure that way."

Chaplains and clergy members are available to all service members to provide a confidential space to talk and offer support. The website Military OneSource can provide service members and their families information on face-to-face counseling, benefits, support groups and grief counseling. The site also offers confidential services by phone and online 24 hours a day. Therapists, grief counselors and support groups specific to this issue can also be found in local communities. Finding ways to acknowledge and work through feelings, such as journaling, making art or writing a letter to the person who has passed, can also help.

Everyone's process and length of mourning is different. It is important to set boundaries with others and not let others tell you how to feel, said Bates. "Where you're at is where you're at," said Bates, stressing that going through the full spectrum of emotions is normal. "Your body and mind is doing what it needs to do to heal and sometimes there's a lot of pressure [...] of what we should be doing." For information on resources and services available to service members and families coping with the loss of a loved one, visit www.militaryonesource.mil. [Source: Health.mil | October 4, 2016 ++]

DoD Afghan 'Ghost Soldiers' ► Unease Over Numbers Paid

The U.S. Defense Department has assured a watchdog agency that a number of efforts are being carried out to track Afghan active-duty security forces, so that American taxpayer dollars are not wasted on so-called ghost soldiers. In a letter to the Pentagon released 7 OCT -- 15 years to the day since the United States invaded Afghanistan to oust the Taliban -- the office of the Special Inspector General for Afghanistan Reconstruction said it was worried about "significant gaps between the assigned force strength of the [Afghan National Defense and Security Forces] and the actual number of personnel serving." SIGAR expressed particular unease about southern Helmand province, where Afghan forces have been struggling to fend off relentless Taliban offensives.

Afghanistan's TOLONews in June quoted Helmand's incoming police chief as saying that up to half of the roughly 26,000 soldiers and police officers assigned to the province did not exist. Officially, Afghan security forces -- which include the army and local and national police -- are said to number about 320,000, but The Associated Press reported earlier this year that there were likely fewer than half of that number. SIGAR said it was concerned that U.S. funds provided to the ANDSF could be pocketed by Afghan commanders under the guise of paying soldiers who have deserted, died or never existed. The watchdog group asked the DoD for an update on measures it previously pledged to implement to account for Afghan personnel.

The DoD said several efforts were underway, including person-by-person verification and biometric registration. It said roughly 90 percent of police and 70-80 percent of soldiers have been biometrically enrolled. "When the initial inventorying is completed in July 2017, DoD and the Afghan (Defense Ministry) will have a more accurate representation of actual force strength," the Pentagon said. Efforts at changing the way salaries are paid so that they go directly to employees should also be implemented by next year, DoD said. The United States has spent \$68 billion since 2002 to help support the Afghan National Defense and Security Forces. The NDSF, which has been hampered by demoralization and desertions for years, still struggles on its own to counter the Taliban and other militants. SIGAR has not yet said whether it believes DoD's efforts are satisfactory. [Source: Stars & Stripes | Phillip Walter Wellman | October 09, 2016 ++]

NDAA 2017 Update 20 ► McCain to Oppose Vet Hiring Preference Limit

Senate Armed Services Committee Chairman John McCain told veterans groups this week that he'll oppose controversial plans to limit federal hiring preferences for individuals with military experience, an advantage advocates argue is critical in helping them find employment. Earlier this year, House lawmakers approved a draft of the annual defense authorization bill which included limiting veterans preference in federal hiring procedures to a one-time use. Veterans who applied for a second federal job or a transfer from their first position would be evaluated by hiring officials as just another civilian federal worker under the plan.

In a letter to the American Legion, McCain -- Arizona's senior Republican senator -- said given the opposition from their leadership and other veterans groups, he will work to remove the provision from the final draft of the authorization bill. His opposition doesn't guarantee the death of the proposal, but it comes close. The proposal already rankled numerous lawmakers, and McCain's role as the Senate's lead negotiator on the legislation gives him significant influence over the final compromise legislation. Veterans make up almost a third of the federal workforce, up significantly from the 26 percent they totaled in fiscal 2009.

Critics of the veterans preference policy -- which include some officials at the Department of Defense -- have argued that the hiring advantage is too generous, all but eliminating applicants without military experience from some federal posts. But the White House and Congress in recent years have pushed veterans employment as a top

priority, and said government agencies should set an example in hiring highly skilled, highly desirable veteran candidates. The authorization bill, which sets a host of military policy and spending priorities, has been stalled in negotiations between House and Senate officials since August. But leaders from both chambers have said they are still confident a compromise can be reached when lawmakers return to Capitol Hill after the November elections. [Source: Military Times | Leo Shane | October 6, 2016 ++]

POW/MIA Update 76 ► KIA Remains Returned After 10 Years

The remains of an F-16 pilot who was killed in Iraq in 2006 have finally been returned, according to the U.S. Air Force. Maj. Troy Gilbert crashed while leading two other jets in a strafing run against enemy forces that had shot down a helicopter near the town of Taji, Iraq, on Nov. 27, 2006, said Mike Martin, secretary of Air Force Public Affairs. Gilbert, from Litchfield Park, Ariz., opted to use a 20-mm gun on his F-16 to help avoid civilian casualties and destroyed one of the trucks that was threatening coalition forces on the ground, Martin said. On his second approach, he flew even lower and hit the ground, killing him instantly. Martin said al-Qaeda insurgents took Gilbert's body before coalition forces could secure the scene, leading to the 10-year struggle to get his remains back to U.S. soil.

Limited remains were recovered at the time of Gilbert's death, and a funeral was held in December 2006 at Arlington National Cemetery, where Gilbert was buried with full military honors. Additional scant remains were located six years later, Martin said. But on Aug. 28 of this year, a tribal leader approached a U.S. military leader in Iraq claiming he had remains of a U.S. military pilot who had crashed during Operation Iraqi Freedom. Martin said the tribal leader turned over evidence U.S. officials used for DNA testing at the Armed Forces Medical Examiner System at Dover Air Force Base, Del. The medical examiner confirmed Gilbert's identity and the tribal leader then turned over Gilbert's remains as well as flight suit, flight jacket and parachute harness, to U.S. forces.

Gilbert's remains returned to Dover on 3 OCT and the next day, the medical examiner confirmed his identity through dental examination and DNA testing, Martin said. Gilbert's remains will be interred at Arlington National Cemetery with the other remains found in 2006 and 2012, Martin said. Gen. Robin Rand, head of Air Force Global Strike Command, was at the dignified transfer of Gilbert's remains at Dover Air Force Base. Rand was Gilbert's friend and his commanding officer at the 332nd Air Expeditionary Wing at Balad Air Base in Iraq at the time of Gilbert's death. "Troy fought like a tiger in battle that day," Rand said in a statement. "No doubt, his actions on Nov. 27, 2006, illustrate greatness, but those actions that day aren't what made him great. What made him great was his commitment to adhere in every facet of his life to our three treasured core values of integrity first, service before self, and excellence in all we do."

The major's widow, Ginger Ravella, and their five children also were at the transfer. "The memory of my five children watching their father's flag-draped transfer case being unloaded from the cargo hold and carried by his brothers-in-arms back to American soil renews my hope for all mankind," Ravella was quoted as saying in an Air Force statement. It was "the closest we have been to Troy in 10 years," she said. "That was bittersweet." [Source: The Arizona Republic | Jerod MacDonald-Evov, | October 12, 2016 ++]

POW/MIA Recoveries ► Reported 1thru 15 OCT 2016 | Fifteen

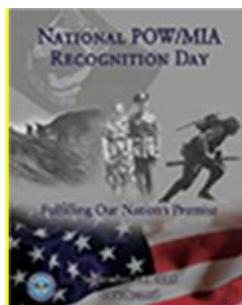
"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II (73,515) Korean War (7,841),

Cold War (126), Vietnam War (1,627), 1991 Gulf War (5), and Libya (1). 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.dpaa.mil/> and click on 'Our Missing'. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

== Mail: Public Affairs Office, 2300 Defense Pentagon, Washington, D.C. 20301-2300, Attn: External Affairs

== Call: Phone: (703) 699-1420

== Message: Fill out form on <http://www.dpaa.mil/Contact/ContactUs.aspx>



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

Vietnam

None

Korea

The Defense POW/MIA Accounting Agency announced the identification of remains and burial updates of five U.S. servicemen who had been previously listed as missing in action from Korea. Returning home for burial with full military honors are:

-- **Army Cpl. William H. Smith**, 18, of Hornell, N.Y., will be buried Oct. 7 in Elmira, N.Y. In late November 1950, Smith was a member of Company E, 2nd Battalion, 35th Infantry Regiment, 25th Infantry Division, when his unit was forced into a fighting withdrawal from their positions near Unsan, South Korea. Smith was reported missing in action as of Nov. 28, 1950. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/958994/soldier-killed-in-korean-war-accounted-for-smith-william/>.



-- **Army Sgt. 1st Class Louis M. Baxter**, 22, will be buried Oct. 8 in his hometown of Massena, N.Y. Baxter was a member of Headquarters Battery, 57th Field Artillery Battalion, 31st Regimental Combat Team, 7th Infantry Division, on the east side of the Chosin Reservoir in North Korea, when his unit was forced into a fighting withdrawal southward. He would be declared missing in action on Dec. 6, 1950. Read more

at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/959026/soldier-missing-from-korean-war-accounted-for-baxter/>.



-- **Army W. Pfc. William Cowan** was a member of Company M, 3rd Battalion, 38th Infantry Regiment, 2nd Infantry Division, when he was reported missing in action after his unit attacked an enemy roadblock near Hoengsong, South Korea, on Feb. 12, 1951. It would be later learned he died in captivity in North Korea. Interment services are pending. Read more at: <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/956305/soldier-killed-in-korean-war-accounted-for-cowan/>.

-- **Army Sgt. 1st Class James P. Shunney**, 19, of Woonsocket, R.I., will be buried Oct. 14 in Blackstone, Mass. In early November 1950, Shunney was a member of Company I, 3rd Battalion, 8th Cavalry Regiment, 1st Cavalry Division, when his unit was forced into a fighting withdrawal from their position near Unsan, North Korea. Shunney was declared missing in action on Nov. 2, 1950.

-- **Army Cpl. Milton T. Bullis**, 21, is scheduled to be buried Oct. 21 in Holly, Mich. In late November 1950, Bullis was a member of Medical Company, 9th Infantry Regiment, 2nd Infantry Division that was fighting a delaying action against Chinese forces near Kunu-ri, North Korea. He would be declared missing in action on Dec. 1, 1950. Read more at: <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/961704/soldier-killed-in-korean-war-accounted-for-bullis/>.



World War II

The Defense POW/MIA Accounting Agency announced the identification of remains and burial updates of ten U.S. servicemen who had been previously listed as missing in action from World War II. Returning home for burial with full military honors are:

-- **Marine Sgt. Fae V. Moore**, 23, will be buried Oct. 6 in his hometown of Chadron, Neb. In November 1943, Moore was a member of Company E, 2nd Battalion, 8th Marines, 2nd Marine Division, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded; the Japanese were virtually annihilated. Moore died sometime on the first day of battle, Nov. 20, 1943. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/958957/marine-from-world-war-ii-accounted-for-moore/>.



-- **Marine Pfc. Ronald W. Vosmer**, 22, will be buried Oct. 8 in his hometown of Denver, Colo. Vosmer was assigned to Company E, 2nd Battalion, 8th Marine Regiment, 2nd Marine Division, when it landed Nov. 20, 1943, against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded; Japanese forces were virtually annihilated. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/959003/marine-from-world-war-ii-accounted-for-vosmer/>.



-- **Navy Seaman 2nd Class Lewis L. Wagoner**, 20, of Douglas County, Mo., will be buried Oct. 8 in Whitewater, Kan. On Dec. 7, 1941, Schmitt was stationed aboard the battleship USS Oklahoma when it capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii. The attack on the ship resulted in 429 casualties, second most only to the USS Arizona that day. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/959091/uss-oklahoma-sailor-from-world-war-ii-accounted-for-wagoner/>.



-- **Navy Lt. j.g. Aloysius H. Schmitt**, 32, of St. Lucas, Iowa, will be buried Oct. 9 in Dubuque, Iowa. On Dec. 7, 1941, Schmitt was stationed aboard the battleship USS Oklahoma when it capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii. The attack on the ship resulted in 429 casualties, second most only to the USS Arizona that day. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/959115/uss-oklahoma-sailor-from-world-war-ii-accounted-for-schmitt/>.



-- **Navy Seaman 2nd Class Rudolph V. Piskuran**, 19, will be buried Oct. 14 in his hometown of Elyria, Ohio. On Dec. 7, 1941, Piskuran was assigned to the USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii. The attack resulted in the deaths of 429 crewmen. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/967866/uss-oklahoma-sailor-from-world-war-ii-accounted-for-piskuran/>.



-- Navy Fireman 3rd Class **Edwin C. Hopkins**, 19, will be buried Oct. 15 in his hometown of Keene, N.H. On Dec. 7, 1941, Hopkins was assigned to the USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii. The attack resulted in the deaths of 429 crewmen. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/967875/uss-oklahoma-sailor-from-world-war-ii-accounted-for-hopkins/>.



-- Marine Field Music 1st Class **Warren G. Nelson** was assigned to Company E, 2nd Battalion, 8th Marines, 2nd Marine Division, which landed against stiff enemy resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded; the Japanese were virtually annihilated. Nelson died on the first day of battle, Nov. 20, 1943. Interment services are pending. Read more at: <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/965980/marine-missing-from-world-war-ii-accounted-for-nelson/>.

-- Navy Seaman 2nd Class **James N. Phipps**, 24, of Rainier, Ore., will be buried Oct. 17 in Portland, Ore. On Dec. 7, 1941, Phipps was assigned to the USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii. The attack on the battleship resulted in 429 casualties. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/969384/uss-oklahoma-sailor-from-world-war-ii-accounted-for-hipps/>.



-- Pfc. **James S. Smith**, 19, will be buried Oct. 17 in his hometown of Liberty, Miss. In November 1943, Smith was assigned to Company C, 2nd Amphibious Tractor Battalion, 2nd Marine Division, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, but the Japanese were virtually annihilated. Smith died sometime on the first day of battle, Nov. 20, 1943. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/969389/marine-missing-from-world-war-ii-accounted-for-smith-james/>.

-- Army Air Forces 1st Lt. **Donald L. Beals**, 22, of Brookings, S.D., will be buried Oct. 17 in Arlington National Cemetery. On April 17, 1945, Beals was piloting a P-47D Thunderbolt on an armed reconnaissance mission when he was shot down by antiaircraft fire near Dresden, Germany. He was assigned to the 494th Fighter Squadron, 48th

Fighter Group, 9th Air Force. Read more at: <http://www.dpaa.mil/News-Stories/News-Releases/Article/969380/airman-missing-from-world-war-ii-accounted-for-beals/>.



[Source: <http://www.dpaa.mil> | October 15, 2016 ++]

* VA *



VA Appeals Backlog Update 05 ► House Proposed Procedure for Appeals

Last spring, the VA Secretary told Congress the backlog of initial disability claims had been reduced significantly, but there was an enormous and growing backlog of appeals. Senate Veteran Affairs Committee Chairman Johnny Isakson (R-GA) demanded VA come up with a solution so he could introduce legislation by Memorial Day. In March, the VA convened a working group of veteran service organizations (VSOs) and other stakeholder groups, including MOAA, to develop a new proposed procedure. The resulting plan would create three “lanes” for appeal after an initial ratings decision. A veteran could choose to:

- Submit his or her own additional information to have the VA reconsider the claim (termed by VA as a “supplemental claim”);
- Request a review of the claim by a more senior VA rater using the same evidence the initial decision was made on, with an option for an informal hearing; or
- Submit the appeal directly to the Board of Veterans' Appeals, without the extra interim steps required now.

One other important change is the VA's current “duty to assist” the veteran in developing the claim would end after the initial VA decision. VA Secretary Bob McDonald has spared no effort in trying to get this legislative proposal through Congress. On Sept. 14, 2016, HR 5620 passed the house by a 310 - 116 vote. The final bill also included whistleblower protections, authority to share veterans' medical information with community care providers to facilitate treatment, and honoring certain members of the reserve component as veterans. While the bill isn't perfect (MOAA has some qualms about eliminating the VA's duty to assist the veteran in developing an appeal), it's the only bill with a chance to make real progress in easing the current ridiculous situation where an appeal takes

years. MOAA is hopeful the Senate also will approve the bill so vets can get timely appeals decisions. [Source: MOAA Legislative Update | September 30, 2016 ++]

VA Mental Health Care Update 30 ► Never Again Act H.R.6108

In a very well-intentioned but misguided attempt to serve the nation's veterans, Rep. Dave Loebsack (D-IA) has introduced a bill called the Never Again Act that could seriously compromise the health of the veterans he is trying to protect. Loebsack's bill, H.R.6108 would allow any veteran who asks for it to be automatically admitted to an inpatient psychiatric unit at a Veterans Health Administration Hospital, even if clinicians determine that the admission is unwarranted. If VHA inpatient psych beds are full, veterans would be admitted to a private or public sector psychiatric hospital, with the VHA paying the bill. The bill was prompted by the tragic death of veteran Sergeant Brandon Ketchum who shot himself after he reportedly asked to be admitted to a psychiatric unit at the Iowa City VA Medical Center. Although the details surrounding Ketchum's case are not yet certain, what should be crystal clear to legislators in Washington is that The Never Again Act, like the Veterans Choice Act that preceded it, is a poorly thought out solution to a very complex problem.

Allowing veterans to determine whether they are hospitalized is not the answer to this vexing problem. Our entire medical system depends on the idea that educated and skilled clinicians evaluate patients and determine what is safe and needed for their care. Encouraging and supporting veterans to seek care when they are suicidal is very important. Collaborative decision-making should be (and, at the VHA, typically is) the norm. The first choice should always be to treat. But to allow patients the prerogative to overrule clinicians and have themselves admitted would set a precedent that would upend our entire system of medical care. Under the new model of care proposed by the Never Again Act, veterans who most need inpatient psychiatric services might be the last to get them. That's because veterans who want a bed would only have to claim that they are suicidal to have the right to be admitted. For example, savvy homeless veterans who understandably want a bed for the night could say they are suicidal and be admitted. If this happened too often it would leave no beds for truly suicidal veterans in need of hospitalization.

The proposed act also fails to consider the acute shortage of inpatient psychiatric hospital beds in both the private and public sector. Over the last half century, America has had fewer and fewer inpatient psychiatric beds. According to a report by the Treatment Advocacy Center, "between 2005 and 2010 state psychiatric beds decreased by 14%, with per capita state psychiatric bed population plunging to 1850 levels." The Organization of Economic Cooperation and Development (OECD) reports that, among the 39 OECD countries, the U.S. is one of the three lowest ranking when it comes to the number of psychiatric hospital beds per 1,000 population. Without allocating huge sums of money to remedy a serious social problem, this proposed legislation would channel veterans into a system that does not have the capacity to serve their needs.

This legislation also threatens to add unacceptable financial strain to the VHA healthcare system. This bill comes with no additional funding to help the VHA pay for the most costly form of mental health treatment. Without that funding, the VHA would be saddled with enormous costs for expensive, and sometimes unnecessary, hospitalization both inside the VHA and in the private or public sector. The Association of VA Psychologist Leaders has proposed alternative remedies to address the kinds of problems that may have led to Sergeant Ketchum's death. These include increasing inpatient psychiatric care capacity, increasing what are known as step-down psychiatric programs for veterans who are in trouble but don't require hospitalization and promoting programs to counsel veterans in crisis about temporarily storing their firearms more safely. If Congress really wants to protect the nation's veterans, it's time to stop legislating by anecdote and consider workable remedies to the veteran suicide problem. [Source: The Hill | Suzanne Gordon | October 13, 2016 ++]

VA National Archives ► Dayton VAMC Selected

The Department of Veterans Affairs announced that the Dayton VA Medical Center has been officially selected as the site for the National Department of Veterans Affairs Archives. Secretary Robert A. McDonald made the announcement this morning speaking to a group of Dayton-area leaders. "I believe that history is incredibly important to VA. We're all about keeping the promises of the past to the veterans of the present and the future," said Secretary McDonald. "With the necessary capital improvements, I can announce today that the Dayton Headquarters and Club House buildings will serve as a fitting home for VA's National Archives and we look forward to working with community leaders to make the archive a reality and to improve the lives of veterans." Dayton has a long history of service to our nation's Veterans and is home to one of the original United States Veterans' facilities. The Ohio community has been caring for our nation's veterans since the Civil War era when it housed a branch of the A National Home for Disabled Volunteer Soldiers, a predecessor to the Department of Veterans Affairs.

The Department of Veterans Affairs and its predecessor agencies have generated archival records and artifacts from the time before the Revolutionary War. Many of these historic materials are stored at the Washington-area facilities of the National Archives and Records Administration along with records from other federal agencies. VA is one of the largest federal agencies and it owns more historic buildings than any other civilian federal agency. Many of its historical documents, photographs, artifacts and other materials are spread across the country in its 150 facilities under conditions that do not meet federal curation standards. The VA Archive at Dayton will enable VA to organize and protect its important heritage and eventually share VA's rich history with the public. [Source: Wadena Pioneer Journal | David Anderson | October 10, 2016]

VA Vet Choice Program Update 48 ► Provider Payment Problems

A Vietnam veteran upset with the federal Veterans Choice program in his quest to get a hearing aid has threatened to burn the card that registers him in the program, reflecting frustration with all parties involved saying they are looking for ways to fix the system. Helena resident Dave Dube's complaint reflects a deeper problem with the program, officials said, as many local audiologists and optometrists decline to participate, saying payments are late or come up short. Dube said 11 OCT that after several months of frustration, something had been worked out between VA Montana Health Care System and Health Net. And he now has an appointment with a Helena audiologist.

His complaint reflects problems with the Veterans Choice Act of 2014, officials said. According to the government website, the program allows veterans to receive health care within their community. Using this program does not impact existing VA health care, or any other VA benefit. But the program's third-party provider, Health Net, has been late with payments to providers or not paid at all, on many claims. "Veterans Choice was supposed to be a fix, and it has not worked well in Montana," said Mike Garcia, a spokesman for the VA Montana Health Care System. He added it was not only a problem for patients needing audiologists, but optometrists as well. A Health Net spokesman said the company was aware problems exist, but was determined to resolve them. "We know there are delays in the processing of provider payments, and we are working with the Department of Veterans Affairs on ways to overcome these delays and improve the process going forward," said Brad Kieffer, director of communications for Health Net Inc.

Dube, 68, said because audiologists in Helena have refused to participate in the program, due to problems with Health Net, he must go to Great Falls, Butte or Bozeman for help. While the distance is not overwhelming and some veterans are reimbursed for travel, Dube said it is inconvenient. And, he said, it's not just one trip to get outfitted with a hearing aid. It's three at least. "The Choice program gives me no choices," he said. "They are giving me grief

is what they are doing.” He said he wants to burn his Veterans Choice card as symbolic gesture of his dissatisfaction with the program, but others have told him to reconsider. Out of pocket, the average hearing aid can cost \$3,000-\$4,000, Dube said. He developed his hearing problems during the Vietnam War while in the Navy as a medic and serving with the Marines in a field unit. He said he can’t hear the doorbell, he can’t hear the phone and he can’t hear whispering. “It’s enough for a divorce,” his wife, Teresa, mused as she sat by his side.

Dr. Hillary Q. Carter, an audiologist, said she was the only Helena-based provider participating the Choice program. “Unfortunately, the Choice program is not reimbursing for services in a timely manner and they have an extremely large balance with our office,” she said via email. “I have been forced to make a decision to not accept any new patients through the Choice program. We are continuing to service those veterans that have established care with us in the past, but I cannot afford to stay in business and not receive reimbursement for the work that I do. “This was not an easy decision to make as I know there are many veterans that cannot travel far,” she said. “I will also say that if things don’t change soon, we will also be forced to not accept any Veterans Choice patients.”

Veterans complained about the Veterans Choice program to VA Montana staff at an October 2015 meeting in Helena. They spoke of long wait times and having to drive long distances for care. That night, officials said that in Montana there were not a lot of providers who joined the network and that some people would have to travel to where the resources were. Garcia said the introduction of a third-party administrator, which is in charge of scheduling appointments, “hampers” the ability of the local VA. “It’s frustrating for us and frustrating for our veterans,” he said. He said one solution being considered is that if Veterans Choice cannot schedule an appointment in a timely manner, it is returned to the local VA “and we can reschedule through our own provider and we bill Choice through our network.” “It’s a solution and it’s not in full capacity currently,” Garcia said.

U.S. Sen. Steve Daines, R-Mont., said Dube’s case serves as an example of problems within the system. “This is why we need to drive accountability for the VA hospital,” he said. Daines said the program needs to ensure the providers will be reimbursed in a timely manner, 30 days or less. Daines said he supports the Veterans First Act, introduced by fellow Republican Sen. Johnny Isakson of Georgia. Sen. Jon Tester (D-MT) is a co-sponsor of the act as well. It calls for accountability reform, makes improvements to veterans’ health care and benefits, enhancing programs for veterans’ mental health care and begins to address the VA’s massive backlog of veteran disability claims appeals. Daines said his staff, who he described as “pitbulls,” would look into Dube’s complaint. “We will fight for him to get this resolved,” he said. “These veterans should not have to drive long distances for a relatively routine hearing exam. It’s unacceptable.”

There has been movement on other fronts to help veterans. In late September, President Barack Obama signed Tester’s bill into law to increase VA funding and modernize military facilities. This will increase funding for the VA by \$3.3 billion. Tester is the ranking member of the Senate Military Construction and Veterans’ Affairs Appropriations Subcommittee, which drafts the VA’s annual budget. The bill will specifically provide \$7.2 billion for the Medical Community Care account, which will help ensure that rural veterans and veterans needing specialized care can access health care treatment outside of the VA system and closer to where they live. It will provide \$248 million to improve VA facilities; \$45 million increase for medical research initiatives and \$2.86 billion for VA claims processing. It also allocates \$1.2 billion to increase access to telehealth services for veterans in rural areas, \$284 million for veterans suffering from traumatic brain injury and \$8.6 billion for long-term care and support for Vietnam-era veterans and older veterans from other wars. The bill provides \$7.9 billion to modernize facilities throughout the Defense Department.

Teresa Dube said she feared the media attention would focus solely on her husband and not all the other veterans frustrated with the system. “He’s just one little example in one state,” she said. “There are probably hundreds and hundreds of veterans in Montana in the same boat.” [Source: Great Falls Tribune | Phil Drake | October 11, 2016 ++]

VA Suicide Prevention Update 36 ► Raising Awareness

People on the streets of Troy, New York, stared as a man dressed in full military gear walked around the city carrying a large skeleton on his back. One of those people, Stacy Kieper, couldn't help herself. She needed to know what this man was doing. So, she stopped and asked him. Holding back tears, the man told her that he was raising awareness. "When I asked what for, he told me he lost another friend to suicide yesterday," Kieper explained in a viral Facebook post that has been shared more than 4,000 times. "His friend is a soldier too." Something inside Specialist John Newcomb, a U.S. Army veteran, snapped the night he found out a sergeant that he had served with was dead; it was the same night his wife suffered a second miscarriage.



John Newcomb, 36, carries a dummy skeleton across his shoulders, representing the life of a brother he recently lost to suicide

"I was helpless and with no control over the loss of my child, so I lashed out at the one thing at the time I felt I could damage and do something about," Newcomb told CBS News. "I compulsively started to create the skeleton dummy and honestly wasn't really sure what I was doing until it was done." On average, 20 veterans a day committed suicide in 2014, according to a recent study by the Department of Veterans Affairs. In 2013, the VA reported that 22 veterans a day were committing suicide. Newcomb can't get that number out of his head: 22. "Most people are unaware that there is even a problem," the 36-year-old said. That's when he decided he was going to carry the skeleton along with 40 pounds of weight in his pack -- and the metaphorical weight of his fallen brother across his shoulders -- around his community for the next 22 days.

During his march, he remembered a conversation he had with his captain as he was approaching the end of his enlistment. The captain "asked me if I wanted to go to war with the unit and planned on reenlisting," Newcomb recalled. "I would go if I had to," Newcomb replied. Newcomb said the orders to deploy to Iraq came in just 10 hours after he had signed out of Fort Hood, Texas. He's surprised he wasn't called back to duty, and now he marches to repay a debt he feels he owes to his fellow soldiers. "I am passionate about this because every bit of the life I have now, I owe to all of them. I did not go to war, so it is time I start fighting the war they have been unable to since coming home." For the past six days, the veteran has been marching. His feet are blistered, his muscles are sore, but he says he's not losing momentum. He has a message that he hopes to send to his friends and every other soldier who has returned home -- to a world that may look completely different: "You are never too heavy. I will carry you!" [Source: CBS News | Jennifer Earl | October 11, 2016 ++]

HVAC Update 20 ► Chairman Not Leaving Quietly

While he might be leaving Congress in the coming weeks, U.S. Rep. Jeff Miller (R-FL) showed this week that he won't go quietly. Miller, the chairman of the U.S. House Veterans Affairs Committee, served notice to the Obama administration that he wasn't happy with the way it was running the U.S. Department of Veterans Affairs (VA). On 4 OCT, Miller pointed to a report from the VA's Inspector General noting that there are still continued problems in Phoenix, Arizona. In early 2014, reports emerged that at least 40 veterans died in the Phoenix area while awaiting medical treatment and VA officials altered waiting lists to make it appear they would receive care in a more timely fashion. U.S. VA Sec. Eric Shinseki resigned under pressure as result of these reports.

Miller noted the new Inspector General report found at least one veteran recently died while awaiting treatment in the Phoenix area as problems continue to linger. *"More than two years after the Phoenix VA Health Care System became ground zero for VA's wait-time scandal, many of its original problems remain, and this report is proof of that sad fact,"* Miller said. *"Although the report's extensive use of confusing bureaucratic parlance makes digesting the IG's findings a tedious chore, it's clear veterans are still dying while waiting for care, that delays may have contributed to the recent death of at least one veteran and the work environment in Phoenix is marred by confusion and dysfunction. VA's performance in Phoenix and across the nation will never improve until there are consequences up and down the chain of command for these and other persistent failures. Unfortunately, given that this report is largely devoid of clear lines of accountability to those responsible for Phoenix VAHCS's current problems, it is unlikely these issues will be solved anytime soon."*

Miller also slammed U.S. VA Sec. Robert McDonald for continued problems building a VA medical center in Denver, Colorado. Last year, VA Deputy Secretary Sloan Gibson told Colorado lawmakers a VA hospital in Aurora, near Denver, would cost \$1.73 billion, far beyond its initial cost of \$328 million. The hospital project languished for a decade and encountered numerous problems, including the contractor leaving at the end of 2014 after a federal appeals board ruled the VA's plans for the hospital could not be built for less than \$600 million. Miller has been vocal in his criticism of the project, calling it the biggest construction failure in VA history and vowing to hold the departments feet to the fire. Early last month, Miller's committee subpoenaed the VA. While the VA responded at the end of the month, Miller insisted it had failed to address most of the requested information.

"As a taxpayer-funded organization, VA has a responsibility to explain its actions to Congress and the public," Miller said on Monday. *"Right now, it is failing in that responsibility. We simply will not tolerate VA's attempts to keep information related to its wasteful art expenditures and the biggest construction failure in VA history shrouded in secrecy. Sec. McDonald must immediately comply with the terms of this subpoena."*

[Source: Sunshine State News | Kevin Derby | October 6, 2016



VA Vet Training ► Online Self-Help Resource Center

Autumn often brings more than just a change in the weather. For some Veterans, it means heading back to school for the first time in a while, starting a new job or adjusting to a new city. Any of these situations can lead to stress, especially for those making the transition from military to civilian life. Healthcare providers working with Veterans can help guide them through this potentially challenging time. Clinicians can help identify possible stress points and recommend VA's Veterans Online Self-Help Resource Center. It is a free, online resource that teaches skills and tools that Veterans can access anonymously at the time and location of their choice. The Resource Center at <http://www.veterantraining.va.gov> features online courses that can be started at any time and completed anonymously. These tools complement in-person therapy and can be taken with people to be used anywhere, anytime.

- **Moving Forward:** a confidential online problem-solving platform for Veterans that helps with overcoming stressful issues and meeting goals (<http://www.veterantraining.va.gov/movingforward/index.asp>).
- **Parenting for Servicemembers & Veterans:** designed by parents, for parents, this resource helps Veterans reconnect with their children and strengthen their parenting and communication skills (<http://www.veterantraining.va.gov/parenting/index.asp>).
- **Anger and Irritability Management Skills (AIMS):** based on training successfully used by Veterans around the world, this online course offers a wide range of practical skills and tools to manage anger and actions (<http://www.veterantraining.va.gov/aims/index.asp>).
- **PTSD Coach Online:** for anyone who needs help with upsetting feelings. Trauma survivors, their families, or anyone coping with stress can benefit (<http://www.ptsd.va.gov/PTSD/apps/ptsdcoachonline/default.htm>).

[Source: veteranshealth@public.govdelivery.com | October 6, 2016 ++]

VA Loans ► Multiple Use

The most frequently asked VA loan question is about repeat use of VA loan benefits. It's true: VA loan benefits can be used again and again, provided that you meet the qualifications for reuse. Here is a closer look at 3 common scenarios may help some veterans get another VA loan. Does one of these apply to you regarding your previous VA loan?

- **VA loan paid?** Restore entitlement using VA Form 26-1880 - Often times, a veteran will simply sell the house financed with a VA loan and pay the mortgage in full. This may be the simplest of all scenarios for repeat use of VA loan benefits. When this is done, the VA-eligible borrower must complete VA Form 26-1880 to restore entitlement, the same form used to obtain Certificate of Eligibility (COE). Surviving spouses use VA Form 26-1817. When entitlement is restored the borrower can apply for another VA loan.
- **VA loan assumed?** Entitlement may or may not be restored - VA loan assumption can happen in two ways. The buyer may use the seller's entitlement to assume the mortgage. Or, the seller's entitlement may be replaced with that of the buyer's. If the former occurs, the seller will not be able to restore entitlement until the loan that was assumed is paid in full. If the seller is planning on buying another house with a VA loan after the assumption takes place, then replacing entitlement with the buyer's is recommended.
- **VA loan not paid?** Multiple VA loans are possible - It doesn't happen often, but it is possible for a VA borrower to have two VA loans at once. Today, a VA-eligible borrower with full entitlement has enough Dept. of Veteran Affairs' backing for a loan of \$417,000 in most U.S. counties. With the average VA loan around \$210,000, most veterans have some entitlement remaining after using their home loan benefits. Though the VA requires that the loan be paid in full and the home disposed of before it will restore entitlement, there is a one-time exception to this rule. In the case of military reassignment, this exception

can come in handy. If the borrower has enough entitlement remaining, the borrower can use the remaining VA home loan benefit without selling the previous home or paying off the loan. Of course, the borrower will have to qualify with income and credit.

Tim Lewis, 23-year Army veteran, and VA Loan Purchase Manager at iFreedom Direct® says, “A veteran can qualify for two VA loans simultaneously with Tier 2 entitlement, sometimes called bonus entitlement. Bonus entitlement (<https://www.directvaloans.com/va-loan-articles/multiple-v-a-home-loans>) can be used for VA loan over \$144,000. It’s important to use a seasoned VA loan professional who understands how to arrive at the Tier 2 calculation.” For help with a second VA loan, call a VA-approved lender. [Source: Mil.com | iFreedomDirect.com | October 11, 2016 ++]

VA CVEB ► Community Veteran Engagement Board

Secretary Bob McDonald stood in a gym full of Team Red White & Blue members last month and said that the VA is undergoing the largest transformation in its history. He wants Veterans to proudly say, “That’s my VA.” The cabinet-level secretary, who gave out his cell phone number at a national press conference, unsurprisingly cites customer feedback as the path forward. McDonald told the Team RWB “Eagles” that VA will soon launch a number of new methods that will empower Veterans to provide their immediate feedback on VA services. These will include digital kiosks and mobile apps, but the initiative he speaks about the most is the Community Veteran Engagement Board (CVEB). “We hope to have 100 CVEBs established by the end of the year,” the secretary said.

A community panel to solve local Veteran issues is nothing new for many regions, but for most, VA’s proactive involvement is. “VA on its own is a critical leg of support for Veterans and families, but without the community connections, the business connections, we will continue to miss Veterans,” said Karl Hamner, assistant dean of research of the School of Social Work at the University of Alabama. Hamner recently directed the second Servicemember-to-Civilian summit, a conference that brings together researchers, policymakers, federal agencies and community stakeholders to examine and improve the Veteran’s transition experience. Since the last summit, Hamner says they’ve seen a great coordination of services and many best practices shared have been adopted across the country. He recently agreed to co-chair the West Alabama CVEB anchored in Tuscaloosa, Alabama. The board will include community leaders, Veteran stakeholders and local VA leadership.

CVEBs are being stood up not only to collaborate as a community, but also to assess the local Veteran needs. “We have so many people who raise their hand that want to do something to help Veterans, but we need coordination. Here’s what VA is doing, here’s what the community is doing, here’s what we are missing. Can you help with that?” said Paula Stokes, Alabama relationship manager for the Southeast District Veterans Experience Team. Paula is part of the newly formed Veterans Experience (VE) Office. VE oversteps unofficial and official boundaries to identify resource gaps or misalignments affecting the Veterans’ experience.

“Secretary McDonald has been successful getting people who work at VA to look at a Veteran as a customer. That creates a different dynamic for many VA personnel and it will hopefully translate to changes in behavior when interacting with Veterans,” said Mike Galloucis, the Veterans Experience officer for the Southeast District VE Team. “That approach also leads to a more enlightened view of our community partners because Veterans do not typically view those organizations as competition to the VA and so neither should we. Along those lines, CVEBs are one of many ways VA is reaching out into the community to forge relationships and look for new ways to meet Veterans’ needs.”

The cross-boundary relationship building is already paying off. Paula’s efforts to increase communication between local and federal Veteran homelessness stakeholders in the Birmingham, Alabama area has resulted in 30 at risk of, or homeless Veterans to remain in or find housing since August. Paula and her colleagues are actively

building new community partnerships across the country. "I'm hoping the greater outcome is that that we will stop duplicating resources and competition, organizations will see their benefits to the collective impact," she said. The goal is that there will one day be a community rallying behind a Veteran no matter where they live. You can find out if a CVEB exists or is forming in your area at <http://www.va.gov/nace/myVA/communityBoards.asp>. [Source: VAntage Point | Tim Hudak | October 6, 2016 +]

VA Disability Claim Delay Update 03 ► Exam Outsourcing Planned

The U.S. Department of Veterans Affairs, which has struggled to eliminate a backlog of disability claims, is planning to outsource more of the medical exams that are key to determining benefits. The effort could cost more than \$1 billion per year. The department says such a move could make it easier for veterans in remote areas to be seen, and speed up payouts. But the plan has rattled VA doctors, who say the quality of exams could suffer, leading to more disputes between veterans and the department over payouts.

The exams are often a veteran's first experience with the VA. The department has been pushing to ensure that they are done more promptly as it digs its way out of a massive backlog in offices around the country. At one point, the Baltimore VA office was the slowest and most error-prone in the country in processing disability claims. The VA has had success in curbing the backlog, defined as veterans waiting for more than 125 days to get their case resolved. But 20 percent of cases nationally are still overdue, and officials say demand for benefits is at an all-time high. VA officials provided redirected resources to Baltimore to improve performance, bringing down a backlog of some 16,800 cases in early 2013 to about 1,300 today. But the error rate in Baltimore is 20 percent, still greater than the national average of 12 percent.

Beth Murphy, a senior official in the VA's benefits division, said she expects to receive as many as 1.9 million requests for disability exams next year, up from 1.5 million in 2015. Contractors could end up performing more than 60 percent of those exams, which would be a big expansion of their role. But Murphy said the VA's own doctors remain the first choice. A computer system will determine each day how many exams the VA's staff can handle. When the department is overwhelmed, the system will divert work to contractors. "When you compete something out in the open market, there are efficiencies and cost savings," Murphy said. At the same time, she said, "when you have federal employees doing a job you can't just willy-nilly replace them." The union that represents most of the VA employees who conduct medical exams filed a grievance after learning of the outsourcing plan.

The union contends that contractors could put profits ahead of veterans' needs, leading to less scrupulous exams. Contractors are "rewarded for quick-and-dirty," said Marilyn Park, a lobbyist for the American Federation of Government Employees. VA staff, she said, would "miss less" and "give a more thorough exam, a more specialized exam." The VA has contracted out some exams for years under a patchwork of different arrangements. A legal change that went into force this month would allow it to streamline the process. Lou Celli, an official at the American Legion, said the plan is practical approach to deal with a tight budget. But he thinks the VA's own doctors generally provide better exams. "If we could afford it, we'd love for the VA to do them all in-house," he said.

A report by the VA's inspector general in 2005 concluded that there was little difference in quality between exams performed by VA staff and those performed by contractors. But a study conducted by private consultants soon after the VA began working with contractors in the 1990s found that the outsourced exams were much more expensive than those done by staff. Scott Orr, an executive at Veterans Evaluation Services, one of the companies that contracts with the VA, said his company regularly turns exams around on schedule, and has a higher satisfaction among veterans than the VA's own doctors. The implementation of the new contracts, which could be worth as much as \$6.8 billion over five years, has been beset with problems. They were first announced in March, but some of the bidders protested to the Government Accountability Office, which recommended reopening the process. Last month, the VA again announced that contracts had been awarded — only for Orr's company and another firm to again lodge

protests. And within the VA there has been confusion about exactly how the new contract will be used — which union official M. J. Burke said is a major part of the grievance.

At an employee town hall meeting this summer in Baltimore, Mark Yow, the VA's chief financial officer, and Dr. David J. Shulkin, its top doctor, described sweeping plans to outsource almost all exams, video of the event reviewed by The Baltimore Sun shows. But since then, agency officials said in interviews that they do not plan to do that. "The main issue is to make sure to be transparent with our employees," Burke said. "We can negotiate over the procedures if you decided to shift work." Orr said he's frustrated by the lack of a clear policy from the VA. "Quite honestly it seems like there's a lot of indecision floating around out there," he said.

The VA has been contracting at least some of the exams since 1998. Contractors handled 29 percent of cases in 2015. In recent years, the department has been urged to rely more on contractors. A panel of senators charged with helping the department cut the backlog of disability claims endorsed the idea, writing in a report last year that more extensive use of private doctors "ensures that disability exams continue to be completed in a timely manner, especially in locations where the VA may have higher demand for care and lack the facilities or resources to provide these exams quickly."

In 2014, George Turek, the chief executive officer of Veterans Evaluation Services, told a congressional panel that more outsourcing would free up the department's own doctors to focus on treating patients. Turek advocated turning over all the exams to contractors. "The simple reallocation of existing assets would go a long way to resolve the backlog of both treatment cases and [benefits] claims," he said. "This can be done quickly, much more quickly than building new hospitals and clinics and then hiring and training staff." But Burke, the union official, said the VA's own doctors have a deep understanding of the connections between military service and disabilities. Without that specialized knowledge, he said, doctors could make mistakes, ultimately slowing down the process of applying for benefits. "I think it's just going to lead to much more frustration," she said. [Source: The Baltimore Sun | Ian Duncan | October 4, 2016 ++]

VA Fertility Services Update 01 ► IVF Now Funded

For the first time in almost 25 years, the U.S. Department of Veterans Affairs will pay for In Vitro Fertilization (IVF) for wounded veterans. As NPR's Quil Lawrence explains, Congress has reversed a law passed in 1992 that "prohibited the Department of Veterans Affairs from paying for IVF for veterans and their families." Quil tells our Newscast unit that "inside the stopgap spending bill passed this week is a provision to allow fertility treatments including IVF through VA health care." According to Quil, "Attempts to change that law have been blocked in recent years by opponents of abortion, since embryos are often destroyed in the IVF process. "But political pressure has mounted as hundreds of Iraq and Afghanistan vets returned with blast wounds and other injuries that affect their reproductive abilities." He adds that while the VA did not fund IVF for veterans until now, the Pentagon's health system did – for active duty troops who suffered "combat-related reproductive injuries."

The American Society for Reproductive Medicine says IVF costs an average of \$12,400 per cycle, as Quil has reported. Ahead of the vote in Congress, representatives heard from Tyler and Crystal Wilson. As Denver's ABC News 7 reports, the couple was trying to conceive, but couldn't naturally because Tyler suffered an injury in Afghanistan that left him paralyzed. "Our goal is that no other couple has to go through that struggle when they are already struggling on a day-to-day basis of getting through life paralyzed," Crystal Wilson told the television station. As Quil has reported, during the time that IVF treatments were not covered by the VA, "many fertility clinics across the country [have offered] discounted rates for veterans who are paying out of their own pockets for IVF." [Source: NPR | Merrit Kennedy | September 30, 2016 ++]

VA Hearing & Vision Benefit Update 06 ► Research & Advances

Hearing loss, including tinnitus, which is a ringing, buzzing or other type of noise that originates in the head, is the most prevalent service-connected disability among Veterans, with more than 30 million Veterans suffering from a form of it due to frequent exposure to loud noises from weaponry and aircraft. Because of the pervasiveness of hearing loss among Veterans, the Department of Veterans Affairs (VA) is recognizing October as Audiology Awareness Month by highlighting important VA research on the subject and advances made in treating Veterans with hearing loss.

“VA researchers have a rich history of contributions to audiology,” said VA Under Secretary for Health Dr. David J. Shulkin. “From working with the National Institutes of Health to develop and evaluate hearing aids to a comprehensive protocol for managing tinnitus at VA and other audiology clinics nationwide, VA is proud to be a leader in this field.” VA researchers conduct a wide range of studies in audiology—from biomedical investigations to large clinical trials and epidemiologic database studies. Much of the work takes place at VA’s National Center for Rehabilitative Auditory Research in Portland, Oregon, one of the world’s leading facilities for research in the field. Studies include older Veterans whose hearing problems have been compounded by aging and younger Veterans who may have suffered hearing loss as a result of blasts in Iraq or Afghanistan. Recent VA research includes the following:

- In 2013, researchers at the VA Puget Sound Health Care System published the results of a study comparing group and individual visits for hearing aid fittings and follow up. The team found no differences in how well the hearing aids performed, or how often they were worn. They concluded that group visits could reduce costs while providing community support for patients.
- In 2014, VA researchers in Loma Linda, California, linked exposure to jet propulsion fuel with auditory processing problems—changes that occur inside the brain rather than the ear.
- A 2015 VA study yielded promising results on transcranial magnetic stimulation as a tinnitus treatment. The therapy involves holding a magnetic coil to the head. The team now hopes to conduct a larger trial.
- A 2016 study of nearly 200 Veterans with tinnitus explored the impact of Post-Traumatic Stress Disorder (PTSD) on how Veterans manage the hearing condition, and offered guidance for clinicians.

Below are a few examples of ongoing studies:

- VA researchers in Pittsburgh, Sioux Falls, Omaha, and Portland are collecting data from nearly 470 Veterans to learn more about auditory complaints in those who have been exposed to blasts. The team will focus on the interplay among hearing problems, traumatic brain injury, and PTSD.
- A VA trial aims to improve monitoring of hearing changes caused by the drug cisplatin, used to treat cancer. Some 4,000 Veterans receive the drug in a typical year, and up to 40 or 50 percent will experience some hearing loss or tinnitus. The researchers say early detection can prevent significant damage.
- Together with a lab group at the Massachusetts Eye and Ear Infirmary, VA researchers are seeking biomarkers—including cellular changes—that could warn of impending hearing loss. The work is expected lead to new preventive measures or treatment.

In addition to VA’s audiology research work, the Department announced last month – ahead of National Audiology Awareness Month – that Veterans who need routine audiology appointments will be able to directly schedule them, without the need for a referral from their primary care provider. The move is expected to get Veterans into appointments more quickly. The new expedited process was piloted at three VA sites last year and is now being rolled out nationwide. For more information VA’s audiology services, visit www.ncrar.research.va.gov . Information about VA research on audiology may be found at www.research.va.gov/topics/hearing.cfm. [Source: VA News Release | October 5, 2016 ++]

VA IPV Help ► Available to Women Vets Upon Request

Intimate partner violence (IPV), which is often called domestic violence, occurs when a current or former intimate partner (e.g., boyfriend, girlfriend, spouse) harms, threatens to harm, or stalks their partner. While domestic violence does include IPV, it refers to any violence that occurs in the home. Domestic violence includes child abuse, elder abuse, and other forms of interpersonal abuse. IPV refers specifically to violence between intimate partners. IPV can happen to anyone. It can happen no matter your age, income, race, ethnicity, culture, religion, or disability.

IPV is prevalent among women Veterans, active duty women, and women living in the U.S. overall. One third of women Veterans experience IPV in their lifetime compared to less than a quarter of civilian women. Women who have experienced IPV may have short and long-term health effects. They may experience short-term health effects such as physical injuries like stab wounds or broken bones or sexually transmitted infections. They may also experience long-term health effects such as obesity; problems with their heart, stomach, or digestive systems; difficulties with pregnancies; chronic pain; and other stress-related difficulties such as headaches. They may also experience mental health issues such as depression, substance abuse, posttraumatic stress disorder, and thoughts of hurting themselves.

Emotional IPV. Occurs when a person tries to hurt his/her partner's self-worth. It is common for emotional IPV to begin before the other types of IPV. Examples include:

- Name calling, Controlling your money or spending, or Keeping you from friends and family.
- Bullying, Stalking, Putting you down, or Controlling where you go/what you wear.
- Trying to manipulate your actions or Embarrassing you in front of others to prove a point.
- Saying you are "crazy" or "worthless"

Physical IPV. Occurs when a person tries to hurt his/her partner by using physical force. Examples include:

- Hitting, Shoving, Punching, Hair-pulling, Slapping, or Choking
- Biting, Kicking, Restraining, Pinching or Using force in any way that intimidates

Sexual IPV. Occurs when a person forces or tries to convince his/her partner to engage in sexual activities when the other partner does not want to or is unable to consent. Someone may not be able to consent if they are under the influence of drugs or alcohol. Stalking occurs when a person frequently or continuously contacts, follows, talks to, or sends things to his/her partner when the other partner does not want them to do these things. Examples include:

- Knowing your daily schedule, Showing up at places you go, and/or Sending mail, e-mail, texts, or pictures.
- Calling or texting repeatedly and/or Creating a website about you
- Contacting you or posting about you on social networking sites (such as Facebook, Twitter, Instagram).
- Sending gifts and/or Tracking you via GPS devices in your phone or car
- Gaining access to your email or social networking accounts
- Using force in any way that intimidates
- Monitoring your online behavior or cell phone communication (texts and phone calls)

Threats of violence. Ways to cause fear through words, actions, or weapons to harm the partner, their possessions, their pets, or their loved ones. Ask yourself these questions: Has your partner:

- Emotionally mistreated you (e.g., called you names, tried to embarrass, or intimidate you)?
- Tried to control where you go, who you talk to, what you can wear, or what you can do?
- Told you that you are "crazy" or "worthless"?
- Stolen or tried to control your money?
- Looked at you or acted in ways that scare you?
- Threatened you, your possessions, your pets, or loved ones?

- Physically hurt you or tried to hurt you?
- Forced you to engage in sexual activities?
- Threatened to commit suicide or kill you if you left them?

If you answer yes to any of the questions above or identify with any of the behaviors detailed above, VA can help. Some people experience only one of these forms of violence while others may experience more than one. IPV can be a single event or can last for many years. No matter what, no one deserves to be treated this way. Break the silence. Call 1(800) 799-7233. [Source: Kevin Secor, VBAVACO | October 3, 2016 ++



VA Nursing Update 04 ► Record Public Comment on RN Proposal

A controversial proposal could boost the role of advance practice registered nurses in the Veterans Health Administration in 29 states and has garnered record-setting public input — 174,411 responses during the open comment period — with interest groups trying to sway the Department of Veterans Affairs (VA) with the sheer volume of comments. The American Association of Nurse Practitioners touts that at least 60,000 comments came from proponents of the rule, which would give advance practice registered nurses who work for the department's healthcare division the ability manage a patient's care without the supervision of a physician. The 174,411 comments are nearly double the previous record of 92,377 public comments on a rule proposal by the U.S. Copyright Office.

The proposal is the latest effort to increase the number of healthcare professionals able to take on patients. As of 15 SEP, more than 500,000 veterans were waiting more than 30 days for care, according to the most recent VA data. A coalition of nursing groups within the Veterans Access to Quality Healthcare Alliance, including the American Nursing Association and the American Hospital Association, mobilized supporters to flood the agency with support for the rule, which targets four types of highly skilled nurses: certified nurse practitioners, certified registered nurse anesthetists, clinical nurse specialists and certified nurse-midwives. The public comment period closed 25 JUL.

Although there are national standards for the advanced degrees these nurses hold, their ability to practice is dictated by the states, limiting some from practicing independently from a physician. Highly skilled nurses in 21 states and the District of Columbia have full scope of practice authority. Critics, like the American Academy of Family Physicians, say physicians and highly skilled nurses are not interchangeable. “We are trained differently,” said Wanda Filer, academy president and a practicing physician. “Some of these patients have incredibly complex needs, so having an opportunity that we work in teams where there is physician leadership is important, particularly with complex patients, which veterans often are.”

The American Society of Anesthesiologists claims the rule would lower the standard of care for veterans and put their health at risk. Nearly 22,000 comments in opposition urge the VA to “preserve physician-led, team-based surgical anesthesia care,” arguing the shortage of doctors within the system doesn't include physician

anesthesiologists. Nearly 66,000 comments focused on the role of anesthesiologists. "It is our expectation that [the VA] will do what is right for veterans and not remove the physician anesthesiologist from anesthetic care when they issue the final rule," said society President Daniel Cole. The VA will review the 174,411 comments before considering changes to the proposed rule. [Source: The Hill | Christine Ayala | October 3, 201 ++]

VA Transportation Update 02 ► El Paso Problems

Veterans in El Paso, TX who need a ride to medical appointments have two transportation options through the VA Health Care System, the Disabled American Veterans Transportation Network and the Veteran Transportation System. The DAV's drivers are all volunteers. The VTS drivers are paid VA employees. There is a long wait list for both groups right now.

-- "The volume of veterans that we're transporting has increased. That means that the availability, our schedule, gets booked up really quickly," mobility transportation supervisor Alexander Chavez said.

-- "So you guys realize that there's a shortage?" reporter Ashley Claster asked Chavez.

-- "Oh definitely. And the El Paso community, with so many veterans that we have, we know the demand is there for transportation," Chavez answered.

-- Both groups told Claster local veterans have not grasped the fact that there are two different services, causing some confusion.

-- "Another thing that might be limiting to a veteran is the fact that they have to call us to let us know because we don't have any way of knowing they have an appointment coming in," said DAV volunteer driver Alex Arce.

Chavez said the VA transports more than 100 veterans a week, but there are only two paid drivers staffed for the VTS, and only one full-time volunteer driver with the DAV. "We have two vehicles. This one we're riding in now is a 4 passenger van," Arce said. "We also have a nine-passenger van." Neither of which can transport veterans using wheelchairs. The VTS drive people in a wheelchair, but it only has two wheelchair-accessible vans.



One of the VA's wheelchair-accessible vans

-- "Two wheelchair equipped vans for a disabled veteran service seems pretty low," Claster said.

-- "It seems pretty low, but the numbers of wheelchair veterans that we transport... we get our fair share of wheelchair... because the vans the way they're configured we can transport two wheelchair patients," Chavez answered.

-- "So the number we have is sufficient for the need?" Claster asked.

-- "You always want more. I don't believe there's an agency that would not say I don't need more," Chavez answered. "Of course, I would love more. But with what we have, we're doing a very great job."

Arce said another issue is communication with the VTS.

-- "They call one number, either the DAV or Veterans Transportation Service, and they're told that they don't have any transportation available without taking an opportunity to check with the other service," Arce said.

-- "Communication is the key to everything. With that being said, I don't see it as a problem. I see it as something that both departments do what we're supposed to do and communicate with each other and keep each other informed," Chavez said.

Arce said the biggest issue though is a severe lack of volunteers. He said it is frustrating because for a volunteer to get screened to drive, it takes two or three months.

-- "Our limitation at this point is that we're working four days a week and we're only working from 7-12. Anybody that gets out of their appointment at 12 p.m. or earlier will be taken home, but anybody who gets out after 12 will probably not be taken home," Arce said.

-- "So how do they get home?" Claster asked.

-- "It would either be by public transportation or calling up a friend or relative to come pick them up," Arce answered.

Chavez attributes the wait list to an increase in requests, which he said is a positive sign.

-- "Now that you guys are getting more reservations, what needs to happen to increase it on y'all's end? More funding? More drivers?" Claster asked Chavez.

-- "A little bit of both," Chavez answered. "Of course, with more drivers comes, you need more vehicles. So there's a lot of stuff that needs to get looked at. Planning for future for expanding the program is in talks right now."

Chavez said they are only in the beginning phase of expanding the program, and there aren't any specific plans yet. He said for now, veterans need to plan ahead and request transportation early, literally as soon as they know their appointment time. If you are unable to get a ride with one of the two VA services, the VA said it works really well with Sun Metro. Some of its buses have wheelchair equipped services. If you want to volunteer to become a driver for the DAV:

- Refer to <https://www.dav.org/help-dav/volunteer/drive-a-van>, or
- Refer to DAV's HSC Directory at <https://www.dav.org/wp-content/uploads/HSCDirectory.pdf> to contact your locate local Hospital Service Coordinator (HSC), or
- Contact DAV National HQ, 3725 Alexandria Pike, Cold Spring, KY 41076 Tel: (877) I AM A VET or (877) 426-2838.



[Source: KFOX14 | Ashley Claster | October 2, 2016 ++]

VA Travel Allowance Update 16 ► Non-Service Connected Vets

The Blinded Veterans Association (BVA) on 29 SEP praised the bi-partisan effort in both the U.S. House of Representatives and the Senate to avoid a government shutdown that has also resulted in the passage of key legislation for veterans with vision loss. The legislation, a Continuing Resolution that extends current government funding levels until 9 DEC, ends seven years of BVA advocacy during three sessions of Congress to give the Department of Veterans Affairs (VA) the statutory authority to provide travel benefits to catastrophically disabled, nonservice- connected blind and visually impaired veterans seeking rehabilitation services at VA facilities. The legislation applies similarly to amputees and individuals with spinal cord injuries.

The original intent of the two bills, introduced in the current 114th congress as H.R. 288 and S. 171 in early 2015, was that Congress amend Title 38, Section 111 of the U.S. Code to extend eligibility for assistance with the cost of travel to specialized rehabilitation centers to veterans whose disabilities are catastrophic but not “service connected”. These bills were introduced by Representative Julia Brownley (D-CA-26) and Senator Jon Tester (D-MT). The aforementioned bills had numerous co-sponsors among both Democrats and Republicans when the Senate bill was incorporated into the Military Construction and Veterans Affairs (MilCon-VA) Appropriations bill passed by the Senate earlier this year. Senator Tester was then able to include the appropriations bill in the Continuing Resolution, which will provide full-year funding for veterans initiatives and military construction projects through September 30, 2017.

BVA Executive Director Al Avina emphasized the significance of the legislation, which were signed into law by President Obama. "The Blinded Veterans Association thanks Senator Tester for his recognition of the value of rehabilitation services for catastrophically disabled veterans and his commitment to ensuring that those who need such services the most have access to them," he said. "This legislation will make it possible for a greater number of the brave men and women who have served our country to have access to the rehabilitation and care they need to live full and independent lives again, and it fills a vital need in a fiscally responsible manner by reducing the veterans' need for assisted living and nursing home care." BVA Director of Government Relations Melanie Brunson echoed similar sentiments. "We owe tremendous thanks to Senator Tester and Representative Brownley for their staunch support for veterans with catastrophic disabilities. Senator Tester's leadership ensured that provisions allowing VA to assist such veterans with the cost of travel to and from specialized rehabilitation centers were included in the bill passed by the Senate, and remained in the legislation reported out by House and Senate conferees. [Source: Military Times | Leo Shane | September 28, 2016 ++]

VA Housebound Vets ► Shortchanged \$110M in Benefits

The Department of Veterans Affairs has shortchanged thousands of disabled veterans who can't leave home without assistance roughly \$110 million. The VA's Office of Inspector General issued the finding after conducting a review of the VA's housebound benefits program, Stars & Stripes reports. The IG found that payment errors affected the benefits of 33,400 veterans confined to their homes because of illness or injury, the paper reported. The VA designated 186,000 veterans housebound as of March 2015. The IG also found that the VA sent \$44.3million in housebound benefits to veterans who were ineligible to receive those payments, according to the paper. The IG blamed faulty computers and poor training and management at the VA for the errors. "Staff did not accurately address housebound benefits," the IG found, according to Stars & Stripes. "As a result, some veterans did not receive benefits to which they were entitled, while taxpayer funds were wasted paying other veterans who did not meet the eligibility criteria." The VA told the IG it was working on the problem. The IG said one housebound vet was underpaid \$350 a month for nine years, totaling \$36,100. The error was eventually fixed, the paper reported. [Source: FoxNews.com | October 2, 2016 ++]

VA Mobile Apps ► 22 Launched for Veterans Use

VA has launched a number of mobile apps aimed at improving the lives of veterans and making VA more accessible. Currently, VA has 16 apps available through the Apple store and 6 apps available on Android's Google Play. These apps help veterans manage their PTSD, pressure ulcers, preconception care and other aspects of their health care. Many of the applications are also available for download on desktops and laptops. VA is currently field testing 11 more applications that will be released soon, including a self-scheduling application, an app to help veterans track their health care by receiving notifications from their health care team, and sending health information, such as blood pressure and other vital signs back to their health care team. For more information, visit: <https://mobile.va.gov/appstore> . [Source: VFW Action Corps Weekly | October 6, 2016 ++]

VA Burial Delays Update 03 ► Misleading Chicago-Area Report

A clickbait web site used a misleading picture to advance a rumor about unclaimed veterans' corpses in a VA hospital.

CLAIM: Dozens of veterans' bodies were left to rot in a Chicago-area VA hospital's morgue. **MOSTLY FALSE**

WHAT'S TRUE: A Chicago-area CBS affiliate reported that two unclaimed veterans' bodies may not have been buried in a timely fashion due to delays outside the VA's control.

WHAT'S FALSE: An image that appeared with some versions of the story dated to 2010, had nothing to do with VA hospitals or morgues, and misleadingly suggested that it proved numerous "rotting" veterans' bodies had been "stacked" in an overcrowded morgue.



ORIGIN: On 30 September 2016, the official-looking Tribunist.com web site published an [article](#) reporting that a backlogged Veterans Affairs (VA) hospital morgue in Chicago had left the remains of deceased veterans scandalously "stacked to capacity at times":

The latest scandal to break paints another bleak picture. A whistle-blower at an Illinois VA hospital has leaked news that bodies of dead veterans have been left unclaimed in the morgue for up to two months ... The level of decay was so pronounced that at least one of the bodies had liquefied. When the staff tried to remove it, the body-bag burst.

Complaints were lodged with the VA's inspector general last month about the Edward Hines Jr. VA Hospital's handling of cadavers. In some cases, veterans' families had not claimed the bodies. The complaint names Christopher Wirtjes, chief of Patient Administrative Services. "The Chief of PAS has the funds available," the complaint reads, "yet has no sense of urgency to lay the veteran to rest." ... "Some veteran's remains have been left in our hospital morgue for 45 days or more until they are stacked to capacity at times," reads the complaint.

Kirk has taken his concerns to VA Secretary Bob McDonald. Wirtjes has been under scrutiny before. The Office of Special Counsel found Wirtjes had devised a secret wait list that was exposed in 2014.

The Tribunist site is not (as implied) tied to a major newspaper such as the *Chicago Tribune*, and the image appended to their article was an unrelated photograph from [2010](#) that had nothing to do with VA burial backlogs and misleadingly suggested that claims about dozens of rotting veterans' corpses stacked on shelves awaiting burial or release in the Chicago VA morgue had been photographically documented:

The claim wasn't entirely fabricated, however. On 26 September 2016 WBBM-TV [reported](#) on allegations that the burial of **two** unclaimed bodies at a VA morgue in Chicago had been delayed: The Department of Veterans Affairs investigated the claims echoed by WBBM and the Tribunist and maintained that although some isolated veteran burial issues may have occurred in Chicago, "allegations related to **consistent** problems with dignified and timely burials [are] unsubstantiated":

Internal emails reveal at least two unclaimed vets sat inside the morgue for at least 30 days this summer, allowing the bodies to badly decompose.

The VA said an investigation continues but signaled it has not uncovered any widespread problem.

"We take whistleblower allegations very seriously and absolutely agree that all of our veterans deserve dignity and respect, in life and in death. While our investigation into this matter is still ongoing, we have found allegations related to consistent problems with dignified and timely burials to be unsubstantiated. However, we have taken this opportunity to review our policies and procedures and are currently working to improve them," a spokesperson said.

Claims about the VA morgue in Chicago so far remain localized and have to do with the burial of two veterans whose bodies were left unclaimed by relatives. We contacted the Department of Veterans Affairs, and a spokesperson told us that the morgue had a capacity of nine and currently held two decedents (neither of whom had been there for more than eight days):

Honoring the men and women who nobly served our nation — in both life and death — is a solemn obligation the Department of Veterans Affairs takes seriously. Consequently, when allegations surfaced that some Veterans who succumbed to illness under the care of Edward Hines Jr VA Hospital may not have been buried in a timely manner, an immediate investigation was launched.

While that investigation is ongoing, preliminary results reveal no evidence of lack of timely final care. Staff at Hines VA Hospital conducted a fact-finding investigation that shows over the last two years, the vast majority — more than 95 percent — of Veterans' remains are being respectfully handled within seven days, and more than 99 percent within 30 days. Additionally, VA's Office of Medical Inspector (OMI) spent significant time at the facility interviewing employees and reviewing related materials. And while we are awaiting OMI's final report, we remain confident that our Veterans have been receiving dignified and timely burials.

While rare, there have been exceptions in which decisions and requests by next of kin created delays. It is in this area where Hines has already begun improving its policies and procedures to determine when to declare a Veteran's remains as unclaimed and how to ensure more timely burials for these exceptions.

Once a final report from OMI is complete, the VA will take additional actions as appropriate.

[Source: Snopes.com | Kim LaCapria | October 04, 2016 ++]

VA Suicide Prevention Update 35 ► **Lawmakers Push on Hotline Fixes**

A bipartisan, bicameral group of lawmakers is pushing the Department of Veterans Affairs (VA) to outline what improvements it has made to a suicide hotline after a watchdog found that crisis calls were going to voicemail.

“Troubling to us are recent reports showing that the [Veterans Crisis Line] has not served as the beacon of hope it was intended to be,” the lawmakers wrote to VA Secretary Robert McDonald in a letter released 5 OCT. “Instead, it has become yet another source of bureaucratic frustration for too many veterans — with one third of calls being diverted to an outside contractor, and many of those being directed to an answering machine or being put on hold. “This is unacceptable and disingenuous to our veterans who have served in the armed forces and are in need of help.”

The letter was sent by Sens. Johnny Isakson (R-GA) and Richard Blumenthal (D-CT), chairman and ranking member of the Senate Veterans Affairs Committee; Reps. Jeff Miller (R-FL) and Mark Takano (D-CA), chairman and ranking member of the House Veterans Affairs' Committee; Sens. John Thune (R-SD) and Amy Klobuchar (D-MN), sponsors of a Senate bill to fix the hotline; and Rep. David Young (R-IA), sponsor of a House-passed bill to fix the hotline. At issue is a February inspector general report that found some calls for help were going to voicemail or did not receive immediate action. The report made seven recommendations for the VA, including collecting data on calls made to the hotline and making sure all training for crisis hotline staffers is documented. In a written response included in the report, the VA agreed with all of the recommendations and said it would implement them by 30 SEP.

“As that date has now passed, we ask you to confirm that you have met this commitment, and we seek your input on how Congress and VA can work together to strengthen the VCL and ensure that it has the resources necessary to perform its urgent mission,” the lawmakers wrote. The lawmakers commended the VA on steps already taken to improve the hotline, including hiring more staff for the Canandaigua, N.Y., call center, opening a backup center in Atlanta that will start taking calls next month and establishing a Clinical Advisory Board. But, the lawmakers said, more still needs to be done. “Given the millions of calls placed to the VCL each year, and the crucial nature of timely intervention, we must do more to ensure — without delay — that no call goes unanswered,” they wrote.

The lawmakers specifically asked for a response by Oct. 15 to a number of questions, including the exact dates the VA completed the inspector general’s recommendations, what quality assurance measures have been put in place for the hotline and whether those who call the hotline are provided with the immediate assistance of a trained professional. The lawmakers also said that fixing the hotline will not be enough to remedy the issue of veteran suicide. “As important as it is to ensure veterans in crisis can turn to the VCL, many more reforms are required to address veterans’ suicide — including telemedicine for mental health consultations, improvements to housing assistance programs and reforming the broken benefits appeals process,” they wrote. “We remain eager to work with you to comprehensively address this crisis.” [Source: The Hill | Rebecca Kheel | October 5, 2016 ++]

VA Whistleblowers Update 47 ► Budget Bill Gives New Protections

Tucked into the last-minute budget deal passed by Congress this week are new protections for whistleblowers in the Department of Veterans Affairs in response to a series of high-profile retaliation cases that lawmakers insist show a cultural problem in the bureaucracy. The provisions -- based on legislation co-authored by Sens. Mark Kirk (R-IL) and Richard Blumenthal (D-CT) -- require a 12-day minimum suspension for the first time supervisors retaliate against a whistleblower and immediate dismissal if the same offense happens again. It also includes in supervisors' performance ratings how they respond to employee complaints and concerns, and expands other existing whistleblower protections to VA doctors and nurses, a group previously left out of some of the federal regulations.

Kirk praised the move as a critical step forward in fixing the department’s problems. “This bill is a positive step in ending the VA’s culture of corruption and making sure our veterans are never again mistreated or neglected,” he said. “Too often we have seen incidents of whistleblowers being intimidated or fired when they bring abuse and failure to light. These systemic problems need to be addressed so that whistleblowers are not afraid to come

forward.” Earlier this month, House lawmakers grilled VA officials over their use of employee settlement policies after allegations surfaced the program is often used to dismiss problem staffers instead of punishing them and to get rid of whistleblowers rather than address their allegations. Lawmakers have pointed to the case of a Puerto Rico VA hospital employee offered \$300,000 to quit after she filed complaints about a supervisor’s criminal record. Committee officials said nearly \$5 million in employee settlements have been negotiated since July 2014, but VA officials insist the program is being used properly.

VA Secretary Bob McDonald over the last two years has repeatedly stated that supervisors found retaliating against whistleblowers will be punished, but leaders in both the House and Senate have said they routinely field complaints from employees who are punished for pointing out waste, fraud and abuse in their offices. In recent months, Kirk has highlighted reports from several whistleblowers working at Edward Hines Jr. Veterans Administration Hospital in his state, including allegations of cockroaches in food there. “We need to protect the protectors of our veterans,” he said. The budget bill, which extended federal spending at fiscal 2016 levels until Dec. 9 and set nearly \$177 billion in VA funding for all of fiscal 2017, was signed into law by the president on 29 SEP. [Source: Military Times | Leo Shane | September 30, 2016 ++]

GI Bill Update 210 ► ACICS & ITT Student Relief

The VFW applauds President Barack Obama for signing the *Department of Veterans Affairs Expiring Authorities Act of 2016*, which extends various forms of funding for the Department of Veterans Affairs. One of the timeliest of those extensions pertains to benefits for nearly 37,000 veterans using their GI Bill to attend one of the institutions which recently lost its accreditation through the Accrediting Council for Independent Colleges and Schools (ACICS). After an extended investigation, the Department of Education terminated the organization’s accreditation for numerous cases of fraud and skewing data of student success, amongst other reasons. The bill now provides Secretary of Veterans Affairs Robert McDonald the authority to extend funding of the GI Bill for student veterans attending these schools for up to 18-months.

The VFW plans to continue pushing Congress to pass the *Veterans First Act*, which would provide assistance for veterans who were attending schools that shut down, such as ITT Technical Institute. Under current legislation, there are no benefits assisting veterans who used their GI Bill benefits to attend schools which closed. Refer to <http://benefits.va.gov/gibill> for VA resources being provided to ITT and ACICS students. Refer to <http://studentveterans.org/aboutus/government-affairs/acics> for more understanding of ACICS and what this means for its students. Veterans who have been negatively impacted financially due to school closings can request assistance. Refer to <https://www.vfw.org/UnmetNeeds>. [Source: VFW Action corps Weekly | September 30, 2016 ++]

GI Bill Update 211 ► VA Overpay Schools \$247M+ in FY 2013

Schools approved for the GI Bill received \$247.6 million more than they should have during the 2013-2014 academic year, according to a report released 30 SEP from the Department of Veterans Affairs inspector general’s office. The post-9/11 GI Bill paid out \$5.2 billion for 796,000 veterans to go to school from 2013 to 2014, the report states. However, about 5 percent of the payments were made in error, costing \$247.6 million in overpayments. An additional \$205.5 million was not recouped when students withdrew from school or dropped a class or repeated courses, making the veterans ineligible for the benefit that was already paid. The IG report concluded the design of the post-9/11 GI Bill program made it “susceptible” to doling out improper payments. If the program isn’t fixed, the

report states, the Veterans Benefits Administration, which administers the program, could issue \$1.2 billion in overpayments in the next 5 school years and fail to recover about \$1 billion.

The inspector general's office made its estimates after reviewing \$1.7 million in tuition and fees paid to 50 schools on behalf of 225 students. In that sample, inspectors found 46 improper payments. In a response to the report, the VA's office of the undersecretary for benefits said the errors were far fewer. In its own review, the VA found five improper payments in the same sample. "VBA does not agree with the findings of the Office of Inspector General related to the number and amounts of improper payments or missed recoupments – or the estimates that were derived from the OIG's sampling results," the response states. The disagreement rests with who is accountable for checking information about tuition and fees.

According to the IG report, the GI Bill program relies on school officials to submit information about tuition and fees, and those submissions comprise only "minimal" information, including a student's name, educational program, enrollment date and the total payment due. "VBA must issue payments prospectively due to program design and rely on information provided by third parties," the report reads. "It does not include an itemized list of the tuition and fees the schools are charging, so VA cannot identify the specific tuition amount, services or school supplies the school is charging VA."

VA officials argued it was not the responsibility of their staff to verify whether the submissions were correct before processing a payment. If staff were to examine each claim for payment as thoroughly as the IG did for its report, "the delivery of education benefits would essentially be brought to a halt," the VA's response states. The response goes on to say the payments shouldn't be counted as improper. "Schools are required to certify accurate enrollment information to VA," it states. "Upon receipt of the enrollment certification, a [staff member] reviews and releases payments based on the information received."

The inspector general's office issued eight recommendations to the GI Bill program, including sending more resources to schools to help them submit accurate information to the VA. It also proposes developing "risk profiles" for schools that submit inaccurate information and establishing a process to doublecheck submissions for payment from those schools. It also recommends going after money when it's discovered there was an overpayment. The VA agreed "in principle" to many of the recommendations.

Another study into the GI Bill is set to be released soon. The VA, Student Veterans of America and the National Student Clearinghouse tracked every student veteran who used the post-9/11 G.I. Bill from its inception in 2009 until September 2015. The study, called the National Veteran Education Success Tracker, was intended to be the subject of a roundtable hosted by the House Committee on Veterans' Affairs earlier this week, but the event was postponed. Another date has not yet been set. [Source: Nikki Wentling | Stars & Stripes | September 30, 2016 ++]

GI Bill Update 212 ► Top Ivy League Schools for Vets

Penn College in Williamsport PA is the top Ivy League school for veterans, according to the newest edition of the U.S. News Best Colleges Rankings. Penn was named the third-best school overall for veterans in the ranking, after Stanford University and the Massachusetts Institute of Technology. It tied for third with Duke University. Dartmouth College (ranked fifth) was the next-highest Ivy on the list. Schools on this list must meet three requirements to be listed as a top school for veterans. Schools that met the criteria were then ranked in descending order based on their 2017 Best Colleges ranks.

The first two criteria relate to the G.I. Bill. Schools listed in this category must be certified for the bill, and must also have 20 or more students who used G.I. Bill benefits to partially or fully finance their tuition and fees during the 2015-16 academic year. There were 193 recipients of veterans' benefits at Penn in fall 2015, according to Director of Media Relations Ron Ozio. The majority of these recipients were veterans themselves. 179 veterans received

veterans' benefits in fall 2015. There were 40 undergraduate veterans and 139 graduate student veterans. There also were 14 recipients who were dependents of veterans. Four of these dependents were undergraduates and 10 were graduate students.

Finally, the school must participate in the Yellow Ribbon Program — a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. Universities with this program voluntarily enter into an agreement with the Department of Veterans Affairs to fund expenses that exceed the tuition and fee amounts payable under the Post-9/11 G.I. Bill. The Department of Veterans Affairs then matches the school's payments. For the academic year 2016-17, Penn's contributions under the Yellow Ribbon Program range from 4,000 dollars in the Annenberg School for Communications and in the Graduate School of Education to 20,000 dollars in the Law School and in the Perelman School of Medicine. [Source: The Daily Pennsylvania | Ally Johnson | October 3, 2016 ++]

VA Fraud, Waste & Abuse ► Reported 1 thru 15 OCT 2016



Wilkes-Barre, PA — Federal authorities announced 6 OCT that they have charged a Tamaqua woman with stealing drugs from the Veterans Administration Hospital in Wilkes-Barre. **Janice M. Matrician**, 50, who worked as a nurse at the hospital, faces a charge of obtaining narcotics by fraud or misrepresentation, which carries a maximum possible sentence of four years in prison, a term of supervised release after that and a fine of \$250,000. Prosecutors allege that on May 22, 2015, Matrician represented to the hospital's computerized automatic distribution system that she had disposed of the drugs. However, Matrician kept the drugs, which authorities did not identify, for her own use, according to prosecutors. U.S. Department of Veterans Affairs police investigated the case, which is being prosecuted by Assistant U.S. Attorney Todd K. Hinkley. [Source: Republican Herald | Peter E. Bortner | October 6, 2016 ++]

-0-0-0-0-

McGuire VAMC, VA— Virginia Attorney General Mark Herring is seeking a criminal investigation after applications for veterans' benefits were found in a storage unit belonging to a former state employee who was fired last year for mishandling records, officials said 7 OCT. Between 20 and 30 boxes of documents were recovered from the unit belonging to the ex-employee for the Virginia Department of Veterans Services, who helped veterans apply for benefits with the U.S. Department of Veterans Affairs, said Tom Herthel, director of benefits for the Virginia department. The storage unit contained applications for VA benefits - which include medical and personnel records - and Herthel said it appears that at least some of the applications were never actually filed. "I am deeply concerned about the veterans whose records have been mishandled, and I have directed my team to use all available resources to identify these men and women and ensure that they receive the benefits and care that they are due," Virginia Secretary of Veterans and Defense Affairs John Harvey said in a statement.

Herthel said he could not release the name of the former employee, who worked for the agency's veterans benefits office at the Richmond's McGuire VA Medical Center. She was fired after working nearly four years in the department when unfiled claims were found in her office in 2015, Herthel said. Officials say they're still trying to determine how many veterans may have been affected. The Virginia Department of Veterans Services has since moved to an electronic claims filing system, which means they can track all records to ensure they are actually filed. Michael Kelly, a spokesman for the attorney general, said Herring has asked Virginia State Police to open a criminal investigation into the matter. Corrinne Geller, a state police spokeswoman, said 7 OCT that they are reviewing the request. The documents were found when the former employee's storage unit was seized for nonpayment. The stuff in the storage unit was auctioned off and the person who bought it found the records and immediately notified law enforcement, Herthel said.

In 2014, scandals over long wait times at the VA led to the ouster of VA Secretary Eric Shinseki and a \$16 billion law overhauling the labyrinthine veterans health care system and making it easier to fire VA employees accused of wrongdoing. Officials found workers at a Phoenix VA hospital falsified waiting lists while their supervisors looked the other way or even directed it, resulting in chronic delays for veterans seeking care. Similar problems were soon discovered nationwide.

Note: The VA papers were mixed among the ex-employee's private papers. Officials are only part way through the process of sorting the documents and determining how much work the employee left undone. So far, they say, only a "handful" of applications for assistance were secreted and ignored.

[Source: Associated Press | Alanna Durkin Richer | October 7, 2016 ++]

VA Medical Marijuana Update 26 ► Shot Down - What Now?

As reported in the last Bulletin the Veterans pressing Congress to let VA doctors recommend medical marijuana for their patients in states where the drug is considered legal had their hopes dashed when Congress passed a pared version of the Veterans Affairs funding bill without the marijuana provision. The Military Construction and Veterans Affairs Appropriations bill originally included the Veterans Equal Access amendment, which would have let Veterans Affairs physicians discuss medical marijuana with their patients and complete the paperwork required by some states to purchase it. The amendment passed the House in May, 295-129, and the Senate, 89-8. But in June, the provision was removed from the final version of the larger appropriations bill by the conference committee established to reconcile differences between the House and Senate versions.

Supporters such as Rep. Earl Blumenauer (D-OR) and Sens. Steve Daines (R-MT) and Jeff Merkley (D-OR) lobbied congressional leaders to reinstate the amendment but they were unsuccessful. "It's incredibly frustrating and disappointing that despite broad bipartisan, bicameral support, a handful of out-of-touch lawmakers put politics over the well-being of America's wounded warriors. Our veterans deserve better," said Blumenauer after the Continuing Appropriations and Military Construction, Veterans Affairs and Related Agencies Appropriations Act of 2017 passed.

Veterans seeking to use marijuana to alleviate pain and symptoms of post-traumatic stress disorder must continue going to a private physician for a recommendation and will continue to pay out-of-pocket for the drug. Even if the measure had passed, veterans would have been required to pay for the marijuana themselves, as the drug remains illegal under federal law. By regulation, veterans cannot lose their VA disability or health benefits if they are found to use medical marijuana. Their doctors can decide, however, to reduce a patient's access to pain medications, including opioids, if the veteran uses medical marijuana and the physician believes they may be at risk for drug interaction. The decision is made on a case-by-case basis.

Medical marijuana is legal in 25 states plus the District of Columbia, although states differ on the medical conditions for which it can be prescribed. The Veterans Affairs Department recommends its physicians use "evidence-based" practices — therapies proved by scientific research to be effective — to treat mental and physical health conditions such as post-traumatic stress disorder, depression and pain. There has been no research in the U.S. on the effectiveness of medical marijuana for relieving symptoms of PTSD or other conditions, although some veterans groups and marijuana legalization advocates say it helps relieve symptoms of combat-related PTSD and anxiety. A study is underway in Arizona and Maryland on the effectiveness of marijuana to treat PTSD. Results from that research are not expected for at least 18 months to two years.

Blumenauer pledged to keep fighting to overturn VA's policy that restricts doctors from recommending the drug for their patients. "We will continue to seek every opportunity to make sure they have fair and equal treatment and the ability to consult with, and seek a recommendation from, their personal VA physician about medical marijuana," he said. [Source: Military Times | Patricia Kime , October 5, 2016 ++]

VA OPC Plano TX ► Grand Opening Held 16 SEP

Identifying challenges and gaps to convenient VA health care in the fast growing Plano market, VA North Texas Health Care System, with the help of U.S. Rep. and Air Force Veteran and former Vietnam POW Sam Johnson, set out in 2012 to bring VA outpatient services to Plano-area Veterans. The Plano VA Outpatient Clinic opened for patient care 31 AUG, implementing aspects of whole health in its construction and design, and is the first VA clinic to assign full time health coaches to each Patient Aligned Care Team. The OPC hosted an official grand opening and dedication event for the community of Plano 16 SEP.

The state-of-the-art clinic is approximately 10,000 square feet and provides integrated holistic primary care, mental health, telemedicine, laboratory and x-ray services in an environment designed for healing. Alternative therapies such as acupuncture, clinical massage and a women's clinic enriches physical healing and supports the whole health pathway to help Veterans reach their overall health goals. "The newly-activated Plano VA Outpatient Clinic is VA's initial footprint in the expansion plans for the Plano market," said VA North Texas Director Jeff Milligan. Construction of a new estimated 17,000 sq. ft. specialty care clinic has been approved and will begin the initial design phase in FY 2017. VA North Texas Health Care System serves more than 119,000 patients each year, delivering more than 1.4 million outpatient visits to Veterans in 38 North Texas counties and two counties in southern Oklahoma. [Source: Vantage Point | Gary Hicks | September 16, 2016 ++]

VAMC Hampton VA Update 04 ► Vet Gets Wheelchair After 5 Months

An Air Force veteran's more-than-five-month wait for a wheelchair from the Hampton Veterans Affairs Medical Center ended 7 OCT. A delivery driver dropped a chair off at the Our Lady of Perpetual Help assisted-living center around 3 p.m., Arthur and Elaine DeAngelis said. "I've been in it for 10 minutes now," Arthur DeAngelis said. "So far, so good." Arthur DeAngelis, 80, has lived at the facility since December after breaking his back last summer. He served in the Air Force for nearly four years, receiving an honorable discharge in 1961. DeAngelis was fitted at the Hampton VA on April 22. At the time, the couple expected to wait six to eight weeks. They said multiple calls to inquire about the delay were not returned. Several people, including Sen. Mark Warner and state Sen. Bill DeSteph, reached out to assist the couple — including offers by some to donate a wheelchair — after a story detailing their wait appeared in The Virginian-Pilot earlier this week. Someone even dropped off a chair at the assisted-living facility, Elaine DeAngelis said. "It's very kind of them, you know," Elaine DeAngelis said. The new chair is smaller and

more fitted to Arthur DeAngelis' needs. The Hampton VA declined to discuss the couple's case but called the delay an isolated incident. [Source: The Virginian-Pilot | Courtney Mabeus | October 7, 2016 ++]

VAMC Hines IL Update 05 ► Vet Remains Neglect Alleged

An Illinois Veterans Affairs hospital already under fire for excessive wait times, festering black mold and kitchen cockroaches faces a new shame – the bodies of dead patients left unclaimed in the morgue for up to two months without proper burial, whistleblower documents allege. The whistleblower, whose identity is not being revealed for fear of retaliation, complained last month to the VA's inspector general about the Edward Hines Jr. VA Hospital's handling of veterans' remains in cases where families have not come forward to claim the body. The complaint singled out Christopher Wirtjes, chief of Patient Administrative Services, saying "The Chief of PAS has the funds available, yet has no sense of urgency to lay the veteran to rest."

Sen. Mark Kirk (R-IL), whose office also received the complaint along with emails, is now calling for Wirtjes' firing and in a statement, slammed the hospital – located in the Western suburbs of Chicago -- over its recent history of controversies. "Hines VA -- the hospital that has been overrun with cockroaches and mold and left vets waiting for care for months on secret wait lists, has reached a new low in the treatment of our veterans," Kirk told FoxNews.com. "We now have reports of bodies being left to decompose in the morgue for months on end." The whistleblower, who has spoken with Kirk's office, described a "horrible issue" at the hospital in the letter to the IG: "Some veteran's remains have been left in our hospital morgue for 45 days or more until they are stacked to capacity at times." On at least one occasion, a body had liquefied and the bag burst when staff had attempted to move it, said Alissa McCurley, Kirk's deputy chief of staff.

Kirk talked to VA Secretary Bob McDonald last week in Washington and demanded the firing of Wirtjes, whom the Office of Special Counsel determined had orchestrated a secret wait list that was exposed by another whistleblower in 2014. McDonald was noncommittal, Kirk said. Internal VA emails chronicle how a frustrated Hines clerk attempted to obtain permission from Wirtjes for burial of unclaimed veterans on three occasions. The first email chain began on Dec. 7, 2015.

- "[There is] an invoice for an unclaimed veteran that has been here for over 30 days. Please approve for burial at Abraham Lincoln," the clerk wrote to Wirtjes and several others.
- Three days later, the clerk wrote again: "Approval of unclaimed Vet D?? Status?"
- On Dec. 23, the clerk wrote to human resources: "Any further on my poor unclaimed? I WILL file a police report, but I hate doing that..."
- Emails from June 14, 2016 and Aug. 29, 2016 state that two different veterans languished in the morgue for a month or more. A manager, who is the chief of inpatient and processing, discussed the dilemma of how a local mortuary would be paid for accepting a veteran's body because the family did not have the money for a burial. He said he would "try to figure it out with the funeral home. ... At least he would be laid to rest."
- "I have not heard anything as to the approval for funeral home pick up. It will be a month tomorrow," the clerk responded.

Cook County policy suggests embalming three days after death "at the discretion of the medical examiner." Often, the body will be embalmed and returned to a freezer for up to a month while the Coroner's Office attempts to locate family members. Unclaimed bodies are then buried in a county cemetery. Veterans are interred in a national military cemetery within 60 days. However, Hines does not employ medical examiners or embalmers to properly care for decedents locked in their freezer for 30 days or more, McCurley said.

Wirtjes could not be reached for comment despite inquiries to him, his office and a VA center spokesman. But the spokesman for the hospital, Rick Fox, disputed the allegations and said Hines was following all laws: “We take whistleblower allegations very seriously and absolutely agree that all of our veterans deserve dignity and respect, in life and in death. While our investigation into this matter is still ongoing, we have found allegations related to consistent problems with dignified and timely burials to be unsubstantiated. However, we have taken this opportunity to review our policies and procedures and are currently working to improve them.”

Staff from the VA’s Office of Medical Inspector were at the hospital conducting an investigation the afternoon of 26 SEP, but it’s unclear what they found, McCurley said. Kirk, chairman of the Appropriations Committee on Military Construction and Veterans Affairs, last week introduced a bill titled Respectful Interment for Passing Veterans Act (S.3340 which requires “expeditious and respectful provision of burial and funeral services for indigent, deceased veterans and remains of deceased veterans that are unclaimed.” [Source: FoxNews.com | Tori Richards | September 29, 2016 ++]

VAMC Salisbury NC Update 01 ► 15 Die While Awaiting Care

Two scathing reports by federal investigators have found that 15 Salisbury VA patients died while awaiting care and that employees were trained to manipulate data to make it appear appointments had been scheduled to avoid long wait times. One report started as a criminal investigation. The other came as a result of an anonymous tip. The details of both were swiftly condemned as “unacceptable” and “profoundly disturbing.”

- In one investigation, the Department of Veteran Affairs Inspector General’s Office found a backlog of about 3,300 pending requests for radiology exams at a specific point in 2014. The average backlog for the period investigated — Jan. 1, 2014 to March 31, 2016 — was 1,358. A total of 15 patients died while waiting for care. However, the inspector general’s report didn’t directly attribute the deaths to practices at the Salisbury VA.
- In another investigation, federal investigators found that employees were trained and later instructed to alter data to show that patient appointments fell within the 14-day period requested by patients. More than half of the VA’s schedulers were routinely “fixing” patient appointment dates so they appeared to fall in the 14-day window, according to the investigation’s summary released 4 OCT. At a women’s health clinic, an employee told investigators that some patients had been waiting over 500 days for an appointment to be scheduled.

“The findings of today’s report are profoundly disturbing,” said U.S. Sen. Thom Tillis (-NC). “This is not the way the VA should be treating the men and women who risked everything in service to our country. My office has assisted many veterans in the Charlotte area who have had difficulty getting timely appointments at the Salisbury VA Medical Center, and the IG report confirms the worst of our suspicions.”

In response to the report, Salisbury VA Director Kaye Green said the facility has and will continue to work to make improvements. “We will provide continuous training to ensure our staff understand and are in compliance with our scheduling policy, and we will continue to audit and improve our work to provide the highest quality of care to the veterans we serve,” Green said in a news release. The news release said supervisory staff who instructed staff to manipulate data are either no longer employed at the Salisbury VA or are no longer supervisors. When investigators asked Green about wait times at the Salisbury VA, she told them she had implemented a plan to improve access in May 2013, according to the summary released 4 OCT. Green said she took other steps after learning of a wait time scandal at a VA facility in Phoenix. The problems noted in the federal investigation, however, allegedly began before Green became director in 2012. In their report, investigators didn’t find any patients who had been waiting for care since 2007. Pending orders for care, however, may not have been effectively managed, the report said

In her interview with investigators, Green said previous management teams had focused on “meeting the metrics” or hitting the numbers rather than achieving the intent behind the metrics. In fact, investigators found that meeting the desired 14-day window was included on employees’ performance reviews. One VA employee told investigators that an appointment with a wait time greater than 14 days was considered “a scheduling error that needed to be corrected,” Tuesday’s report states. In order to correct it, the employee said she would change patients’ desired date so it fell within 14 days of the actual appointment date. Investigators presented the report on wait times to the VA’s Office of Accountability Review on September 24, 2015.

When asked about the delay between the referral to another government agency and the report’s release, a spokesman for the Inspector General’s office said his office didn’t want to interfere with any administrative actions the VA may have considered. Investigators made a number of recommendations to avoid findings similar to those outlined in the report on radiology. Those suggestions included reviewing all unscheduled radiology exam orders that are 30 days past the clinically indicated date, ensuring that staff determine whether harm has occurred to patients because of delays, and developing a plan to ensure patients receive timely access to radiology exams. An attachment to investigators’ findings says all of the recommendations have been implemented. A news release from the Salisbury VA says it’s in the midst of hiring two full-time scheduling auditors.

In response to the investigators, U.S. Sen. Richard Burr (R-NC) said it’s unacceptable that veterans are waiting for medical care. No veteran should have to wait for care with the Veterans Choice Program, which allows patients to see private providers instead of Salisbury VA doctors. “It’s clear that the VA was not effectively using the Choice program to help veterans receive radiological exams in an acceptable time frame and that wait time data was being falsified,” Burr said. “I’m committed to doing whatever it takes to ensure that our veterans get the care they need. I will keep fighting for my legislation to improve the Veterans Choice Program.” [Source: Salisbury Post |Josh Bergeron | October 5, 2016 ++]

VAMC Fargo ND ► New Veterans Care Coordination Program

A new initiative will allow veterans seeking health care through the Veterans Choice Program to coordinate all of their needs through the Fargo VA Medical Center. The Veterans Care Coordination Program was unveiled 4 OCT by U.S. Sen. John Hoeven, who made a stop in Fargo to highlight the pilot initiative, which he had pushed for along with fellow U.S. Sen. Heidi Heitkamp. The Veterans Choice Program, which has been in place for some time, allows veterans to receive care from a private health provider in their community if they have experienced unacceptable waiting times, or if a VA medical center is not accessible. Hoeven said the new Veterans Care Coordination Program will help veterans in North Dakota and western Minnesota receive care in their own communities when VA facilities are not available or timely. It will also allow them to coordinate directly with VA officials instead of working with HealthNet, a third-party contractor that has been providing coordinating services for the Veterans Choice Program.

The pilot project was set up because veterans were experiencing problems like dropped appointments and long wait times on the phone, Hoeven said. He said HealthNet, which is also contracted to make provider reimbursements under the Veterans Choice Program, was declining or delaying payments to local health care providers treating veterans, which resulted in veterans getting payments denied and forcing them to deal with an appeals process. Although HealthNet will still be in charge of reimbursing health care providers, area hospitals and clinics can now deal directly with the VA, just as veterans can call the VA directly instead of going through Health Net, Hoeven said. “They (veterans) can work with our Fargo VA to get that appointment, whether they want to go into the VA directly or whether they want to go to their local health care provider, and for the local health care provider (the pilot program) makes sure they get paid,” Hoeven said. He believes the initiative could be a model for other VA facilities around the country.

Sen. Heidi Heitkamp said in a release that making sure veterans can use the Fargo VA to schedule appointments is a critical step in fixing the Veterans Choice Program and a move she's long called for. "When I held a roundtable on the Choice Program in Grand Forks in August, I heard from veterans, the VA, and health providers about how to fix the program – and scheduling difficulties cropped up again and again in our discussion," she said in the release. "Going forward, I'll keep fighting to reform the Choice Program and guarantee our brave veterans get the care they need in their home communities."

Lavonne Liversage, director of the Fargo VA center, said she isn't sure how many more veterans will use the Veterans Choice Program because of the new pilot project, but she expects usage will increase. "Veterans got frustrated with the Choice Program," she said, adding that when veterans or health care providers now call (866) 517-9363 for assistance, they will talk to VA staff. HealthNet will also have someone at the Fargo site working with the local VA team. About 32,500 veterans seek care from the Fargo VA system annually, Liversage said. [Source: Inforum | Dave Olson | October 4, 2016 ++]

VA HCS San Francisco ► Hiring In All Facilities In the Region

The San Francisco VA Health Care System is a comprehensive network that provides health services to Veterans through the San Francisco VA Medical Center (SFVAMC) and six community-based outpatient clinics in Santa Rosa, Eureka, Ukiah, Clearlake, San Bruno, and downtown San Francisco. They are hiring in all facilities across the region. They think there are a lot of compelling reasons to join the SFVAMC team. they have several National Centers of Excellence in areas including:

- Epilepsy Treatment
- Cardiac Surgery
- Post Traumatic Stress Disorder
- HIV
- Renal Dialysis

SFVAMC is also one of the largest-funded research programs in Veterans Health Administration, with \$70 million in research expenditures. In addition, for over 50 years SFVAMC has been affiliated with the University of California, San Francisco (UCSF), School of Medicine. A career at SFVAMC means continued learning opportunities from some of the top leaders in their field.

San Francisco serves as the cultural, commercial, and financial center of Northern California. Known for its rich arts history, steep rolling hills, cable cars, and iconic landmarks like the Golden Gate Bridge, San Francisco is an exciting city to start your VHA career. The city's sprawling parks and stunning beaches are popular with residents and tourists alike. If you're looking for an urban experience and an outdoor active lifestyle, San Francisco offers the best of both worlds. Here are some of the city's best outdoor spaces:

- [Golden Gate National Recreation Area](#) – This is one of the most visited units of the National Park System in the United States, with over 13 million visitors a year.
- [Golden Gate Park](#) – Stretching from the center of the city west to the Pacific Ocean, the park includes cultural and natural attractions including the Conservatory of Flowers and Japanese Tea Garden.
- [Alamo Square Park](#) – Featured in many pieces of pop culture, the park is often seen as a symbol of San Francisco. The park offers hilltop views of the city including the famous "Postcard Row," a cluster of brightly painted Victorian and Edwardian Houses.
- [Lombard Street](#) – Located in the Russian Hill neighborhood, it's famous for a steep, one-block section with eight hairpin turns and has been dubbed "the crookedest street in the world."

If you are looking to pursue a career on the west coast? Search available opportunities in the greater San Francisco area and get ready to Join VA. Check out <http://www.vacareers.va.gov/careers/index.asp>. [Source: VAntage Point Blog | Dan Green | October 5, 2016 ++]

VA HCS Phoenix Update 26 ► New Boss w/Troubled Past

The Department of Veterans Affairs has named a new director to its beleaguered Phoenix VA Medical Center, and the decision instantly came under fire because the appointee left a previous hospital leadership post after it got the lowest satisfaction rating of any facility in the VA system. RimaAnn Nelson, who most recently headed a tiny VA clinic in the Philippines, is expected to take charge of a Phoenix VA Health Care System that was the epicenter of a national crisis over its treatment of veterans. She is the seventh director during the past three years to enter a revolving leadership door at Carl T. Hayden VA Medical Center.



RimaAnn Nelson

Members of Arizona's congressional delegation reacted to the announcement with dismay. "Oh, my God, really?" said U.S. Rep. Kyrsten Sinema (D-Z) "This is outrageous." Acting Director Barbara Fallen notified Phoenix employees of the decision in a 28 SEP email, obtained by The Arizona Republic and azcentral.com. Fallen said Nelson "will bring sound leadership qualities and many years of proven experience. I am certain they will be valuable assets to the organization, the PVAHCS staff and volunteers, the community, our health care partners, and most importantly, to the Veterans we are honored to serve." The VA confirmed Nelson's appointment 29 SEP and simultaneously announced that Dr. Maureen McCarthy has been named new chief of staff at the hospital. The Phoenix system, which includes clinics from metro Phoenix to Payson and Show Low, provides medical care for approximately 85,000 veterans. It has undergone dramatic and constant leadership changes over the past two years, at the same time adding services and 758 employees.

Deputy Secretary Sloan Gibson, in a statement, said patient waits have been reduced and the medical center has made "irrefutable progress." "Improving services at PVAHCS remains a top priority for VA," he added, "I have full confidence Ms. Nelson will provide the sound leadership required." Nelson, who began her career as a nurse, was sent to the Philippines in 2013 after a series of incidents under her leadership at the VA St. Louis Health Care System. The Daily Caller, a non-profit, investigative news organization, said the incidents included two operational closures at the hospital due to medical safety issues, and potential exposure of HIV to hundreds of veterans. A VA Office of Inspector General report verified that 1,812 patients were potentially affected in 2010 by breaches in the cleaning and sterilization of medical equipment over a period of months at John A. Cochran VA Medical Center. They faced possible exposure to hepatitis and HIV infections.

In a written statement, the VA said Nelson took immediate remedial action after learning of possible infection exposures at the St. Louis hospital. The dental clinic was closed, a cleanup was completed and safeguards were

created to avoid future problems. While 1,769 veterans faced potential exposure, the statement says, none became infected. "Though a few patients did test positive for some of these diseases, it was determined that exposure in the dental clinic was not the cause," the VA asserted. "Once the problems were resolved, and the staff were trained and adhering to VA policy, the clinic was reopened. "This is exactly the type of leadership we need in Phoenix. Someone who isn't afraid to acknowledge a problem and take immediate action to ensure that our Veterans get the care they deserve."

The Daily Caller report said of Nelson: "VA superiors hid her literally on the other side of the Earth ... at the department's only foreign facility, a seldom-used clinic" in Manila. The online publication said Nelson got a government condo on U.S. Embassy grounds and kept her \$160,000 salary from St. Louis. [Source: The Arizona Republic | Dennis Wagner | September 29, 2016 ++]

VA HCS Phoenix Update 27 ► OIG Report Verifies Mismanagement

The VA Office of Inspector General (VA OIG) today issued its report, Review of Alleged Consult Mismanagement at the Phoenix VA Health Care System, on 4 OCT which substantiated that the Phoenix VA Health Care System (PVAHCS) inappropriately discontinued consults for patients. The OIG initiated the review to look into allegations made in 2015 by a confidential complainant and reported to the OIG by the House Committee on Veterans' Affairs. "Because consults were inappropriately discontinued, some patients did not receive the care requested or experienced delays in receiving care," said Michael J. Missal, Inspector General, U.S. Department of Veterans Affairs Office of Inspector General. "OIG's 14 recommendations will help improve consult procedures at PVAHCS and ensure veterans receive the follow-up medical care with specialty doctors that they earned through their service in our military."

The OIG's review found that during calendar year 2015, PVAHCS staff inappropriately discontinued and canceled consults, and were generally unclear about following specific consult management procedures. Procedures and consult management responsibilities varied in different specialties throughout the system, which further led to staff confusion and, in some cases, canceling consults. In August 2014, the OIG reported on numerous allegations regarding patient deaths, patient wait times, and scheduling practices at PVAHCS. That report recommended that the VA Secretary ensure PVAHCS follow VA consult guidance and appropriately review consults before closing them to ensure veterans receive necessary medical care. Although VHA made efforts to improve the care provided at PVAHCS, the OIG found that consult management issues remained almost a year later.

The OIG conducts oversight of VA and its programs and operations, providing independent and objective reporting to the VA Secretary and the Congress for the purpose of preventing and detecting fraud and abuse, and bringing about positive change in the integrity, efficiency, and effectiveness of VA. To report potential criminal activity, fraud, waste, mismanagement, or other abuse, contact the VA OIG Hotline at vaighotline@va.gov or www.va.gov/oig/hotline/default.asp. [Source: VA OIG New Release | October 4, 2016 ++]

VA HCS Salisbury ► Scheduling and Wait Times Problem

The director of the Salisbury VA Health Care System said 6 OCT that problems with scheduling and wait times for veterans were already being addressed before Tuesday's release of two federal investigative reports resulting from complaints filed in 2014. Kaye Green, head of the Salisbury system since October 2012, said she became aware of scheduling problems in late 2013 and early 2014 before the Office of Inspector General began investigating a complaint that schedulers were manipulating appointments to make it appear as though veterans' wait times were

shorter than they really were. Kaye Green has been director of the Salisbury VA hospital system since October 2012. The new Charlotte VA Health Care Center opened in April off West Tyvola Road.

Reports from the Department of Veterans Affairs' inspector general were released Tuesday detailing investigations at the Salisbury hospital conducted between May 2014 and March 2015. The report said investigators found that "over half of the schedulers who were interviewed were routinely 'fixing' patient appointments at the request of their supervisors, so scheduled appointments would appear to fall within 14 days of a veteran's desired date." Green said she launched an internal investigation which found that "not all of our schedulers were scheduling the right way" and some had been trained in the wrong process under previous directors. Green said she hired a fulltime trainer and initiated new training programs for schedulers.

Also this week, the OIG issued a report on separate allegations about lengthy wait times and other problems in the nuclear medicine department. Of six anonymous allegations, five were not substantiated, the report said. The inspector general substantiated a complaint that 3,000 patients had been waiting for MRI scans or other imaging studies for more than 30 days. VA guidelines say veterans should be seen within 14 days of their desired appointment date. Green said the backlog was reduced to about 1,300 by the time the federal investigation was finished. Today, she said it's down to 268. Three vacancies in the scheduling staff are being filled, and Green said she expects the wait list to be eliminated in the next two weeks. Wait times have also been eased by the opening of two new VA health centers, with nuclear medicine capacity, in Charlotte and Kernersville. The Charlotte VA Health Center, for outpatients only, opened in April off West Tyvola Road.

Since 2014, the OIG has investigated complaints at more than 90 VA hospitals following reports of widespread delays that forced veterans in need of medical care to wait months for appointments. The inquiry was prompted by a whistleblower's complaint about long delays and falsified waiting lists at a Phoenix VA hospital. With those reports in mind, Green said the Salisbury system has worked to makes things easier and quicker for veterans. In the Salisbury system, the average wait today for a new patient is 14 days for a primary care visit and 23 days for specialty care. That compares to 19 days for primary care and 26 specialty care two years ago. [Source: The Charlotte Observer | October 6, 2016 ++]

*** Vets ***



Burn Pit Toxic Exposure Update 37 ► Burn Pit 360 Obama Letter

Veterans exposed to burn pits in Iraq and Afghanistan are begging government leaders and the public to keep paying attention to their crippling health problems. "We write because these veterans are seriously ill, dying or have passed away, and more must be done," a group of 700 veterans and family members with Burn Pits 360 wrote in an open letter to President Barack Obama on 4 OCT. "Many of us went to war able to run marathons, but now our health has deteriorated so much that we cannot hold down steady jobs. "We are misdiagnosed. We are not getting the medical care we urgently need. We need you to act in this, your final year in office."

The letter comes just days after a Government Accountability Office report found shortfalls in the Defense Department’s monitoring of burn-pit victims, and asks White House officials not to let the Pentagon and Department of Veterans Affairs “sweep us under the rug.” It also calls for significant changes in how the National Airborne Hazards Open Burn Pit Registry is administered, to allow more families to record veterans’ post-service problems. “We’re receiving death entries from these families on a weekly basis,” said Rosie Lopez-Torres, executive director of Burn Pits 360. “But the national registry now doesn’t allow you to input a death entry. So there is no record of (those veterans’) illnesses.”

Defense Department and Veterans Affairs officials have frequently cited the difficulty of linking troops’ illnesses to burn pits in Iraq and Afghanistan, given the undocumented nature of what was burned in each pit and just how much exposure individual veterans had. More than 81,000 veterans and current service members are in the registry, reporting illnesses from respiratory fatigue to rare cancers and neurological disorders. But Lopez-Torres said she has at least 5,000 more cases that aren’t included in that list, because of the reporting restrictions. “The burn pits are this generation’s Agent Orange, but we are seeing deaths happen after three or five years, instead of decades later,” Torres said. “We cannot afford to wait for another delayed medical study, we need the president and Congress to recognize this crisis is happening now.”

In a 2009 White House roundtable with Military Times, Obama pledged the burn-pit issue would not be treated the same way as Agent Orange-related illnesses from the Vietnam War, which took years of research and political fights to be recognized for veterans benefits. Lopez-Torres worries that after a flurry of attention to the issue in the early years of Obama’s presidency, the topic now risks being ignored. One of the criticisms leveled in the recent GAO report is that despite work on helping troops exposed to burn pits in recent wars, military leaders have not established clear compliance policies on use of disposal fires in future conflicts. “While most of the overseas geographic commands may not currently be involved in contingency operations within their areas of responsibility, waste disposal would likely be required if such operations arise in the future, and the use of burn pits would be one option for disposing of waste,” the report warns.

The Burn Pits 360 letter asks for Obama to use his final months in office to “speak out and educate the American people” about the long-term health effects of burn pits, as well as order more research into health conditions and medical impact of exposure to burning of hazardous materials. The group’s full letter is available on its website at <http://www.burnpits360.org/Letter-To-POTUS.html>. [Source: Military Times | Leo Shane | October 6, 2016 ++]

Medicare Eligible Vets Update 01 ► TRICARE/CHAMPVA Termination

The Alaska State Office of Veterans Affairs is reminding retired veterans and their spouses to enroll in Medicare to avoid termination of TRICARE or CHAMPVA insurance benefits. “I can’t stress enough the importance of this,” said Verdie Bowen, director of the VARO in a press release sent out 12 OCT. “It is heartbreaking when I receive calls from panicked veterans or spouses who have lost their coverage due to not enrolling in Medicare. Military members receive so much information when exiting service, this important element often gets lost in the shuffle.”

Retired veterans and spouses receiving TRICARE benefits or spouses of deceased veterans receiving CHAMPVA benefits are required to enroll in Medicare Part B, medical insurance, for each person receiving benefits. Enrollment in Medicare Part A, hospital insurance, is also required in some instances. The initial enrollment begins three months prior to the member’s 65th birthday and continues through three months after.

Any veteran who receives healthcare solely at a VA Medical Center with no other insurance coverage risks getting stuck with the bill. If a medical situation requires a veteran to receive care outside of the VA network, VA could deny the payment. By being enrolled in Medicare, there is an opportunity for that bill to be paid. Alaska is home to approximately 74,000 veterans. About 16,000 of these are retirees potentially affected by this issue.

Another 32,000 people are enrolled in the Alaska VA Healthcare system. To enroll in Medicare Part A and B, apply online at Social Security www.ssa.gov. [Source: YourAKLink Newsroom | October 13, 2016 ++]

Vet Toxic Exposure | Lejeune Update 64 ► Justice Wait Too Long

Thousands of veterans poisoned by toxic water at Camp Lejeune are now inching closer to qualifying for The Department of Veterans Affairs benefits. Nearly 15 thousand veterans whose serious illnesses are linked to contaminated water at Camp Lejeune could receive compensation more quickly all thanks to a new proposed VA rule announced last month. Previously, each claim was processed on a case by case basis. The rule now establishes that the VA will automatically presume a connection to eight diseases for veterans who served a minimum of 30 days on the base between the 50's and 80's.

Congressman Walter B. Jones says victims of the water contamination have waited far too long for justice. "It's the right thing to do for those that served in the military, again Marines and Navy, down at Camp Lejeune during this period of time. It's just the right thing to do," said Representative Jones. For now, veterans need to prove that they served at the base for at least 30 days, however Jones says he has asked the VA to do away with that statute of the rule. He says he feels anyone who was exposed should be compensated regardless of their time on the base. The VA's public comment period ended October 10th. When the final rule goes into effect, it will apply to new and pending disability claims. [Source: CBS WNCT-9 | Jacqueline Matter | October 6, 2016 ++]

Vet Political Endorsements ► Legal Status | Retired Military Officers

Among the many novel features of the 2016 presidential election campaign is the increasingly visible participation of former military officers in the political process. Below is a brief primer on the legal status of retired service members, and the statutes and rules which govern their participation in politics.

-o-o-O-o-o-

In the first presidential debate, Donald Trump, in an exchange with Hillary Clinton over national security, highlighted the "200 . . . admirals and generals [who have] endorsed me to lead this country." Earlier last month, the Trump campaign unveiled a letter of support signed by 88 former officers of the armed forces. Hillary Clinton responded with a list of 95 retired generals and flag officers. These endorsements followed high-profile speeches by Army Lieutenant General (retired) Michael Flynn and Marine Corps General (retired) John Allen at the Republican National Convention and Democratic National Convention, respectively.

But these endorsements have not gone over entirely smoothly among those familiar with the armed services. Army General (retired) Martin Dempsey and Admiral (retired) Michael Mullen, both former Chairmen of the Joint Chiefs of Staff, criticized both General Flynn and General Allen for participating in the conventions on the grounds that the speeches politicized the armed forces. Marine General (retired) John Kelly has urged retired service members to stay out of the "cesspool of domestic politics." And experts, notably Kori Schake and Rosa Brooks, have also questioned the role of the military in political affairs.

While this election may be unusual in the extent to which retired service members are participating in politics on a high level, the debate over their participation is far from new. Prominent former service members have waded into politics for nearly 30 years, and each election cycle has prompted renewed argument concerning civil-military relations. Historians point to Marine Corps General (retired) P.X. Kelley's 1988 support of Vice President George H.W. Bush and Admiral (retired) William Crowe's 1992 endorsement of Bill Clinton as watershed moments that

triggered subsequent campaigns to seek the support of former service members. And military endorsements became a political issue in the 2000, 2004, and 2012 presidential elections as well. Apart from the wisdom or prudence of retired military participation in politics, former members of the armed services occupy a legal status somewhat distinct from that of ordinary citizens. Even as retirees, they remain bound by codes of military behavior that restrict the political participation of service members.

Retired military officers are subject to the Uniform Code of Military Justice (UCMJ) under Article 2 of the UCMJ, which extends the jurisdiction of military law to “[r]etired members of a regular component of the armed forces who are entitled to pay.” (See the Army’s implementing regulation, AR 27-10, Military Justice at <http://www.apd.army.mil/Search/ePubsSearch/ePubsSearchForm.aspx?x=AR>: “Retirees are subject to the UCMJ and may be tried by court-martial for violations ... that occurred ... while in a retired status.”) Service-specific statutes and rules also define the regular components of the armed forces expansively to include retired officers.

The most pertinent rules prohibit limited forms of contemptuous speech and require retirees to refrain from political advocacy that could be construed as an official endorsement on the part of the armed services. Article 88 of the UCMJ criminalizes “contemptuous words against the President, the Vice President, Congress, the Secretary of Defense, the Secretary of a military department, the Secretary of Homeland Security, or the Governor or legislature of any State ...” The Manual for Courts-Martial, pt. IV, ¶ 12(c), however, narrows the scope of the offense: “If not personally contemptuous, adverse criticism of one of the officials or legislatures named in the article ... even though emphatically expressed, may not be charged as a violation ...” Further, “[t]he official or legislature against whom the words are used must be occupying one of the offices or be one of the legislatures named in Article 88 at the time of the offense.”

Should General Flynn and General Allen be concerned? Although the armed forces could employ this prohibition to restrain retirees’ political speech, the government has only initiated court-martial proceedings against one retired service member—nearly one hundred years ago in *United States v. Salvagno*. And the retiree in question—a former Army musician—was acquitted. Moreover, military prosecutors have limited discretion to proffer charges against retirees for violations of the UCMJ. For example, AR 27-10, Military Justice, states, “Army policy provides that retired Soldiers ... will not be tried for any offense by courts-martial unless extraordinary circumstances are present. Prior to referral of courts-martial charges against retired Soldiers, approval will be obtained from the Criminal Law Division ... of the Assistant Secretary of the Army.”

It’s therefore unlikely that retired officers’ political speech, even if personally offensive to named officeholders, will result in the referral of charges and court-martial. So General Flynn and General Allen can rest easy on that score. Both men have also hewed to Directive 1344.10 of the Defense Department’s regulations restricting the political activities of service members, which prohibits retirees from wearing a military uniform when engaging in certain political activities, including fundraising and rallies. Neither General Flynn nor General Allen has appeared in uniform when speaking on behalf of candidates. The DOD directives also state that former officers may not participate in political activities “in a manner that could reasonably give rise to the interference or appearance of official sponsorship, approval, or endorsement” of the armed forces. Even so, the DOD maintains that “[a] Service member’s right of expression should be preserved to the maximum extent possible ...”

But does the existing legal framework prohibit retirees from endorsing political candidates? In 2010, Steve Corbett and Michael Davidson contended that the UCMJ “provides only a theoretical limitation on the political activities of retired officers.” General Dempsey recently opined, “[R]etired [officers] can ... become part of the ... political landscape,” though he recommended against them doing so. Some military justice experts have argued, however, that “should a senior military officer publicly endorse a political candidate in his capacity as a retired military officer and while doing so, treat a sitting [protected officeholder] with obvious contempt, then military jurisdiction might properly be invoked, if the facts are sufficiently egregious.”

As such, the present debate is not over whether these individuals can legally endorse a candidate, but whether they should engage in partisan activities. The conduct of Lieutenant General (retired) Flynn, General (retired) Allen,

and other retired officers seems to comport with existing law. But law aside, whether their political participation is perceived as appropriate—by the public or by other service members—remains an open question. [Source: The Lawfare Blog | Rick Houghton | October 3, 2016 ++]

Son Tay Raiders ► **Possibly Their Final Reunion**

Special Forces soldiers who raided a North Vietnamese prison camp 46 years ago gathered 30 SEP for what may be their final reunion. Joe Murray, a retired master sergeant who organized the reunion, was one of the 56 Special Forces soldiers who were part of the historic, if disappointing, raid on the Son Tay POW camp in November 1970. The reunion is a way to renew old friendships, he said. "When you join Special Forces, you join a family," he said. "There's not an organization like it. You got a family of your own, but you adopt the soldiers under you." The raid was celebrated as a tactical success despite the failure to rescue American captives.

The mission, which began in the waning hours of Nov. 20, 1970, involved three teams of commandos assaulting the Son Tay prison, a short distance from the North Vietnamese capital of Hanoi. More than 100 American military aircraft, including Air Force and Navy planes, flew in support of the operation, conducting bombing raids across North Vietnam at the same time as the attempted rescue mission. The raid itself began with the controlled crash of an HH-3E Jolly Green Giant helicopter into the prison compound early on Nov. 21, 1970. The raiders successfully overtook the prison but did not find American prisoners. Officials would later say that it appeared the 40 to 60 Americans held on the site had been moved shortly before the raid. The mission was considered extremely dangerous because of its location deep behind enemy lines and the proximity of roughly 5,000 enemy soldiers within five miles of the prison. But the raiders suffered only minor injuries. Despite coming home empty-handed, the men were praised at home, with several honored at the White House and others returning to a hero's welcome at Fort Bragg.

Nearly all of the soldiers involved in the Son Tay Raid were based at Fort Bragg. Families of the soldiers thought they were on a training exercise, officials would tell the Observer in the days following the raid. But in fact, the men were rehearsing the raid at a replica of the prison. Murray was a 26-year-old sergeant first class when he received the orders for the mission. "That's what we trained for," he said. "You have one time in your career you get a chance to do something that's really important." His responsibility was to secure the outside of the prison camp so troops would be able to make a smooth exit. Murray said he remembered two guards had stealthily maneuvered behind him and shot him in the back of his right leg. He was in pain, but focused on completing the mission. "I could feel the blood running down my leg and into my boot," he said. "But we had a job to do." The raid showcased the profound abilities of the Special Forces soldiers, he said. "I think we laid the groundwork for Joint Special Operations Command," he said. "Our raid is the start of building Special Forces training today." [Source: The Fayetteville Observer | Amanda Dolasinski | October 1, 2016 ++]

WWII OSS Gold Medal ► **Congressional Holdup Frustrates Vets**

Spies don't work for fame or acclaim. But after 75 years, the men and women who served behind the enemy lines in Nazi Germany and the Pacific theater during World War II wouldn't mind some recognition. Legislation to award the spies the Congressional Gold Medal has passed the Senate and has more than 300 sponsors in the House, yet the bill is being held up by House Republicans, who recently enacted rules that require a special waiver to grant the medal to groups of people. "I would be extremely proud to get a gold medal for what we did for our country," said

Frank Gleason, 96, one of the few remaining veterans of the Office of Strategic Services, the World War II-era forerunner to the CIA. "What we did was a little exciting."

The holdup frustrates a group of veterans whose numbers continue to dwindle as time marches on. "We're all in our mid 90s," said Irv Refkin, 95, who was recruited by OSS because of his German language abilities, which he used to gather intelligence. "We're not going to be here that long." Refkin, of Hillcrest, California, said he called the office of House Majority Leader Kevin McCarthy (R-CA) to lobby for the bill, and talked to "some kid intern." "I asked him, did he know what OSS was? He didn't know. People haven't heard of us," Refkin said. Estimates of how many OSS members are still alive range from a few dozen to 100. Refkin recalled a mission to Germany where he had to gain intelligence on the Nazis' plans for defending against what ultimately became the D-Day invasion. Refkin, dressed as a German corporal, rode the train behind enemy lines with forged documents. He posed as an office cleaner at German headquarters in Hamburg. "Nobody looked at a corporal. You carry a garbage bag, put some smelly stuff in it, and they waive you right through," Refkin said. "Nobody pays any attention to the guy emptying the ashtrays."

Gleason's group was tasked with halting the Japanese advance into China. Gleason, who grew up in Pennsylvania coal country and knew about explosives, helped detonate bridges, railroad tracks and anything else. "We just blew stuff up left and right," he said. Patrick O'Donnell, a military historian who has written several books on OSS missions, said he has interviewed hundreds of members. They tell stories that sound almost implausible, and when he verifies them in old mission reports, "You find out that it's completely understated." O'Donnell said the CIA traces its beginnings to the OSS, and the Navy Seals have their roots in the OSS' Maritime Unit. "They changed the face of World War II," he said. "You'd be very hard pressed to find a smaller group of individuals who made such a profound difference in the history of modern American warfare."



Frank Gleason, 96, a retired colonel with the Office of Strategic Services, looks at his old blue mess dress uniform hanging on a door as he sits in his home in Atlanta, Sept. 28, 2016. Legislation to recognize the contributions of a group of World War II spies is hung up in Congress. Some 75 years ago, the OSS carried out missions behind enemy lines in Nazi Germany and the Pacific theatre. The organization disbanded at the end of the war, but served as a forerunner to the CIA.

The recognition being sought, the Congressional Gold Medal, has been awarded to several World War II-era units in recent years, including the Native American Code Talkers, the Doolittle Tokyo Raiders and World War II members of the Civil Air Patrol. Perhaps in response, the House Republican Conference enacted a rule that prevents awarding the Gold Medal to groups of people, unless House leadership grants a waiver. A spokeswoman for the House Republican Conference did not return a call and email seeking comment on the rule. McCarthy and House Speaker Paul Ryan's office also declined comment. Since the new rule, a waiver has been granted at least once, to the civil rights marchers in Selma, Alabama, in 1965.

Sen. Mark Warner, a Virginia Democrat, helped sponsor legislation in the Senate. He said he never anticipated that there would be any resistance. "It just shouldn't be this hard," Warner said. The House sponsor, Rep. Robert

Latta (R-OH) is working on a rule change that will allow the bill to be brought to the full House this session, said his spokesman, Drew Griffin. The House recessed this week without passing the bill. Hopes for passage now rest on pushing the bill through during the lame-duck session after the election. If that doesn't happen, the whole process has to start again in the next Congress. Charles Pinck, president of the Falls Church-based OSS Society, can't believe the House has balked at the recognition. "The OSS had to fight for its creation. It had to fight for its existence. It fought the Nazis and the Imperial Japanese Army," he said. "Now it has to fight to be recognized. If there's one thing the OSS knows how to do, it's fight." [Source: The Associated Press | Matthew Barakat | October 1, 2016 ++]

Mexican-American War Vets ► 14 Returned for Burial

The Mexican-American War and the Battle for Monterrey is noted, in part, as the reason Tennessee is called the "Volunteer State." The state's nickname is derived from an outpouring of physical support during the War of 1812, and later in 1846 when the U.S. declared war against Mexico. A reported 30,000 Tennesseans volunteered and marched against Mexico, and this after the nation had only requested 10 percent of that robust force. On Sept. 28, 2016, approximately 170 years after the war, as many as 13 skeletal remains were returned to U.S. soil and honored during a solemn movement at Dover Air Force Base in Delaware. The solemn movement of the remains, believed to be members of the Tennessee militia who died in the Battle of Monterrey in 1846, was the culmination of more than three years of diplomatic negotiation, sparked by a professor of forensic science at Middle Tennessee State University, according to Andrew Oppmann, the university's spokesman.



The remains, transported aboard a U.S. Army C-12 aircraft, were solemnly carried to an awaiting vehicle by the U.S. Army Old Guard ceremonial team, under the watchful gaze of senior military, university and government leaders. A delegation of MTSU officials flew in to witness the dignified transfer of the possible U.S. soldiers, and to meet with experts at the Armed Forces Medical Examiner System (AFMES) to begin a collaboration geared at discovering details about the ancient remains. With the long journey to the U.S. completed, the skeletal remains were transferred for examination to the AFMES, which is located on base.

U.S. Army Colonel Louis Finelli, AFMES director, said it was too early to speculate how long the process would take to begin learning more about the skeletal remains. He added that his team would work closely with MTSU's staff in finding answers to unlock details by studying the skeletons. "Given the age of the remains, we can do everything in our power, but without accurate references and accurate family genealogy, we may not be able to put a

name to them (the skeletal remains),” Finelli said. “We should hopefully be able to at least individualize these remains.”

During the solemn movement, U.S. Rep. Diane Black, of Tennessee, stood with the official party, including senior military, university and other government representatives. She said her office first became aware of the remains in 2011, and she and other members of Tennessee’s congressional delegation worked with university, military and Mexican officials to retrieve the remains. “It had taken six years to bring these brave soldiers home,” she said, during a break in the otherwise constant drizzle of the day. “We have been in ongoing negotiations with the Mexican government and we have finally returned our fallen ... heroes back to American soil.” Black said she lived about seven miles from a cemetery where Mexican-American War dead are buried. She said if the bones are indeed determined to be Tennessee militia volunteers, “We would love to see their remains buried in that cemetery.”

Oppmann said the history surrounding the Mexican-American War, which ended in 1848, was nothing less than fascinating. “In September 1846, American forces caught the Mexican army in retreat at the city of Monterrey in northern Mexico, referenced as ‘a Perfect Gibraltar’ for its formidable defenses.” Oppmann went on to describe how in a frontal attack U.S. commander Zachary Taylor sent regular soldiers and Texas militia as the main attack force to the western sector; at the same time, a regiment of regulars led by West Point officers such as Ulysses S. Grant and Braxton Bragg, along with volunteer regiments from Mississippi and Tennessee, attacked the northeastern sector. With a specific nod to the militia of his home state, Oppmann noted that the unfortunate distinction of the “Bloody First” went to a Tennessean regiment that suffered noteworthy losses due to a staggering number of dead and wounded. “Fourteen percent of all forces engaged were killed or wounded (about 394) men, representing one of the bloodiest days in West Point history as 11 former cadets fell in action,” according to Oppmann. He also noted that Mexican war records indicate the dead were buried in “hastily covered mounds” along the roadside. Historical evidence strongly indicates that these burials are likely those of Tennesseans,” according to Oppmann.

Dr. Hugh Berryman, a MTSU forensic anthropologist and professor, has been leading a team of 22 scientists that will work closely with AFMES in hopefully shedding light on the ancient remains. They were in a part of the battle that had a high number of Tennesseans that died,” said Berryman. “This is important for a number of different reasons.” But perhaps the most important of which, Berryman said, was how interwoven the Mexican-American War is with the very identity of Tennessee. “We’re the ‘Volunteer State,’” he said. “That name was given to us by the War of 1812, and this war, in 1846.”

-o-o-O-o-o-

In 1848, the Treaty of Guadalupe Hidalgo ended the war and demanded the Mexican Cession of territories of Alta California and Santa Fe de Nuevo Mexico to the United States. The U.S. agreed to pay \$15 million to pay the physical damage of war. In addition, the U.S. assumed approximately \$3.25 million of debt owed by the Mexican government to U.S. citizens. Mexico recognized the loss of Texas and thereafter cited the Rio Grande as its national border with the U.S. [Source: Health.mil | September 30, 2016 ++]

Retiree Checklist ► What survivors should know

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

1. Create a military file.

- Retirement orders
- DD 214
- Separation papers

Medical records

2. Create a military retired pay file.

Claim number of any pending VA claims

Address of the VA office being used

List of current deductions from benefits

Name, relationship and address of beneficiary of unpaid retired pay at the time of death

Address and phone number for DFAS:

Defense Finance and Accounting Service, U S Military Retirement Pay, Post Office Box 7130, London, KY 40742
7130 (800) 321-1080 option #3 (for deceased members)

3. Create an annuities file, to include:

Information about the Survivor Benefit Plan (SBP).

Reserve Component Survivor Benefit Plan (RCSBP)

Retired Serviceman's Family Protection Plan (RSFPP)

Civil Service annuity

Note: (Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland Center office at 1-800-321-1080.)

4. Create a personal document file.

Marriage Records

Divorce decree

Adoptions and naturalization papers

5. Create an income tax file.

Copies of state and federal income tax returns

6. Create a property tax file.

Copies of tax bills

Deeds and any other related information.

7. Create an insurance policy file.

Life Insurance

Property, accident, liability insurance

Hospitalization/Medical Insurance

8. Maintain a listing of banking and credit information, in a secure location.

Bank account numbers

Location of all deposit boxes

Savings bond information

Stocks, bonds and any securities owned

Credit card account numbers and mailing addresses

401K Accounts

9. Maintain a membership listing of all associations and organizations.

Organization names and phone numbers

Membership fee information

10. Maintain a list of all friends and business associates.

__ Include names, addresses and phone numbers

11. Hold discussions with your next of kin about your wishes for burial and funeral services.

At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.

12. You could also pre-arrange your funeral services via your local funeral home. Many states will allow you to prepay for services.

13. Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions.

Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at (866) 787-0081.

14. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.

15. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones. Organizations to be notified in the event of a retiree death:

1. Defense Finance and Accounting Service, London, KY (800) 321-1080
2. Social Security Administration (for death benefits) (800) 772-1213
3. Department of Veterans Affairs (if applicable) (800) 827-1000
4. Office of Personnel Management (OPM) (724) 794-8690
5. Any fraternal group that you have membership with (e.g., MOAA, FRA, NCOA, VFW, AL, TREA)
6. Any previous employers that provide pension or benefits.

[Source: Shift Colors | Fall/Winter 2016 ++]

Vet Fraud & Abuse ► Reported 01 thru 15 OCT 2016

Stafford Springs, CT -- A vet has pleaded guilty to scamming more than a dozen other military veterans out of more than \$500,000 by promising to get them benefits that they never received. Federal prosecutors said 3 OCT that 69-year-old **John Simon Jr.**, of Stafford Springs, pleaded guilty to mail fraud and structuring currency transactions. Authorities say Simon, a Vietnam veteran, told veterans that if they paid him he would help them get new or increased benefits from the Department of Veterans Affairs or the Social Security Administration. Instead, he kept the money for personal use. Prosecutors say many of the veterans scammed suffer from service-related disabilities and chronic illnesses. Simon defrauded 15 veterans and one non-veteran out of more than \$525,000. He faces up to 30 years in prison at sentencing on 10 JAN. [Source: The Associated Press | October 4, 2016 ++]

Vet Jobs Update 199 ► Washington Employer Tax Credit

A new Washington state program to encourage the hiring of military veterans kicked off 1 OCT with a goal to reduce veteran unemployment in the state by 30 percent. Under the new program, employers across the state can

receive a tax credit for hiring unemployed veterans. The program will serve the state's 340,000 working-age veterans who face a 6.3 percent unemployment rate — higher than the U.S. average of 5.4 percent. "Veterans offer unique skills and leadership abilities that translate directly into a variety of jobs in our state," said Sen. Joe Fain, R-Auburn. "With veterans doing so much for our country, it is also our responsibility to help them build a bridge back to civilian life." The legislation provides a credit of 20 percent of the hired veteran's total wages and benefits on an employer's business-and-occupation or public-utilities tax. To qualify, the veteran must have been honorably discharged, unemployed for more than 30 days and hired into a full-time position held for at least six months. [Source: The Wenatchee World | | September 29, 2016 ++]

Vet Cemetery Idaho Update 01 ► Twin City National Cemetery Planned

The Department of Veterans Affairs National Cemetery Administration announced 4 OCT it has purchased a little over eight acres from a private owner to establish a national cemetery near Twin Falls — the first such cemetery in Idaho. The purchase price was \$51,250. "We are proud to announce the shared goal of honoring our nation's veterans by expanding burial service to veterans, their spouses and families in Idaho," said Interim Under Secretary for Memorial Affairs Ronald Walters. "This national cemetery will help us reach veterans in rural parts of Idaho who have not previously had reasonable access to a national or state veterans' cemetery." The land is located at 1585 East, 4150 North, in Buhl, fourteen miles west of Twin Falls. The new cemetery will serve more than 14,000 veterans, their spouses, and eligible family members located in the Magic Valley. The current Idaho State Veterans Cemetery is 129 miles away, near Boise.

The VA will develop the new cemetery as part of the National Cemetery Administration Rural Initiative program. The initiative's main goal is to build small national cemeteries in states without an open national cemetery. Of the 22 million veterans nationwide, 5.3 million live in rural communities. Between fiscal years 2006-2014, there was a seven percent increase in VA-enrollment by veterans who live in rural areas, according to a VA news release. The VA will construct in-ground casket and cremation burial sites, above-ground columbarium niches, a memorial wall, flagpoles, a memorial walkway, roads and other infrastructure, the release stated.

Burial in a VA national cemetery is open to all members of the armed forces and veterans who have met minimum active-duty service requirements, and were discharged under conditions other than dishonorable. Members of the reserve components of the armed forces who die while on active duty, while on training duty, or are eligible for retired pay, or were called to active duty and served the full term of service, may also be eligible for burial, according to the news release. Their spouse, widow or widower, minor children and, under certain conditions, unmarried adult children with disabilities, may also be eligible for burial. Eligible spouses and children may be buried even if they predecease the Veteran. The VA provides the gravesite, grave liner, opening and closing of the grave, government headstone or marker, U.S. burial flag, Presidential Memorial Certificate and perpetual care of the gravesite at no cost to the family.

The VA operates 135 national cemeteries and 33 soldiers' lots and monument sites in 40 states and Puerto Rico. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries. [Source: ABC KIVI-TV 6 | Steve Bertel | October 4, 2016 ++]

Obit: Alfred Carroll ► 28 SEP 2016

Lt. Col. Alfred "Al" Carroll was a young Marine when he witnessed five men lift the American flag above Iwo Jima on Feb. 23, 1945, during World War II. Carroll died Wednesday. He was 91 years old. A funeral service was held at

the Leak Memorial Chapel. He was preceded in death by his wife of 62 years, Doris Carroll, and is survived by his daughters, Sandra Howie, Cynthia Wood and Susan Mustin, seven grandchildren and eight great-grand children.

Carroll was only a mile away when the iconic photo was shot of Iwo Jima as five U.S. Marines and one sailor raised the American flag on Mount Suribachi during World War II. The flag could be seen on top of the mountain, rising 500 feet in the air. Carroll told the Montgomery Advertiser in previous interviews that a celebration erupted down below. "When the flag went up, it was almost like a football game with all the cheering," Carroll said. "You could hear them all over the island and ships blowing their horns."



Al Carroll talks about his experiences during World War II on Feb. 19, 2015, at his home in Montgomery, Ala.

Born in 1925 on a farm in Clayton, north of Montgomery, Carroll entered the Marine Corps at age 18 after he and his two older brothers heard that the Japanese bombed Pearl Harbor. His sisters served in the medical field. He was 20 and serving in the Marine 4th Division when the flag was raised. Iwo Jima was bombed 70 straight days by B-24s and is considered the bloodiest battle of the war in the Pacific. Carroll would never miss an opportunity to recognize his friends who lost their lives there when sharing his own story. "My buddies paid the supreme sacrifice and did not have the chance to have a family and come back home like I did," Carroll said. "I've been blessed all my life." Carroll returned to the island in 1980.

Discharged in 1946 as a corporal, Carroll began working for the Metropolitan Police Department in Washington, D.C., in 1947 before returning to Alabama. He earned his bachelor's and master's degrees from Auburn University and taught criminal justice for 20 years. He continued to serve in the military for a total of 40 years and retired from the U.S. Air Force Reserve as a lieutenant colonel in 1978. Carroll retired from the USAFR as a civilian 10 years later. [Source: Montgomery Advertiser | Rebecca Burylo | October 3, 2016 ++]

Obit: Raymond Haerry ► 27 SEP 2016

One of the last living crew members on the USS Arizona during the Japanese attack on Pearl Harbor has died in West Warwick, R.I. on 27 SEP. Raymond Haerry was 94. He was born Nov. 28, 1921, in Patterson, N.J. He grew up in Patterson and, after finishing high school, enrolled at MIT. His son said his dad and a buddy used to sneak off campus and hop freight trains to see how far they could get. After a while, he missed enough classes that he decided to leave school. Once he turned 18, he joined the Navy in early 1940. His first assignment was aboard the USS Ranger, an aircraft carrier. He heard the Arizona was looking for crew members, so he answered the call and, in September 1940, he boarded the battleship and waited with it as it was refitted in Bremerton, Wash.



On board the Arizona, he worked on the deck crew, cleaning and painting, operating the boats that ferried crew members to shore. He had taken a load of crew members to shore at Pearl Harbor the morning of Dec. 7 and was eating breakfast back on the ship when the Japanese attack started. "He said they could hear the bombs, hear the planes immediately," Raymond Jr. said in a 2014 interview. Haerry could see enemy planes strafing the deck. He made it to his battle station on the anti-aircraft gun battery, but within minutes, the largest of the bombs rocked the Arizona. "He said he felt the entire ship lift up eight or 10 feet out of the water," Raymond Jr. said. "When it came down, he was knocked into the water, overboard. He was blown into the water." He half-walked, half-swam to nearby Ford Island, where he found a machine gun and began firing at planes until the attack subsided.

Haerry would go on to serve on other ships during WWII and the Korean War and then taught at the officer candidate school in Newport, R.I., until he retired from the Navy in 1964. Raymond Jr. said his father once was asked whether he wanted to be promoted to the rank of ensign, which would allow him to rise through the officers' ranks. "He declined it," Raymond Jr. said. "He didn't want to be an officer. I think he enjoyed the camaraderie, the closeness of teaching people, instructing these guys." In December 2011, on the 70th anniversary of the Pearl Harbor attack, Haerry was honored at a ceremony at the Rhode Island state Capitol, given the Rhode Island Cross, the highest civilian honor the state bestows. "It was a wonderful day," his son said. "I had to help my father out of his seat, but he stood strong and tall right in front of this general. ... I think this was one of the proudest days of my father's life."

Although Haerry rarely talked about Pearl Harbor, his son was able to piece together the story over the years and would tell others what his dad had done. "To go through that at 19 years of age to me is incomprehensible," his son said. "He's a hero." Haerry's son said he wanted his father's remains to be interred in the submerged Arizona at Pearl Harbor, an honor accorded men who were members of the ship's final crew. Those arrangements are pending. Of the 1,512 sailors and Marines assigned to the Arizona when it sank, 1,177 died in the attack. Of those who survived, Haerry's death leaves five remaining survivors:

- Lauren Bruner, 95, of La Mirada, Calif.
- Lou Conter, 95, of Grass Valley, Calif.
- Lonnie Cook, 95, of Morris, Okla.
- Ken Potts, 95, of Provo, Utah
- Donald Stratton, 94, of Colorado Springs, Colo.

[Source: The Arizona Republic | Shaun McKinnon | October 7, 2016 + +]

Obit: Carlos M. Martinez ► 16 JAN 2016

As a young boy, Carlos M. Martinez immigrated to the United States from Mexico. He grew up in this country, got married, and started a family with his wife, Luz. Their son, Carlos G. Martinez, grew up in Tucson, AZ and El Paso, TX before joining the United States Armed Forces, serving in the Navy in World War II and in the Air Force in both the Korean War and the Vietnam War. He enlisted in the Navy in 1945, the day after he turned 17. In his interview with Aric J. Garcia for the Veterans History Project, he said that, “Every young man that was 16 and 17 years old could hardly wait to get to that age so that he could join the military...to fight for the U.S.” Although his mom was reluctant to sign the form that would allow him to join the Armed Forces, she eventually agreed. However, she did not want him to enter the Army Air Corps, because members of the Air Corps could be brought into the infantry if the Army needed. She was simply concerned for her son.



Carlos G. Martinez (left)



Martinez loved airplanes, but he lacked the college education necessary to become a pilot, so he decided to try to become an air crewman in the Navy. He wanted to be a Gunner. And what they had, then, was a Douglas Dauntless. It was a dive bomber. By passing a physical and a written test, he seemed to be on track to turn his plan into a reality, but then he was told that the Navy had too many air crewmen, and it was not bringing on any more men for that job. Instead of giving up completely, he decided to enter the regular Navy. He was sent to San Diego Naval Training Center for recruit training, but since the written tests...showed him to be mechanically inclined, the Navy removed him from basic training and placed him in engineering school. There, he learned about working below decks, in the machinery and the engine room.

Upon finishing school he was assigned to work in the engine room of a Landing Ship Tank (LST) in the Seventh Fleet, inspecting equipment, recording test results, and gaining experience working with the particular machinery of the ship. From San Diego he was sent to the Philippines in the middle of May, 1945. After taking a few trips back and forth between the Philippines and the Japanese island of Okinawa aboard his LST, he transferred to a fleet tanker, the USS Chepachet. He was still out in the Pacific Theater when the United States dropped atomic bombs on Hiroshima and Nagasaki in August of 1945. He received the news in an announcement over the PA system and also in an information sheet that the ship circulated. In describing his immediate reaction to the news Martinez recalled that “We were glad. We were happy we didn’t know what they were talking about when they said ‘atom bomb.’” “But we liked the results, [...] you know, you’re just letting your emotions run with you.” Nine or ten months later, when he was sent to Sasebo, Japan aboard the USS Rutland, he saw Nagasaki for himself, and it was emotional for him and his shipmates.

Martinez left active duty in August 1946 but stayed in the Navy Reserve, what they called back then, Organized Reserve, while living and working as a civilian. Two years later, feeling as though his civilian job was a dead-end, he decided to go back in the Navy and requested active duty. Thinking that a destroyer was the best ship a guy could get in the Navy, he requested an assignment on a destroyer and was assigned to the USS Fitch (DMS-25) for a year. As it turned out, he later thought that he would have preferred to have stayed on that tanker. When the Korean War began, “all enlistments were extended one year,” but, rather than continuing with the Navy he decided to enter the

Air Force “in the aircraft maintenance field.” He was sent “to Kimpo Air Force Base, just a little bit north of Seoul, and was assigned to the Fourth Fighter Interceptor Wing.” The North Koreans tried, unsuccessfully, to invade Kimpo, and the troops endured occasional bombings, but, as with World War II, he managed to make it through unscathed.

During his time in the Air Force, Martinez asked to be assigned to work in Europe, and his wish came true when he least wanted it. In 1952, he married his first wife, Ruth Spann, at Fort Bliss, TX. Soon after the wedding, he got the news that the Air Force was sending him to Lakenheath, England, UK for four months. He was still in the Air Force when the conflict in Vietnam escalated. He was stationed in Colorado Springs working as a maintenance inspector. Then he was sent to Clark Air Force Base in the Philippines. Everybody in the maintenance field went to Clark because of Vietnam. From the Philippines, they would send you TDY [temporary duty] to Vietnam. On TDY, a single person, not a unit, could be sent to any combination of four aircraft bases: Bien Hoa, Tan Son Nhut, Phan Rang, and Da Nang.

Each TDY rotation lasted for three months and was followed by one month at Clark. Martinez remembered that he got back to Clark right before that Tet Offensive, but his time in Vietnam was marked by harrowing experiences in which the North Vietnamese often launched rocket attacks at his base. In describing the attacks, he said, “There was no warning. ...Just all of a sudden, an explosion. And then one after another one, right after that.” In 1971, he retired from the Air Force as a Senior Master Sergeant, having received 19 medals for his service in three wars. He then got a job continuing his work “in the maintenance field” as a civilian at Davis-Monthan Air Base in Tucson, Arizona, and he worked there until he retired in January 1987. Martinez had three daughters and three sons, plus many grandchildren. Carlos G. Martinez passed away on January 16, 2016, and was laid to rest at Ft. Sam Houston National Cemetery, in San Antonio, Texas. We honor his service. [Source: Vantage Point | Veteran Spotlight | October 13, 2016 ++]

WWII Vets [119] ► Harold Baker | Welder

Army Veteran Harold Baker. Harold was selling magazines door-to-door when World War II started. He quit that job and traveled home to West Virginia to visit his parents and register for the draft. While visiting his family he met the girl next door, 15-year-old Sandy, and told his sister that he had just met his future wife. Harold was drafted in 1942, enlisted in Columbus, Ohio, and took four weeks basic training in Miami Beach, Florida. He went to Aberdeen, Maryland, and trained as a welder before going to San Luis Obispo, California, for weapons training. After short stints at various locations in the USA including Texas, Louisiana and Mississippi, one year after being drafted he traveled by ship to East Liverpool, England then to Blackpool, England with the Air Corps where he served for the next eight months.

He was then transferred back to Ordnance Corps in Stone, England, to weld big guns. Harold was promoted to sergeant and shipped to the Mediterranean for a month in Cairo, Egypt. He was shipped from Cairo to the Russian border to work in the Air Corps motor pool as a mechanic and dispatcher in support of the B-24 Liberator, the XB-51 and B-17 Flying Fortress aircraft, which in each case were methodically bombed and destroyed by German bombers. German aircraft frequently made strafing attacks of the airfield and train tracks. Harold is proud of the fact that his unit had only one casualty during these events.

Harold spent his 23rd birthday in Casablanca during his way home in 1945. At his arrival in New York, his fondest memory was being able to drink all the milk he wanted. He was assigned to Aberdeen, Maryland. He took leave and met Sandy, who was working in the District of Columbia, for their first official date, where he ate his first steak in a very long time. After 30 days leave and marrying Sandy he was discharged. Harold worked in the steel mill industry until his retirement. Harold and Sandy were married more than 70 years until her recent passing. He

proudly displays his Honorable Service Lapel Pin, “Ruptured Duck,” on all appropriate American holidays. Thank you for your service, Harold!



[Source: VAntage Point | Melissa Heintz | October 5, 2016 ++]

Vet Franchises ► 2017 Ranking | 43 Best For Vets

Money alone can't buy you a Batteries Plus Bulbs franchise. Come in with a questionable location, business plan or mindset, and the company might give your check right back to you. “We’ll spend the time and the money to truly assess [the] market, to truly understand the candidate’s capabilities,” said John Twist, vice president of franchise and business development at Batteries Plus Bulbs. “We have turned people away before because, you know, they’re nice folks, but I guess they didn’t have either the right attitude or the right aptitude for this business.” Hand-in-hand with that careful approach is a robust support system to help franchisees succeed launching and maintaining their businesses, he said, with on-site visits typically twice per year for continuing franchisees and more frequently during the first year.

Likely as a result, about 98 percent of Batteries Plus Bulbs’ franchises have stayed in business over the past three years. “We know that our success is linked to the franchisees’,” Twist said. “We are not interested in having stores open that are not successful.” Thanks to an approach that treats franchisees as partners — rather than as customers or employees — and the associated track record of success, as well as veteran-specific discounts, Batteries Plus Bulbs landed the No. 6 spot in the 2017 edition of Military Times’ Best for Vets: Franchises rankings. Travel franchise CruiseOne continued to dominate the rankings, taking the top spot, followed by Color Glo International, a furniture and auto restoration franchise, then Marco's Pizza, Boulder Designs and Snap-on Tools.

Franchise brands representing many different types of businesses, with locations across the country, took part in the Military.com 2017 Best for Vets: Franchises survey. To be considered, the brands filled out a detailed survey, comprising more than 100 questions, and also submitted their most recent franchise disclosure documents, forms

with required details on franchise cost and performance that must be given to prospective franchisees. Not every brand that participated made the cut. Overall, veteran-run franchises accounted for more than 8 percent of franchises at companies that responded to the survey. Every single responding company indicated that they provide discounts for veterans and people with connections to the military. Most common was a markdown on the initial franchise fee, averaging a little more than 18 percent. Discounts were typically restricted to people opening their first franchise. More than 82 percent of responding companies indicated that they are affiliated with VetFran, an International Franchise Association group dedicated to veteran franchising issues.

Most companies do not have veteran resource or affinity groups, however, and only a few companies give special help or accommodations to franchisees who are called to active duty while in the National Guard or reserves. More than 87 percent of veteran-run franchises stayed in business over the past three years, data provided in the survey indicates, slightly better than the 84 percent rate charted for all franchisees in franchise disclosure documents. For vets who want to go into business for themselves, one of the key advantages to franchising is the support structure that franchise brands offer. The extent and quality of that support varies from one company to another, however. At CruiseOne and Dream Vacations, new franchisees may get help not just from the franchise brand but also from fellow franchisees — including franchisees who are also military veterans. “Some of our top-producing veteran agents have really stepped up to mentor ... other veterans who come into our network,” said Tim Courtney, the company’s vice president of franchise development and ambassador of veteran affairs.

Another key factor to consider: cost. Courtney said his company’s franchises, which have initial investments ranging from \$3,245 to \$21,850 before veteran discounts are applied, are “a great, low-cost, low-overhead business opportunity.” Factor in veteran discounts, and more expensive franchises might also be in reach. Juice It Up! franchises have initial investment costs in the six figures, but the brand will knock \$15,000 off of the initial franchise fee for vets and waive that franchise fee entirely for a second store if a vet opens it within a year of opening the first, said Carol DeNembo, the company’s vice president for business development. “It’s really important that we give back” to veterans, DeNembo said. But it’s not about charity. Franchise brands view veteran discounts as a smart business decision, DeNembo and others said. “We know that as they’ve spent their time in the service, [they] have acquired great training and knowledge that can be transferred into the business world,” said Gary Smith, president of Color Glo International.

There are several similarities between serving in the military and running a successful franchise. In both cases, there is a set structure to follow, good teamwork is often required, and a strong work ethic is essential. “Franchising brings a set of operational systems,” said former Army Capt. Joe Walker, who served as an infantry platoon leader in Iraq. “Build your platoon around your mission. ... In this case, the output was pizza.” Walker opened his first Marco’s Pizza location in 2011 after noticing that in the worst of the recession, as most businesses were shrinking, Marco’s seemed to be growing. Walker is now planning to open his 17th, 18th and 19th locations. Walker advises vets not to constrain themselves based on their military jobs but instead have faith in the leadership and teamwork skills learned in uniform. “Look at me. I’m a military officer — a combat military officer — in the pizza business. If you can draw a correlation between those two skill sets, I’d love for you to do so.” Scott Quagliata, vice president of the Marco’s veterans program, advised veterans considering franchising to do their homework before settling on any particular brand. “Have discussions. Get in contact with people who have experience as franchisees, or contact someone like me, who works on the development side of a franchisor.”

While there are many similarities between military service and franchising, there’s one huge difference: As a franchisee, you are your own boss. Brian Elfering, a former Army first lieutenant who is now a Color Glo franchisee, set a Tuesday-to-Saturday work schedule so that he could hit government offices on Mondays to take care of paperwork after a recent move. “It’s nice that I can adjust my schedule as needed,” Elfering said. But “you’ve got to work hard.” With no senior troops to watch over them, veteran franchisees have to lean on that military discipline and work ethic to make their businesses a success. Slack off, and that’s money out of your pocket. Work hard, and watch your business grow. “I really believe you get out of it what you put into it,” said DeNembo, the Juice It Up! vice president.

The list of 43 top franchises available to vets is at <http://bestforvets.militarytimes.com/franchises/2017>. [Source: Military Times | George Altman | October 10, 2016 ++]

Retiree Appreciation Days ► As of 15 OCT 2016

Retiree Appreciation Days (RADs) are designed with all veterans in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. The current updated schedule for 2016 is available at:

== HTML: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html)

== PDF: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf)

== Word: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc)

Note that this schedule has been expanded to include dates for retiree\vetterans related events such as town hall meetings, resource fairs, stand downs, etc. To get more info about a particular event, mouseover or click on the event under Event Location. (NOTE: Attendance at some events may require military ID, VA enrollment or DD214. "@" indicates event requires registration\RSVP.)For more information call the phone numbers indicated on the schedule of the Retirement Services Officer (RSO) sponsoring the RAD.

To quickly locate events in your geographic area just click on the appropriate State\Territory\Country listed at the top of the schedule. They will look like this:

AK AL AR AS AZ CA CO CT DC DE FL GA GU HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA PR RI SC SD TN TX UT VA VI VT WA WI WV WY Belgium Germany Italy Japan Korea Netherlands Thailand

[Source: RAD List Manager | Milton Bell | October 15, 2016 ++]

Vet Hiring Fairs ► 16 OCT thru 15 /NOV 2016

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

Fairfield, CA [Travis AFB Military Spouse Event](#) [Details](#) [Register](#)
October 18 - 10:00 am to 1:00 pm @ Courtyard Fairfield Napa Valley Area

Warwick, RI [Warwick Hiring Fair](#) [Details](#) [Register](#)

October 18 - 10:30 am to 1:30 pm @ Warwick National Guard Armory

Schofield Barracks, HI [Hawaii Transition Summit](#) [Details](#) [Register](#)

October 18 & 19 - 8:00 am to 3:03 pm & 9:00 am to 1:00 pm @ Schofield Barracks

Bradley-Morris Military Hiring Events [BMI ConferenceHire](#),

Oct. 24 thru Nov 14 register online via <http://apps.bradley-morris.com/ConferenceSchedule.aspx>

Oklahoma City, OK [All Veterans Job Fair](#)

October 20 - 1100 to 1500 @ Chevy Bricktown Events Center

Pittsburgh, PA [Pittsburgh All Veterans Job Fair](#)

October 20 - 1100 to 1500 @ Heinz Field

Seaside, CA [Monterey Military Spouse Networking Reception](#) [Details](#) [Register](#)

October 20 - 5:30 pm to 7:30 pm @ Stillwell Community Center

JB McGuire-Dix-Lakehurst, NJ [Joint Base McGuire-Dix-Lakehurst Military Spouse Hiring Fair](#) [Details](#) [Register](#)

October 26 - 0900 to 1300 @ Tommy B's Community Activities Center

Milwaukee, WI [Veteran Job Fair](#)

October 27 - 1100 to 1500 @ Miller Park

Concord, NC [Charlotte All Veterans Job Fair](#)

October 27 - 1100 to 1500 @ Charlotte Motor Speedway

Hartford, CT [Hartford Veteran Job Fair](#)

October 27 - 1100 to 1500 @ Radisson Hotel Hartford

Columbus, OH [Columbus All Veterans Job Fair](#)

November 03 - 1100 to 1500 @ The Fawcett Center

Detroit, MI [Detroit Veteran Job Fair](#)

November 03 - 1100 to 1500 @ Ford Field

Landover, MD [Washington, DC All Veterans Job Fair](#)

November 03 - 1100 to 1500 @ FedExField

Seattle, WA [Northwestern Regional Hiring Conference](#)

November 3 & 4 - Register online @ <http://orioninternational.com/military-job-seekers/hiring-conferences/calendar.aspx#tab=daybylist|11/3/2016>

Parsippany, NJ [Northeast Regional Hiring Conference](#)

Nov. 6 & 7 - Register online @ <http://orioninternational.com/military-job-seekers/hiring-conferences/calendar.aspx#tab=daybylist|11/13/2016>

Glendale, CA [Los Angeles Area Veteran Job Fair](#)

November 10 - 1100 to 1500 @ Hilton Los Angeles North/Glendale & Executive Center

St. Louis, MO [St. Louis Veteran Job Fair](#)

November 10 - 1100 to 1500 @ Chaifetz Arena at St. Louis University

Virginia Beach, VA [Norfolk / Virginia Beach All Veterans Job Fair](#)

November 10 - 1100 to 1500 @ Sandler Center for the Performing Arts

Norfolk, VA [Northeast Regional Hiring Conference](#)

November 13 & 14 - Register online @ <http://orioninternational.com/military-job-seekers/hiring-conferences/calendar.aspx#tab=daybylist|11/13/2016>

[Source: Military Times, U.S. Chamber of Commerce Assn, & <https://events.recruitmilitary.com> October 2016

++]

Veteran State Benefits & Discounts ► Illinois 2016

The state of Illinois 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 – IL**” for an overview of the below those 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://militaryandveteransdiscounts.com/location/illinois.html> and www2.illinois.gov/veterans/Pages/default.aspx and <https://www.illinois.gov/veterans/Pages/default.aspx>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/illinois-state-veterans-benefits.html> | October 2016
++]

* Vet Legislation *



Continuing Resolution Update 01 ► 70-Day Extension Deal

On fourth down and 2 (days before shutdown), Congress punted the appropriations football until 9 DEC The continuing resolution (CR) Hill and Administration leaders finally approved will keep the government operating past 30 SEP and let legislators race home to campaign for re-election. Getting to this 70-day extension deal wasn't easy. Senate leaders wrangled the past two weeks over inclusion of funding for disaster aid and combating the Zika virus. For most federal departments - including the Defense Department - the CR caps spending at current levels for the next two months. That's frustrating, because it prevents any new program starts. It also means Congress must return for a “lame duck” session after the election to work out a new agreement to fund the government for the rest of FY 2017.

The VA got a better deal, as the CR included full VA funding for 2017 and advance funding for 2018. This will allow planned improvements in benefit claims processing and medical research. It also will let the VA cover in vitro fertilization for veterans with injuries causing infertility. "MOAA is grateful this legislation will provide a \$2 billion increase over the current year, with additional funding to address treatment of hepatitis C, long-term care for veterans, caregiver support, and reduction of the claims backlog," said MOAA President Lt Gen Dana Atkins, USAF (Ret). [Source: MOAA Legislative Update | September 30, 2016 ++]

VA Emergency Room ► Vet Act Should Enhance Treatment

The Veterans Emergency Treatment (VET) Act H.R.3216 passed the House in a voice vote on 26 SEP. Fourth Congressional District Rep. Dan Newhouse, R-Yakima, Newhouse introduced the bill 27 JUL in the wake of several occasions in which there was mismanagement and mistreatment of veterans. One such case was that of Donald Siefken, a 64-year-old Army veteran from Kennewick WA, who arrived at the Seattle Veterans Administration Hospital in February 2015 and was refused assistance from his car into the emergency room. “For a veteran who has served our nation to request emergency assistance from the VA, and instead of receiving aid to be hung up on, is unconscionable. Such mistreatment demands legislative reform, and I thank (House Committee on Veterans Affairs) chairman (Jeff) Miller and my colleagues for supporting this measure to improve emergency care for our veterans,” Newhouse stated.

In 1986 Congress passed the Emergency Treatment and Labor Act (EMTALA), which prohibited hospitals from transferring uninsured patients at public hospitals. A 2007 Department of Veterans Affairs (VA) directive indicated the VA complies with requirements set in EMTALA and said VA hospitals are “non-participating” hospitals and not required to be in compliance with EMTALA requirements. The VET Act creates requirements similar to those found in the EMTALA for veterans who visit VA hospitals. “Sometimes it seems the VA is almost incapable of operating with common sense, and the department’s maddening mistreatment of veteran Donald Siefken proves it,” Miller said. “That’s why I am grateful to Rep. Dan Newhouse for his leadership in offering this important legislation that would clarify and strengthen the VA’s obligation to provide appropriate emergency care for veterans.” The VET Act does the following:

- Requires VA hospitals to conduct a full medical examination of enrolled veterans and determine if an emergency medical condition is present.
- Requires VA hospitals to either stabilize or comply with statutory requirements of a proper transfer if an emergency medical situation is present.
- States that a VA hospital cannot transfer a patient if an emergency medical condition is present and the patient has not yet been stabilized, unless the patient has been made aware of risks and makes a transfer request in writing or the request is approved by a physician.

The VET passed through the House as a standalone bill and has been forwarded to the Senate. The language in the VET Act is identical to Newhouse’s amendment that was adopted and included in the VA Accountability First and Appeals Modernization Act, which was passed by the House on 14 SEP. To read the text of H.R.3216 refer to <https://newhouse.house.gov/sites/newhouse.house.gov/files/VeteransEmergencyTreatment%20Act.pdf>. [Source: Columbian Basin Herald | Richard Byrd | September 30, 2016 ++]

Purple Heart Award Update 02 ► H.R.6234 Would Prohibit Resale

A California congressman wants to make it illegal to sell Purple Hearts as military collectibles, calling the practice disrespectful to the sacrifices of wounded troops. Republican Rep. Paul Cook introduced H.R.6234, the Private Corrado Piccoli Purple Heart Preservation Act. in late September which would make selling the medal punishable by fines and up to six months in prison. Online retailers price the military honors at several hundred dollars each, more if they can document who the original recipient was. “These military collectors cheapen the Purple Heart by buying and selling this symbol of sacrifice like a pack of baseball cards,” said Cook, who served 26 years in the Marine Corps before joining Congress, rising to the rank of colonel and receiving two Purple Hearts for injuries sustained during the Vietnam War. “I’m committed to defending our veterans and that means preserving their symbols of honor like the Purple Heart. These medals belong with families or in museums, not on some collector’s auction block.”

Congress in recent years has made an effort to crack down on frauds by passing legislation making it illegal to claim unearned military honors, with those laws meeting mixed success in the courts. But Cook's bill would place the Purple Heart into a new protected category, keeping it away from not just con artists but also memorabilia collectors. Officials from the Military Order of the Purple Heart applauded the idea. "Purple Hearts that are lost or stolen belong with veterans and their survivors, period -- not floating around on the collectors' market," said Hershel Gober, national commander of the group. Cook's legislation does not include exceptions for veterans who wish to sell their own medals, or for family members who want to sell the Purple Heart of a deceased relative. But staff said Cook's bill is aimed at collectors and resellers, not veterans.

The measure is named for Pvt. Corrado Piccoli, a World War II infantryman killed in action in 1944 whose Purple Heart was found for sale at an antique store in 2009. That discovery prompted the founding of Purple Hearts Reunited, a nonprofit which has so far recovered about 300 Purple Hearts and returned them to families of the veterans who earned them. Cook's measure faces a difficult path to becoming law, given the short legislative schedule for the rest of this year. Lawmakers aren't expected back on Capitol Hill until after the November elections, and will face a host of appropriations and emergency funding issues in the few weeks before the end of 2016. Purple Heart is America's oldest military decoration still in use. Originally established by George Washington as the Badge of Merit during the Revolutionary War, the honor is awarded to troops wounded or killed in action on the battlefield, or by an act of international terrorism. [Source: Military Times | Leo Shane | October 3, 2016 ++]

SASC Update 02 ► Upcoming Election's Potential Impact

Four members of the Senate Armed Services Committee will be on the ballot in November, some in tight races that could see the committee's membership, and priorities, shift. In addition to Chairman Sen. John McCain (R-AZ), the other three up for re-election are Sens. Kelly Ayotte (R-NH), Mike Lee (R-UT) and Richard Blumenthal (D-CT). McCain's fate on Election Day likely has the most influence over the future of the committee, since he wields the committee's gavel, sets its hearing schedule, and invites witnesses to testify. His race against Rep. Ann Kirkpatrick, D-Ariz., is rated "likely R" by the University of Virginia's Center for Politics. A RealClearPolitics average of the polls puts McCain ahead by more than 13 points.

Ultimately, not having McCain at the helm of the committee would not necessarily change the broad priorities of making sure the military is ready to meet the threats it faces, but could mean a significant shift in tone without McCain's big personality and confrontations with the Pentagon, experts say. If Republicans maintain control of the Senate, but McCain loses, Sen. Jim Inhofe (R-OK) would be "the favorite" to take over as chairman, said Justin Johnson, an analyst with the Heritage Foundation. Inhofe has served as the committee's ranking member when Democrats were in the majority and is still a senior member on the committee. "He would certainly have at least a different style to Sen. McCain," Johnson said. "He'd be more collaborative with the Pentagon, less of a headline driver perhaps. At the biggest level, there would still be similar priorities in terms of changing the budget trajectory, focusing on current conflicts and what we need to do to win them and conclude them successfully."

Roger Zakheim, a visiting fellow at the American Enterprise Institute, said he thinks McCain will keep his seat. But even so, Democrats regaining control of the Senate means McCain could still lose his chairmanship. In that case, Ranking Member Sen. Jack Reed (D-RI) would likely take over as chair, according to Zakheim, who is also a partner at Covington and Burling. Both analysts agreed that Reed's leadership style would differ drastically from McCain's. "It would definitely be a dramatic change in style of committee leadership. McCain is just a uniquely powerful personality, whereas I think Sen. Reed is a little bit quieter, a little bit more deliberative in his approach to things," Johnson said. A leadership change would also mean a change in some priorities. Democrats and Republicans agree defense budgets need to increase, but McCain has pushed for higher military spending alone

while Reed, and most Democrats, want nondefense spending increased to match any boost in defense funding. How the committee tackles the next budget could depend on which party is in charge, Zakheim said.

McCain has also placed a heavy emphasis on reform, including changing the acquisition system and the organizational structure of the military created thirty years ago by Goldwater-Nichols. But Johnson said that, while some reform efforts will likely continue under whoever is chair, it won't be at the top of the priority list for whoever takes over next. "I would expect the aggressiveness of them to ramp down under basically anyone other than McCain," he said. "There'd still be reform efforts, whether acquisition or personnel, they'd still be in the mix just not quite as aggressively or as high a priority."

Other members are also at risk. Whether Ayotte returns to the Senate is a toss-up, according to experts, and a RealClearPolitics average of polls puts the incumbent senator only 1.6 points ahead of Democratic Gov. Maggie Hassan. Ayotte has been a vocal advocate on the committee for several key issues, such as keeping the detention center at Guantanamo Bay open and keeping the Air Force's A-10s flying, despite efforts by the service to retire the planes. The New Hampshire senator's absence from the committee would be a loss "felt across the board," but on the Gitmo fight, Johnson said he predicted other senators would jump in to keep pushing the issue. On the retirement of the A-10s, however, the loss of both McCain and Ayotte could allow the service an opening to begin taking the planes out of service.

"If you were to lose Sen. McCain and Ayotte, two of the strongest voices in the Senate on the A-10 issue, that could certainly put the issue back in play in the Senate next year if the Air Force were to propose retiring them once again," Johnson said. The Air Force has tried for several years to retire the A-10s, saying it needs to free up those resources to begin bringing the Lockheed Martin F-35 online. But lawmakers have prevented it because it is roundly considered the best aircraft for close-air support. Rep. Martha McSally, R-Ariz., and a former A-10 pilot, has been the most vocal ally of keeping the planes flying in the House. McCain has also spent much energy criticizing performance and cost overruns of the Navy's Littoral Combat Ship program and the Gerald R. Ford-class of aircraft carriers.

Supporting Donald Trump has hurt both McCain and Ayotte in their re-election bids, but a leaked video of the GOP nominee making lewd remarks about women prompted both senators to revoke their endorsement of Trump. "I'm a mom and an American first, and I cannot and will not support a candidate for president who brags about degrading and assaulting women," Ayotte said in a statement. It's unclear how distancing themselves from Trump will impact the outcome of the election. Ayotte said she will write in the name of Trump's vice president, Indiana Gov. Mike Pence, and McCain suggested on 11 OCT that he would write in Sen. Lindsey Graham, another long-time Senate Armed Services Committee member and close friend of McCain. If McCain and Ayotte do not return to Washington, it could open a space for new members to become more powerful players in terms of national defense, including two recently-elected members who are also veterans: Sens. Tom Cotton (R-AR) and Joni Ernst (R-IA) "Ernst is probably the top contender for stepping up more into the spotlight," Johnson said.

Two of the committee members up for reelection are almost certainly returning to Congress in 2017. Lee's race in Utah is rated safely Republican and one poll has him leading his opponent by 30 points. Blumenthal, the only Democrat on the committee up for reelection, is also likely to keep his seat. Both the Center for Politics and RealClearPolitics rate the race as safely Democratic with Blumenthal 21 points ahead of his opponent, according to one poll. [Source: Washington Examiner | Jacqueline Klimas | October 12, 2016 ++]

GI Bill Update 213 ► **Protecting Veterans' Educational Choice**

The Congressional Budget Office (CBO) has submitted their report on H.R. 5057: Protecting Veterans' Educational Choice Act of 2016. The bill would require the Department of Veterans Affairs (VA) to include information on

articulation agreements when it provides educational and vocational counseling to veterans. Articulation agreements are arrangements between institutions of higher learning regarding how those institutions will grant academic credit for course work pursued at other such institutions. CBO expects that if the bill were enacted, VA would provide veterans with the required information as part of its regular counseling services.

CBO estimates that the cost of collecting the necessary information from educational institutions would be less than \$500,000 over the 2017-2021 period; such spending would be subject to the availability of appropriated funds. Enacting the legislation would not affect direct spending or revenues; therefore, pay-as-you-go procedures do not apply. CBO estimates that enacting H.R. 5047 would not increase net direct spending or on-budget deficits in any of the four consecutive 10-year periods beginning in 2027. H.R. 5047 contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act and would impose no costs on state, local, or tribal governments. [Source: CBO Publications | David Newman | October 12, 2016 ++]

House Vet Bill Progress ► 15 OCT 2016

On 26 SEP the House passed three veteran-related bills:

- **H.R. 5392**, the **No Veterans Crisis Line Call Should Go Unanswered Act**, was developed in response to inspector general and media reports that VA crisis line calls were going to voice mail because of mismanagement and lazy employees. It would require VA to develop a plan to ensure that each telephone call and text message is answered in a timely manner by an appropriately qualified live person.
- **H.R. 3216**, the **VET Act**, was developed after VA refused to help a veteran suffering from a broken foot into a VA emergency room. Instead, VA hospital officials told the veteran to call 911. The bill would clarify and strengthen the VA's obligation to provide appropriate emergency care for veterans and prohibit VA from transferring a medically unstable veteran unless the veteran makes a written request to be transferred or it is clinically necessary.
- **H.R. 5162**, the **Vet Connect Act of 2016**, as amended, would require VA to share medical record information with community providers in order to provide care or treatment to a shared patient.

These bills now await consideration by the Senate. Following House passage of the bills, Rep. Jeff Miller, Chairman, House Committee on Veterans' Affairs, released the following statement: "It's incredibly disappointing that VA is so broken Congress has to pass legislation just to get the department to perform common sense tasks like answering the phone and providing emergency medical treatment to veterans who need it. Nevertheless, we will keep working until the department is reformed into an organization truly worthy of the veterans it is charged with serving. These bills would help ensure all veterans have access to the help they need in times of crisis, and I'm proud to stand with my House colleagues in support of them. Now it's time for the Senate to act on this legislation as well as the more than 30 other House-passed veterans bills the Senate has yet to consider." [Source: HVAC Press Release | September 26, 2016 ++]

Veteran Related Bills Recently Introduced in the House:

- [H.R.6277](#) — Veterans' Health Care Safety Act of 2016. A bill to prohibit the implementation of a proposed Department of Veterans Affairs rule relating to the practice authority of advanced practice registered nurses.
- [H.R.6272](#) — VA Provider Pay Modernization Act of 2016. A bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to increase the maximum market pay of physicians and dentists in the Veterans Health Administration who work in health professional shortage areas, and for other purposes.

- [H.R.6108](#) — Never Again Act. A bill to allow any veteran who asks for it to be automatically admitted to an inpatient psychiatric unit at a Veterans Health Administration Hospital, even if clinicians determine that the admission is unwarranted.
- [H.R.6107](#) — Legal Services for Homeless Veterans Act of 2016. A bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to enter into agreements with public and private entities to provide pro bono legal services to homeless veterans and veterans at risk of homelessness, and for other purposes.
- [H.R.6089](#) — Financial Independence for Disabled Veterans Act of 2016. A bill to authorize members and former members of the uniformed services who are entitled to veterans disability compensation to continue to participate in the Thrift Savings Plan through the deduction and deposit of a percentage of their veterans disability compensation to the Thrift Savings Fund.
- [H.R.6078](#) — VA Accountability for Location of Records Act. A bill to amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs efficiently furnishes certain records in the custody of the Department of Veterans Affairs.
- [H.R.6046](#) — Homeless Veterans Legal Services Act. A bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to enter into partnerships with public and private entities to provide legal services to homeless veterans and veterans at risk of homelessness.
- [H.R.6003](#) — Protecting Our Veterans From School Closures Act. A bill to amend title 38, United States Code, to provide veterans affected by school closures certain relief and restoration of educational benefits, and for other purposes.
- [H.R.5985](#) — Department of Veterans Affairs Expiring Authorities Act of 2016. A bill to extend VA's authority to provide health care and benefits to veterans through DEC 31, 2017.
- [H.R.5980](#) — Mark Takai Atomic Veterans Healthcare Parity Act. To amend title 38, United States Code, to provide for the treatment of veterans who participated in the cleanup of Enewetak Atoll as radiation exposed veterans for purposes of the presumption of service-connection of certain disabilities by the Secretary of Veterans Affairs.
- [H.R.5932](#) — Veterans Preventive Health Coverage Fairness Act. To amend title 38, United States Code, to eliminate copayments by the Department of Veterans Affairs for medicines relating to preventive health services, and for other purposes.

[Source: <https://www.congress.gov> | October 15, 2016 ++]

Senate Vet Bill Progress ► 15 OCT 2016

Veteran Related Bills Recently Introduced in the Senate:

- [S.3448](#) — Bring Our Heroes Home Act of 2016. A bill to provide for the creation of the Missing Armed Forces Personnel Records Collection at the National Archives, to require the expeditious public transmission to the Archivist and public disclosure of Missing Armed Forces Personnel records, and for other purposes.
- [S.3447](#) — Vietnam Helicopter Crew Memorial Act. A bill to direct the Secretary of the Army to place in Arlington National Cemetery a memorial honoring the helicopter pilots and crew members of the Vietnam era, and for other purposes.
- [S.3445](#) — Uniformed Services Employment and Reemployment Rights Improvement Act of 2016. A bill to amend title 38, United States Code, to improve the enforcement of employment and reemployment rights of members of the uniformed services with respect to States and private employers, and for other purposes.
- [S.3438](#) — Reno NV Medical Facility Project. A bill to authorize the Secretary of Veterans Affairs to carry out a major medical facility project in Reno, Nevada that consists of seismic, life safety, and utilities upgrades and expansion of clinical services in Reno, Nevada, in an amount not to exceed \$213,800,000.

- [S.3434](#) — Violence Against Women Veterans Act. A bill to require the Secretary of Veterans Affairs to improve the provision of services and benefits from the Department of Veterans Affairs for veterans who experience domestic violence or sexual assault, and for other purposes.
- [S.3410](#) — Veteran Overmedication Prevention Act of 2016. A bill to direct the Secretary of Veterans Affairs to conduct an independent review of the deaths of certain veterans by suicide, and for other purposes.
- [S.3403](#) — Serving our Rural Veterans Act of 2016. A bill to authorize payment by the Department of Veterans Affairs for the costs associated with service by medical residents and interns at facilities operated by Indian tribes, tribal organizations, and the Indian Health Service, to require the Secretary of Veterans Affairs to carry out a pilot program to expand medical residencies and internships at such facilities, and for other purposes.
- [S.3401](#) — Improving Veterans Care in the Community Act of 2016. A bill to amend title 38, United States Code, to consolidate and expand the provision of health care to veterans through non-Department of Veterans Affairs health care providers, and for other purposes.
- [S.3357](#) — Preventing Crimes Against Veterans Act of 2016. A bill to amend title 18, United States Code, to provide an additional tool to prevent certain frauds against veterans, and for other purposes.
- [S.3342](#) — National Veterans Memorial and Museum Act. A bill to designate the Veterans Memorial and Museum in Columbus, Ohio, as the National Veterans Memorial and Museum, and for other purposes.
- [S.3330](#) — Accountability to Safeguard Veterans from Violent Crimes Act of 2016. A bill to reduce the benefits of employees of the Department of Veterans Affairs who are medical professionals and were convicted of violent crimes against veterans, and for other purposes.
- [S.3328](#) — Department of Veterans Affairs Appeals Modernization Act of 2016. A bill to amend title 38, United States Code, to reform the rights and processes relating to appeals of decisions regarding claims for benefits under the laws administered by the Secretary of Veterans Affairs, and for other purposes.
- [S.3304](#) — No Veterans Crisis Line Call Should Go Unanswered Act. A bill to direct the Secretary of Veterans Affairs to improve the Veterans Crisis Line.

[Source: <https://www.congress.gov> | October 15, 2016 ++]

*** Military ***



B-52's Update 01 ► Mothballed Stratofortress To Service

The US Air Force (USAF) has returned a Boeing B-52H Stratofortress strategic bomber aircraft to service that had been mothballed in the 'boneyard' at Davis-Monthan Air Force Base in Arizona. It took approximately 45,000 man-hours to restore 'Ghost Rider' to full operating capability after six years in the boneyard. (US Air Force) It took

approximately 45,000 man-hours to restore 'Ghost Rider' to full operating capability after six years in the boneyard. The 55-year old aircraft, known as 'Ghost Rider' (tail number 61-007), was flown to its operating base at Minot in North Dakota on 27 SEP following a 19-month refurbishment by the 76th Aircraft Maintenance Group at Tinker Air Force Base (AFB) in Oklahoma. 'Ghost Rider' will now join the 5th Bomb Wing of the Air Force Global Strike Command (AFGSC).



'Ghost Rider' takes off for Minot Air Force Base, N.D. to rejoin the B-52H fleet

The USAF announced its plans to restore 'Ghost Rider' to service in February 2015 to maintain its 76-strong B-52H fleet following a mishap at Barksdale AFB in Louisiana in 2014 that left a B-52 severely damaged. Since work began, another B-52 was destroyed in an accident on the island of Guam, though no announcement has been made as to whether the USAF will repeat its effort in restoring another retired aircraft to service. At the height of its strength, the USAF B-52 forces comprised some 744 aircraft, although this number has been cut to just 76 (with 75 now in operation) in accordance with the Strategic Arms Reduction Treaty with Russia. [Source: IHS Jane's Defence Weekly | Gareth Jennings | October 3, 2016 ++]

Navy Enlisted Rating Titles Update 01 ► Sailors Reaction to Deep-Six

Many sailors expressed anger, dismay and confusion at the Navy's announcement in late September that it was abandoning the service's centuries-old enlisted rating system. Others embraced the change, as the Navy leadership hoped most would after they realize what commanders say are the advantages of the new system. In conversations and in comments on social media, including on the U.S. Navy's Facebook page, sailors expressed frustration over the loss of tradition and called it one of the worst decisions the Navy has ever made. Rates such as Boatswain's Mate and Gunner's Mate go back hundreds of years and are steeped in Naval heritage. "When you're a Boatswain's Mate it comes with a lot of pride because of what you do," said Seaman Schoanna Smith, stationed aboard the USS Mustin in Yokosuka, Japan. "Why can't we be noticed as Boatswain's Mates? Not everyone does the same job. We stay after work and put in more hours than a lot of the other rates. I feel it's like saying all the rates are the same, which they aren't."

The changes under which sailors will now be addressed only by their military rank, not by their rate, went into effect immediately when they were announced 29 SEP. Under the new system, enlisted sailors will be grouped into broader Navy Occupational Specialties, similar to the other services. An internet petition posted to <https://petitions.whitehouse.gov/petition/restore-traditional-navy-rating-specialty-titles-disestablished-9292016> on 29 SEP asking that the rating system be restored had garnered nearly 41,000 signatures by Sunday. "One only has to visit Navy social media pages to see the disgust and outrage of current and former personnel," the petition reads. "One by one current leadership continues to erode the very things that set the Navy apart from the other services."

Mr. President, I and the others signing this petition request you use your authority to restore to our Sailors what they have earned.”

A spokesperson for the Chief of Naval Personnel told Stars and Stripes in a statement that with all new initiatives, the Navy expects and seeks feedback, and would continue to do so. “This cultural change will not happen overnight,” Cmdr. John Schofield said in the statement. “It will take a measured approach to make it the norm. The feedback from the sailors, be it positive, negative, or neutral, is crucial for us to assess and evolve this transformational change and push it forward.” Not everyone was opposed to the changes.

- “I feel like it’s a good idea, primarily because it allows us to cross-train into other fields that we wouldn’t have had the chance to otherwise,” said Petty Officer 1st Class Juliana Gomez, whose rate was Machinist’s Mate, serving as a recruit division commander at Recruit Training Command, Great Lakes, Ill. “I think our leadership did a lot of research into this before deciding this would be the best way to stay gender neutral, which seems to be one of their main goals since they brought up the subject earlier in the year. I’m excited about seeing a positive change and how this would affect us in the long run.”
- Petty Officer 3rd Class Kelly Lane, whose rate was information systems technician at Yokosuka Naval Base’s Naval Computer and Telecommunications Station, agreed. “I think the Navy has the right idea to line themselves up with the civilian sector,” Lane said. “However it’s going to be a big change for us. Remembering to call each other petty officer instead of something like IT2 (information systems technician second class) or ET3 (electronics technician third class) is going to take a while.”

However, even among those who viewed the change more favorably, there was a lot of confusion about what it means. Across both social media and the fleet, sailors wondered what the specific job changes would be and how the concept of training outside their rate would work.

- “I feel like there are definitely a lot of unanswered questions,” said Petty Officer 3rd Class Mauricio Urrutia, stationed at Naval Support Activity Bahrain, whose rate was Master at Arms. “I can’t help but wonder what it will be like now for things like advancement, things that are very rating specific.”

Still, some felt that the Navy was re-inventing the wheel, as sailors already have opportunities to get qualifications in other ratings, with some limitations. “I thought the whole rating thing was working, there wasn’t an issue with it,” said Petty Officer Third Class Jonathan Guerra at NSA Bahrain, formerly a Master at Arms. “They are trying to do a whole new broad spectrum of what the Navy looks like and what people look at the Navy as.” Master Chief Petty Officer Rudy T. Johnson II, Command Master Chief of NSA Bahrain, said the backlash was to be expected. “I think it’s typical with any type of change with the Navy ... everyone has an initial reaction that is a lot of times negative,” Johnson said in an interview. “I think they spend more time reacting to it negatively instead of embracing the change and moving forward and figuring out the best way we can actually make the best of it.” [Source: Navy Times | Chris Church| October 2, 2016 ++]

Navy Enlisted Rating Titles Update 02 ► SECNAV Defends Removal

Navy Secretary Ray Mabus defended his controversial and unpopular decision to stop identifying sailors by their job titles, saying the move will help sailors get promoted and find jobs once they leave the service. Changing the ratings structure will make sailors less stove-piped in their communities, Mabus said 12 OCT at the National Press Club in Washington, D.C. The changes were in answer to Mabus' edict to strip the word "man" from all job titles. The Navy went much farther than the Marine Corps in fulfilling this directive. “We’ve got several different specialties for working on aircraft,” he said. “We’ve got structural mechanics; we’ve got people who work on avionics; we’ve got people who work on the engines. They can only promote through their narrow communities. We’re losing people because they can’t promote.”

Now the Navy is giving sailors a choice on how their career progresses, he said. “So what we’re going to try to do is put a lot of these specialties that are close to each other together so that while you’re a specialist in one thing, you could also train and become a specialist in three or four other areas so that you could promote in one if you can’t promote in the other,” Mabus said. The Navy also plans to train its aircraft maintainers and medical personnel to civilian standards so that they can more easily attain professional certifications valuable for jobs after the service. One of the most cherished job titles going away is “corpsman,” but Mabus said change was necessary. “It’s not a historic title,” he said. “It only came in after World War II. One of the problems people have been having transitioning out of the Navy is that while the Navy and Marines know what ‘corpsman’ means, not many other people do.” That’s why the title is being changed to something more akin to ‘medic’ or medical technician,” Mabus said. Training those sailors to emergency medical technician or nursing standards will also help their job prospects in the civilian world.

Mabus is the longest serving Navy secretary since Josephus Daniels, who served from 1913 to 1921 and is famous – or infamous – for banning alcohol aboard Navy vessels, prompting sailors to refer to coffee as a “cup of Joe” in his honor. During his seven years on the job, Mabus has also upended longstanding Navy traditions by championing gender neutrality in the Navy and Marine Corps, His decision to drop job titles has proven so unpopular with rank and file sailors that a petition to the White House asking president Obama to restore ratings has received more than 70,000 signatures since 29 SEP.

One retired flag officer told Navy Times he wished Mabus and Navy military leadership had explained why they decided dropping the titles was necessary instead of presenting it as a fait accompli. “My questions are: Why now, and was this merely an attempt by SECNAV in a political year to rush an important personnel initiative to the forefront for some sort of political or personal legacy gain?” said the flag officer, who spoke on condition of anonymity so as not to be seen as undermining the Navy’s senior leaders. Mabus said that dropping the job titles is meant to “quit segregating women,” who have been historically required to wear different uniforms than their male peers. Mabus has systematically set out to change that. “Can you imagine if we asked another group to wear different kind of uniform?” he said.

Mabus’ decision came months after he issued a directive that the Navy and Marine Corps remove the word “man” from job titles as part of the Defense Department’s decision to open all jobs to women. The Marines ultimately removed the word “man” from 19 military occupational specialties, but the service kept some names with historical significance, such as “rifleman” and “mortarman.” Mabus has openly clashed with the Marine Corps over opening the infantry and other combat jobs to women that previously had been restricted to men only. In September 2015, he publicly criticized a nine-month Marine Corps gender integration study which found that teams of male and female Marines did not perform as well as male-only teams and that female Marines were more likely to be injured than their male counterparts. “One thing I’ll say about the Marines: Sometimes Marines are more hesitant than anybody else to make some of these changes,” Mabus told Navy Times in January. “Once the decision is made, though, Marines move out faster than anybody I’ve ever seen.”

In April, Mabus assured Marines at Camp Pendleton, California, that the physical standards for the most demanding jobs in the Marine Corps would not be lowered to allow women into combat jobs. For example, the grueling 84-day Infantry Officer Course was not going to become easier for women to ensure that female Marines could pass, he said. Recently, a female Marine made it to the end of the first phase of Marine Corps Forces Special Operations Command training -- another rigorous and physically demanding training curriculum – but did score high enough to allow her to advance to the second part of the assessment and selection process. On Wednesday, Mabus was asked when a woman might become a Navy SEAL. “I don’t know, and I don’t think that’s the important thing,” he replied. “I think the important thing is that it’s open and the standards are the same.” [Source: Marine Corps Times | Jeff Schogol | October 12, 2016 ++]

MCPON's Confession ► Sailor's Positive Reaction

Navy time published an article 25 SEP (<https://www.navytimes.com/articles/misconduct-nearly-ended-his-career-how-tough-lessons-shaped-the-new-mcpn>) which revealed the background of the Navy's new MCPON. The article included misconduct that nearly ended the MCPON's career. In response they received a number of Facebook responses on reader's reaction to the disclosure. Following is a sampling of the feedback of current and former sailors:

Steve Caimino -- I was CTT2 Giordano's Division LCPO when he came to Ft. Meade. Within a few days of meeting him I turned to the Senior Chief I worked with and said 'How is this guy only a CTT2?' Then I learned the story he tells here. As Gio continued to excel I spent a lot of time thinking about how much, if at all, I should consider his past when evaluating his current performance. In the end, I decided not at all. Sailors do something wrong and get punished. What matters is what they do next. Allow that to bring them down or learn from it, improve themselves, and move forward. The latter is what Gio did and I'm proud to have shared a small part of his career. Sitting in the crowd at the Navy Yard a few weeks ago as he was installed as MCPON was one of the memorable moments of my career even though I'm just an old retired guy now. I think two things are notable. First, that a Sailor can overcome something like this and continue to find success. That this isn't a zero defect Navy. That is a powerful message. Second, how forthcoming and honest Gio is in this interview. That's the man I knew and the one I'm proud to have served with.

Dave Khan -- Zero defect mentality is poisonous to our Navy and to its Sailors. Mistakes are opportunities to learn and grow and the more serious ones really show the character of an individual. I'd like to see our leadership take this and other examples on why it's never a good example to dismiss someone who wasn't 'perfect' but was a committed and determined Sailor. My hats off to you MCPON, you've earned some credit in my book brother.

Rock N Rod -- I went to CO's mast as an E-5. Put on the Master Chief Anchors at 15 years 9 months. It's all about getting your head straight and moving forward.

Chuck Yeager -- It seems obvious he learned his lesson and owns it still after 20 years. If he's that talented to climb out of his hole and make MCPON, then what's the problem?

Josh King -- Great story! As a sailor who has gone to mast and become a top sailor again, it is amazing to see this can happen. In today's Navy they seem to make you think your career has ended, but this shows we are all humans and make mistakes but your attitude and motivation can determine your career.

Pat Stimphil -- Great story but those days are long gone now. Zero tolerance Navy which means we will never see a Sailor mess up and have time to recover anymore.

Brenda Huber -- Everyone makes mistakes. Glad he learned from it and the Navy gave him a chance. Probably wouldn't happen in the New navy though.

Michael Edmund -- This is a very good, and important story. There is a mistaken belief that the Navy will not accept mistakes or that once you make a mistake your career is over. Having sat an 8/9 board, I can tell you that is not the case. What is important is that the sailor recognize the mistake, pay the penalty and continue to perform. We like people who correct and improve themselves.

Jason Ammons -- There's an arrogance that comes with a spotless record. The best Chiefs I ever met were the ones who had blemishes. They were the ones you could talk to and expect real answers instead of just citing regs or the latest NKO training.

Michael Palmer -- Good for him, we have enough "perfect" leaders at the top. I like having a leader who has had adversity in his past. Less judgement, more reality.

Rebecca Combs -- What a great example of owning your mistakes and overcoming. Met him last night at the Khaki Ball. He was very motivational, and now I'm even more impressed.

Clay Wardrop -- An NJP, especially the first one, should RARELY end someone's career. When young and stupid, it's not all that difficult to find yourself up in front of the Old Man. Measure the sailor's character and potential by his conduct and performance going forward from that NJP. This guy has a credible story to tell junior sailors because he's been there. Let this MCPON tell his story and shape some lives. He sounds like a born leader, not a "perfect" leader.

Ryan J. Lippert -- It's about time we have a MCPON who has the "been there, done that" experience of having been on the other side of the podium at CO'S mast. He has the insight to be able to pass on to troubled sailors and maybe give them that 2nd chance at a career.

Anthony Granado -- I think it shows that he is human and makes mistakes like everyone else. No one is perfect not even some of our presidents, I applaud the risky choice the Navy has made.

Byron T Stembridge -- I already like him more than our last MCPON. Gets his skeletons out there early. Unlike a politician that seeks to cover up all his past indiscretions. Now I only hope he helps the Navy focus on substantial issues, not LGBT integration and how bake sales can get you to chief while making sure your SAPR quals are up to date.

William James -- Maybe CNO wants someone with experience they can use to counsel others, evaluate performance, advise him. Good for CNO & MCPON. The military is meant to FIGHT and to do that you need to be TOUGH and the best way to get tough is to get knocked down and get back up again. Maybe officers need to be choir boys and girls, but the enlisted who do the brunt of sweating and bleeding and dying need to be made of stern stuff.

[Source: Navy Times | October 1, 2016 ++]

Combat Performance ► Can It Be Boosted With Testosterone

The Defense Department is studying whether a boost of testosterone can keep military muscle and brains operating in top form during long periods of combat. When troops are engaged in prolonged physical activity like war and contingency operations, they are unable to consume the calories needed to sustain high physical and mental function, according to medical researchers. The calorie deficit - sometimes as much as 50 percent to 60 percent below the needed amount - can result in muscle loss, fatigue, cognitive decline and, in men, a drop in testosterone, leaving them vulnerable to injury, illness, wounds or death. Scientists at Louisiana State University's Pennington Biomedical Research Facility and the Army Research Institute of Environmental Medicine are conducting a study to see if maintaining normal testosterone levels during periods of calorie restriction will improve performance, or at least minimize negative consequences.

The results will provide insight into the role of testosterone in maintaining strength, agility and brain function, according to Stefan Pasiakos, a research physiologist at USARIEM. "We are truly trying to understand the mechanism of the hormone in terms of operations," Pasiakos said. The research, known as the **Optimizing Performance in Soldiers Study**, is underway in Baton Rouge, Louisiana. It will involve 50 men, ages 18 to 39 who, in the study's first phase, will be provided food and monitored on an outpatient basis. During Phase 2, participants will live at the research facility, consuming the same amount of calories as a soldier would ingest in the field. They also will be put through rigorous physical activity mimicking the rigor of combat, creating a calorie deficit of 55 percent below energy expenditure. During this phase, half of the participants will receive weekly testosterone shots to maintain normal levels of the hormone while the rest will receive a placebo.

After the 28-day Phase 2, participants will be returned to normal levels of food and exercise, and monitored for weight gain. "The idea is to see if you can stop a soldier from breaking down muscle during calorie restriction and whether they will be better able to perform a repeat mission," Pasiakos said. "What we are trying to look at is if we

are not keeping up the right hormonal levels, are they going to be worse off in the next mission or next training exercise." The study is not aimed at seeing whether all soldiers could be made into super warriors from testosterone injections, the researchers said. Instead, the \$5 million research is geared toward "high-intensity stressful conditions" endured by special-operations personnel and combat arms troops engaged in prolonged warfare, explained Dr. Jennifer Rood, the study's lead investigator. "This is for the most extreme conditions, the rare cases," Pasiakos added.

The LSU-USARIEM study is just one of several ongoing Defense Department studies to look at the impact of diet and supplements on cognitive function and muscle mass.

- The Air Force Research Laboratory is working with the Center of Nutrition, Learning and Memory - a collaboration between the University of Illinois and Abbott Laboratories - on the role the nutrient lutein may play in brain performance. Lutein, a pigment found in many fruits and vegetables, may play a role in cognition, learning and memory.
- The Army also is studying whether Omega-3 fatty acids can help recruits and special-operations soldiers focus. "We're hoping to learn if we can improve cognitive performances under stress because these young people who are going through [the Infantry Basic Officer Leaders Course] and Ranger [School] are clearly under stress during specific times in their programs," said Bernadette Marriott, a professor at the university and the director of the nutrition section of the division of gastroenterology and hepatology.

Pasiakos said nutrition is an important piece of soldier fitness, but he is hoping the testosterone study may reveal additional insight into what happens when troops simply can't eat or drink enough to maintain high levels of function. "We have tried to match energy requirements, and we can't do it. I'm not discounting the importance of nutrition ... but what we are trying to do here is understand why some of the nutritional interventions may not be as effective as they are in a normal individual," Pasiakos said. This is for the most extreme conditions." [Source: Navy Times | Patricia Kime | October 10, 2016 ++]

Military Death Penalty ► Supreme Court Won't Hear Challenge

The Supreme Court won't hear a challenge to the death penalty for members of the military. The justices on 3 OCT rejected an appeal from the former soldier who was sentenced to death for killing two fellow soldiers and injuring 14 others in an attack in Kuwait in 2003. The appeal from Hasan Akbar focused on whether the way in which the armed forces impose a death sentence complies with recent Supreme Court rulings. Akbar is being held at Fort Leavenworth, Kansas. He was convicted of killing Army Capt. Christopher S. Seifert and Air Force Maj. Gregory L. Stone in Kuwait during the early days of the Iraq war. Since 1916, 135 people have been executed by the Army. Under the current death penalty system (adopted in January 1984), there have been 47 capital courts-martial resulting in 15 adjudged death sentences, for a 31.9% prosecution "success" rate.

In 1983, the Armed Forces Court of Appeals held in *U.S. v. Matthews*, 16 M.J. 354, that military capital sentencing procedures were unconstitutional for failing to require a finding of individualized aggravating circumstances. In 1984, the death penalty was reinstated when President Ronald Reagan signed an executive order adopting detailed rules for capital courts-martial. Among the rules was a list of 11 aggravating factors that qualify defendants for death sentences. A recent amendment to the Uniform Code of Military Justice offers a new alternative to the death penalty. For crimes that occurred on or after November 17, 1997, a sentence of life without the possibility of parole is now possible. Prior to this legislation, those servicemembers serving a life sentence would be eligible for parole after serving 10 years. The President has the power to commute a death sentence and no servicemember can be executed unless the President personally confirms the death penalty.

The Uniform Code of Military Justice provides the death penalty as a possible punishment for 15 offenses (10 USC Sections 886-934), many of which must occur during a time of war. All 9 men on the military's death row were convicted of premeditated murder or felony murder. In a military capital case, the convening authority -- a high ranking commanding officer who decides to bring the case to a court martial -- decides if the death penalty will be sought. Once decided, the convening authority picks those servicemembers who will serve as panel members/jurors. One requirement for the panel is that if the accused so chooses, at least 1/3 of the panel must consist of enlisted personnel. The panel must consist of 12 members. (Rules for Courts-Martial 501(a)). Sentence is carried out by lethal injection. [Source: Associated Press | October 3, 2016 ++]

Service Members' Rights Update 01 ► Wells Fargo Bank Violations

Eleven senators have called for Wells Fargo Bank to step up its efforts to follow the law in the wake of the most recent alleged violations of troops' and families' consumer rights. The senators have also asked the bank to justify why it should continue to be allowed to operate on some military bases, given the alleged violations. Wells Fargo is among a number of banks that have agreements with specific military installations to be the exclusive bank operating on that base. Wells Fargo was ordered to pay \$24 million in restitution and fines as a result of alleged violations of three separate provisions of the Servicemembers Civil Relief Act, according to announcements from the Justice Department and the Office of the Comptroller of the Currency.

"We are extremely disappointed to learn of the SCRA announcement. Combined, these abuses indicate that Wells Fargo has actually made it more difficult and stressful for our service members and their families by violating the very rights they have fought and continue to fight so hard to secure," wrote the senators in a ^ OCT letter to bank officials. The group of senators is led by Jack Reed (D-RI), ranking member of the Armed Services Committee; Richard Blumenthal (D-CT), ranking member of the Veterans' Affairs Committee; and Sherrod Brown (D-OH), ranking member of the Banking Committee.

The Justice Department ordered the bank to pay more than \$4.1 million to resolve allegations that it violated the rights of service members by repossessing 413 cars owned by protected military members without first obtaining a court order, officials announced 29 SEP. The repossessions happened between Jan. 1, 2008, and July 1, 2015. Also on Sept. 29, the Office of the Comptroller of the Currency announced it had ordered the bank to pay a \$20 million civil penalty and ordered the bank to make restitution to the service members. The allegations also involved repossessions of service members' vehicles, as well as failing to provide the 6-percent interest rate limit to service members' debts that they incurred before entering military service; and failing to disclose service members' active-duty status to the court through affidavits before evicting service members from their homes. The violations occurred between 2006 and 2016.

Under the OCC order, service members eligible for restitution include those who were financially harmed because of the violations. The bank must also take corrective action to establish a compliance program to detect and prevent future SCRA violations. Under the Justice Department settlement, Wells Fargo will pay \$10,000 to each of the affected service members, plus any lost equity in the vehicle, with interest. The bank must also repair the credit of all affected service members. "In those instances where some service members did not receive the appropriate benefits and protections, we did not live up to our commitment and we apologize," said Wells Fargo spokeswoman Catherine B. Pulley. "We have been notifying and fully compensating customers and will complete this work in 60 days. "We self-identified many of the problems over the past year, and we have strengthened our processes to deliver SCRA benefits and protections more proactively and consistently, enhanced our efforts to identify eligible service members and improved our oversight."

According to both the Justice Department and OCC consent order, the bank neither admitted nor denied the allegations. The senators noted that this is not the first allegation against Wells Fargo regarding an SCRA

violation. The bank was one of five banks that settled with the Justice Department and states' attorneys general for foreclosure violations, including SCRA violations, in 2012. Wells Fargo at that time agreed to pay \$87.7 million to 720 service members. In addition, the senators have asked whether any of the Wells Fargo branches located on some military bases were part of a recent separate action announced by the Consumer Financial Protection Bureau. The CFPB fined the bank \$100 million, and the OCC fined the bank \$35 million, because of allegations that bank employees secretly opened unauthorized deposit and credit card accounts, spurred by sales targets and compensation incentives. The senators want to know if any service members were affected by these problems.

Justice officials began their investigation into Wells Fargo in 2015 after a National Guard attorney notified them about a Guard member in Hendersonville, North Carolina, whose car was repossessed and sold at public auction in October, 2013, while he was preparing to deploy to Afghanistan. Then Wells Fargo also pursued the Guardsman for the deficiency balance of more than \$10,000. Under the SCRA, the bank must get a court order before repossessing a vehicle owned by a service member, if that service member took out the loan before entering military service.

Editor's Note: If Wells Fargo is doing this to active duty troops, how are they treating their non-active duty veteran customers?

[Source: Military Times | Karen Jowers | October 6, 2016 ++]

Retirement Ceremony Protocol Update 01 ► Flag Folding

The Military Religious Freedom Foundation (MRFF), which advocates for the separation of church and state, is asking the Defense Department's inspector general to review the Air Force's decision to allow retiring airmen to have religiously-themed speech during the flag folding portion of their retirement ceremonies. The MRFF called for "appropriate sanctions" to be imposed for the Air Force's violation of the Establishment Clause of the Constitution, which guarantees a separation of church and state, as well as the Anti-Deficiency Act, which prohibits the use of federal funds for purposes that were not approved by Congress. And the group demanded that the Air Force Instruction governing flag-folding ceremonies be revised to remove language allowing religiously-themed speech.

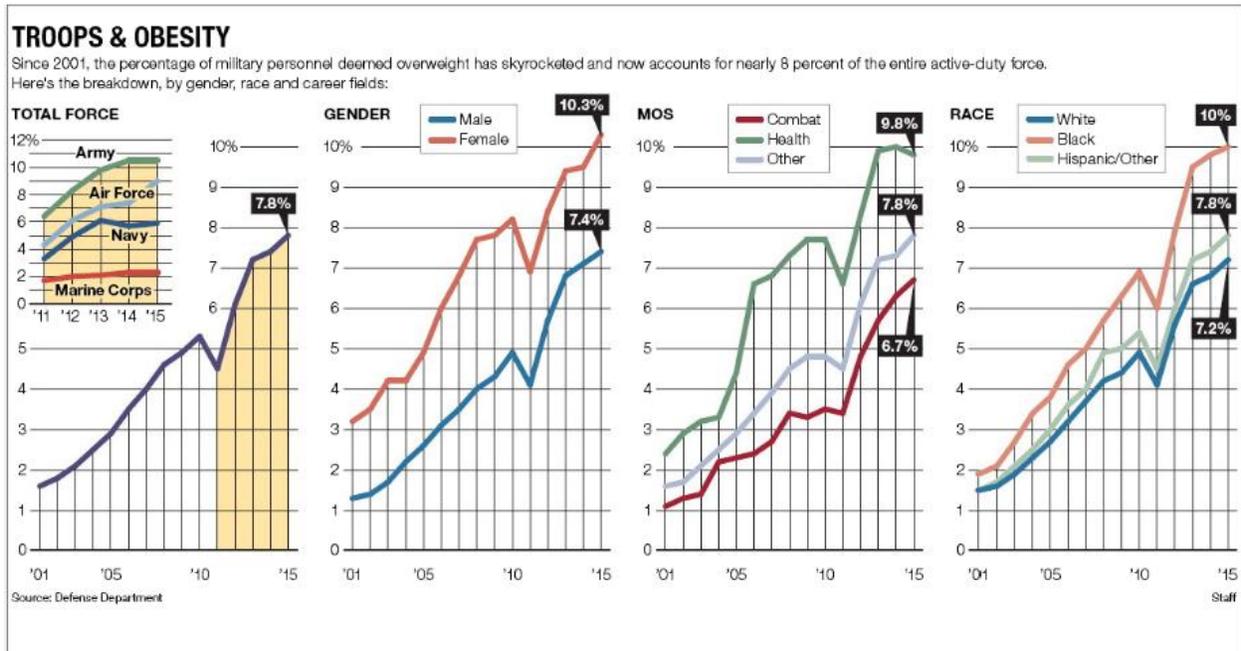
The Air Force last month announced it would change its rules governing retirement ceremonies and allow some to have religious elements if the retiring airman desires them. The change was sparked by a controversy involving the removal of retired Senior Master Sgt. Oscar Rodriguez, who was physically thrown out of a retirement ceremony in April after he attempted to deliver an unauthorized flag-folding speech. The speech Rodriguez intended to deliver at the request of the retiring airman included some references to God, and the group First Liberty Institute, which represented Rodriguez, said his expulsion violated his First Amendment rights to freely speak and exercise his religion.

An Air Force inspector general report concluded Rodriguez was kicked out because his speech was unauthorized and not because it mentioned God. However, the Air Force reviewed its rules governing the flag-folding portion of retirement ceremonies and decided the language governing scripts was too restrictive. Under the new rules, an airman having a retirement ceremony, as long as attendance is voluntary, can have a script of their choosing read during the flag-folding portion. In a letter to DoD IG Glenn Fine, MRFF president Mikey Weinstein said that change is unacceptable and should be reversed. The new language will allow Air Force leaders "to unlawfully and unconstitutionally endorse their personal religious beliefs during such ceremonies," Weinstein wrote in the letter. He also disputed a portion of the new language that described retirement ceremonies as "not official."

Such religious flag-folding speeches "most often and predictably invoke sectarian Christian values with each fold without the slightest respect or consideration of other service members' differing religious beliefs or the absence of religious beliefs," violating the Constitution's Establishment Clause, Weinstein said. And as retirement ceremonies

usually use military facilities and on-duty military personnel, having a religious element included would be illegal, he said. "By removing any requirement that USAF flag-folding retirement ceremonies obey the mandates of the Constitution's Establishment Clause, the Air Force has provided religious zealots with a universal 'loophole,' which permits sectarian religious proselytization at these USAF events -- events that subordinate airmen are expected to attend and are customarily performed on military bases by Air Force leaders during official duty hours and in military full uniform," Weinstein said. "Such endorsement of religion under these circumstances clearly violates the Establishment Clause of the Constitution." [Source: Air force Times | Stephen Losey | October 13, 2016 ++]

Troops & Obesity ► Growth Since 2001



[Source: Navy Times | Andrew Tightman | October 17, 2016 Issue ++]

*** Military History ***



Hanoi Hannah ► Vietnam's Trinh Thi Ngo Dies at 85

Trinh Thi Ngo, a soft-spoken radio announcer known as Hanoi Hannah who entertained American forces during the Vietnam War while trying to persuade them that the conflict was immoral, died 30 SEP in Ho Chi Minh City. She was believed to be 85. Nguyen Ngoc Thuy, a former colleague of Mrs. Ngo's at Voice of Vietnam, the state broadcaster where she worked for decades, confirmed her death in a telephone interview on 4 OCT and said she had been treated for liver ailments. Mrs. Ngo, who broadcast in English, was a propaganda weapon for North Vietnam as it battled the United States and the South Vietnamese government. Her work was in the tradition of Tokyo Rose and Axis Sally, whose radio broadcasts were intended to damage the morale of American troops during World War II.



Mr. Thuy said that Mrs. Ngo was both a national celebrity and a role model to her younger colleagues, including himself. “We admired her perfect voice and her legendary role” in the war effort, he said in the interview. Mrs. Ngo was born in Hanoi, the capital, in 1931, when Vietnam was a French colony. (Her exact birth date could not be learned, nor was there information on survivors.) She learned English from private tutors in the early 1950s — partly, she later recalled, because she loved watching Hollywood films like “Gone With the Wind.” Trinh Thi Ngo, who broadcast in English, was a propaganda weapon for North Vietnam as it battled the United States. “I always preferred American movies to French films,” she said in an interview with The New York Times in 1994. “The French talked too much. There was more action in American movies.” Mrs. Ngo began broadcasting for Voice of Vietnam in 1955, a year after Vietnamese revolutionaries defeated France at the Battle of Dien Bien Phu, forcing the French from Indochina.

Early in her career she used the name Thu Huong, or Autumn Fragrance, because it was easier for her non-Vietnamese listeners to pronounce, she told The Times. “Fewer syllables,” she said. Her broadcasts aimed at United States forces began in 1965, and she was still on the air in 1975, when North Vietnam captured Saigon, the South Vietnamese capital, and renamed it Ho Chi Minh City. As part of her programs, each 30 minutes long, Mrs. Ngo would announce the names of American soldiers who had died in battle the previous month. Her listeners included the Navy pilot John McCain, the future United States senator, who was a prisoner of war in Hanoi for five and a half years after his plane was shot down in October 1967. On a visit to Hanoi in April 2000, Senator McCain said he had listened to Mrs. Ngo’s broadcasts on loudspeakers that hung from the ceiling in a cellblock illuminated by a single bulb. “I heard her every day,” he said. “She’s a marvelous entertainer. I’m surprised she didn’t get to Hollywood.”

Mrs. Ngo’s broadcasts included music by Pete Seeger, Joan Baez and other antiwar American folk singers, and she took a friendly approach to her listeners, Mr. Thuy said. But beneath her gentle tone, he added, was a steely confidence in the North Vietnamese cause. Nguyen Van Vinh, a Vietnamese cameraman who filmed Mrs. Ngo’s meeting the actress and antiwar activist Jane Fonda in Hanoi in 1972, said Mrs. Ngo had “talked in a whisper to the G.I.s.” “Soldiers used a gun, but in Hanoi, in North Vietnam, she used her voice,” he said. Mrs. Ngo acknowledged as much in the 1994 interview with The Times. “My work was to make the G.I.s understand that it was not right for

them to take part in this war,” she said. “I talk to them about the traditions of the Vietnamese, to resist aggression. I want them to know the truth about this war and to do a little bit to demoralize them so that they will refuse to fight.”

She said the Americans had called her Hanoi Hannah for a simple reason: alliteration. “The Americans like nicknames,” she added. To listen to one of her broadcasts go to https://youtu.be/N6JH8mYV_VU . [Source: VVA Web Weekly | October 6, 2016 ++]

Navy Ratings ► Old, Obscure, & Obsolete

U.S. Navy enlisted personnel—unlike those in the other services—wear their jobs on their sleeves. A Marine machine-gunner wears similar collar rank as the rest of his fire team; unless you ask him, or see his military occupation in his file, one could never know his job specifics just by looking at his uniform. Not so in the Navy. The Navy’s complicated enlisted system is based on a sailor’s occupation, or rating. Those range from the enduring—quartermaster, yeoman, boatswain’s mate or hospital corpsman—to the more obscure—religious programs specialist, interior communications electrician or legalman. Each job has its own unique title—such as Boatswain’s Mate 2nd Class Jones—and an insignia denoting the rating included on his or her uniform. What makes the system so confusing is the constant creation of new jobs, the merging of jobs or eliminating them entirely as the service requires. To see some ratings that are no longer around refer to the attachment to this Bulletin titled "**U.S. Navy Old, Obscure & Obsolete Jobs**". [Source: US Naval Institute Staff December 3, 2014 • Updated: September 5, 2016 ++]

65th Infantry Regiment ► Congressional Gold Medal Recipient

Puerto Rican soldiers have fought for America since the Revolutionary War, but the most-famous Puerto Rican unit has been the 65th Infantry Regiment, the last desegregated unit, which was awarded the Congressional Gold Medal this past April. Many members of the 65th Regiment, known as Borinqueneers, were honored to serve, and would gladly do it again. “I’m so proud to have served. It was a big part of my life,” said former Army Sgt. 1st Class Santiago Pabon, who served with the 65th in World War II and Korea. He served for 29 years, from 1943-1975. “It was a hard time, a tough time but there was a brotherhood and camaraderie, and I could send money home to my family. We made it through together as a group.”

World War II

According to the Department of the Army’s Center of Military History, during World War II, the 65th Infantry Regiment performed security missions along the Puerto Rican coast and stood guard over the island’s key areas. By December 1941, nearly 58,000 Puerto Rican soldiers were stationed in Puerto Rico, Panama and along the vast arc stretching from Surinam, north along the Antilles screen, to the Yacatan Channel. The 65th’s soldiers continuously rotated through jungle training, and in 1944 they deployed to Europe. Due to their success in Europe, the 65th’s soldiers had earned a Distinguished Service Cross, two Silver Stars and 90 Purple Hearts in combat. They were credited with battle participation in the Naples-Foggia, Rome-Arnio, Central-Europe and Rhineland campaigns.

Korea -- 1950

During the invasion of South Korea by the North Korean People’s Army, the 65th was scattered among three different posts on Puerto Rico, conducting small-unit tactical training. Although authorized almost 4,000 personnel, the regiment had only 92 officers and 1,895 enlisted men. It was composed entirely of Puerto Rican enlisted personnel, the majority World War II veterans with many years of service in the regiment. About 60 percent of the

officers were continental, and 40 percent were Puerto Rican. Army Col. William W. Harris commanded the regiment at the time. In 1950 from 11 to 22 AUG, 1,800 Puerto Ricans who primarily spoke Spanish were recruited and trained at the Replacement Training Center at Camp Tortugero, Puerto Rico, to join the 65th.

The 65th's soldiers proved themselves in many battles during the Korean War. Between 23 SEP and 31 OCT 1950, the 65th Regimental Combat Team was engaged in blocking the escape routes north of isolated NKPA units and in anti-guerrilla operations. When 500 North Korean soldiers attacked Company F at Kumpchon Oct. 17, the company killed 79 enemy combatants and captured 85 prisoners, while suffering 11 deaths and 13 wounded. During the same time period, the 65th attached to the IX Corps inflicted more than 1,500 casualties on the enemy while suffering 221 deaths. During that period, the men from the regiment earned five Silver Stars for gallantry in combat. Army Gen. Douglas MacArthur said the unit's men were, "Showing magnificent ability and courage in field operations. They are a credit to Puerto Rico, and I am proud to have them in my command."

At the end of November, the Chinese attacked U.S. forces in the vicinity of the Chosin Reservoir. The 65th Infantry Regiment assisted with Task Force Dog, the withdrawal of the 1st Marine Division from the beachhead, so they could be evacuated from northeastern Korea. Harris was presented the Silver Star for gallantry in action and soldiers in his unit earned a total of 11 Silver Star medals, and suffered 130 casualties.

Korea -- 1951

In January 1951, the 65th Infantry Regiment participated in Operation Thunderbolt, a reconnaissance-in-force; and Operation Exploitation, an exploitation to the Han River. By the end of the month, the regiment had advanced to a region just south of Seoul and was ordered to seize three Chinese-held hills. The assault began on Jan. 31 and took three days. On Feb. 2, 1951, with the objective within reach, two battalions of the regiment fixed bayonets and charged the enemy position, forcing the communist soldiers to flee. It was the last U.S. Army battalion-sized bayonet charge in history. MacArthur wrote: "The Puerto Ricans forming the ranks of the gallant 65th Infantry give daily proof on the battlefields of Korea of their courage, determination and resolute will to victory, their invincible loyalty to the United States and their fervent devotion to those immutable principles of human relations which the Americans of the continent and Puerto Rico have in common. They are writing a brilliant record of heroism in battle, and I am indeed proud to have to have them under my command. I wish that we could count on many more like them."

The 65th was the first U.S. unit to reach the southern banks of the Han River below Seoul, and the first troops to reenter the South Korean capital. In March, the 65th destroyed a North Korean regiment that had slipped through the front lines and attacked the 3rd Infantry Division's rear. Between May and July, the 65th participated in operations to seize and hold the Chorwon Valley and was instrumental in stopping communist counterattacks in the Chorwon-Pyongyang-Kumhwa area, known as the Iron Triangle. By the end of its first year in Korea, the 65th had suffered a total of 1,510 battle casualties, and was credited with 15,787 enemy killed-in-action and 2,169 enemy prisoners of war. The officers and men of the regiment had earned four Distinguished Service Crosses and 125 Silver Stars.

Outpost Kelly, Jackson Heights

In the fall of 1952, the Chinese forces had built up, and on 18 SEP, while the Outpost Kelly company commander, most of his platoon leaders, the artillery liaison officer and the forward observer were in the command bunker congregating for a meeting, they were wiped out by Chinese artillery. The 65th incurred 408 battle casualties during the month of September, the bulk at Outpost Kelly, and the highest casualties it suffered since it had arrived in Korea. The unit suffered another 134 non-battle casualties, making a total of 542 casualties for the month.

A new commander, Army Col. Chester B. DeGavre ordered all personnel to shave their mustaches, "Until they gave proof of their manhood," states the Army's history records. Interpreted as a demeaning gesture by the troops, the measure generated open insubordination in two of the regiment's three battalions, further undermining morale and unit cohesion, according to Army records. "They also took away their diet of rice and beans which is our custom," said Marine Corps 1st Sgt. Ildelfonso "Pancho" Colon Jr., a former American Legion department

commander and friend of many 65th Infantry Regiment veterans. “They were told they had to re-earn everything. The jeeps used to say ‘Borinqueneers,’ from the original Taino name of the island (Borinquen) and buccaneers. They had to face some racism back then.”

Court Martials

Casualties continued to mount, and the Chinese unleashed an immense artillery and mortar barrage on Jackson Heights from the high ground. After receiving more losses, losing more commanders, not being able to dig in because the ground was rock, not having artillery or air support, many soldiers in the 65th refused to go back to Jackson Heights because they felt they were being sent on a suicide mission. A total of 123 Puerto Rican personnel, including one officer and 122 enlisted men, were in the division stockade pending court-martial for refusing to attack the enemy as ordered, and misbehavior before the enemy. The regiment’s only Puerto Rican commander, Army Col. Betances-Ramirez, had been relieved of his command.

“They arrested the company and divided us in groups. The first group went to court, and they sentenced them for five years. The second group was sentenced for two years in prison, and I was in the third group and received six months in jail,” said Army Pfc. Pedro Jackson Morales, 65th Infantry Regiment who’d served in the unit from 1950 to 1953. “I spent some time in jail, and when I came out they spread us out to other companies and the name was taken off the regiment. We were devalued. I was proud of my service to Puerto Rico and the United States.”

The U.S. Army’s Center of Military History surmises the military trials occurred because there was a shortage of officers and noncommissioned officers, a rotation policy that removed combat-experienced leaders and soldiers and made sustained training impossible, tactical doctrine that resulted in high casualties, an artillery ammunition shortage and declining morale. It also states that the command environment was guilty of ethnic and organizational prejudice. Secretary of the Army Robert Stevens, who’d served as secretary from FEB 1953 until JUL 1955, moved quickly to remit the sentences, and granted clemency and pardons to all those involved, and all of the 65h Infantry Regiment veterans were given honorable discharges.

Recognition

In April 2016, the 65th Infantry Regiment, the last desegregated unit, was awarded the Congressional Gold Medal in a ceremony on Capitol Hill. “I’ve waited all these years for that moment and when it finally came, it was so hard to believe it was true, I couldn’t sleep the night before the presentation,” Morales said. “It felt so nice to hear people applauding us in Washington after so many years. I’m so proud to serve, and I’d gladly do it again.” Morales said he saw one of his friends from basic training at the ceremony. “I haven’t seen him in 60 years, since we came out of Korea,” he said. “We started crying and hugging each other. We shared some great memories.”

Army Reservist Pfc. Gilberto Luciano Padilla, who served 1952 to 1968, 65th Infantry Regiment, didn’t get arrested but had the chance to serve with Marines when the 65th was disbanded, which he enjoyed. He said he was excited to receive his medal, even though he was sick in the hospital. “I felt so good I thought I was going to die. I was so overwhelmed I thought my virus was overtaking me,” said Padilla, who was in the hospital with a virus at the time. “I was really emotional when they gave out the medal to my friends. I can’t wait until I receive mine.” All three 65th veterans said they are proud of their Puerto Rican heritage, and to be American citizens. In all, some 61,000 Puerto Ricans served in the U.S. Army during the Korean War, the bulk of them with the 65th Infantry Regiment.

Some 743 were killed and 2,318 wounded. The Army reconstituted the 65h as a fully integrated regiment in the spring of 1953. By June, the soldiers had earned 14 Silver Stars, 23 Bronze Stars for valor and 67 Purple Hearts in the battle for Outpost Harry. The unit’s colors remained in Korea until November 1954, when they returned to Puerto Rico. [Source: DoD News, Defense Media Activity | Shannon Collins | October 7, 2016 ++]

Bad Angel ► WWII Pilot Lt. Louis Curdes

In 1942, the United States needed pilots for its war planes lots of war planes; lots of pilots. Lt. Louis Curdes was one. When he was 22 years old, he graduated flight training school and was shipped off to the Mediterranean to fight Nazis in the air over Southern Europe.

He arrived at his 82nd Fighter Group, 95th Fighter Squadron in April 1943 and was assigned a P-38 Lightning. Ten days later he shot down three German Messerschmitt Bf-109 fighters. A few weeks later, he downed two more German Bf -109's. In less than a month of combat, Louis was an Ace. During the next three months, Louis shot down an Italian Mc.202 fighter and two more Messerschmitts before his luck ran out. A German fighter shot down his plane on August 27, 1943 over Salerno, Italy. Captured by the Italians, he was sent to a POW camp near Rome. No doubt this is where he thought he would spend the remaining years of the war. It wasn't to be. A few days later, the Italians surrendered. Louis and a few other pilots escaped before the Nazis could take control of the camp.

One might think that such harrowing experiences would have taken the fight out of Louis, yet he volunteered for another combat tour. This time, Uncle Sam sent him to the Philippines where he flew P-51 Mustangs. Soon after arriving in the Pacific Theater, Louis downed a Mitsubishi reconnaissance plane near Formosa. Now he was one of only three Americans to have kills against all three Axis Powers: Germany, Italy, and Japan. Up until this point, young Lt. Curdes combat career had been stellar. His story was about to take a twist so bizarre that it seems like the fictional creation of a Hollywood screenwriter.

While attacking the Japanese-held island of Bataan, one of Louis wingmen was shot down. The pilot ditched in the ocean. Circling overhead, Louis could see that his wingman had survived, so he stayed in the area to guide a rescue plane and protect the downed pilot. It wasn't long before he noticed another, larger airplane, wheels down, preparing to land at the Japanese-held airfield on Bataan. He moved in to investigate. Much to his surprise the approaching plane was a Douglas C-47 transport with American markings. He tried to make radio contact, but without success. He maneuvered his Mustang in front of the big transport several times trying to wave it off. The C-47 kept head to its landing target. Apparently the C-47 crew didn't realize they were about to land on a Japanese held island, and soon would be captives.

Lt. Curdes read the daily newspaper accounts of the war, including the viciousness of the Japanese soldiers toward their captives. He knew that whoever was in that American C-47 would be, upon landing, either dead or wish they were. But what could he do? Audaciously, he lined up his P-51 directly behind the transport, carefully sighted one of his .50 caliber machine guns and knocked out one of its two engines. Still the C-47 continued on toward the Bataan airfield. Curdes shifted his aim slightly and knocked out the remaining engine, leaving the baffled pilot no choice but to ditch in the ocean.

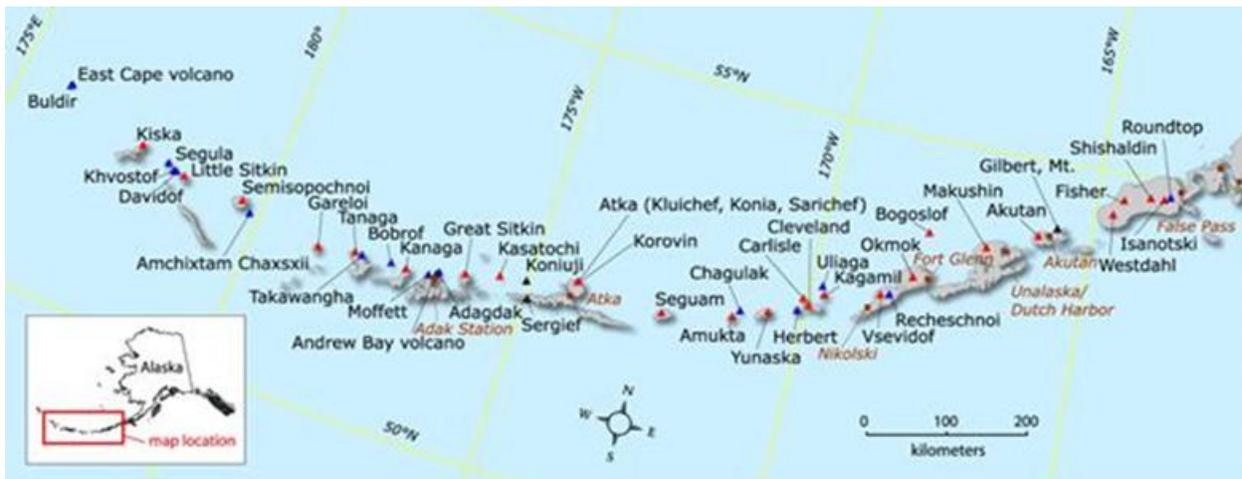


Bad Angel and its pilot Lt. Louis Curdes

The big plane came down in one piece about 50 yards from his bobbing wingman. At this point, nightfall and low fuel forced Louis to return to base. The next morning, Louis flew cover for a rescuing PBY that picked up the downed Mustang pilot and 12 passengers and crew, including two female nurses, from the C-47. All survived, and later, Lt. Curdes would end up marrying one of these nurses. For shooting down an unarmed American transport plane, Lt. Louis Curdes was awarded the Distinguished Flying Cross. Thereafter, on the fuselage of his P-51 "Bad Angel", he proudly displayed the symbols of his kills: seven German, one Italian, one Japanese and one American flag.

After the war he transferred to the Air Force. He was promoted to Maj on September 1, 1951, and retired from the Air Force as a LtCol in October 1963. The Bad Angel is on display in Tucson Arizona's Pima Air and Space Museum. [Source: History of a P-51 | Leo Miller | October 9, 2016 ++]

Military History ► WW2 Unalaska Dutch Harbor



The United States military paid little attention to the Aleutian Islands prior to WWII. A naval exercise in 1938 was a disaster due to weather, and Navy PBY airplanes were allowed to fly out only in summer. A treaty with Japan forbade the building of bases in the island chain. All of this changed in 1934 when Japan announced it would abandon the treaty. The U.S. Military began looking in earnest at the options for base building. The decision to use Dutch Harbor as the main naval base did not come easily. Little flat ground and a harbor that was too small for turning vessels were balanced by the fact that the navy already had a radio station and weather observatory in place here. The private buildings that made up the village of Dutch Harbor were bought and construction began in the summer of 1940. Six months later, the Naval Section base was commissioned, with an air station completed by September 1941. When the war began for the United States in December of that year, the base at Dutch Harbor was ill defended. Only a major artillery position on Ballyhoo Mountain was completed.

In May 1942, a Japanese naval force of two aircraft carriers and several smaller ships steamed 180 miles southwest of Unalaska Island. Their mission was to neutralize the air base at Dutch Harbor and destroy its ability to attack Japan. In a strange compromise, due to the lack of flat ground, American airfields had been built 100 miles east, at Cold Bay, and 80 miles west, on Umnak Island, Cape Field. On June 3rd, at 6:00 a.m., eleven Kate bombers and six Zero fighters attacked the base. The Americans, having broken the enemy code, were prepared. Finding no airfield, the planes dropped their bombs on the Army barracks of Ft. Mears. This tightly packed cluster of white

buildings housed most of the 9,000 men on the island. More bombs fell on radio stations and anti-aircraft positions. No Japanese planes were shot down. Strangely, communication with the American airfields failed during the attacks. No planes came to the defense of Dutch Harbor. Over the next 24 hours, American aircraft searched for the Japanese. A few unsuccessful attacks were made against the small fleet.

On June 4th, Dutch Harbor was attacked again by eleven Zeros, nine Kates and an additional punch of eleven Val dive-bombers. Having photographed the base the previous day, the Japanese dropped bombs that destroyed fuel tanks, and a ship used for power generation (the Northwestern), as well as smaller random targets. Once again, communication with the American airfields failed. In total, less than fifty men were killed in action.

As the Japanese steamed away westward, the Americans made two important decisions. Priority one was to build a runway in Dutch Harbor. This was done in nine days and is still used today. The second was to evacuate the native Unangan (Aleut) people from the entire island chain. The decision was ill planned and carried out with no regard for the victims' well-being. Eight hundred eighty-one people from eight villages were sent to makeshift camps in southeast Alaska. There the discomfort and lack of care resulted in high death rates among the youngest and oldest of the culture, losses that are still felt today. A week after the attacks on Unalaska, the Americans discovered that the Japanese had occupied two islands on the western end of the chain, Attu and Kiska. A concentrated attempt to bomb the enemy from the islands failed, so a new tactic was developed. This was the building of airfields closer and closer to the enemy-held islands. By the end of August 1942, a major base was opened on Adak Island. This shifted operations from Unalaska further west. The base at Dutch Harbor soon became a minor support center.

A year after the Japanese attacks on Dutch Harbor, the Americans invaded Attu, and in nineteen days of heavy fighting cleared it of the enemy. Two months later, the Americans landed on Kiska expecting the same fanatical resistance. Instead, they discovered the Japanese had evacuated their entire force. This ended the Aleutian Campaign but not the American presence on Unalaska, which lasted until the war ended.



Unalaska Island Today

The Aleutian World War II National Historic Area and the related Visitor Center, operated by the Ounalashka Corporation, tell the story of the men and women who were stationed in the Aleutians during World War II and the native people who were removed from their homes during the conflict. The Visitor Center and museum, housed in the renovated aerology building adjacent to the airport, contains many artifacts and photographs of the era. The

historic area is a 134 acre tract of land on Amaknak Island which houses the military ruins of Fort Schwatka, the highest coastal battery ever constructed in the United States. Remnants of the military occupation are present all over the island, including on top of Mount Ballyhoo, the location of Fort Schwatka. Materials for a self-guided tour are available at the Visitor Center. [Source: <http://www.ci.unalaska.ak.us/community/page/world-war-ii-aleutians> | Jeff Dickrell | May 2016 ++]

Military History Anniversaries ► 16 thru 31 OCT

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, **“Military History Anniversaries 16 thru 31 OCT”**. [Source: This Day in History <http://www.history.com/this-day-in-history> | October 2016 ++]

Medal of Honor Citations ► **Dutko, John W.**



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

John W. Dutko

Rank and organization: Private First Class, U.S. Army, 3d Infantry Division

Place and date: Near Ponte Rotto, Italy, 23 May 1944

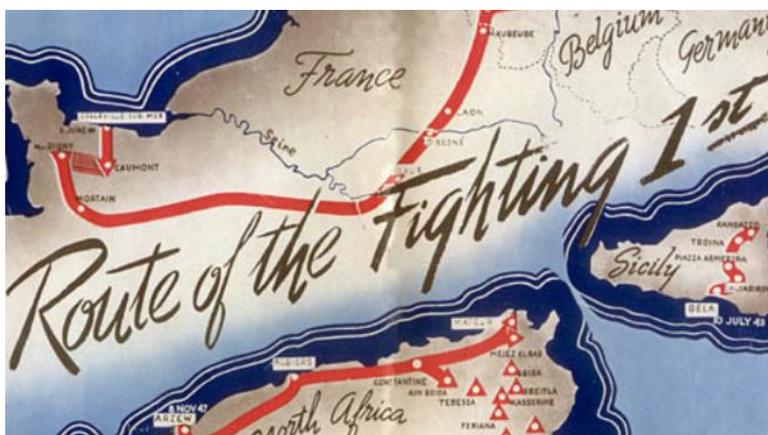
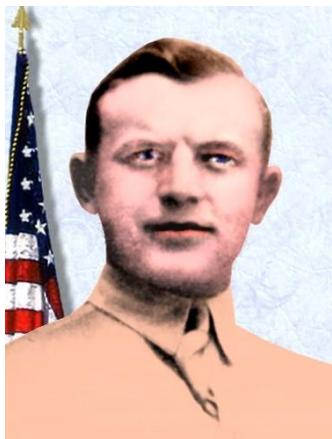
Entered service: Riverside township, NJ. February 1941

Born: Dilltown, Pennsylvania on October 24, 1916

Citation

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty, on 23 May 1944, near Ponte Rotto, Italy. Pfc. Dutko left the cover of an abandoned enemy trench at the height of an artillery concentration in a single-handed attack upon 3 machineguns and an 88mm. mobile gun. Despite the intense fire of these 4 weapons which were aimed directly at him, Pfc. Dutko ran 10.0 yards through the impact area, paused momentarily in a shell crater, and then continued his l-man assault. Although machinegun bullets kicked up the dirt at his heels,

and 88mm. shells exploded within 30 yards of him, Pfc. Dutko nevertheless made his way to a point within 30 yards of the first enemy machinegun and killed both gunners with a hand grenade. Although the second machinegun wounded him, knocking him to the ground, Pfc. Dutko regained his feet and advanced on the 88mm. gun, firing his Browning automatic rifle from the hip. When he came within 10 yards of this weapon he killed its 5-man crew with 1 long burst of fire. Wheeling on the machinegun which had wounded him, Pfc. Dutko killed the gunner and his assistant. The third German machinegun fired on Pfc. Dutko from a position 20 yards distant wounding him a second time as he proceeded toward the enemy weapon in a half run. He killed both members of its crew with a single burst from his Browning automatic rifle, continued toward the gun and died, his body falling across the dead German crew.



Dutko joined the Army from Riverside Township, New Jersey in February 1941,[1] and by May 23, 1944 was serving as a private first class in the 30th Infantry Regiment, 3rd Infantry Division. The motto of the 30th Infantry is “Our country, not ourselves.” On May 23, 1944, then Private First Class Dutko demonstrated exactly what that means. On that day, near Ponte Rotto, Italy, he single-handedly charged three German machine guns and one 88 mm artillery gun. Although wounded twice during his attack, he continued on and successfully destroyed all four positions before succumbing to his wounds. For this action, he was posthumously promoted to first sergeant in further recognition of his heroism. and, on October 5, 1944, awarded the Medal of Honor.

Dutko, aged 27 at his death, was buried in Beverly National Cemetery, Beverly, New Jersey.

[Source: | <http://www.history.army.mil/moh/wwII-a-f.html#DUTKO> | October 2016 ++]

*** Health Care ***



Sub Threshold PTSD ► Yale Study Results | Morbidity Risks

According to research, veterans who do not have full blown PTSD but who experience some symptoms are at a heightened risk for depression, suicide and substance abuse. They could benefit from screening and treatment in

clinical settings but are overlooked. That was the takeaway of a Yale-university led study, published in the World Psychiatry Journal's June issue. The research looked at 1,484 veterans nation-wide ranging in age from 20 to 94 with a median age of 64 and found that 22.1 percent experienced "sub threshold" PTSD while eight percent met the DSM-5 criteria for a PTSD diagnosis.

In addition, these veterans (who did not meet the criteria for diagnosis) had a 20 percent chance of developing major depression compared to four percent without sub threshold PTSD. Twelve percent reported having suicidal thoughts in contrast to three percent of people not having symptoms. "We found three, four, five times higher rates of some disorders with vets with sub threshold PTSD," said Robert Pietrzak, Ph.D., MPH, senior study author and Yale University School of Medicine clinical psychologist. He is also the director of the Translational Psychiatric Epidemiology Laboratory at the Clinical Neurosciences Division of the U.S. Department of Veterans Affairs National Center for PTSD.

Pietrzak said that he was struck by the "sheer prevalence," of the problem shown in the study's results. For example, the reported past-month prevalence of subthreshold PTSD was 13.5 percent, which is significantly higher than the past-month diagnosed PTSD rate of 4.5. "These are people living in communities who have never sought treatment and are often overlooked," he said. Pietrzak's colleague, John H. Krystal, M.D., said that he "sadly" was not surprised by the results. "My clinical experience working with veterans from the Vietnam War, the Gulf War, and the current conflicts suggested that for every veteran with PTSD, there are several who have symptoms associated with PTSD but do not meet the full criteria for the disorder," he said. Krystal is director of the Clinical Neuroscience Division at the VA National Center for PTSD.

The study author emphasized that doctors should be questioning patients about their symptoms, whether short or long term. "Clinicians should be vigilant in monitoring and potentially treating sub threshold symptoms in those that have experienced any form of trauma, whether they are veterans or civilians," Pietrzak said. He pointed out that only one in five veterans use the VA system for care. Therefore, non-VA settings such as a primary care physician's office could administer a one-page screening assessment during every visit to track the presence and severity of symptoms such as concentration and memory problems, negative thoughts and feelings, flashbacks and nightmares.

The research indicated that veterans with sub threshold PTSD had worse functioning than those with no or very few symptoms. "There's an opportunity for prevention and early intervention," he said. "Sub threshold PTSD is a trigger for other mental health problems. Assessment could uncover if there is an issue and lead to treatment," Pietrzak said. "After combat experience, people may experience a range of symptoms. If they have few symptoms and can function reasonably well in their families and jobs, it does not mean that they will develop the full spectrum of PTSD," Krystal added. "On the other hand, if they are bothered by these symptoms, they should know that there are ways to manage them effectively through counseling, psychotherapy or medications.

You do not need to have full blown PTSD to benefit from help," Krystal said Therapy can't change what happened but it can help veterans to "change their interpretation and life narrative," in order to move on, Pietrzak added. "There's a thing called post traumatic growth. We have a saying: Fix what's wrong. Build what's strong." [Source: New England Psychologist | Jan Hefler, | October 1, 2016 ++]

Flu Shots Update 09 ► FluMist Not Recommended

The intranasal flu vaccine known as FluMist will not be available at Department of Defense (DoD) facilities or covered by TRICARE during the 2016-17 influenza season. The Centers for Disease Control and Prevention (CDC) recommended against using FluMist this year, due to several studies showing it is not effective in preventing influenza among certain age groups. This season, the DoD's entire supply of flu vaccine will be injectable. It is

recommended for everyone, ages six months and older. The DoD expects to have enough supply of injectable vaccine at military treatment facilities (MTFs) for all age groups.

“We do not expect a flu vaccine shortage for the 2016-17 season,” said Army Col. Margaret Yacovone, Chief, DHA Immunization Healthcare Branch. “The DoD has contracted for 3.6 million doses of injectable flu vaccine, which is expected to fulfill our immunization needs.” The DoD follows the recommendations of the CDC Advisory Committee on Immunization Practices, which recommended in July not to use the live, intranasal vaccine. This was based on studies that showed FluMist’s wasn’t very effective against H1N1, a common strain of the flu which caused the 2009 pandemic. The live, intranasal vaccine was found to be ineffective against H1N1 during the 2013-14 and 2015-16 seasons in children ages 2 to 17. “Because the CDC didn’t recommend it this year, FluMist will not be available in MTFs and will not count toward our military member’s readiness requirements, and won’t be covered by TRICARE,” Yacovone said. “If CDC changes its recommendation in the future, it may again be available in the DoD.”

In the past, FluMist was either comparable to, or better than, injectable vaccines in certain younger populations. However, in recent years, that advantage was not evident. The CDC says the reason for the recent poor performance is not yet known. “The CDC recommendation focused solely on how effective the vaccine’s was at preventing the flu,” Yacovone said. “The vaccine’s safety has not been called into question.” Vaccine effectiveness refers to the ability of a vaccine to prevent actual cases of disease in real-world settings. How effective the flu vaccine is can vary widely from year-to-year, depending on the “match” between the circulating flu viruses and the viruses used to produce the vaccine. The vaccine can also vary in effectiveness based on the age and overall health of the person getting immunized.

Another recent report suggested that older people, or those with other serious medical conditions, should wait until later in the fall to get the flu vaccine, so the protection doesn’t wear off before flu season ends. However, the CDC recommends that people get the flu vaccine as soon as it becomes available. While delaying immunization could have some benefit, waiting could result in missed opportunities to immunize. In other words, it’s better to get immunized early than not at all. In DoD, “we expect to achieve our goal of 90 percent of the total force immunized by 15 December,” Yacovone said. FluMist is currently the only non-injection-based flu vaccine. Concern and anxiety about injections are common. The CDC recommends the following steps to ease the pain associated with the injection process:

- Breastfeeding, swaddling or use of sweet-tasting solutions for infants up to 12 months old.
- Changes to injection technique (aspiration or slower injection).
- Injecting the most painful vaccine last (if administering multiple vaccines simultaneously).
- Stimulating the skin near the injection site prior to and during the vaccination.
- Distraction.
- Topical anesthetic.
- Simultaneous administration of vaccines at separate injection sites.

For more information about DoD coverage of the flu vaccine, visit the IHB flu resource page. [Source: Health.mil | October 1, 2016 ++]

TRICARE for Guard/Reserve Update 01 ► 2017 Rates Released

DoD officials released next year's monthly premiums for TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR).

Type of Coverage	2016 Monthly Rate	2017 Monthly Rate	Annual Change
TRS - Single	\$47.90	\$47.82	-.2%
TRS - Family	\$210.83	\$217.51	+6.9%
TRR - Single	\$388.79	\$402.81	+6.5%
TRR - Family	\$957.44	\$1,013.36	+4.5%

TRS and TRR were established in 2006 and 2009, respectively, after years of advocacy by MOAA and The Military Coalition. The cost share for TRS beneficiaries is 28 percent of the total cost to the government. Premiums for “gray area” reservists using TRR are significantly more expensive because they require beneficiaries to pay the full cost of premiums. Prior to 2009, “gray area” reservists did not have any military health coverage options. MOAA’s goal is to have a unified health program for Reserve component members, including retired members. To date, funding has been the obstacle. [Source: MOAA Leg P | October 7, 2016 ++]

Aging ► Healthy Tips to Follow

Wine and cheese are known to get better as they get older. The same may be said for adults, if good lifestyle choices are made as we age. “How we age is determined by one part nature, and three parts nurture,” said Dr. Virginia Kalish, director of the family medicine geriatric clinic at Fort Belvoir Community Hospital, Virginia. “By this, I mean some things are genetically determined. However, a person’s lifestyle choices have much more influence on their future health. Eating a well-balanced diet, avoiding alcohol and tobacco consumption, and getting adequate sleep are essential healthy lifestyle choices.”

Exercise. Getting regular exercise correlates to better cognitive and physical function in older adults. It is also known to improve one’s mental well-being. However, when designing an exercise regimen, Kalish feels you should include four components: aerobic exercise, muscle strengthening, flexibility, and balance. “Aerobic activities should be made of moderate to vigorous intensity, producing an increase in breathing and heart rate while still being able to carry on a conversation,” she said.

Screening & Immunizations. Kalish urges people to get regular health screenings and immunizations as they get older. “Mammograms and colonoscopies are very important, along with checking blood sugar and cholesterol” she said. “Women over the age of 65 – and men who may be at risk of having frequent falls – should get a bone density test. Also, for persons over the age of 60-65 years, immunizations for shingle, pneumonia, and tetanus are essential. Getting an annual physical exam should be a part of your lifestyle regimen as well.” For more information on TRICARE’s preventive services, go to the TRICARE website <http://www.tricare.mil/HealthWellness/Preventive>

Drinking. While there’s been talk about a glass of wine daily being ‘healthy,’ Kalish cautions about the amount of alcohol one consumes. “For a given quantity of alcohol, the blood alcohol level rises more quickly in women and older adults due to body composition differences,” she said. “I suggest that elders who are on multiple medications or at risk for falls to abstain from alcohol consumption. Alcohol is also empty calories, and may contribute to unwanted weight gain.”

Supplements. While nutritional supplements are unnecessary for the healthy older adult, they may be beneficial for a geriatric patient who is malnourished. “The U.S. Preventive Services Task Force recommends taking vitamin D supplements to protect against falls and fractures, and calcium supplements of 1,200 milligrams per day are suggested for persons over age 50,” she said. “Aging well isn’t as difficult as many perceive it to be. It’s all about one’s mindset, and willingness to commit to a healthier lifestyle.”

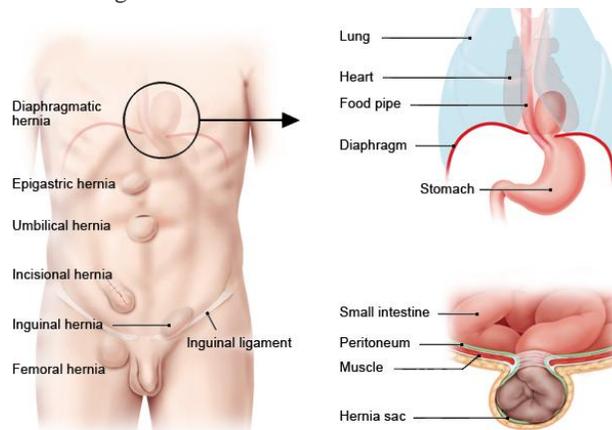
[Source: Health.mil | October 6, 2016 ++]

Hernias ► What They Are

Most people have heard of hernias – but what exactly are they? Inguinal hernias are the most common type. They occur in the groin area and mainly affect men. Women and children sometimes have hernias too, though. Different types of hernia have different causes and associated risks. Following are the most common types of hernia and the treatment options.

Hernias occur when part of the intestine or peritoneum (the membrane lining the abdominal cavity) push through a gap in the abdominal wall. They can usually be seen as lumps or bulges. Whether or not a hernia causes problems will depend on where it is and how big it is. These are the most common types of hernias:

- **Inguinal hernias:** Occur at a weak spot in the groin near the inguinal canal, *above* the inguinal ligament. This is the most common kind of hernia. They usually affect men.
- **Femoral hernias:** Occur in the upper part of the thigh near the groin, in a place called the femoral canal *below* the inguinal ligament. They mainly affect women.
- **Incisional hernias:** Occur through previously made surgical incisions (cuts). The abdominal wall is weaker there, so hernias are more likely.
- **Umbilical hernias:** Arise at a weak point in the abdominal wall near the belly button (navel). They are most common in babies and overweight adults.
- **Epigastric hernias:** Where tissue pokes through a gap in the abdominal wall between the breastbone and the belly button.
- **Diaphragmatic hernias:** Occur if one of the openings in the diaphragm widens. It is normal to have openings in your diaphragm. Blood vessels, nerves and organs like your food pipe pass through them. But if the tissue surrounding an opening loosens, the peritoneum or parts of the stomach might bulge into the chest area from the abdomen. This kind of hernia can't be seen from the outside. Unlike the types of hernia mentioned above, it is what is known as an "internal hernia." The most common kind of diaphragmatic hernia is called a hiatus hernia. This is where part of the stomach protrudes through the opening (hiatus) that the food pipe passes through.



Symptoms

Most hernias can be felt or even seen as bulges. They don't all cause problems, though. But they might cause pain, burning, a feeling of pressure or a pulling sensation, especially during physical strain. Some people only have symptoms when they tense their abdominal (tummy) muscles a lot. If the section of the intestine in the hernia becomes constricted, making it difficult for the contents of the intestine to pass, people may have problems with their digestion. In men who have an inguinal hernia, tissue may poke into a scrotum, making it swell a lot (scrotal hernia). Severe or sudden new pain in the area of the hernia, or nausea and vomiting in addition to pain, could be

signs that the hernia sac has become blocked or cut off. This can lead to serious complications such as peritonitis (inflammation of the peritoneum). Large, clearly visible hernias are very unpleasant and can be quite distressing. The symptoms caused by diaphragmatic hernias are different to the symptoms caused by hernias that poke out through gaps in the abdominal wall (abdominal wall hernias). These internal hernias can lead to heartburn, trouble swallowing and breathing difficulties.

Prevalence - Inguinal hernias are the most common type of hernia: About 25 out of 100 men and 2 out of 100 women have at least one inguinal hernia at some point in their lives. The second most common types of hernia are umbilical and incisional hernias. Depending on the kind of surgery done, up to 15 out of 100 people develop incisional hernias following surgery that involves cutting their abdominal wall. Epigastric hernias, femoral hernias and diaphragmatic hernias are less common.

Effects - If left untreated, hernias can get bigger over time, become more visible and cause more problems, but these are rarely serious. But sometimes the hernia sac becomes constricted and may, for instance, trap part of the intestine. This can cause the intestine to become blocked (obstruction), which leads to severe pain, nausea and vomiting. If the blood vessels are pinched too, the tissue in the hernia sac might die and result in peritonitis (inflammation of the peritoneum). In rare cases, the skin covering the hernia may thin out and die. If that happens, the area may become inflamed or the hernia might break through the skin. Trapped hernias are always an emergency and must be operated on within a few hours. The risk of a hernia getting trapped is different for different types of hernias. For instance, it is more likely with femoral hernias than it is with inguinal hernias because the opening of the hernia is narrower.

Diagnosis - Hernias are often clearly recognizable as such. The doctor first takes a look while the patient is standing, after asking them to tense their stomach muscles and cough. Then the patient is asked to lie down. This makes it easier for the doctor to feel how big the hernia sac is and see whether it can be pushed back into the abdomen. A stethoscope can be used to listen for bowel sounds in the hernia sac. Sometimes an ultrasound scan is done too. X-rays, CT (computed tomography) scans or MRI (magnetic resonance imaging) scans are rarely needed.

Prevention - Whether and how hernias can be prevented depends on the type of hernia. To prevent incisional hernias, it's a good idea to avoid strain due to things like carrying heavy objects following surgery at first. Losing weight can lower the risk of incisional hernias. But weight loss won't help prevent inguinal hernias – and it isn't clear whether carrying heavy objects plays a role in their development. Stopping smoking can help surgical wounds heal better, which probably lowers the risk of incisional hernias. It is also important to make sure that medical conditions like diabetes and anemia are treated properly.

Treatment - Surgery is the only treatment option for hernias. It involves pushing the hernia sac back into the abdomen or removing it, and closing the gap in the abdominal wall with stitches. A fine synthetic mesh is usually placed on the affected area too, to strengthen the abdominal wall and prevent the hernia from coming back. In open surgery, the operation is carried out through a larger cut where the hernia is. In minimally invasive surgery (also called laparoscopic or keyhole surgery), several smaller cuts are made. The abdomen or abdominal wall are operated on by inserting surgical instruments and a fine tube with a camera attached to it (laparoscope) through the cuts. The camera enables the surgeon to see the inside of the abdomen on a monitor. The surgery options will depend on things like the type and size of the hernia.

Hernias don't always have to be operated on. If they aren't causing any problems and the risk of complications is low, surgery isn't necessary. This is also true in people who are very old, weak or seriously ill and have a hernia that doesn't pose an acute risk. Hernia supports or hernia belts – tight, belt-like bandages – were often used in the past to try to stop hernias from bulging out of the abdomen. This is discouraged nowadays, though, because they don't make the hernia go away and can have side effects such as pressure ulcers (bedsores).

[Source: <https://www.informedhealth.org/hernias.2423.en.html> | October 6, 2016 ++]

Rabies ► **Reducing Exposure | 59K Deaths Worldwide Annually**

Whether you are a pet owner, a parent, an outdoor adventurer or a backyard explorer, there are steps you can take to protect you and your family from exposure to the rabies virus. Every year, an estimated 40,000 people in the United States receive a series of treatments, called rabies post-exposure prophylaxis, after potential exposure to rabies. The U.S. public health cost associated with rabies is estimated to be as high as \$500 million annually. The rabies virus results in more than 59,000 deaths worldwide a year – nearly one death every nine minutes. Most deaths are reported from Africa and Asia, with almost 50 percent of the victims being children under the age of 15. However, rabies can be prevented by eliminating exposure to the virus and appropriate vaccination.

The principal rabies hosts today are wild carnivores and bats. The number of rabies-related human deaths in the United States has declined from more than 100 annually at the turn of the century to one or two per year in the 1990's. Modern day prophylaxis has proven nearly 100% successful. The following are steps people can take to help prevent and control rabies:

- Make sure to take your pets to the veterinarian each year. A veterinarian can make sure your pets are up-to-date on their rabies vaccine, which can protect them from contracting the disease. This is important, since animals that have not received a rabies vaccine and are exposed to the virus must be quarantined or euthanized. In addition, talk to your veterinarian about spaying or neutering your pet. This helps reduce the stray animal population, thereby decreasing the number of unvaccinated animals.
- Keep away from wildlife and unfamiliar animals. More than 90 percent of all animal rabies cases reported to the Centers for Disease Control and Prevention each year occur in wild animals. The majority of animals affected by the rabies virus include raccoons, bats, skunks and foxes. One of the best ways to protect yourself and your family is to avoid contact with wild animals. Do not feed or handle them, even if they seem friendly. Unfamiliar animals that are often thought of as pets, such as dogs and cats, should be avoided.
- If you come across a dead animal, never pick up or touch it. The rabies virus may still be present in the saliva or nervous tissue, especially if they have only been dead for a short time. If you see a dead animal, call animal control to take care of the animal's body.

At <http://www.cdc.gov/rabies/location/usa/index.html> you can learn more about rabies and how to protect your home. [Source: Health.mil | Kendal Bush| October 7, 2016 ++]

Prostatitis Update 02 ► **Symptoms | Urinary Problems With Age**

Many men develop urinary problems as they get older. They might find it hard to urinate, have a strong and sudden urge to “go,” be unable to hold it in, or wake up often at night to urinate. These symptoms may signal a bladder issue. But they can also be signs of a prostate problem. Identifying the right condition is key for treatment and symptom control. The prostate gland tends to get larger as men get older. This walnut-shaped gland sits just below the bladder and surrounds the urethra, the tube that carries urine out of the bladder. If the prostate gets too large, it can narrow or even block the urethra and make it hard to pass urine.

Three prostate issues that can cause urinary symptoms are an enlarged prostate (called BPH, or benign prostatic hyperplasia), inflammation (called prostatitis), and prostate cancer. Some of the symptoms can be similar. A thorough medical exam and testing are key to diagnosing and treating the problem. For men older than 50, BPH is the most common prostate issue. “Nearly half of men over 50 have lower urinary tract symptoms related to BPH,” says Dr. Ziya Kirkali, a prostate disorder specialist at NIH. “This number gets to about 90% in men aged 80 years or older.” Some men eventually find their symptoms troubling enough to need treatment. Drugs or surgery can often

relieve symptoms associated with BPH. In extreme cases, BPH can lead to urinary tract infections, bladder stones, or kidney failure if left untreated.



Prostatitis is the most common prostate problem for men under age 50. It's sometimes caused by bacterial infections and can be treated with antibiotics. Symptoms of bacterial prostatitis can include fever, chills, or body aches along with pain and urinary symptoms such as the inability to urinate, going to the bathroom frequently, and leaking or dribbling urine. Seek immediate medical care if you have a sudden onset of these symptoms, or if you cannot urinate at all. Most often, the cause of prostatitis is unknown—a condition called chronic prostatitis. “Chronic prostatitis, or chronic pelvic pain syndrome, is seen in about 10–15% of the U.S. population,” explains Kirkali. “It’s very bothersome, and it’s a chronic condition that comes and goes.” Chronic prostatitis can cause pain or discomfort in the groin or lower back. Treatment may require a combination of medicine, surgery, and lifestyle changes.

Few men have symptoms of prostate cancer, although some precancerous or cancer cells may be present. “Prostate cancer may not cause any symptoms at all,” Kirkali explains. “If it does, the urinary symptoms are similar to BPH.” In fact, more than half of all American men have some cancer cells in their prostate glands by the age of 80. It may take 10, 20, or even 30 years before a prostate tumor gets big enough to cause symptoms. Most of these cancers never pose a problem or become a serious threat to health. Your doctor can help you determine whether treatment is right for you. Don’t let prostate issues take over your life. Talk with your doctor if you have problems urinating or feel discomfort in your pelvic area. Getting the right treatment can help improve your quality of life. [Source: NIH News in Health, Oct 2016 ++]

Permanent Home Selection ► Health Care Factor

You've found your dream house in a beautiful location. You see yourself putting down roots, spending the rest of your life there. But do you picture old age — needing medical treatment for diseases such as diabetes, heart failure or chronic pain? What would happen if you fell, requiring an ambulance? For most of us, medical services aren't among the top “must-haves” for a retirement area or permanent home. But they should be, say AARP and physicians who specialize in treating seniors. Because no matter how healthy a person is, everyone still needs a yearly physical and medical tests and access to doctors if they fall ill.

Consider quality care. “Most people [looking for a retirement area] are thinking more about lifestyle, but it’s important to keep in mind that even though we are living much longer, we face the possibility of many medical issues, either acute or chronic, and we need access to medical care,” said Dr. Marc Agronin, a geriatric psychiatrist and author of “How We Age: A Doctor’s Journey Into the Heart of Growing Old.” While military families, as well as retirees and their dependents, have comprehensive health care coverage, they still should consider the quality of care and available services, as well as which doctors take Tricare, in places they are considering. Transitioning veterans must be even more thorough, weighing their health insurance options, applying for Veterans Affairs health

coverage if they are eligible, and determining whether they want to go to a VA hospital or clinic or select a home in an area covered by the Veterans Choice program or some other VA community health care program.

Be real about your health. Take stock of your current health and be honest about any risk factors you may have for developing a disease, Agronin said. Family history plays a role, as does a person's lifestyle, habits and employment. Many former troops, for example, have musculoskeletal injuries that may worsen as a body ages, requiring lifelong treatments and/or pain management. Or veterans may have a military-related mental health condition that needs regular therapy or treatment. Agronin said finding quality mental health services is difficult in many parts of the country. Choosing an area that offers the type of care you think you'll need is a wise decision, he added. "Look for what they advertise in terms of specialty care, and make sure what you need is available where you want to go. It could be diabetes. It could be post-traumatic stress disorder," Agronin said. Other specialists to consider:

- Cancer treatments centers
- Cardiologists
- Orthopedists
- Geriatric medicine doctors

Most patients consider the quality of their care to be as important as access — if not more important. Those trying to determine where to live can check out the Medicare.gov website, which offers several features for exploring and comparing medical centers, from patient satisfaction surveys and standards indicators to success metrics and cost values.

Look at overall costs. Speaking of cost, military retirees and their families retain their health benefits when the sponsor leaves the service — but cost still counts, especially when it comes to getting the most out of health care dollars paid out under Tricare's catastrophic cap. For transitioning veterans, exploring the cost of medical care in a prospective location is an absolute must, as costs vary widely from state to state and factor heavily into an area's cost of living. The Kaiser Family Foundation, a nonprofit focusing on national health issues, offers several resources at www.kff.org for determining the average health care costs in locations, including average cost comparisons by state.

State and federal health exchanges also provide a wealth of information on health care costs for individual states as well as insurance options for those who don't have access to employer-sponsored insurance programs. Retirees also should keep in mind that when they become eligible for Medicare, they likely will pay a premium for Medicare Part B, which, along with enrollment in Medicare Part A, is a requirement to use Tricare For Life, the program that acts as a second payer to Medicare. How much a retiree pays for Medicare Part B is determined by income level — not by location.

Stick close to a VA center or Tricare Prime area? Transitioning veterans and military retirees with service-connected conditions may also consider whether they want to live near a VA facility to receive health care there. And military retirees must decide whether they want to live within an area serviced by Tricare Prime, usually near an operating military base, or use Tricare Standard, the traditional fee-for-service health program provided by the Defense Department. Either way, before signing a lease or buying a house, retirees and their family members will want to know whether Tricare Prime is available to them in their chosen destination or, if they plan to use Tricare Standard, ensure that local providers and hospitals accept TRICARE.

Family members' health is another factor. Agronin also recommends that military personnel and retirees consider not only their immediate family's health, but the state of their parents' and in-laws' health, too. The same steps for choosing one's own retirement area or ultimate location should apply to deciding where Mom and Dad spend their final days. Inevitably, they will need care either close to their own homes or at the veteran's location. "Health care might not be for your readers themselves. It could be for elderly parents and loved ones who might

need help," Agronin said. "This is not meant to scare anyone or to suggest they curtail their dreams, but just factor these issues into their planning."

-o-o-O-o-o-

While no one likes to think about aging, it can be done with grace and vitality, Agronin said. And having access to quality doctors and medical services near one's home can contribute to a long, fruitful life, like it did for several of Agronin's patients, who stormed Omaha Beach. "My average patient currently is about 90, and many are very vigorous, healthy and very much involved in life," Agronin said. "To me, the greatest honor has been working with veterans. Some of the patients I've treated are veterans that may have been treated by my grandfather [an Army Air Corps surgeon in Okinawa]. Veterans deserve the absolute best in medical care." [Source: Military Times | Patricia Kime | September 27, 2016 ++]

TMOP Update 21 ► How To Switch From CVS

Your Choice of TRICARE® Retail Pharmacies Changes Dec. 1, 2016 Express Scripts will add Walgreens to the TRICARE retail pharmacy network. CVS pharmacies will no longer be in the network. You need to take action to begin transferring your prescription drugs to a TRICARE network pharmacy by DEC to avoid paying the full retail price. What You Need to Know

- Starting Dec. 1, 2016, CVS pharmacies including CVS pharmacies located within Target stores will leave the TRICARE retail pharmacy network. If you fill a prescription drug at CVS pharmacies after that date, you will pay the full retail price for your drugs.
- You can transfer your specialty drugs at any time to Rite-Aid or Walmart since they are part of our specialty select network.
- Beginning Dec. 1, you can fill your prescriptions drugs, including specialty drugs, at Walgreens or Kroger.

Convenient Ways to Transfer Prescriptions: It's easy to transfer your prescriptions to another network pharmacy - just do one of the following:

- Take your prescription bottles to the new pharmacy. The pharmacist there will contact your old pharmacy.
- Call the new pharmacy and have them get your prescription drug information from your old pharmacy.
- Ask your doctor to send your prescription information to the new pharmacy.

Your Pharmacy Options

Your TRICARE pharmacy benefit offers the following convenient pharmacy choices. Select the one that works best for you and your family:

- **Retail Pharmacy.** More than 58,000 pharmacy locations remain in the TRICARE network, including other national chains, grocery chains and independent pharmacies. Find retail pharmacies near you by visiting express-scripts.com/TRICARE. Select "Tools" and then "Find a Pharmacy." Or download our free mobile app to find a pharmacy when you're on the go. On Dec. 1, Walgreens will be included in the pharmacy locator and CVS pharmacies will be removed.
- **Military Pharmacy.** Call your military pharmacy, where there is no cost to fill your prescription drug, and ask whether your drug is available. Visit www.tricare.mil/mtf for contact information for a local military pharmacy.
- **TRICARE Pharmacy Home Delivery.** Next to your military pharmacy, Home Delivery is the best option for filling maintenance drugs and you may save money. Formulary generics and standard shipping are free.

To learn more, visit www.express-scripts.com/TRICARE or call 855.778.1417 and a Patient Care Advocate will help transfer your eligible prescriptions.

Express Scripts is committed to providing the highest level of service to ease this transition. If you have questions about your TRICARE pharmacy benefit or you need help transferring your prescription drugs, call 855.778.1417 or visit www.express-scripts.com/TRICARE. [Source: Express Scripts Client Services msg. | Shannon Lee Eghlimi | October 1, 2016 ++]

TRICARE Podcast 368 ► ESI Network Pharmacy | Disaster Preparedness

Express Scripts, Inc. (ESI) announced upcoming changes to the retail pharmacy network it manages on behalf of TRICARE. On December 1, 2016, Walgreens pharmacy locations will join the network. CVS pharmacies, including those in Target stores, will leave the network on the same day. The new network will have more than 57,000 locations nationwide, and ensures TRICARE beneficiaries have timely access to retail pharmacies in their community. ESI is the TRICARE pharmacy contractor, responsible for developing the pharmacy network. ESI reached a new network agreement with Walgreens, which will replace CVS pharmacy in the TRICARE network. This change is intended to provide better value and maintain convenient access for beneficiaries. The addition of Walgreens into the network means that 98% of TRICARE beneficiaries will still have a network pharmacy within 5 miles of their home. Find a network pharmacy at ESI's website.

If beneficiaries chose to fill a prescription at CVS after December 1, it will be a non-network pharmacy. This means they will have to pay the full cost of the medication upfront, and file for partial reimbursement. ESI and TRICARE are working to notify all beneficiaries of this change, and ensure that people currently using CVS have time to switch to another network pharmacy. ESI is doing additional outreach to patients filling specialty drugs at CVS pharmacies to ensure they can move their prescription with no gap in their prescription coverage. Please visit the ESI website for more information on this change at www.express-scripts.com/TRICARE.

-o-o-O-o-o-

Tropical storms, hurricanes, floods, cyber threats – there is no shortage of things that can go wrong. However, there is one thing that everyone can do to protect themselves: stay prepared. This National Preparedness Month (OCT), TRICARE reminds you that preparing for a disaster is not hard, but it does require thought and planning. If the power goes out, are there enough candles and flashlights? If you can't go out for a while, do you have enough water and medication? TRICARE can help you stay informed about your benefit before, during and after a disaster. When a State of Emergency is issued, TRICARE may authorize early prescription refills, blanket waivers for referrals or other emergency benefits. When authorized, any emergency benefits are announced in email disaster alerts along with their effective dates. Sign up for disaster alerts, and get information on our website, www.tricare.mil/disaster.

You should also build a disaster supplies kit. Keep in mind that you may have to survive on your own for a few days, so you should have your own supply of food, water and supplies. You can visit www.ready.gov, for information on different disaster types, a comprehensive guide on making and communicating an emergency plan, how to care for pets and much more. You can also download the Federal Emergency Management Agency FEMA mobile app. The app contains disaster safety tips, an interactive emergency kit list, storable meeting locations and a map to open shelters and FEMA Disaster Recovery Centers (DRCs). Visit www.fema.gov/mobile-app for more information.

-o-o-O-o-o-

The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | September 30, 2016 ++]

TRICARE Podcast 369 ► Women | Mental Health | Health Literacy

One of the most important things women can do to maintain good health is schedule an annual Well Woman visit with their doctor. Well Woman exams help assess individual risks for women and can provide immunizations, contraceptives, disease screenings, and counseling for sexually transmitted infections.

- Women who are 50 or older should get a mammogram, a screening tool that checks for breast cancer.
- If you are a woman over 65 then you should also be aware of your bone health, as you are at an increased risk for Osteoporosis, a disease where bones break easily.
- You can practice preventive self-care by maintaining a healthy diet and exercising regularly. You should also practice safe sex, and learn what you can of your family's history.
- If you have a family history of cervical cancer or ovarian cancer, then you may be at increased risk for breast cancer. Talk to your provider to find out if you are at risk.

By staying on top of preventive services, you can prevent diseases or at least catch them early enough that doctors can provide treatments that will improve and prolong your quality of life. www.WomensHealth.gov and www.AHRO.gov are two resources that can help you learn more about women's health. To learn more about TRICARE's preventive services go to www.TRICARE.mil/preventive.

-0-0-0-0-0-

TRICARE has implemented significant improvements to its mental health and substance use disorder benefits to make it easier for you to access treatment. As of October 3rd, 2016, non-active duty dependent beneficiaries, retirees, their family members, and survivors will generally pay lower co-payments and cost-shares for mental health care. Outpatient mental health and substance use disorder visits have gone down from twenty-five dollars to twelve dollars per visit. Inpatient mental health services will cost the same as inpatient medical or surgical care. You can view a full list of the mental health co-pay and cost-share changes on www.TRICARE.mil/mentalhealthcosts . TRICARE has also:

- Removed limits for partial hospitalization, residential substance use disorder care, smoking cessation counseling, and other mental health treatment. Removing these limits will help you seek the care you need for as long as you need it and as many times as you need treatment.
- Expanded its coverage of treatment options for substance use disorders, including opioid use disorder. If you're addicted to heroin, prescription drugs or other opiates, you'll be able to attend outpatient counseling and intensive outpatient treatment programs. You may also be able to have office visits with qualified TRICARE authorized doctors that may include coverage of medication-assisted treatment, such as buprenorphine or "suboxone" for opioid addiction.
- Authorized TRICARE-providers to non-surgically treat Gender dysphoria – a condition in which a person experiences distress because their gender identity conflicts with their sex assigned at birth. Covered treatments include psychotherapy, pharmacotherapy and hormone treatment. Go to www.TRICARE.mil/genderdysphoria for more information.
- Early next year, it'll be easier and faster for a facility to become TRICARE-authorized, as TRICARE makes its regulations closer to industry standards.

-0-0-0-0-0-

October is Health Literacy month, an observance that highlights the importance of communication between you and your health care providers. Being health literate means you understand your basic health information and the services that are available to you. How can you be health literate?

- First, you should know or have a copy of your health history, any prior hospitalizations, and a list of current and past medical problems. Your doctor also needs to know if you're having any new problems or if you're

still experiencing prior symptoms. Make sure you have the latest copies of your text results, x-rays, labs or any other work you've had done. You may have to make copies and bring them to the doctor yourself.

- Next, be sure to have a list of all your current medications and their dosage - prescriptions, over-the-counter drugs, vitamins and herbal supplements. Also, write a list of the top three to five issues you want to discuss with your doctor. Your list will help you feel more confident in talking to your doctor. Be direct, honest, and as specific as possible when describing your symptoms or expressing your concerns.
- Finally, it is important to know your health care benefit. Do you know what your insurance covers? Your copays or cost-shares? Do you know where to find this information if you have a question? This information helps when choosing a doctor, getting important tests and planning preventive care. For more information about your TRICARE health plan, visit www.TRICARE.mil/plans.

-o-o-O-o-o-

The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | October 7, 2016 ++]

*** Finances ***



CA Property Tax ► Postponement (PTP) Program Reinstated

The California State Controller's Office recently announced the return of the Property Tax Postponement (PTP) Program. This program allows homeowners who are seniors, blind, or have a disability to defer current-year property taxes on their principal residence if they meet certain income and equity criteria. To be eligible for the Property Tax Postponement Program, you must:

- Be at least 62, or blind, or have a disability;
- Own and occupy the home as your primary place of residence;
- Have a total household income of \$35,500 or less;
- Have at least 40 percent equity in the property; and
- Other requirements.

Applications became available 1 SEP. The interest rate for taxes postponed under the Property Tax Postponement Program is seven percent per year. Funding for the program is limited, and applications will be processed on a first-come, first-served basis. Only current-year property taxes are eligible for postponement. Go to the California State Controller's website http://www.sco.ca.gov/ardtax_prop_tax_postponement.html to learn how to apply for this program. [Source: Assemblymember Jose Medina Notice | October 3, 2016 ++]

VA Loans Update 14 ► Reasons to Use (2)

More than 21 million Veterans and Servicemembers live in the U.S. today, but only about 6 percent of them bought a home using a VA home loan in the past five years. That percentage could be much higher. Eligible Veterans often bypass the program as a viable option for a number of reasons. First, they may not know all the advantages. Second, they may think getting a VA loan is an arduous process to be avoided. Last, some lenders don't take the time to teach Veterans about the program, or don't know much about it themselves. The VA home loan is a program non-military home buyers wish they had access to. Following are 10 facts about the program which could make you all but forget about any other home buying or refinance option.

1. No down payment, no mortgage insurance. These are perhaps the biggest advantages to a VA loan.

- You don't need a down payment. None whatsoever. Most mortgage programs, such as FHA and conventional loans, require at least 3.5 percent to five percent down. That's up to \$12,500 on a \$250,000 home purchase.
- With a VA loan, you can buy immediately, rather than years of saving for a down payment
- With a VA loan, you also avoid steep mortgage insurance fees. At 5 percent down, private mortgage insurance (PMI) costs \$150 per month on a \$250,000 home, according to PMI provider MGIC.
- With a VA loan, the buyer could afford a home worth \$30,000 more with the same monthly payment, simply by eliminating PMI.
- Using a VA loan saves you money upfront, and tremendously increases your buying power.

2. Use your benefit again and again. Your VA home loan benefit is not one-and-done. You can use it as many times as you want. Here's how. Assume you purchased a home with a VA loan. But now, you've outgrown the home and need something bigger. When you sell the home and pay off the VA loan completely, you can re-use your benefit to buy another home. Your entitlement is restored in full. But that's not the only way to re-use your benefit. Eligible Veterans and Servicepersons can receive a one-time restoration when they pay off the VA loan, but keep the home. This scenario comes into play if you purchased the home long ago, and have paid off the loan. It also applies if you have refinanced the VA mortgage with a non-VA loan. In these cases, you can keep the home, and enjoy the benefits of VA home buying one more time.

3. Your benefit never expires. Once you have earned eligibility for the VA home loan, it never goes away. Those who served 20, 30, even 50 years ago often wonder whether they can still buy a home today if they never used their benefit. If eligibility can be established, the answer is yes. Eligibility is based on the length of time served, and the period in which you served. For instance, a U.S. Army Veteran with at least 90 days in service during the Vietnam era is likely eligible. To check eligibility, first obtain your DD Form 214. With that document, a VA-approved lender can request your VA Certificate of Eligibility for you, or you can request it directly from VA's eBenefits website. You may be eligible to buy a home using a VA home loan, even if you served long ago.

4. Surviving spouses may be eligible. More than 3,000 surviving spouses purchased a home with their fallen partner's VA benefit in 2015. Un-remarried husbands and wives of Servicepersons who were killed in action can buy a home with zero downpayment and no mortgage insurance. Plus, the VA funding fee is waived. There's no way to repay the spouse of a fallen hero, but this benefit surely helps them move forward after tragedy.

5. VA Loan Rates Are Lower. According to loan software company Ellie Mae, VA loan rates are typically about 0.25% lower than those of conventional loans. The VA backs the mortgages, making them a lower risk for lenders. Those savings are passed on to Veterans. Additionally, VA loans come with some of the lowest foreclosure rates of any loan type, further reducing risk for lenders. No surprise here, but Veterans and Servicepersons take homeownership seriously. These factors add up to lower rates and affordable payments for those who choose a VA loan.

6. VA loans are available from local lenders. The VA home loan is unlike most other VA benefits. This benefit is available from private companies, not the government itself. The Department of Veterans Affairs does not take applications, approve the loans, or issue funds. Private banks, credit unions, and mortgage companies do that. The VA provides insurance to lenders. It's officially called the VA guaranty. The VA assures the lender that it will be repaid if the Veteran can no longer make payments. In turn, lenders issue loans at superior terms. In short, a VA loan gives you the best of both worlds. You enjoy your benefit, but have the convenience and speed of working with your chosen lender.

7. Buy, refinance or tap into home equity.

- The VA home loan benefit is not just for buying homes. Sure, it provides unmatched home buying advantages, but you can also use it to refinance your existing mortgage, whether it's a VA loan or not. Homeowners with a VA loan can use the Interest Rate Reduction Refinancing Loan, or IRRRL, to easily drop their rate and payment without an appraisal, or even paystubs, W2s or bank statements. The VA streamline refinance, as it is commonly known, gives VA loan holders a faster, cheaper way to access lower refinance rates when rates fall.
- Homeowners without a VA loan can use a VA refinance. The VA cash-out loan is available to eligible Veterans who don't have a VA loan currently. As its name suggests, a VA cash-out refinance can be used to turn your home's equity into cash. You simply take out a bigger loan than what you currently owe. The difference is issued to you at closing. The VA cash-out loan amount can be up to 100 percent of your home's value in many cases. Use the proceeds for any purpose – home improvements, college tuition, or even a new car. Many homeowners today are dropping their rate and taking cash out simultaneously, accomplishing two goals at once.
- You don't have to take out cash to use this VA loan option. You can also use it to pay off a non-VA loan. Eligible homeowners who pay mortgage insurance or are dealing with other undesirable loan characteristics should look into refinancing with a VA loan. It can eliminate PMI, get you into a stable fixed-rate loan, pay off a second mortgage, or simply reduce your rate to make homeownership more affordable.

8. Lenient guidelines for lower credit scores, bankruptcy, foreclosure. Unlike many loan programs, a lower credit score, bankruptcy or foreclosure does not disqualify you from a VA home loan. Shop around at various lenders, because each will have its own stance on past credit issues. However, VA guidelines do not state a minimum credit score to qualify. This gives lenders leniency to approve loans with lower scores. In addition, VA considers your credit re-established when you have established two years of clean credit following a foreclosure or bankruptcy. Many homeowners across the U.S., military and civilian, experience bankruptcies and foreclosures due to a loss of income, medical emergency or unforeseen event. Fortunately, these financial setbacks don't permanently bar VA-eligible home buyers from ever owning again. The exception, though, is a foreclosure involving a VA home loan. In this case, you may need to pay back the amount owed on the foreclosed VA loan to regain eligibility. But for most home buyers with past credit issues, a VA home loan could be their ticket to homeownership.

9. Funding fee waivers. VA typically charges a funding fee to defray the cost of the program and make home buying sustainable for future Veterans. The fee is between 0.50 percent and 3.3 percent of the loan amount, depending on service history and the loan type. However, not everyone pays the VA funding fee. Disabled Veterans who are receiving compensation for a service-connected disability are exempt. Likewise, Veterans who are eligible for disability compensation, but are receiving retirement or active duty pay instead, are also exempt from the fee.

10. Buy a condo with a VA loan. You can buy many types of properties with a VA loan, including a single-family (free-standing) home, a home of up to four units, and even manufactured homes. But condominiums are commonly overlooked by VA home buyers. Condominiums are ideal starter homes. Their price point is often lower than that of single-family homes. And, condos are often the only affordable option in many cities. The VA maintains a list of approved condominium communities. Veterans can search by city, state, or even condominium name on VA's condo search tool. It's not a short list. For example, there are more than 2,400 approved condo communities in

Washington State, about 1,000 in Texas, and a staggering 9,000 in California. As a Veteran or Servicemember, consider the array of home types when shopping for a home.

-o-o-O-o-o-

There are more than 10 reasons to use a VA home loan. The preceding 10 facts are just a few, and there are actually many more reasons to use your VA loan benefit. You've certainly earned it. The freedom afforded to this country by members of all branches of the military, past and present, is not easily repaid. But consider this program a small "thank you" for your service and dedication. [Source: VAntage Point October 12, 2016 ++]

NFCU Disclosure ► Improper Debt Collection Practices

A federal regulator has ordered Navy Federal Credit Union to pay \$23 million to hundreds of thousands of its customers, accusing the credit union of allegedly making false threats about debt collection. "Navy Federal Credit Union misled its members about its debt collection practices and froze consumers out from their own accounts," said Richard Cordray, director of the Consumer Financial Protection Bureau, in a 11 OCT statement announcing the bureau's action. "Financial institutions have a right to collect money that is due to them, but they must comply with federal laws as they do so."

Hundreds of thousands of consumers were affected by the practices between January 2013 and July 2015, according to the CFPB statement. In addition to paying \$23 million in compensation to consumers, the credit union must correct its collection practices and pay \$5.5 million to the Consumer Financial Protection Bureau's civil penalty fund. CFPB officials alleged that Navy Federal violated federal law by making "deceptive representations" to consumers about its intentions regarding legal action, wage garnishment and contacting their chain of command. Records show the credit union rarely took these actions and lacked the legal authority to follow through on some of the threats, CFPB said. CFPB also alleged Navy Federal misrepresented the effect of delinquency on consumers' credit ratings, and that the credit union violated the Consumer Financial Protection Act by unfairly restricting consumers' electronic account access.

Navy Federal officials agreed to the settlement without admitting or denying the allegations, according to the consent order. Navy Federal officials said in a statement that "where our collections practices have come up short in the Consumer Financial Protection Bureau's estimation, we have made all the necessary changes. We have cooperated with the CFPB throughout the process." As a not-for-profit cooperative, officials said, "when we make loans, we are lending our members' money. We have a long history of helping members when they are making the effort to pay back their loans, and we will continue to do so. This is part of our duty to our membership as a whole."

Chain-of-command concerns

Navy Federal's "message to the consumer of 'pay or be sued' was inaccurate about 97 percent of the time," according to the CFPB announcement, "even among consumers who did not make a payment in response to the letters." According to the consent order, the credit union also allegedly:

- Sent letters to 115 consumers threatening to contact their commanding officers about their delinquencies if the consumers didn't make a prompt payment. CFPB again labeled this a false threat, citing a lack of evidence that the credit union ever contacted those commanders -- even those who failed to pay -- and lacked the authority to report such issues. Consumers who received such letters will receive at least \$1,000.
- Froze about 700,000 consumers out of their credit union accounts for being delinquent on a credit product - an illegal practice, per the CFPB. The only access available was to make payments on delinquent or overdrawn accounts. CFPB ordered the credit union to end this practice and keep other accounts open despite any delinquencies.

- Misrepresented the credit consequences of falling behind on a loan in about 68,000 letters to members. Many of these consumers were told they would find it “difficult, if not impossible” to get additional credit because they were behind on their payments, but the credit union didn’t review the consumers’ credit files before sending the letters, so they had no basis for that claim. NFCU representatives also suggested they could cut or raise a consumer's credit score -- a decision ultimately made by credit bureaus, not by a customer's financial institution.

“Navy Federal Credit Union is proud of its 83-year history of helping our members fulfill their financial goals – both for savers and for borrowers,” NFCU officials said in their statement. Membership in the credit union is open to people who are or have served in the U.S. military, Defense Department civilian employees or contractors, U.S. government employees assigned to DoD installations, and their immediate family members. The credit union has more than \$73 billion in assets. [Source: Military Times | Karen Jowers | October 12, 2016 ++]

Dental Insurance ► Do you Really Need It?

You need medical insurance, if only to protect against the cost of an accident or illness so expensive that you could be ruined financially. But do you really need dental insurance? It’s an interesting question, because you can avoid the most likely causes and expenses of dental problems, decay and gum disease by brushing and flossing your teeth diligently. But some teeth are more prone to problems, and when there is a problem, the costs can mount quickly. About 64 percent of Americans have dental insurance. Nearly all of them have coverage through work or a group plan like AARP, Medicaid, Tricare (for military families) and the federal Children’s Health Insurance Program, according to Evelyn Ireland, executive director of the National Association of Dental Plans, in an email interview.

Most dental preferred provider organization and regular insurance (indemnity) plans have an average deductible of \$50 and a maximum yearly benefit of \$1,000, Ireland says. Only 2 to 4 percent of Americans with dental insurance use up their yearly maximum allowance. Dental plans offered through a workplace typically are one of three types:

- **Indemnity plan:** You choose your provider of choice, and your plan pays a percentage of the fees.
- **PPO:** Preferred provider organization plans have groups of practitioners who agree to reduced fees for patients within the network. Your costs are lower with network dentists. You may see out-of-network dentists, but it’ll cost you more.
- **HMO:** Health maintenance organizations cut costs by requiring members to use only providers within the network.

Premiums for group dental plans in 2014 (the latest information available) averaged from \$19 to \$32 a month (\$228 to \$384 annually), says the NADP.

Is insurance worth it?

The NADP describes these elements of coverage in a typical plan:

- Preventive care: periodic exams, X-rays and, for some age groups, sealants — 100 percent.
- Basic procedures: office visits, extractions, fillings, root canals (sometimes) and periodontal treatment — 70-80 percent.
- Major procedures: crowns, bridges, inlays, dentures and sometimes implants and root canals — 50 percent or less.

Orthodontics coverage usually can be purchased as a rider, says the NADP. Cosmetic care is not covered. Dental insurance is not always worth the cost. It depends on your plan, your needs and the cost of the services available to you. In deciding if an insurance plan is right for you, weigh:

- The annual price of premiums.
- The cost of the dental care you need.
- Your policy’s limit on how much it pays out in benefits and whether you can roll over unused benefits from the previous year.
- Policy coverage. “While many dental policies focus on preventive measures by offering two annual visits, you’ll really start seeing the savings with more expensive treatments, like root canals and crowns,” explains Angie’s List.

The Affordable Care Act requires insurance providers to offer dental insurance for children younger than 18. “Although the new act does not require dental coverage for adults, most state marketplaces will also offer dental coverage for adults,” says the American Dental Association. Adult dental coverage may be offered as part of a comprehensive health plan or as stand-alone dental insurance. Here’s more about the ACA and dental coverage:

- The ADA tells how to compare and assess dental plans at <http://www.mouthhealthy.org/en/dental-care-concerns/affordable-care-act-checklist> .
- Use this Healthcare.gov plan locator at <https://www.healthcare.gov/find-premium-estimates> to find Affordable Care Act dental plans locally and compare costs.

[Source: MoneyTalksNews | Marilyn Lewis | October 12, 2016 ++]

Dental Insurance Update 01 ► 10 alternatives

Dental insurance isn’t the only way to cut dental bills. In fact, 36 percent of Americans have no dental insurance. Here are 10 other ways to cut your costs:

1. **Self-pay.** It may be less expensive to pay out of pocket than buy a plan. Fees vary by dentist’s office and by geographic region. Here are average costs in the United States for several common procedures, from the ADA Health Policy Institute’s 2013 Survey of Dental Fees (the latest data available):

- Teeth cleaning (prophylaxis) adult: \$85
- White dental filling (one surface, anterior): \$149
- Silver filling (one surface, primary or permanent): \$125
- Porcelain crown fused to noble metal: \$1,003
- Complete series of intra-oral X-rays: \$124

2. **Preventive care.** In many cases, the best way to save on dentistry is to take excellent care of your teeth and gums and to teach children healthy dental routines. For example, did you know that fruit juices, carbonated drinks and acidic foods can help wear away your tooth enamel? The American Dental Association tells you how to brush correctly, how to floss effectively and at <http://www.mouthhealthy.org/en/az-topics/b/brushing-your-teeth> offers more information on dental health. Also, at https://www.deltadentalins.com/oral_health/toc-preventive.html Delta Dental, an insurer, has more tips on preventive care.

3. **Cut back to one cleaning a year.** Several studies have shown that visiting the dentist twice a year does not deliver notable benefits compared with one exam a year. If you don’t have serious dental issues, you can probably get by with one cleaning annually. But don’t skip that one annual cleaning and exam; it could save you from costly and serious problems.

4. **Discount dental plans.** Discount plans charge an annual fee in exchange for discounted services from network providers. Before you buy into a plan, look over its list of covered procedures to see if they are ones you are likely to use. PolicyGenius, an independent insurance broker, compared five dental insurance and dental discount plans. Costs vary a lot depending on where you live and because the state insurance marketplaces created under the

Affordable Care Act offer different plans. It's hard to comparison shop for dental plans: Companies don't easily share information on costs and coverage until after you've subscribed, PolicyGenius found. Even so, "all five plans they looked at delivered better value than paying cash outright."

A tip: The cheapest dental plans don't offer much value, but don't just go with an expensive plan — do some careful research. "If you know you're going to be spending some time in the dentist's chair soon — and especially if you require an expensive dental procedure immediately — the right discount plan could save you hundreds of dollars," PolicyGenius writes.

5. **Request 10 percent off.** Some dentists will take 10 percent off the cost of a visit or procedure if you pay at the time of the visit. Some offer a discount for cash. If your dentist doesn't provide a discount, ask (politely, of course) if he/she could do so. Or shop around for a dentist, gathering recommendations from friends and then phoning those offices to find out if they offer a discount.

6. **Charitable clinics.** Look for low-cost or free dental clinics offered in your community by local dentist volunteers. Find opportunities in your area through America's Dentists Care Foundation at <http://www.adcfmom.org>. Another charitable organization with volunteer dental professionals is Dentistry From the Heart a global nonprofit organization at <http://www.dentistryfromtheheart.org>. Or ask your state's dental association about low-cost care at <http://www.ada.org/en/about-the-ada/national-state-local-dental-societies>.

7. **Dental schools.** Dental schools at many colleges and universities around the United States often offer free or reduced-cost care. Accredited programs are listed at the ADA website <http://www.ada.org/en/home-ada/coda/find-a-program/search-dental-programs/dds-dmd-programs>.

8. **Federally qualified health centers.** Private health centers offering dental services exist in cities and counties across the country. They receive some government funding and charge according to what you can afford. Use the federal Health Resources and Services Administration http://findahealthcenter.hrsa.gov/Search_HCC.aspx to locate a clinic.

9. **Consider dental tourism.** Dental tourism — traveling to other countries to get treatment, often at a fraction of the U.S. cost — is a huge business. Among the top countries that have a thriving dental industry catering to foreigners are Mexico, Thailand, Spain, Turkey, Czech Republic, Costa Rica, Poland, Philippines and Hungary. "Dental tourism companies and corporate dental chains are increasingly advertising 'all inclusive' travel packages that include dental procedures, hotel room reservations, side trips to tourist attractions, and airline tickets to lure international clients," says an article in the International Journal of Contemporary Dental and Medical Reviews. Do plenty of research to ensure that you are getting safe and high-quality care. Some resources:

- The American Dental Association has information and cautions about dentistry outside the United States (<http://www.mouthhealthy.org/en/az-topics/t/travel>).
- OSAP, the Organization for Safety and Asepsis Procedures, tells how to assess infection-control practices in a dentist's office and gives a checklist for obtaining safe dental care abroad. It cautions: *The decision to visit another country for dental care should go beyond simply comparing prices or even evaluating the dentists' expertise. Countries differ in their standards for infection control and safety. The use of fresh gloves, sterile instruments and safe water are not standard practice in all countries. Without these precautions, patients could be infected with diseases such as hepatitis B.* Refer to <http://www.osap.org/?page=TravelersGuide>

10. **Get out of town.** Dentist fees in rural counties typically are lower than in urban areas. Comparison shop for the procedure you need by phoning offices of American Dental Association member dentists outside your metro area and asking about fees. You can locate an ADA member dentist using <http://www.mouthhealthy.org/en/find-a-dentist>.

[Source: MoneyTalksNews | Marilyn Lewis | October 12, 2016 ++]

Car Insurance Update 13 ► Ways to Drive Down Your Rates

If you're going to drive a car, you need insurance. There's really no way around that. But you have more control over your auto insurance rates than you likely think. And that can translate into big savings. You know things like traffic tickets are going to raise your insurance rates. But you may not know that many insurers factor in everything from how many miles a year you drive to where you live in determining your rate. Consider these ideas to get quality coverage at reasonable rates:

1. **Comparison shop** -- That sounds like a no-brainer, but many people don't understand that policies differ among companies based on subjective criteria. Some companies specialize in insuring young drivers. Others are best suited for those with less-than-stellar driving records. "In general, the more you pay for car insurance, the bigger the difference between insurance companies' rates," according to Insurance.com. "Every company calculates its own price, and they often differ by hundreds or even thousands of dollars. Comparison shopping can help you uncover cheap car insurance companies and auto insurance discounts."

2. **Ask about discounts** -- Some insurance companies give discounts to drivers who take driver education courses. Others offer "good student" discounts or cut rates for those with anti-theft devices on their cars, notes Insurance.com. Ask the agent to spell out all discounts the company offers to ensure you don't miss one that would work for you.

3. **Explain your good driving habits** -- Even if an agent doesn't ask, you want to mention if you are a "pleasure driver." There is no guarantee, but some insurers may give more favorable rates to a "pleasure driver" who doesn't drive many miles each year. Those that drive many miles, especially for business, are generally thought of as higher risk and may pay more, according to MoneyCrashers. Of course don't fib and say you're a pleasure driver if you're constantly putting miles on the odometer. Any claim you make might be denied if you bend the truth on your insurance application, notes J.D. Power.

4. **Choose a car with insurance in mind** -- Perhaps the best time to save money on your auto insurance is when you consider buying a car. Car safety ratings, safety equipment and even the size of the car often impact auto insurance premiums, notes MoneyCrashers. One example they cite is that a car with a V8 engine will generally cost more to insure than a compact with a V4. And, of course, safety ratings of each car impact the cost of insurance. Don't forget to tell your agent about any extra safety equipment you opted to have installed on your car, such as LoJack, a system designed to prevent theft and locate the vehicle if it is stolen. That might help lower the rate.

5. **Weigh horsepower and trim** -- We mentioned the a car equipped with a V4 will likely cost less to insure than one with a V8. But did you know that's true with the same model car? For example, if you're considering buying a 2016 Honda Accord, you'll have a choice of a V4 or V6. You'll likely pay more to insure the V6 than the V4 even though they are otherwise the exact same car, notes Kiplinger. Plus, of course, you'll pay more for the trim level with the more powerful motor. Keep those expenses in mind when you go car shopping.

6. **File claims judiciously** -- There isn't much you can do about your age, profession or marital status, all factors that may be considered when your auto insurance rates are set. But you can work to drive responsibly and keep traffic tickets to a minimum. You can also avoid filing claims for every small ding you find on your car. Those are just some of the individual factors that will likely result in higher auto insurance rates, reports MoneyCrashers.

7. **Remember, your ZIP code counts** -- If you decide to move, consider how your ZIP code will affect your insurance cost. It makes sense that if you live in a large urban area and park on the street, you will probably pay more for auto insurance than someone who lives in the suburbs and parks in a garage. Vandalism, theft and general crime translate into greater risks your car will be damaged and you will file a claim, notes the Insurance Information

Institute (I.I.I.), an industry organization. Other factors related to your ZIP code — like weather — will also affect coverage costs. You can't do much about that, but you can save by choosing a low-crime neighborhood, and a home with off-street parking for your car.

8. **File claims on other policies with care** -- When you apply for auto insurance, the insurer will have access to information about the claims you made on your homeowner's insurance, reports Kiplinger. If you've filed claims within the past seven years, you will likely pay a higher premium for auto insurance.

9. **Keep your credit score high** -- Insurance companies use your credit score as a way to predict if you'll file a claim, reported Insurance Information Institute. "Credit-based insurance scores are based on information like payment history, bankruptcies, collections, outstanding debt and length of credit history," the I.I.I. reports. "For example, regular, on-time credit card and mortgage payments affect a score positively, while late payments affect a score negatively." Keep your credit score high, and you'll likely be rewarded with lower insurance premiums.

[Source MoneyTalksNews | Nancy Dunham | October 6, 2016 ++]

Homeowners Insurance Update 06 ► Ways to Reduce Your Rates

What is it about home insurance that makes us tend to ignore it — and its price tag? It's a common oversight that can end up costing needless hundreds or thousands of hard-earned dollars. Perhaps the reason many of us make this misstep is that we mistakenly believe there's little we can do to influence the price of our homeowner's insurance policy. It's true that there's not much you can do about neighborhood crime rates, the region's propensity for cataclysmic weather and other factors that impact rates. But many of us don't realize there are choices we make that directly determine at least part of our homeowners' insurance cost. Consider these choices and lifestyle preferences that can save you money or cost you big.

1. **Shop around.** It's easy to assume that all insurance companies will charge the same rate to insure a home. That's a misconception that results in many of us overpaying. A review conducted by Bankrate found rates to insure a Chicago home varied by 121 percent among four insurers. Three insurance companies offered quotes that differed by 67 percent for a Roanoke, Virginia, home. Home insurance in other locales followed similar patterns. Michael Barry of the Insurance Information Institute, an industry organization, told Bankrate that insurers weigh risk factors such as building costs differently. Shopping around can greatly impact your bottom line. One convenient place to start comparing insurance plans and pricing is <http://www.iii.org/press-release/hurricane-matthew-on-track-to-slam-eastern-us-coast-later-this-week-high-winds-heavy-rains-and-flooding-possible-100416>

2. **Bundle your insurance.** When shopping for the best rates on homeowner's insurance, don't forget to contact your auto insurance company. Some insurers offer a 5 to 15 percent discount to clients who have multiple policies with them, according to the Insurance Information Institute (I.I.I.). There's no guarantee your insurer makes this offer, but it's worth asking. Another tip: Ask your long-time homeowners' insurer if you are eligible for a better rate. I.I.I. reports some insurers offer a 5 percent discount to customers that have worked with them for three to five years, and up to 10 percent for customers who've been with them for longer periods.

3. **Consider insurance when house shopping.** Insurers factor in a home's age, construction and even proximity to the nearest fire department when determining home insurance rates, according to Insurance.com. It's also vital to understand the cost of rebuilding a home at today's rates. If it would cost a lot to replace or repair, factor those increased costs into the rates you expect to pay. It's possible that an older home may cost more to insure, as the materials [and] features in older homes can be more costly to repair and replace, things like plaster walls, ornate moldings, stained-glass windows, hardwood floors.

4. **Consider a potential new home's location.** It's not about the view, unless the view is of a fire station. The closer you are to the nearest fire department, the less you'll likely pay for home insurance, Insurance.com notes. That's especially true if you live near a station that has 24/7 coverage. That means a station staffed by professional, not volunteer, firefighters. Nearby fire hydrants also favorably impact homeowner's insurance rates. If you opt to live in a rural area away from firefighters and equipment, expect to pay extra insurance premiums.

5. **Keep your roof in good order.** Many of us don't give much thought to our homes' roofs, but insurers do. Tell your insurer if you repair or replace your roof. Your policy may cover some of the cost or you may be eligible for lower premiums, according to Allstate's Herndon. After all, a new roof will better protect the rest of your house and belongings.

6. **Think twice before installing extras.** One of the great things about owning a house is that you can personalize it to suit your interests and lifestyle. Yet a swimming pool, hot tub, trampoline or other backyard extra can boost your insurance rates. If someone uses these recreational features — even without your OK — and is injured, you could be liable, reports Wells Fargo. If you do opt for such high-risk extras, consider adding netting around a trampoline, locking covers on the pool and other security measures to decrease the risk of mishaps.

7. **Consider your dog's background.** About half of dog bites occur on the owner's property, and they total about one-third of home insurance liability claims, reports Wells Fargo. Talk to your insurer before you adopt a new four-legged friend. And be aware that, whether or not you think it's fair, some insurers will not cover you if you have certain breeds. Insurancequotes.org at <http://www.insurancequotes.org/home/10-dog-breeds-that-drive-up-home-insurance-rates> offered a list of 10 breeds of dogs that may set off insurers' alarms, topped by — you guessed it — pit bulls, Dobermans and Rottweilers.

8. **Don't go wild with remodels.** Sure, it's fun to jump into home improvement, but don't spend too much or you could mar your credit and boost your insurance rates. More insurers are keeping an eye on their clients' credit in determining rates, the I.I.I. says. Remember, too, that remodeling may add value to your home that will also increase your rates. Even if you don't remodel, spend moderately and, of course, make payments on time.

9. **Update wisely.** Talk to your insurance agent about ways to protect your home that might reduce your premiums. Updating utilities, adding storm shutters and installing other weather protection can go a long way toward saving you insurance costs. If you live in a hurricane or flood zone, you likely already know that you pay a higher insurance rate but it's wise to discuss actions you can take to reduce them.

10. **File claims judiciously.** Sure, you buy homeowner's insurance so you are protected. But that doesn't mean you should routinely file claims. "There's a significant correlation between claims that are made and future additional likelihood of claims being made," Chris Hackett, senior director of personal lines policy at the Property Casualty Insurers Association of America, told Insurance.com. Basically that means that your claim history will follow you to new homes and may cause insurers to offer higher-than-expected quotes. Use insurance as needed, but try not to overdo it.

[Source: MoneyTalksNews | Nancy Dunham | October 5, 2016 ++]

USA Discounters ► Guilty of Vet Predatory Practices

A company accused of targeting service members with high-cost loans and predatory practices will provide nearly \$96 million in forgiven debt and restitution for thousands of customers, most of whom are in the military or veterans, under a 49-state settlement. The settlement, announced 30 SEP by the states, will force the company, USA Discounters, to wipe out a large amount of outstanding consumer debt, provide restitution credits and correct consumers' credit reports, according to the Virginia state attorney general's office. More than 8,000 consumers in

Virginia alone will receive more than \$10.5 million in restitution. The only state not included in the settlement was Colorado, which previously settled with the company under similar claims.

USA Discounters, also doing business as USA Living and Fletcher's Jewelers, sold furniture, appliances, televisions, computers, smart phones, jewelry and other consumer goods, and financed many of the sales on credit. They marketed their products mostly to military members and veterans, and many of the stores were located near military bases. The company sold overpriced household goods at high interest rates, often using the military allotment system to guarantee payment, the states alleged. Officials at USA Discounters could not immediately be reached for comment. The company closed its stores in the summer of 2015, and later declared bankruptcy. But the company had looped service members into bad finance contracts where the business continued to collect money, even after their stores closed down, according to the New York attorney general's office.

Most of the \$96 million in restitution will come in the form of write-offs of debt, and credits to customers. The settlement requires the company to release them from the debt. The company must:

- Write off all accounts with balances for customers whose last contract was dated June 1, 2012, or earlier;
- Apply a \$100 credit to all accounts whose contracts were dated after June 1, 2012;
- Write off all judgments not obtained in the correct state; and
- Credit all judgments that were obtained in the correct state against members of the military with a credit equal to 50 percent of the original judgment amount.
- Correct their negative comments on the consumers' credit reports.

The states alleged the company engaged in unfair, abusive, false and deceptive practices, including hooking service members into "deceptively usurious loans, false advertising and illegal collection practices," according to the New York state attorney general's office. "The company would also sue service members out of state where they were unable to defend the action, ultimately taking default judgments against them," that office stated. In New York, the settlement will affect about 759 consumers, with restitution of about \$1.8 million.

The state attorneys general focused on the judgments obtained in a state different from where the consumer lived, because those had the most harmful effects on service members. Those troops were often unable to travel to another state to defend themselves in court, according to the New York attorney general's office. Service members will have more protections against loans with high interest rates as new Defense Department rules go into effect on 3 OCT, when lenders will be required to comply with a 36 percent interest rate cap on all loans to military personnel and their dependents, including fees. The 36 percent rate cap applies to all loans except for mortgages and money purchase loans, such as vehicle loans. Previously these rules applied only to payday loans, vehicle title loans, and refund anticipation loans. [Source: Military Times | Karen Jowers | October 1, 2016 ++]

Canadian National Parks ► Free Admission in 2017

If you've been thinking about fleeing the country after the next U.S. president is inaugurated in January, Canada has an offer for you. America's neighbor to the north is offering free admission to its national parks and a variety of other tourist attractions throughout 2017. In truth, this freebie has nothing to do with the U.S. It's in celebration of Canada's 150th birthday. But the freebie does enable you to scope out what Canada has to offer while spending a little less money — whether you're only interested in being a tourist or considering becoming an expatriate. As the Canadian national parks system, known as Parks Canada, says in an announcement: *Whether you're looking for adventure, fun for the whole family, or a break from the everyday, you'll find it at a Parks Canada place. There's never been a better time to connect!*

The freebie entails free admission to national parks, national historic sites and national marine conservation areas operated by Parks Canada plus free lockage fees for boaters to Parks Canada's historic canals and waterways. That translates to free admission or lockage to well over 200 destinations, as Parks Canada comprises:

- 47 national parks http://www.pc.gc.ca/listing/np-pn/recherche-search_e.asp?p=1
- 171 national historic sites (including eight historic canals) http://www.pc.gc.ca/listing/lhn-nhs/recherche-search_e.asp?s=1
- 4 national marine conservation areas: http://www.pc.gc.ca/listing/amnc-nmca/recherche-search_e.asp?m=1

The only exception to free admission is for the Canadian Rockies Hot Springs, a trio of hot springs located in Banff, Jasper and Kootenay national parks. Fees also remain for things other than admission such as camping, firewood and guided tours. To access free admission or lockage next year, you have two options:

- Purchase a Discovery Pass, which provides admission to all Parks Canada places for a year. If you buy one this year, however, it will be valid for two full years to incorporate free admission next year. The pass will be all you need.
- Stay tuned to Parks Canada's website for more details as 2017 approaches.

[Source: MoneyTalksNews | Karla Bowsher | October 10, 2016 ++]

Political Survey Phishing Scam ► How it Works

Steer clear of political polling calls that promise gift cards in exchange for taking a voter survey. Survey cons are common but the US presidential campaign gives scammers a timely elections twist

How the Scam Works:

- You get a call from someone claiming to be conducting a political survey. The pollster wants to ask you questions about the upcoming presidential election. In exchange for a few minutes of your time and your opinions, you will get a gift card or other reward.
- It sounds easy... but don't do it! After answering several legitimate-sounding survey questions, the caller typically asks you to provide your credit card number. Allegedly, you need to pay for the shipping and taxes of the "prize" you've won.
- Providing your credit card number and personal information to scammers opens you up to the risk of additional fraudulent charges and identity theft. Legitimate polling companies rarely offer prizes for participating in a survey, and none would ask for a credit card number.

How to Avoid a Campaign Con: This campaign season, cons abound. Watch out for scammers' most popular tricks:

- Donate directly to the campaign office: Donations made over the phone can be valid, but wary donors should give to a campaign either through the candidate's official website or at a campaign office.
- Watch for spoofed calls: Your Caller ID may say that someone from Washington DC is contacting you, but scammers can fake this using phone number spoofing technology.
- Polling companies don't offer prizes: Just hang up on any political pollster who claims that you can win a prize for participating in a survey
- Polls won't ask for personal or banking information: Political pollsters may ask for information about your vote or political affiliation, but they don't need your Social Security number or credit card info.
- Research fundraising organizations before donating: Be especially cautious of links that come to you through email or social media, and don't click through. Instead, go directly to an organization's website by typing the URL in your browser or using a search engine.

You can read about other versions of survey scams at <http://www.bbb.org/council/news-events/bbb-scam-alerts/2015/02/scam-alert-survey-scam-is-back-with-a-new-twist> and [http://www.bbb.org/washington-dc-eastern-pa/news-events/bbb-scam-alerts/2015/06/scam-alert-take-a-survey-get-\\$100-dont-fall-for-it](http://www.bbb.org/washington-dc-eastern-pa/news-events/bbb-scam-alerts/2015/06/scam-alert-take-a-survey-get-$100-dont-fall-for-it). Learn more about election cons in this alert from the BBB serving Detroit and Eastern Michigan at <http://www.bbb.org/detroit/news-events/bbb-in-the-news/2016/03/better-business-bureau-warns-about-election-season-scams>. To report a scam, go to BBB Scam Tracker <https://www.bbb.org/scamtracker/us>. [Source: BBB Scam Alert | September 30, 2016 ++]

Blank Deposit Slip Scam ► A New Twist On An Old Fraud

Imagine you're trying to sell your car and you finally find a buyer. The buyer seems eager to purchase the car and offers to send you a deposit to "hold" the vehicle. The check you receive, however, is for more than you agreed—a "mistake" by the enthused buyer—and now he wants you to work with his bank to fix the overpayment. Not wanting to lose the buyer, you deposit the check in your account and send him back the extra money. Unfortunately, you are not getting that money back, and this car sale isn't happening. You have stumbled onto a new variation of the fake check scam.

Almost every year, fake check scams are near the top of Fraud.org's complaint rankings. In most cases, the scam involves a consumer unknowingly depositing a fake check into her personal account and then sending funds from that check back to the scammer via a hard-to-track method like wire transfers or cash reload cards. The scammer gets the cash in hand, and the victim is left owing her bank hundreds or even thousands of dollars when the check comes back as fake. While this is not a new scam, over the past month we've received numerous complaints that suggest scammers may be using a new twist on an old scam. Here's how it works:

- The victim is given a check to deposit into her personal checking account under the pretense of the check being payment for a job, to cover "shipping" on a car the victim is trying to buy, to cover "taxes" on lottery winnings, or some other ruse.
- The victim deposits the check and withdraws cash against the value of the check.
- Here's where the new scheme strays from the classic: With cash in hand, the consumer goes to another bank branch and deposits the cash into an account the scammer controls using the blank deposit slips many banks make available in their lobbies.
- Once the victim confirms the deposit, the scammer quickly withdraws the funds in cash from an ATM.
- The victim only becomes aware of the scam days or weeks later when they see a negative balance on their account due to the fake check being rejected by their bank.

The twist here is: the scammers asking the victim to deposit funds from the check directly into the scammer's account with the blank deposit slip. Victims may be more likely to fall for this version of the scam because the in-person banking aspect adds an air of legitimacy to the set-up.

A woman from California recently shared her Fake Check Scam story with Fraud.org. The woman said she was hired for a work-at-home job, providing administrative support to a company from her home office. After being hired, the woman was overnighted a check worth \$3,950 and was asked to "deposit the check into (her) account and withdraw the money and deposit the money into a vendor account," to cover some office-related costs with the account number the scammer provided at a local bank. "The following day my 'employer' FedEx'ed another check overnight worth \$4,950 for materials that weren't covered with the first check, and asked for me to do the same thing again into a different account." The scammer then sent the woman a third check, to "cover office supplies" for the new hire. Fortunately for the woman, the check was stolen from her mailbox before she could cash it, and when she went to report the theft to her bank, they informed her that she was being scammed. She stopped depositing fake checks into her account.

Unfortunately, fake check scams like the one detailed above are very common, and the latest “blank deposit slip” variation of the scam seems to be growing in popularity. Fortunately, there are steps you can take to will help you identify and avoid fake check scams:

- If a purported “employer” or “buyer” gives you a check and insists that you wire or deposit money back into their account, end the transaction immediately; it is a scam. There is no legitimate reason for someone to give you a check and then ask that you give them a part of the check back.
- Never assume the check has cleared, even if you get access to funds from a check you deposit, unless your bank explicitly tells you so. Just because the funds from the check say “available” in your account doesn’t mean the check is good.
- Do not accept checks for more than your asking price or salary. Ask them to write a new check for the correct amount and if they refuse, you will know it’s a scam.
- Never wire or deposit money into the bank accounts of people you do not know.
- Resist high pressure tactics. Fraudsters will pressure their victims to act now to get a job, or receive payment for an item they are selling, so that they do not think about any of the red flags associated with the scam.

Fake check fraud is not always clear and easy to spot. If you suspect you have become a victim, report it immediately. You can file a complaint at www.Fraud.org using their secure online complaint form available at <https://secure.nclforms.org/nficweb/nfic.htm> . Your complaint will then be shared with their network of more than 90 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars. [Source: Fraud!Org | October 3, 2016++]

Tax Burden for Maryland Retired Vets ► As of OCT 2016

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

Sales Taxes

State Sales Tax: 6.0% (food, prescription and non-prescription drugs exempt)

Gasoline Tax: 51cents/gallon (Includes all taxes)

Diesel Fuel Tax: 57.75 cents/gallon (Includes all taxes)

Cigarette Tax: \$2.00/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 2%; High – 5.75%; Maryland’s 23 counties and Baltimore City may levy an income tax ranging from 1.25% to 3.15% of taxable income. [Click here](#) for local rates.

Income Brackets: Seven. Lowest – \$1,000; Highest – \$300,000

Personal Exemptions: Single – \$3,200; Married – \$6,400; Dependents – \$3,200. The exemption amount has the following phase out schedule: If AGI is above \$100,000 but below \$125,000, the exemption is \$1,600; if AGI is above \$125,000 but below \$150,000, the exemption is \$800; if AGI is above \$150,000, there is no exemption For more information go to http://forms.marylandtaxes.com/12_forms/resident_booklet.pdf.

Additional Exemptions: If you or your spouse is 65 or older or blind, you are entitled to an extra \$1,000 personal exemption, in addition to the regular personal exemption that you may be entitled to. If you have a federal adjusted gross income of up to \$100,000 (up to \$150,000 if filing jointly) you are entitled to a \$3,200 exemption on the

Maryland return for each exemption you are qualified to claim on the federal return.

Standard Deduction: 15% of income with a minimum of \$1,500 and a cap of \$2,000 for single filers, married filing separately filers and dependent filers earning more than \$13,333. The standard deduction is a minimum of \$3,000 and capped at \$4,000 for married filing jointly filers, head of household filers and qualifying widowers earning more than \$26,667.

Medical/Dental Deduction: Federal amount. If you purchase a long-term care insurance contract for yourself or certain members of your family, you may be eligible for a credit of up to \$500 for each insured. To qualify for the credit, the insured must be all of the following: A spouse, parent, stepparent, child or stepchild; A Maryland resident; Not covered by long-term care insurance before July 1, 2000.

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security and Railroad Retirement income are not taxed. If you are 65 or older or totally disabled (or your spouse is totally disabled), you may qualify for Maryland's maximum pension exclusion of \$27,100 under certain conditions. If you're eligible, you may be able to subtract some of your taxable pension and retirement annuity income from your federal adjusted gross income. Out-of-state government pensions do not qualify for the exemption.

Retired Military Pay: Up to \$5,000 of military retirement income received by a qualifying individual during the tax year if the taxpayer has not yet attained the age of 65; or up to \$10,000 of military retirement income received by a qualifying individual if the taxpayer is age 65 or over. To qualify, you must have been a member of an active or reserve component of the armed forces of the United States, an active duty member of the commissioned corps of the Public Health Service, the National Oceanic and Atmospheric Administration, the Coast and Geodetic Survey, a member of the Maryland National Guard, or the member's surviving spouse or ex-spouse. [Click here](#) for details.

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

Real property is valued at its full cash value. Property [tax rates](#) vary widely. No restrictions or limitations on property taxes are imposed by the state, meaning cities and counties can set tax rates at the level they deem necessary to fund governmental services. These rates can increase, decrease or remain the same from year to year.

The Homeowners' Property Tax Credit Program (<http://www.dat.state.md.us/sdatweb/htc.html>) allows credits against the homeowner's property tax bill if the property taxes exceed a fixed percentage of the person's gross income. In other words, it sets a limit on the amount of property taxes any homeowner must pay based upon his or her income. This plan has been in existence since 1975 when it was known as the "circuit breaker" plan for elderly homeowners. The plan was called circuit breaker because it shut off the property tax bill at a certain point just like an electric circuit breaker shuts off the current when the circuit becomes overloaded. The Maryland General Assembly has improved the plan through the years so that now this program is available to all homeowners regardless of their age, and the credits are given where needed based upon the person's income.

A property tax deferral program allows property owners 65 or over to defer the increase in their property tax bill. Local governments must approve the program. The deferred taxes become a lien on the property and must be repaid when the property is transferred. A Renters' Tax Credit program provides up to \$750 a year for those age 60 and over or 100% disabled if they qualify on the basis of income.

For details on property taxes, [click here](#) or call 410-767-1184.

Inheritance and Estate Taxes

Maryland collects an inheritance tax. Property passing to a spouse, child or other lineal descendant, spouse of a child or other lineal descendant, parent, grandparent or sibling, is exempt from taxation. Property passing to other individuals is subject to a 10% tax rate. Currently, a Maryland estate tax return must be filed if the decedent's federal gross estate, plus adjusted taxable gifts, is \$1,000,000 or greater, and the decedent was either a resident of Maryland at the time of death or a nonresident who owned real or tangible personal property in Maryland. The tax rate is limited to 16 percent of the amount that the estate value exceeds \$1,000,000. Law changes enacted in 2006 affected the estate tax calculation, filing requirements, extension requests and interest and penalties. The estate tax is limited to federal estate tax collection.

For more information on inheritance taxes [click here](#). For estate tax information, [click here](#).

-o-o-O-o-o-

For further information on Maryland taxes in general, visit the Maryland Comptroller of the Treasury site <http://www.comp.state.md.us> . You can also call 410-260-7980.

[Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#MARYLAND> OCT 2016 ++]

*** General Interest ***



Notes of Interest ► 16 thru 31 OCT 2016

- **Veto.** The Senate voted 97 to 1 to override Obama's veto of the legislation to sue Saudi Arabia over 9/11. White House spokesman calls it the most embarrassing thing the Senate has done since 1983 when the Senate by a vote of 95 to zero overrode President Ronald Reagan's **veto** of a land bill to give a few acres to six retired couples who paid for it, but later learned that it was still government property because of a surveying error.
- **US Citizenship Test.** Check out <http://offbeat.topix.com/quiz/2507/qidx1> to see how well you would do. I got a score of 90.
- **Star Spangled Banner.** Check out this interesting story on what was behind the writing of this song at <https://www.facebook.com/robert.surgenor.5/videos/10204458888057032>
- **Deer.** The Deadliest animal in America. They kill on average 120 people per year. Mostly from traffic accidents.
- **VA Handbook.** Go to http://www.va.gov/opa/publications/benefits_book.asp to vie the 2015 edition of th VA Handbook.
- **Trump.** On 3 OCT Donald Trump answered questions during a panel by the Retired American Warriors PAC in Herndon, Va. Go to <http://time.com/4517279/trump-veterans-ptsd-transcript> to read his comments.
- **Stolen Valor.** Phony Navy SEAL of the Week, Douglas Sinclair Doria, Child Sex Offender. View the video at <https://youtu.be/83e7iWkSU14>.

- **Afghan Troops.** Forty-four Afghan troops visiting the United States for military training have gone missing in less than two years, presumably in an effort to live and work illegally in America, Pentagon officials said.
- **Army Kids.** One in five Army kids will need mental health treatment within the first 15 to 16 years of their lives, said the Army's director of psychological health.
- **Shift Colors.** To access the latest Shift Colors go to the website <http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Documents/Shift%20Colors%20Fall-Winter%202016.pdf>.
- **Nuclear Subs.** Three new submarines were officially laid down at the Sevmarsh shipyard in Severodvinsk, a port city on Russia's White Sea a few weeks ago, according to Russian media reports. Laying down formally kicks off a ship's construction with a ceremony.
- **Rule 9.** The Republican National Committee is hereby authorized and empowered to fill any and all vacancies which may occur by reason of death, declination, or otherwise of the Republican candidate for President of the United States or the Republican candidate for Vice President of the United States, as nominated by the national convention, or the Republican National Committee may reconvene the national convention for the purpose of filling any such vacancies.
- **Cuba | Vietnam.** The Russian military said 7 OCT that it is considering the possibility of reopening its Soviet-era bases on Cuba and in Vietnam. Deputy Defense Minister Nikolai Pankov told lawmakers the ministry is considering establishing new footholds far away from Russia's borders.
- **Weight.** The U.S. military is fatter than ever, and the Army is leading the way with more than one in 10 soldiers considered clinically overweight, according to new DoD data obtained by Military Times. Coming in a close second is the Air Force, followed by the Navy. Marines appear to be the fittest service members in today's force. Yet despite the Corps' culture of fitness and vigor, more than 4,800 Marines appear to be heavier than regulations allow.
- **Vet Jobs.** Just 4.4 percent of post-9/11 veterans looking for work were unable to find any in September, according to the Bureau of Labor Statistics. That beats the previous month's 4.7 percent rate, as well as the September 2015 rate of 5 percent. For the nation as a whole, unemployment was at 5 percent in September, changed little from the previous month's 4.9 percent, while 156,000 new jobs were created.
- **Army Echoes.** To access the latest edition of military retiree and survivor's Army Echoes in color go to https://soldierforlife.army.mil/sites/default/files/echoes_issues/Army_Echoes_2016_October.pdf.
- **Heart Health.** New research suggests intense emotion or heavy physical exertion could trigger a heart attack -- but combining the two is even more risky.
-

RETIREE APPRECIATION DAYS					
At RADs, you'll receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.					
Location	Date	Contact	Location	Date	Contact
Kaiserslautern/Ramstein, Germany	Oct. 4	0631-411-8838	Ansbach, Germany	Oct. 27	0049-0981-183-3301
JB Myer-Henderson Hall, Va.	Oct. 7	703-696-5948	Ft. Rucker, Ala.	Oct. 28	334-255-9124
JB Ellington Field-Houston, Tx.	Oct. 8	210-221-9004	Ft. Hood, Tx.	Oct. 28-29	254-287-5210
Carlisle Barracks, Pa.	Oct. 8	717-245-4501	Ft. Hamilton, N.Y.	Oct. 29	718-630-4552
Grafenwöhr, Germany	Oct. 14	09641-83-8539	Ft. Leavenworth, Kan.	Oct. 29	913-684-2425
Camp Humphreys, Korea	Oct. 15	0503-353-3872	Wiesbaden, Germany	Oct. 29	0611-705-5338
Rock Island, Ill.	Oct. 15	563-445-0191	Ft. Benning, Ga.	Nov. 4	706-545-1805
Ft. Gordon, Ga.	Oct. 15	706-791-2654	Camp Casey, Korea	Nov. 5	0503-323-3735
Vicenza, Italy	Oct. 19	0444-71-7262	Ft. Carson, Colo.	Nov. 5	719-526-2840
Stuttgart, Germany	Oct. 20	07031-15-3442	Daegu, Korea	Nov. 12	0503-353-3872
Ft. Bragg, N.C.	Oct. 20-22	910-396-5304	Yongsan, Korea	Nov. 19	0503-323-3735
Schinnen, Netherlands	Oct. 21	0032-65-44-7267	Schofield Barracks, Hawaii (Ft. Shafter)	Jan. 28	808-655-1514
Ft. Meade, Md.	Oct. 21	301-677-9603	Ft. Huachuca, Az.	Feb. 11	520-533-5733
Ft. Knox, Ky.	Oct. 21	502-624-1765	Ft. Stewart, Ga. (Orlando, Fla.)	Feb. 25	912-767-5013
Ft. Riley, Kan.	Oct. 21	785-239-3320	JB McGuire-Dix-Lakehurst, N. J.	Apr. 29	609-562-2666
BENELUX-Brussels	Oct. 22	0032-65-44-7267	Aberdeen Proving Ground, Md.	May 13	410-306-2320
Ft. Polk, La.	Oct. 22	337-531-0402	JB Langley-Eustis, Va.	May 20	757-878-5884
JB San Antonio (Ft. Sam Houston, Tx.)	Oct. 22	210-221-9004	JB Elmendorf-Richardson	May 20	907-384-3500

- **Petition.** A petition has been initiated to restore traditional Navy rating specialty titles. If interested you can add your voice to this at <https://petitions.whitehouse.gov/petition/restore-traditional-navy-rating-specialty-titles-disestablished-9292016> .



Comcast Customer Bullying ► FCC Levies \$2.3M Fine

Comcast has agreed to pay the largest civil penalty the Federal Communications Commission has ever assessed a cable operator to settle charges it billed consumers for equipment and services they never ordered. Comcast’s unwanted service “upgrades” weren’t limited to modem upgrades, apparently. The FCC consent decree, released 12 OCT, cites complaints from consumers about unwanted channels, hardware, you name it — and folks’ sometimes futile efforts to get refunds. This practice is sometimes referred to as “negative option billing,” meaning corporations sign consumers up for things without their consent unless the customers proactively move to stop it. It’s generally against the law.

“Some Customers alleged they specifically declined the new Products offered by Comcast but were nonetheless charged for the unrequested Product on their Bills, while others simply alleged that they had no knowledge of changes made to their accounts until they received an email notifying them that changes were made, they received new equipment in the mail, or after they read their Bills and saw the charges for new Products,” the FCC wrote in its order. “And, some Customers alleged that they were unable to obtain redress from Comcast without substantial time and effort, including allegedly long telephone wait times, allegedly unreturned calls from Comcast customer service representatives, allegedly unmet promises of refunds, alleged travel to local Comcast offices to return unrequested equipment, and hours allegedly spent disputing charges while pursuing refunds.”

The penalty is small change, but Comcast vows practices will change The penalty is a start. The amount is \$2.3 million, and it’s hard to see how that serves as a deterrent to a company like Comcast. But the agreement also requires Comcast to change its business practices, to stop negative option selling, and to make getting refunds easier. We’ll see. Failing to honor a consent order theoretically brings with it bigger legal headaches, so hopefully Comcast will change its ways. “It is basic that a cable bill should include charges only for services and equipment ordered by the customer — nothing more and nothing less,” said Travis LeBlanc, chief of the Enforcement Bureau. “We expect all cable and phone companies to take responsibility for the accuracy of their bills and to ensure their customers have authorized any charges.”

Comcast, in a statement, said the FCC did not find any intentional wrongdoing, but only “isolated errors or consumer confusion.” Here’s is their statement in full:

- “We have been working very hard on improving the experience of our customers in all respects and are laser-focused on this. We acknowledge that, in the past, our customer service should have been better and our bills clearer, and that customers have at times been unnecessarily frustrated or confused. That’s why we had already put in place many improvements to do better for our customers even before the FCC’s Enforcement Bureau started this investigation almost two years ago. The changes the Bureau asked us to

make were in most cases changes we had already committed to make, and many were already well underway or in our work plan to implement in the near future,” Comcast said in an email to me.

- “We do not agree with the Bureau’s legal theory here, and in our view, after two years, it is telling that it found no problematic policy or intentional wrongdoing, but just isolated errors or customer confusion. We agree those issues should be fixed and are pleased to put this behind us and proceed with these customer service-enhancing changes.”

Meanwhile, you can file on the FCC website <https://consumercomplaints.fcc.gov/hc/en-us> a complaint against Comcast, or any cable operator, [Source: MoneyTalksNews | Bob Sullivan | October 12, 2016 ++]

Election Impact on Social Security ► Party Platforms

Just days remain before voters across the country will elect 435 lawmakers to the U.S. House, 34 to the U.S. Senate, and one new president to the White House. By now, most registered voters have a good idea who they will vote for on November 8, 2016. But how much do you really know about the party positions? Before heading to the polls on Election Day, here's one last look at the platforms as they relate to Social Security adopted by the Democrats and the Republicans earlier this year. Here are the Social Security reform positions, laid out by the two major political parties at their conventions back in July, followed by a summary from our team at The Senior Citizens League.

The Democratic Platform

The Democratic Platform Committee approved a plan that would expand the Social Security program “so that every American can retire with dignity and respect.” Their document states, “We will fight every effort to cut, privatize, or weaken Social Security, including attempts to raise the retirement age, diminish benefits by cutting cost-of-living adjustments, or reducing earned benefits.”

In their 2016 platform, Democrats committed to adopting a more fair and accurate Social Security cost-of-living adjustment (COLA), saying, “The Democratic Party recognizes that the way Social Security COLAs are calculated may not always reflect the spending patterns of seniors, particularly the disproportionate amount they spend on healthcare expenses.” To cover the cost of providing a more accurate COLA and to increase the solvency of the trust funds, Democrats voted to support policies that would apply the payroll tax cap to income above \$250,000 so that wealthier individuals pay the same Social Security tax rate as everyone else.

Their platform’s Social Security plan closes by saying, “Our plan contrasts starkly with Donald Trump. He has referred to Social Security as a ‘Ponzi scheme’ and has called for privatizing it as well as increasing the retirement age.”

The Republican Platform

At their convention in July, delegates of the Republican Party approved a platform focused on reducing the national debt. Their document begins by stating: “We reject the old maxim that Social Security is the ‘Third Rail’ of American politics, deadly for anyone who would change it. The Democratic Party still treats it that way, even though everyone knows that its current course will lead to a financial and social disaster.” The focal point of their plan is cutting government waste, encouraging economic growth, and balancing the budget – even if that means making significant changes to programs like Social Security.

The Republican platform assures current beneficiaries and those nearing retirement that their benefits will remain untouched, and that all changes to the program will aim to preserve the solvency of the Social Security trust funds. It explicitly states that all plans to increase tax revenues – like the increase in the payroll tax cap that the Democrats proposed – will not be supported. It states, “As Republicans, we oppose tax increases and believe in the power of markets to create wealth and to help secure the future of our Social Security system.”

Finally, the platform closes by saying, “Saving Social Security is more than a challenge. It is our moral obligation to those who trusted in the government’s word.”

The Senior Citizens League Summary of Positions

While neither platform outlines a comprehensive path forward for Social Security, they do offer two dramatically different stances on the program’s future. The Democrats adopted a platform that prioritizes an expansion of Social Security, while the Republicans committed to reforming the program in a way that improves the program’s financial outlook without using revenue increases to do so. The Senior Citizens League's summary is that both positions would have a significant impact on the future of Social Security, and they urge Democrats and Republicans on Capitol Hill to work together in the months ahead to strengthen and modernize the program responsibly.

[Source: TSCL | Voice for Seniors | October 13, 2016 ++]

Only In America ► Canadians Version of David Letterman's Top 10

Canadians Version of David Letterman's Top 10. Just makes you want to shake your head in disbelief, and, just maybe choke someone in charge. Canada 's Top Ten List of America 's Stupidity.

10 Only in America ... could politicians talk about the greed of the rich at a \$35,000.00 per plate Obama campaign fund-raising event.

09 Only in America... could people claim that the government still discriminates against black Americans when they have a black President, a black Attorney General and roughly 20% of the federal workforce is black while only 14% of the population is black, 40+% of all federal entitlements goes to black Americans - 3X the rate that go to whites, 5X the rate that go to Hispanic

08 Only in America... could they have had the two people most responsible for our tax code, Timothy Geithner (the head of the Treasury Department) and Charles Rangel (who once ran the Ways and Means Committee), BOTH turn out to be tax cheats who are in favor of higher taxes.

07 Only in America... can they have terrorists kill people in the name of Allah and have the media primarily react by fretting that Muslims might be harmed by the backlash.

06 Only in America... would they make people who want to legally become American citizens wait for years in their home countries and pay tens of thousands of dollars for the privilege, while they discuss letting anyone who sneaks into the country illegally just 'magically' become American citizens. (probably should be number one)

05 Only in America ... could the people who believe in balancing the budget and sticking by the country's Constitution be called EXTREMISTS

04 Only in America ... could you need to present a driver's license to cash a check or buy alcohol, but not to vote.

03 Only in America ... could people demand the government investigate whether oil companies are gouging the public because the price of gas went up when the return on equity invested in a major U.S. Oil company (Marathon Oil) is less than half of a company making tennis shoes (Nike).

02 Only in America... could you collect more tax dollars from the people than any nation in recorded history, still spend a Trillion dollars more than it has per year - for total spending of \$7 Million PER MINUTE, and complain that it doesn't have nearly enough money.

01 Only in America.... could the rich people - who pay 86% of all income taxes - be accused of not paying their "fair share" by people who don't pay any income taxes at all.

Bonus: " Only in America do you have to pass a drug test to get a pay check, yet any crack head can get their welfare check no questions asked."

U.S. Philippine Bases Update 04 ► Duterte Threatens to End EDCA

Following his foul-mouthed attack on the E.U. and reference to the Holocaust to explain his bloody war on drugs, Philippine President Rodrigo Duterte warned 2 OCT that he might terminate a defense pact his country signed with Washington in 2014, in response to concerns voiced by U.S. lawmakers over his crackdown on narcotics. The threat to end the Philippines-U.S. Enhanced Defense Cooperation Agreement (EDCA) came during a speech in Bacolod City, according to the Philippine Daily Inquirer. "Better think twice now because I would be asking you [the U.S.] to leave the Philippines altogether," Duterte reportedly said. First signed in 2014, the EDCA gives the U.S. military more access to the Philippines without re-establishing any permanent bases. It was widely seen as part of U.S. President Barack Obama's "pivot to Asia" strategy.

"If you Americans are angry with me, then I am also angry with you," Duterte said in the same speech. Duterte's drug war, which amounts to large scale, state-sanctioned extrajudicial killings, has resulted in over 3,000 deaths since he took office in June. The Inquirer reports that Duterte also reiterated his willingness to build closer relations with the leaders of Russia and China, even though the Philippines has been a historic U.S. ally. "Tomorrow I will be friends with [Vladimir] Putin and Xi Jinping," Duterte declared, in response to what he says were "insults" and "humiliation" from the U.S.

On 4 OCT Duterte told President Barack Obama "you can go to hell" in a speech before a local convention attended by officials and business executives. It was his strongest tirade so far against the U.S. over its criticism of his deadly anti-drug campaign, adding that he may eventually decide to "break up with America." In the same speech he described Washington as an unreliable ally, saying Filipino forces have not benefited from joint combat exercises with U.S. troops. He also lashed out anew at the European Union, saying the bloc, which has also criticized his brutal crackdown, "better choose purgatory, hell is filled up." In a later speech at a synagogue in Makati city in the Manila metropolis, Duterte warned he may decide to "break up with America" in his most serious threat so far to push relations back with Washington. (i.e. "Eventually I might, in my time, I will break up with America," he said without elaborating. "I would rather go to Russia and to China").

In Washington, White House spokesman Josh Earnest said on 4 OCT that the U.S. had not received any official request from Duterte or any other Philippine official to alter any aspect of bilateral cooperation. [Source: Time & AP| Kevin Lui & Jim Gomez| October 2 & 4, 2016 ++]

U.S. Philippine Bases Update 05 ► RP Could Face Major Obstacles

Philippine President Rodrigo Duterte would face major obstacles to following through on his threat to reduce purchases of U.S. weapons in favor of Russian and Chinese arms, including re-training a military deeply accustomed to working with the United States, experts said on 4 OCT. Duterte said in speeches in Manila on Tuesday that the United States did not want to sell missiles and other weapons to the Philippines, but that Russia and China had told him they could provide them easily. His comments were the latest in a near-daily barrage of hostility toward the United States that has raised questions about the long-standing alliance that is important to the U.S. strategy of rebalancing its forces toward Asia and countering an assertive China. Angered by U.S. expressions of concern over his war on drugs, Duterte has called President Barack Obama a "son of a bitch," threatened to call off joint military

exercises with Washington and started to contrast the former colonial power with its geopolitical rivals Russia and China.

U.S. officials have downplayed Duterte's remarks, focusing instead on the decades-long alliance which they have sought to bolster in recent years in response to China's moves to enforce its claims over the South China Sea. The White House said 4 OCT the United States had not received any formal communications from Duterte's government about changing the relationship. The United States is the single largest provider of arms to the Philippines, according to figures maintained by the Stockholm International Peace Research Institute (SIPRI), which tracks military expenditures globally. The two countries have become more intertwined militarily in the last two years, holding more exercises and training, and making more U.S. ship and aircraft visits under President Barack Obama's shift of U.S. military forces and diplomatic efforts toward Asia in the face of China's rise.

The Philippines is the largest recipient of U.S. funds in the Asia-Pacific region under the Foreign Military Financing program, which is provided by the United States to help countries purchase American-made weapons and equipment. It received \$50 million under FMF in the 2015 fiscal year. That dependence on U.S. weapons and systems means the Philippine military would have to re-tool its command-and-control structure if it wanted to switch to Chinese or Russian systems, said Richard Javad Heydarian, a professor at De La Salle University in Manila and a former advisor to the Philippines House of Representatives. "There will be some problems with configuration," Heydarian said. "It takes years for the Philippines' army to re-orient itself with new technology." The Philippines spent \$3.9 billion on its military in 2015, according to SIPRI data. That spending has risen nearly every year since 2010, when it stood at \$2.4 billion, the data show.

Though Russia in particular could offer high-quality weapons systems, the Philippines would have to take into account their interoperability with existing American stock, said Lyle Goldstein, an expert on Chinese maritime issues at the U.S. Naval War College. "You can't just buy a radar from this country and a missile from that country," Goldstein said. "The weaponry has to work together." He noted that many Philippine officers were educated in the United States, linking the countries' military cultures closely. The military relationship between the United States and the Philippines goes well beyond arms sales, extending to training exercises and support for maintenance. Russia and China do not have the same reputation of providing comprehensive training and support, said Amy Searight, until earlier this year the U.S. deputy assistant secretary of defense for South and Southeast Asia. "The United States is well known for being quite good at that full spectrum of support to build capabilities," said Searight, now with the Center for Strategic and International Studies in Washington. "It's not just the weapons or the armaments or vehicles or equipment. It's using those to build real capabilities."

Most likely, Duterte's aim is to signal to China that he is willing to tinker with existing U.S.-Philippines military cooperation, even if on the margins, Heydarian said. That might mean relocating the annual U.S.-Philippines "Balikatan" military exercises away from the South China Sea, or refusing to further expand American military access to Philippine bases, he said. Duterte could also be trying to strengthen his position in order to get better prices on military equipment from the United States, experts said. Russian and Chinese weapons are typically cheaper than American systems. [Source: Reuters | Yeganeh Torbati | October 4, 2016 ++]

U.S. Philippine Bases Update 06 ► 1st Break In Defense Cooperation

The Philippine defense chief said 7 OCT that he told the U.S. military that plans for joint patrols and naval exercises in the disputed South China Sea have been put on hold, the first concrete break in defense cooperation after months of increasingly strident comments by the country's new president. Defense Secretary Delfin Lorenzana also said that 107 U.S. troops involved in operating surveillance drones against Muslim militants would be asked to leave the southern part of the country once the Philippines acquires those intelligence-gathering capabilities in the near future. President Rodrigo Duterte also wants to halt the 28 military exercises that are carried out with U.S. forces each year,

Lorenzana said. Duterte has said he wants an ongoing U.S.-Philippine amphibious beach landing exercise to be the last in his six-year presidency as he backs away from what he views as too much dependence on the U.S.

In that exercise, with the turquoise backdrop of the South China Sea, U.S. Marines and allied Filipino combat forces waded ashore in a mock assault Friday on a Philippine beach in San Antonio town in northwestern Zambales province. Gunfire rang out as the world superpower and its former colony showcased the lethal power of their alliance. Pounding rain prevented military aircraft from joining the beach assault drills, but the U.S. and Filipino forces managed to rapidly come on shore to take out a "notional target," said Maj. Roger Hollenbeck, a U.S. military spokesman for the drills. Asked to comment on the possibility that the joint maneuvers will be the last under Duterte, Hollenbeck replied, "If it's the last, so be it." "I have nothing to do with that and we are going to continue to work together, we've got a great relationship," he said.

Duterte, who took office in June, has had an uneasy relationship with the U.S., his country's longtime treaty ally, saying in recent speeches that he wants to scale back the presence of visiting U.S. troops in the country. But while some Filipino officials have walked back on Duterte's sometimes crude anti-U.S. pronouncements — early this week he told President Barack Obama "to go to hell" — Lorenzana's comments show for the first time that the Duterte administration will act by rolling back cooperation with the U.S. military in the Philippines. Despite the difficult stage in the countries' relations, Lorenzana remained optimistic that those ties would eventually bounce back. "I think it's just going through these bumps on the road," Lorenzana told a news conference. "Relationships sometimes go to this stage ... but over time it will be patched up."

Duterte's falling out with Washington will not necessarily spread to U.S. allies such as Japan, for example, which has committed to delivering patrol ships for the Philippine coast guard and has signed a deal to lease five small surveillance planes the country can use to bolster its territorial defense. The planes may arrive as early as next month, Lorenzana said. The U.S. and Japan have helped the Philippines develop its capabilities to safeguard and defend its territorial waters amid China's increasingly aggressive actions in the South China Sea. Under Duterte's predecessor, Benigno Aquino III, the U.S. and Philippine militaries twice staged naval exercises near the disputed waters.

The split in military relations comes as Duterte, who describes himself as a leftist politician, has lashed out against U.S. government criticism of his deadly crackdown against illegal drugs, which has left more than 3,600 suspects dead in just three months, alarming Western governments and human rights groups. While taking a critical stance on U.S. security policies, Duterte has reached out to China and Russia. Lorenzana said he has been ordered by Duterte to travel to Beijing and Moscow to discuss what defense equipment the Philippines can acquire from them. [Source: The Associated Press | Teresa Cerojano, | October 7, 2016 ++]

U.S. Philippine Bases Update 07 ► Duterte Question Need for Alliance

Philippine President Rodrigo Duterte said 11 OCT he will not abrogate a defense treaty with the United States but questioned its importance and that of joint combat exercises, which he says benefit only America. Duterte pressed his criticism of the United States and his country's engagement with the American military in a speech as U.S. Marines and their Philippine counterparts ended combat drills a day early in a separate ceremony. A U.S. general, in contrast, underscored the need for the joint drills to brace for potential crises. Duterte, who labels himself a socialist, has had an uneasy relationship with the U.S. and a falling out with President Barack Obama, whom he has lambasted for criticizing his deadly anti-drug fight. Despite his constant anti-U.S. pronouncements, Duterte said he would not abrogate the mutual defense treaty with the U.S. but questioned the need for it. "I do not mean to cancel or abrogate the military alliances," Duterte said in a speech before new government officials at the presidential palace. "But let me ask you ... do you really think we need it?"

He did not clearly specify his reason for questioning the treaty alliance but said if a conflict pitting the world's most powerful nations breaks out, "there will be no more American aid to talk of." He added that when Russia annexed Crimea, "America wasn't able to do anything." Duterte has announced he will end the joint combat exercises, which China has opposed. His defense secretary, Delfin Lorenzana, said he has asked Duterte for a reconsideration, and has explained to the president the importance of the approximately 28 annual joint military exercises, including three major ones that involve thousands of troops, in preparing for natural disasters and other contingencies. U.S. military officials want to continue the joint maneuvers, Lorenzana said Friday. Duterte, however, has remained critical, saying Tuesday that U.S. troops take back with them the high-tech and powerful weapons after each drill. "So what's the point?" he asked. "They're the ones who benefited, they're the ones who learned but we got nothing."

The joint drills that ended in an austere ceremony Tuesday were held in an air of uncertainty because of Duterte's warning that they would be the last under his rule. U.S. Marine Brig. Gen. John Jansen said the drills underscored the depth of the U.S.-Philippine alliance "and the commitment to be there when it counts," adding both countries benefited from the exercises. "It makes us all better," Jansen said. "It not only makes us better but more capable and effective as an integrated force that provides a capability that we might apply to our treaty obligations in the future, whether it be in humanitarian assistance and disaster relief operations, assistance in internal security, or in other types of crisis." A Philippine military spokesman for the exercises, Col. Ariel Caculitan, said the maneuvers ended a day early because of adjustments resulting from stormy weather forecasts among other reasons and had no connection with Duterte's criticism of the drills. [Source: The Associated Press | Jim Gomez | October 11, 2016 ++]

Consumer Laws ► Did You Know?

“Consumer protection laws are essential in the U.S. marketplace, but their presence is relatively new. The Consumer Bill of Rights was enacted in 1962 to regulate business practices and uphold protections that shape modern-day commerce. Although several laws produced drastic change in the decades following, there are still things consumer laws don’t protect you from such as rising credit card rates, identity theft, credit reporting errors, fraud liability, investment risk and payday loans. Whether it’s paying the bills, shopping for a new appliance, or buying a latte, spending money is a daily occurrence for most of us. As you’re doling out all that cash, do you know what your rights are as a consumer?

- When does common sense trump the details in a warranty?
- If you have unpaid debt do you have to do whatever the debt collector says?
- What happens if you use a credit card chargeback and the merchant doesn’t agree?

Consider these scenarios below, and see how well your understanding of your rights as a consumer stacks up.

1. A local store accidentally leaves a zero off the price of a \$300 vacuum cleaner in its weekly ad. They have to sell it to you for \$30, right?

Probably not. This question tends to trip people up because businesses are required to be truthful in their advertising. This is what the Federal Trade Commission says on the subject: *In many jurisdictions, companies are legally required to charge no more than the advertised or shelf price for a product, so good pricing practices are important for both customer satisfaction and a company's bottom line.*

However, retail pricing is actually governed by state laws, and many include provisions that excuse businesses for unintentional mistakes they quickly correct. For example, let’s take a look at Massachusetts law. The section of the law pertaining to correcting such errors states this: *It is an unfair or deceptive act for a seller, manufacturer, franchisor or distributor who discovers a material error in an advertisement subsequent to the submission date of the advertisement to fail to either honor the terms of the advertisement prior to correction, or to promptly correct any material misrepresentation ...* . The law goes on to say that corrections should be published in the same medium

as the original advertisement, if possible, or at the very least posted at all store entrances and by the sale item. Check with your state attorney general's office for the specific law in your area. However, as a general rule, if there has been no correction posted, you could get away with demanding the retailer honor a misprinted ad. But if a correction has been published, you're probably out of luck.

2. These jeans make me look fat, so I disputed the charge with my credit card. Can the store come after me to pay up?

Of course it can. The ability to dispute charges and request a chargeback is one of the benefits of having a credit card. However, you need to use this option carefully. A chargeback for jeans that hug all the wrong curves or green paint that looks like puke on your walls is an abuse of the feature and could get you sent to collections by a retailer or even sued by a merchant. Instead, chargebacks should be a last resort, limited to those situations in which a merchant refuses to work with you and you believe the item you purchased was misrepresented. Even if the credit card company agrees with you and reverses the charges, that doesn't mean the retailer can't pursue other avenues to get you to pay. For more information on disputing credit card charges, you might want to read this information from the Federal Trade Commission at <https://www.consumer.ftc.gov/articles/0219-disputing-credit-card-charges>.

3. It's Day 31 with your new toaster, and it's stopped working. The warranty was only for 30 days. Are you out of luck?

Maybe not. The warranty that expired was the express warranty. However, under federal law, products also come with implied warranties. The Federal Trade Commission has this to say about implied warranties of merchantability. *The implied warranty of merchantability is a merchant's basic promise that the goods sold will do what they are supposed to do and that there is nothing significantly wrong with them.* ... The law says that merchants make this promise automatically every time they sell a product they are in business to sell.

For example, if you, as an appliance retailer, sell an oven, you are promising that the oven is in proper condition for sale because it will do what ovens are supposed to do — bake food at controlled temperatures selected by the buyer. If the oven does not heat, or if it heats without proper temperature control, then the oven is not fit for sale as an oven, and your implied warranty of merchantability would be breached. In such a case, the law requires you to provide a remedy so that the buyer gets a working oven. Now, the federal government doesn't put a time frame on how long this implied warranty lasts, but it does say the state statute of limitations on the breach of an express or implied warranty is typically four years. That doesn't necessarily mean your toaster is guaranteed for four years, though. Normal wear and tear, misuse or abuse of a product can void the warranty. Still, if a toaster can reasonably be expected to last two years, and yours conks out on Day 31, it's probably still covered by the implied warranty. The one exception is for products sold "as is" or "with all faults." Those items do not come with an implied warranty of merchantability.

4. Debt collectors are phoning and harassing you at all hours of the day. Can you get free legal help?

Possibly. Legitimate debt collection businesses have easy-to-follow rules. Some of the practices that are prohibited include:

- Calling repeatedly to annoy you.
- Calling before 8 a.m. or after 9 p.m. unless you have agreed to accept early or late calls.
- Lying about the amount you owe.
- Using foul language.
- Making threats.

In a recent crackdown, federal, local and state enforcers have worked together to take down collectors for harassing phone calls, false threats of lawsuits and arrests and attempting to collect phony debts. The Federal Trade Commission won court cases barring more than 100 firms from the debt collection business. Getting legal help is one of four ways to get debt collectors off your back. Some consumer rights attorneys will represent you for free if they feel you have a solid case. Another option for low-income families may be to check with a local legal aid

office. The Legal Services Corp. website <http://www.lsc.gov/find-legal-aid> has a listing of free legal services offices across the nation. You can also check out the Collector Harassment page in MoneyTalksNews Solutions Center at <https://www.moneytalksnews.com/solutions/collector-harassment>. Of course, you have to remember that an attorney can only help you fight harassing debt collectors. Even if you're successful in proving the collector is engaging in illegal practices, that doesn't wipe out a legitimate debt. However, on the positive side, you may receive an award of up to \$1,000, which could be useful in paying down that debt.

[Source: MoneyTalksNews | Maryalene LaPonsie | August 24, 2016++]

U.S.-Russia Tensions ► Gorbachev Warns at a Dangerous Point

Former Soviet leader and Nobel laureate Mikhail Gorbachev has warned that the world has reached a "dangerous point" as tensions between Russia and the United States have soared over the Syria conflict. Relations between Moscow and Washington -- already at a post-Cold War low over the Ukraine conflict -- have deteriorated sharply since the United States abandoned attempts with Russia to negotiate a cease-fire in Syria on 3 OCT and formally accused Russia of hacking U.S. political targets during the elections. The Kremlin, meanwhile, has suspended a series of nuclear cooperation pacts and built up its military forces in Syria and near the border with Europe, most recently by stationing nuclear-capable missiles in Kaliningrad, on NATO's doorstep.



Former Soviet leader and Nobel laureate Mikhail Gorbachev

"I think the world has reached a dangerous point," Gorbachev, 85, told state news agency RIA Novosti on 10 OCT. "I don't want to give any concrete prescriptions, but I do want to say that this needs to stop. We need to renew dialogue. Stopping it was the biggest mistake." As the last leader of the Soviet Union, Gorbachev oversaw an easing of decades of tensions with the West that helped to end the Cold War. He inked several landmark nuclear disarmament deals with Washington aimed at defusing the standoff between the two superpowers. He won the Nobel Peace Prize in 1990 for his reform efforts. "It is necessary to return to the main priorities. These are nuclear disarmament, the fight against terrorism, the prevention of an environmental disaster," he said. "Compared to these challenges, all the rest slips into the background."

Separately, Gorbachev called for the complete elimination of nuclear weapons in an address in Iceland on 10 OCT. "The worst thing that has happened in recent years is the collapse of trust in relations between major powers," he said. "The window to a nuclear weapon-free world...is being shut and sealed right before our eyes." "As long as nuclear weapons exist, there is a danger that someday they will be used as a result either of accident or technical failure or of evil intent of man -- an insane person or terrorist," Gorbachev said. But instead of curbing the development of nuclear weapons, world powers are creating new ones, improving the old ones, and adopting missile-defense systems in ways that have actually made a nuclear proliferation and conflict more likely, he said. [Source: RadioFreeEurope | October 11, 2016 ++]

Pumpkin or Squash ► What Are you Buying?

Pumpkin pie lovers can breathe a sigh of relief. Despite recent claims to the contrary, the canned pumpkin used to make pumpkin pies for Thanksgiving is really made from pumpkins. Of course, this contradicts the following statement in this recent Food & Wine article, which originally appeared on MyRecipes.com, and sent pumpkin-lovers into a tizzy: “Pumpkin puree is not pumpkin. It’s squash.”



The article claimed that even canned pumpkin labeled “100% pumpkin” is made from a “variety of winter squash (think butternut, Golden Delicious, Hubbard, and more)” because those squash varieties are more flavorful than pumpkins, which can be “fairly stringy and watery.” The article went on to say: “*What I’m telling you is, you’ve basically been eating butternut squash pie, squash bread, and drinking SQUASH FREAKING SPICE LATTES this entire time.*” It’s understandable that pumpkin lovers who read that article would be miffed or feel misled by the canned pumpkin industry. It’s probably similar to how Parmesan cheese lovers felt when it was revealed that grated Parmesan cheese is often infused with a wood pulp product (cellulose, a legal anti-clumping agent).

Fortunately, Snopes (<http://www.snopes.com/canned-pumpkin-isnt-actually-pumpkin>) was on the case. The popular myth-busting website says most canned pumpkin is not a blend of other squash varieties. Instead, Snopes says that “as much as 90 percent of canned pumpkin sold in the U.S. and 85 percent worldwide is a proprietary cultivar known as a Dickinson pumpkin.” Snopes notes that the Dickinson pumpkin is not as “photogenic” as the orange jack-o’-lantern types we typically think of when we talk about pumpkins, but it’s been deemed a pumpkin — not a squash — by agricultural trade groups. According to Snopes, Nestle brand product Libby’s, the primary manufacturer of canned pumpkin, says: *Libby’s proudly uses 100 percent pumpkin in our Libby’s solid pack pumpkin. We do not use Hubbard squash, or other types of squash. In fact, Libby’s uses a specific cultivar of pumpkin called Dickinson. ... Dickinson pumpkins are considered “the king” of eating pumpkins.*

[Source: MoneyTalksNews | Crystal Steinmetz | September 30, 2016 ++]

Philippines War on Drugs ► 3 Million Addicts in Jeopardy

President Rodrigo Duterte said 30 SEP he would like to kill millions of drug addicts in the Philippines, defying international criticism of his country’s bloody war on narcotics and escalating his brutal rhetoric with a reference to the Holocaust. “Hitler massacred 3 million Jews,” Duterte said after returning to the Philippines from a trip to Vietnam, understating the toll cited by historians, which is 6 million. “Now there is three million, there’s 3 million

drug addicts. There are. I'd be happy to slaughter them." Killing that number of drug users would "finish the problem of my country and save the next generation from perdition," he said.

Since Duterte took office in June promising a grisly campaign against crime and drugs, the Philippines has seen a surge in killings of drug suspects. Philippine officials have counted about 3,000 deaths during the crackdown, about a third at the hands of the police. The police spokesman Dionardo Carlos said Friday that the police had been overstating the number killed by the police. He said that the correct number was 1,120, not about 1,500, which the police had given earlier. He did not explain why the number had been revised. The police have also said that 1,500 nonpolice killings are under investigation and that hundreds of these also are believed to be drug-related. Responding to expressions of alarm about the killings from the European Union and other international bodies, Duterte said Friday that the European Union's advisers on the issue were "pea-brained." He criticized European officials for finding fault with his government while not doing enough to help migrants fleeing war-torn Middle Eastern countries. "You allow them to rot, and then you're worried about the death of about 1,000, 2,000, 3,000?" he said.

Duterte complained that his foreign critics had depicted him as "a cousin of Hitler" and said that they were wrong to criticize him now that he was the country's president. Doing so put all Filipinos "to shame," he said. The president's latest provocative remarks came days after he cast doubt on the Philippines' longstanding military ties with the United States, announcing in Vietnam that the countries' coming joint military exercises would be their last. Officials in his government later said that all military agreements with the United States were still in effect and that they were awaiting "clarification and guidance" from Duterte. While in Vietnam, Duterte also said he had received information that "the CIA is planning to kill me." Officials in his government and at the US Embassy in Manila declined to comment on that statement.

A spokeswoman for the embassy, Molly Koscina, said 30 SEP that the United States would continue to work with the Philippines to "uphold our shared democratic values." She said the relationship was built on "shared sacrifices for democracy and human rights, and strong people-to-people and societal ties, and obviously we'd like to see that continue." [Source: Ne York Times | Felipe Villamor | September 30, 2016 ++]

Have You Heard? ► Paddy and Mick || Grandpa's IRS Audit

Paddy and Mick

Paddy and Mick are two Irishmen working at the local sawmill.

One day, Mick slips and his arm gets caught and severed by the big bench saw. Paddy quickly puts the limb in a plastic bag and rushes it and Mick to the local hospital.

Next day, Paddy goes to the hospital and asks after Mick. The nurse says, "Oh he's out in Rehab exercising".

Paddy couldn't believe it, but there's Mick out the back exercising his now re-attached arm. The very next day he's back at work in the saw mill.

A couple of days go by, and then Mick slips and severs his leg on another bloody big saw.

So Paddy puts the limb in a plastic bag and rushes it and Mick off to Hospital.

Next day he calls in to see him and asks the nurse how he is. The nurse replies, "He's out in the Rehab again exercising".

And sure enough, there's Mick out there doing some serious work on the treadmill. And very soon Mick comes back to work.

But, as usual, within a couple of days he has another accident and severs his head.

Wearily Paddy puts the head in a plastic bag and transports it and Mick to hospital.

Next day he goes in and asks the nurse how Mick is. The nurse breaks down and cries and says, "He's dead."

Paddy is shocked, but not surprised. "I suppose the saw finally did him in."

"No", says the nurse, "Some dopey bastard put his head in a plastic bag and he suffocated".

-o-o-O-o-o-

Grandpa's IRS Audit

The IRS decides to audit Grandpa, and summons him to the IRS office. The auditor was not surprised when Grandpa showed up with his attorney.

The auditor said, "Well, sir, you have an extravagant lifestyle and no full-time employment, Which you explain by saying that you win money gambling. I'm not sure the IRS finds that believable."

"I'm a great gambler, and I can prove it," says Grandpa. "How about a demonstration?"

The auditor thinks for a moment and said, "Okay. Go ahead."

Grandpa says, "I'll bet you a thousand dollars that I can bite my own eye."

The auditor thinks a moment and says, "It's a bet."

Grandpa removes his glass eye and bites it. The auditor's jaw drops.

Grandpa says, "Now, I'll bet you two thousand dollars that I can bite my other eye."

Now the auditor can tell Grandpa isn't blind, so he takes the bet. Grandpa removes his dentures and bites his good eye.

The stunned auditor now realizes he has wagered and lost three grand, with Grandpa's attorney as a witness. He starts to get nervous.

"Want to go double or nothing?" Grandpa asks. "I'll bet you six thousand dollars that I can stand on one side of your desk, and pee into that wastebasket on the other side, and never get a drop anywhere in between."

The auditor, twice burned, is cautious now, but he looks carefully and decides there's no way this old guy could possibly manage that stunt, so he agrees again.

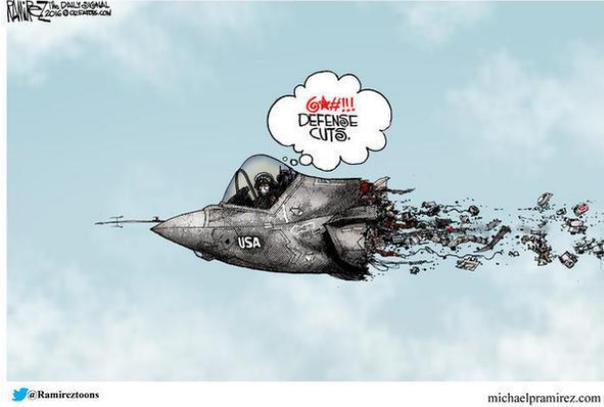
Grandpa stands beside the desk and unzips his pants, but although he strains mightily, he can't make the stream reach the wastebasket on the other side, so he ends up urinating all over the auditor's desk.

The auditor leaps with joy, realizing that he has just turned a major loss into a huge win. But Grandpa's own attorney moans and puts his head in his hands.

"Are you okay?" the auditor asks.

"Not really," says the attorney. "This morning, when Grandpa told me he'd been summoned for an audit, he bet me twenty-five thousand dollars that he could come in here and pee all over your desk and that you'd be happy about it!"

-o-o-O-o-o-



FAIR USE NOTICE: This newsletter may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. The Editor/Publisher of the Bulletin at times includes such material in an effort to advance reader's 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. To obtain more information on Fair Use refer 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.

-o-o-O-o-o-

**TO READ and/or DOWNLOAD THE ABOVE ARTICLES, ATTACHMENTS, OR PAST BULLETINS
Online GO TO:**

- <http://www.nhc-ul.org/rao.html> (PDF Edition w/ATTACHMENTS)
- <http://www.veteransresources.org> (PDF & HTML Editions w/ATTACHMENTS)
- <http://frabr245.org> (PDF & HTML Editions in Word format)
- <http://thearmysecurityagency.com/retiree-assistance-office.html> (PDF Edition w/ATTACHMENTS)
- <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions w/ATTACHMENTS)
- <http://www.veteransresources.org/rao-bulletin> (past Bulletins)
- <http://www.nhc-ul.org/BullSentMasterIndex-150101.pdf> (Index of Previous Articles as of 150101)

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 were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we have notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 20,280 subscribers who responded to that notice. All others are in the process of being deleted from the active mailing list.

2. Anyone who no longer wants to receive the Bulletin can use the automatic "UNSUBSCRIBE" tab at the bottom of this message or send a message to raoemo@sbcglobal.net with the word "DELETE" in the subject line.

3. Bulletin recipients with interest in the Philippines, whether or not they live there, can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.

4. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 7 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addressee you provided. Anyone who cannot reach me by email can call (858) 432-1214 to ask questions or confirm info needed to add them to the directory.

5. If you have another email addressee at work or home and would like to also receive Bulletin notices there also, just provide the appropriate email addressee 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 at <http://www.nhc-ul.com/BullSentMasterIndex-150101.pdf>. Bear in mind that the articles listed on this index were valid at the time they were written and may have since been updated or become outdated.

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

8. Articles within the Bulletin are editorialized information obtained from over 100 sources. Provided at the end of each article is the primary source from which it was obtained. The ++ indicates that that the information was reformatted from the original source and/or editorialized from more than one source. Because of the number of articles contained in each Bulletin there is no way that I can attest to their validity other than they have all been taken from previously reliable sources. My staff consist of only one person (myself) and it is a 7/10-12 endeavor to prepare and publish. Readers who question the validity of content are encouraged to go to the source provided to have their questions answered. I am always open to comments but, as a policy, shy away from anything political. Too controversial and time consuming.

== To subscribe first add the RAO email addressee raoemo@sbcglobal.net to your address book and/or white list. Then send to this addressee 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 at no cost to all veterans, dependents, military/veteran support organizations, and media.

== To 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.

RAO Bulletin Editor/Publisher:

Lt. James (EMO) Tichacek, USN (Ret) Tel: (858) 432-1246 Email: raoemo@sbcglobal.net

Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>, and <http://veteraninformationlinksasa.com/emos-rao.html> [PDF & HTML Editions w/ATTACHMENTS]

RAO Baguio Director:

SMSgt Leonard (Len) D. Harvey, USAF (Ret) PSC 517 Box 4036, FPO AP 96517-1000, Tel: 63-74-442-3468; Email: lenharvey@live.com.ph

RAO Baguio Office: Red Lion Inn, 35 Leonard Wood Road, Baguio City, 2600 Philippines

FPO Mail Pickup: TUE & THUR 09-1100 --- Outgoing Mail Closeout: THUR 1100

Warning:

DELETE the end-paragraph of the Bulletin before you forward it to others. The end-paragraph following this warning is required by law and offers the recipient an opportunity to "UNSUBSCRIBE", if they choose to. However, the "unsubscribe" link contains your email address and whoever receives your re-distribution has the opportunity, whether purposely or inadvertently, to terminate your future receipt of Bulletin messages.

OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO