

RAO BULLETIN

1 June 2010

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Memorial Day Update 01: Three years after the Civil War ended, on 5 MAY 1868, the head of an organization of Union veterans — the Grand Army of the Republic (GAR) — established Decoration Day as a time for the nation to decorate the graves of the war dead with flowers. Maj. Gen. John A. Logan declared that Decoration Day should be observed on May 30. It is believed that date was chosen because flowers would be in bloom all over the country. The first large observance was held that year at Arlington National Cemetery, across the Potomac River from Washington, D.C. The ceremonies centered around the mourning-draped veranda of the Arlington mansion, once the home of Gen. Robert E. Lee. Various Washington officials, including Gen. and Mrs. Ulysses S. Grant, presided over the ceremonies. After speeches, children from the Soldiers' and Sailors' Orphan Home and members of the GAR made their way through the cemetery, strewing flowers on both Union and Confederate graves, reciting prayers and singing hymns.

Local springtime tributes to the Civil War dead already had been held in various places. One of the first occurred in Columbus, Miss., 25 APR 1866, when a group of women visited a cemetery to decorate the graves of Confederate soldiers who had fallen in battle at Shiloh. Nearby were the graves of Union soldiers, neglected because they were the enemy. Disturbed at the sight of the bare graves, the women placed some of their flowers on those graves, as well. Today, cities in the North and the South claim to be Memorial Day's birthplace. Both Macon and Columbus, Ga., claim the title, as well as Richmond, Va. The village of Boalsburg, Pa., claims it began there two years earlier. A stone in a Carbondale, Ill., cemetery carries the statement that the first Decoration Day ceremony took place there on 29 APR 1866. Carbondale was the wartime home of Gen. Logan. Approximately 25 places have been named in connection with the origin of Memorial Day, many of them in the South where most of the war dead were buried.

In 1966, Congress and President Lyndon Johnson declared Waterloo, N.Y., the "birthplace" of Memorial Day. There, a ceremony on 5 MAY 1866, honored local veterans who had fought in the Civil War. Businesses closed and residents flew flags at half-staff. Supporters of Waterloo's claim say earlier observances in other places were either informal, not community-wide or one-time events. By the end of the 19th century, Memorial Day ceremonies were being held on 30 MAY throughout the nation. State legislatures passed proclamations designating the day, and the Army and Navy adopted regulations for proper observance at their facilities. It was not until after World War I, however, that the day was expanded to honor those who have died in all American wars. In 1971, Memorial Day was declared a national holiday by an act of Congress, though it is still often called Decoration Day. It was then also

placed on the last Monday in May, as were some other federal holidays. Many Southern states also have their own days for honoring the Confederate dead. Mississippi celebrates Confederate Memorial Day on the last Monday of April, Alabama on the fourth Monday of April, and Georgia on 26 APR. North and South Carolina observe it on May 10, Louisiana on June 3 and Tennessee calls that date Confederate Decoration Day. Texas celebrates Confederate Heroes Day January 19 and Virginia calls the last Monday in May Confederate Memorial Day.

Gen. Logan's order for his posts to decorate graves in 1868 "with the choicest flowers of springtime" urged: "We should guard their graves with sacred vigilance. ... Let pleasant paths invite the coming and going of reverent visitors and fond mourners. Let no neglect, no ravages of time, testify to the present or to the coming generations that we have forgotten as a people the cost of a free and undivided republic." The crowd attending the first Memorial Day ceremony at Arlington National Cemetery was approximately the same size as those that attend today's observance, about 5,000 people. Then, as now, small American flags were placed on each grave — a tradition followed at many national cemeteries today. In recent years, the custom has grown in many families to decorate the graves of all departed loved ones. The origins of special services to honor those who die in war can be found in antiquity. The Athenian leader Pericles offered a tribute to the fallen heroes of the Peloponnesian War over 24 centuries ago that could be applied today to the 1.1 million Americans who have died in the nation's wars: "Not only are they commemorated by columns and inscriptions, but there dwells also an unwritten memorial of them, graven not on stone but in the hearts of men."

To ensure the sacrifices of America's fallen heroes are never forgotten, in DEC 2000, the U.S. Congress passed and the president signed into law "The National Moment of Remembrance Act," P.L. 106-579, creating the White House Commission on the National Moment of Remembrance. The commission's charter is to "encourage the people of the United States to give something back to their country, which provides them so much freedom and opportunity" by encouraging and coordinating commemorations in the United States of Memorial Day and the National Moment of Remembrance. The National Moment of Remembrance encourages all Americans to pause wherever they are at 3 p.m. local time on Memorial Day for a minute of silence to remember and honor those who have died in service to the nation. As Moment of Remembrance founder Carmella LaSpada states: "It's a way we can all help put the memorial back in Memorial Day." [Source: www.military.com/memorial-day May 2010 ++]

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Reserve Retirement Age Update 22: Senator Kay Hagan (D-NC) has introduced S.3406, the Reserve Retirement Deployment Credit Correction Act, which would correct a gross inequity on the crediting of active duty service performed by reservists for early retirement purposes. Under current DoD policy, reservists may only be credited for 90 days or more cumulative active duty service performed within a fiscal year. S3406 would permit "rollover" credit of qualifying active duty service of 90 days or more from year to year throughout a Guard or Reserve career, so that service members receive credit for all of their service. Representatives Dan Boren (D-OK) and Tom Latham (R-IA) have also introduced H.R.4947, the Reserve Retirement Deployment Credit Correction Act. The provision, included in the FY 2008 National Defense Authorization Act (NDAA), authorizes Guard and Reserve members to begin receiving retired pay earlier than age 60 for qualifying active duty service performed after 28 JAN 08.

The intent of the early reserve retirement provision was to reduce the retirement age for time spent deployed by 3 months for every 90 days spent on active duty over the course of one's career. However, many members of the Guard and Reserve are losing retirement credit for some or all of their deployments, due to a technicality that only periods of service totaling 90 days served entirely within a fiscal year may count towards an earlier retirement. Under DoD's "operational reserve" policy, the reserve forces are expected to play a central role in all U.S. military operations at home and overseas. Improving their reserve retirement compensation should continue to be

modernized to help retain those willing to meet these arduous demands. Ensuring Reserve component members do not lose credit for early retirement is critical to morale and career retention. [Source: TREA Washington Update 28 May 2010 ++]

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Military Funeral Disorderly Conduct Update 12: Senator Harry Reid (D-NV) held a press conference 28 to announce that on behalf of Congress his office would be submitting an amicus curiae brief to the U.S. Supreme Court in support of the right for the families of service members to remember their loved ones in private. The brief was written by renowned attorney, former Solicitor General and present Duke Law School professor Walter Dellinger. The case grew out of the fact that Fred Phelps, pastor of the Westboro Baptist Church, has been protesting military funerals across the country by stating that “God Hates Fags” and that we are at war because as a nation we are too accepting of homosexuals. Al Snyder, whose son Lance Corporal Matthew Snyder died from a non combat-related vehicle accident in Al Anbar province, Iraq in 2006, filed a lawsuit, now known as Snyder v. Phelps, after Phelps and his congregants protested at his son’s funeral. Initially Mr. Snyder won a \$10.9 million jury verdict that was reduced by the trial court to \$5 million. But the Fourth Circuit Court of Appeals reversed the verdict saying that Mr. Phelps’ speech was protected by the First Amendment. Additionally, the Court ordered Mr. Snyder to pay \$16,510 in court and legal fees to Fred Phelps

The press conference was attended by numerous representatives of Veteran Service Organizations to support Mr. Snyder and all bereaved military families to be allowed to mourn their loved ones with dignity and privacy. At issue is the First Amendment right of the Westboro Baptist Church to speak freely, and how that intersects with the right of the Snyder family to remember their son in private. Mr. Dellinger, the Duke University law professor, made the point that there is a 100-year tradition in America that treats funerals as private family events. Most recently, Congress passed the Respect for America’s Fallen Heroes Act (Pub.L. 109-228, 120 Stat. 387, enacted May 29, 2006) which prohibits protests within 300 feet of the entrance of any cemetery under control of the National Cemetery Administration (a division of the United States Department of Veterans Affairs) from 60 minutes before to 60 minutes after a funeral. That bill was sponsored by Representative Mike Rogers (R-MI). Hopefully the Supreme Court will reverse the 4th Circuit Court of Appeals’ decision and find that military families have the right to privacy when remembering their fallen heroes. [Source: TREA Washington update 28 May 2010 ++]

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Medicare Reimbursement Rates 2010 Update 12: Despite defections from some conservative and freshman Democrats, the House endorsed H.R.4213, a \$113 billion package of tax breaks and social spending programs Friday, concluding a week of frenzied activity that saw the measure shrink dramatically. The Senate already had left Washington for the Memorial Day recess, which means that a number of programs and provisions will expire during the recess. In sending the bill to the Senate for action next month, the House voted 245-171 to approve \$22.9 billion for a 19 month fix to shield doctors from a 21% Medicare payment cut. The bill grants them a 2.2 % increase for the rest of this year and an additional 1% boost next year. Many lawmakers were loath to vote for spending that would add to the record federal budget deficit, especially when they lacked evidence that the Senate could muster the 60 votes needed to clear the bill. The final version would still add \$54.2 billion to the deficit, and it is likely to be amended in the Senate in June. Efforts to reach agreement on a package that could clear both chambers fell apart missing the deadline for the third straight time in as many months. The Senate is expected to pick up the House measure after it returns 7 JUN and may make more changes to it. Although Congress may eventually extend most of the expiring provisions retroactively, it is likely to take several weeks to do so. With a 21% payment cut slated to take place 1 JUN for doctors who see Medicare patients, the Centers for Medicare and Medicaid Services has notified physicians it will delay processing claims for two weeks. The American Medical

Association, a physicians interest group, slammed the Senate for failing to address the cuts before the deadline. "Senators are more interested in heading home for the holiday than in preventing a Medicare meltdown for seniors," said AMA President J. James Rohack. [Source: CQ Politics News 28 May 2010 ++]

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MCAS Futenma Okinawa Update 01: The United States and Japan agreed 27 MAY to relocate the controversial U.S. air base on to a less densely populated area on the Japanese island of Okinawa. The future of Marine Corps Air Station Futenma had been a subject of intense political debate in Japan that led to the possibility of the base being moved off the island entirely, despite a 2006 agreement to relocate it on Okinawa. Talks between Secretary of State Hillary Rodham Clinton and Defense Secretary Robert M. Gates for the United States and Foreign Minister Katsuya Okada and Defense Minister Toshimi Kitazawa for Japan addressed a range of security concerns and yielded substantial agreement, officials said. For years, Okinawans have said they carry the majority of the burden of hosting American forces in Japan, and the agreement vows "to reduce the impact on local communities, including in Okinawa, thereby preserving a sustainable U.S. military presence in Japan," according to a joint statement issued by the security and consultative committee. "The [committee] members expressed their shared commitments to relocate Marine Corps Air Station Futenma and return the base to Japan as part of the alliance transformation and realignment process," the statement said.

Other realignment initiatives -- including the relocation of about 8,000 Marines and 9,000 family members from Okinawa to Guam -- depend on completion of the Futenma replacement facility. The relocation to Guam will return of most of the U.S. facilities south of Kadena Air Base to Japan. "Bearing this in mind, the two sides intend to verify and validate that this Futenma relocation plan appropriately considers factors such as safety, operational requirements, noise impact, environmental concerns and effects on the local community," according to the statement. The agreement confirms that the replacement facility will be at the Camp Schwab Henoko-saki area and adjacent waters. The ministers put an end-of-August deadline for completion of a study of the replacement facility's location, configuration and construction method. Verification and validation will be completed by the time of the next security consultative conference, officials said. The committee also looked at ways to mitigate the burden that Okinawans bear. The two sides committed to expand the relocation of U.S. forces training activities off the island. Japanese military facilities and areas in mainland Japan may also be used. "Both sides also committed to examine the relocation of training outside of Japan, such as to Guam," the statement said.

The committee's statement recognizes that the alliance remains indispensable not only to the defense of Japan, but also to the peace, security, and prosperity of the Asia-Pacific region. The talks were conducted in the shadow of North Korea sinking a South Korean warship in March. The tensions in the region have increased, officials noted, and also reaffirmed the need for the Mutual Security and Cooperation Treaty between the United States and Japan. In light of the uncertainty of the situation in Korea, the talks reaffirmed the U.S. commitment to Japan's security. "Japan reconfirmed its commitment to playing a positive role in contributing to the peace and stability of the region," the statement said. "Furthermore, the [committee] members recognized that a robust forward presence of U.S. military forces in Japan, including in Okinawa, provides the deterrence and capabilities necessary for the defense of Japan and for the maintenance of regional stability." [Source: AFPS Jim Garamone article 28 May 2010 ++]

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Mobilized Reserve 25 MAY 2010: The Department of Defense announced the current number of reservists on active duty as of 25 MAY 2010. The net collective result is 2,950 fewer reservists mobilized than last reported in the 15 MAY 2010 RAO Bulletin. At any given time, services may activate some units and individuals

while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 96,849; Navy Reserve, 6,280; Air National Guard and Air Force Reserve, 18,451; Marine Corps Reserve, 6,647; and the Coast Guard Reserve, 834. This brings the total National Guard and Reserve personnel who have been activated to 120,061 including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found at <http://www.defense.gov/news/d20100525ngr.pdf>. [Source: DoD News Release No. 437-10 dtd 26 May 2010 ++]

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Social Security Notch Reform: This year, Social Security benefits received no Cost-of-Living Adjustment (COLA) for the first time since automatic adjustments were adopted in 1975. While current beneficiaries perceive themselves to be harmed, they were compensated by receiving a higher-than-normal 5.8% COLA payment in 2009. However, a quirk in Social Security's benefit formula will produce lower benefits for new retirees, presenting a stronger case for Notch reform legislation. The term "Notch" refers to the disparity in Social Security benefits paid to people born in a specific year or years and those paid to people born before and after them with similar work and earnings records. Social Security's formula for granting COLAs, interacting with a spike in inflation during 2008, could reduce benefits for individuals born in 1947 by around 2.6% relative to the average benefits received by the 1930-1946 birth cohorts, costing a typical couple over \$12,000 over the course of their retirement. According to the Center for Retirement Research at Boston College, policymakers should consider adjusting benefits for these individuals and implementing longer-term reforms to reduce the likelihood of future "notches." A new brief released 24 MAY from the center describes the Social Security notch of the 1970s and explains how Social Security's benefit formula works.

The brief also takes a look at how the experience of 2008 has created a new type of notch, and how replacement rates vary for different birth cohorts -- concluding that some adjustment for the 1947 cohort is both popular and sensible. To read the full brief (8-page PDF), go to: http://crr.bc.edu/images/stories/Briefs/ib_10-9.pdf [Source: My federal Retirement Andrew G. Biggs article 25 May 2010 ++]

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Health Care Reform Update 34: Starting this week, Medicare beneficiaries across the country should begin receiving copies of a brochure "Medicare and the New Health Law – What it Means for You" in their mailboxes. The mailing from Centers for Medicare and Medicaid Services (CMS) outlines key provisions of the Affordable Care Act for people with Medicare as well as members of their families. The mailing is being sent in both English and Spanish. It encourages beneficiaries to log on to www.medicare.gov or call 1-800-633-4227 to get their questions about Medicare or the Affordable Care Act answered and reminds them to be on the alert for possible scams. The first benefit that many people with Medicare will receive as a result of the passage of the new law is a one-time check for \$250, if they enter the Part D donut hole and are not eligible for Medicare Extra Help. Beginning next year, the Affordable Care Act ensures that Medicare beneficiaries will get free preventive care services like colorectal cancer screening and mammograms, in addition to a free annual wellness visit. The law also includes new tools to help fight fraud by helping Medicare crack down on criminals who are seeking to scam seniors and steal taxpayer dollars. You can view the brochures online at <http://www.medicare.gov/Publications/Pubs/pdf/11467.pdf>. [Source: Sen. Bill Nelson msg 25 May 23010 ++]

National Park Passports Update 02: The proposed fee hike, announced by the U.S. Forest Service in early DEC 09, met with so much public outrage over the past few months that the Forest Service finally decided to drop the idea and agreed to continue offering 50% discounts to lifetime-pass holders at 5,800 national forest campgrounds. Since the 1960s, the lifetime senior passes--known as Senior Golden Age, Golden Access and Access passes--have guaranteed seniors 62 and older and people with disabilities a 50% discount on camping fees at National Parks and national forests campgrounds. The Forest Service proposal was to cut the discount to 10% at all federal campgrounds that are managed by private concessionaires. With the percentage of older campers increasing rapidly as baby boomers age, the concessionaires said the lifetime passes were cutting into their profits and they couldn't afford to keep honoring the discounts. Those concerns led the Forest Service to propose trimming the discount for campsites managed by private concessionaires.

That may not sound like many campsites, but over the past 20 years the Forest Service has relied more and more heavily on private companies to manage its campgrounds. Today, private concessionaires manage most of the campsites that can be reserved in advance at thousands of national forest campgrounds nationwide. National parks and other federal lands would not have been affected by the Forest Service proposal, which was expected to take effect in 2011. Like any federal proposal, the Forest Service plan to cut campground discounts for seniors and people with disabilities who hold the lifetime passes had to be opened up for public comment. In just a few weeks, the Forest Service received 4,000 public comments, most of them opposing the change. Bowing to the will of the people, Forest Service Chief Tom Tidwell dropped the proposed fee increase. "Particularly in these difficult economic times," Tidwell said, "it is very important to maintain affordable access to our national forests and grasslands."

Golden Access is part of the American the Beautiful - National Parks and Federal Recreational Lands Pass program. U.S. citizens or permanent residents who are at least 62 years old can purchase a Senior Pass for a one-time processing fee of \$10 to most U.S. national parks, forests, refuges, monuments and recreation areas, from Denali National Park in Alaska to the Florida Everglades. This Senior Pass to national parks and lands offers the following benefits to you and your traveling companions.

- In National Parks that charge an entrance or standard amenity fee, the Senior Pass admits you and the passengers in your car or other private vehicle.
- In National Parks where a "per person" entrance fee is charged, the Senior Pass admits you plus three other adults (who need not be seniors). This is an especially good deal if you are also traveling with grandchildren, because children under 16 have free admission.
- The lifetime national parks Senior Pass also gives seniors a 50% discount on federal use fees charged for camping, swimming, boat launching, parking and tours.
- In some cases where use fees are charged, only the person named on the Senior Pass will be given the 50% discount.
- The senior pass is non-transferable and does not cover or reduce special recreation permit fees or concession fees charged by private companies.

The Senior Pass to national parks cannot be purchased by mail or online. It must be purchased in person at a federal area where entrance fees are charged, or at regional offices of the National Park Service, the U.S. Forest Service or the U.S. Fish and Wildlife Service. Proof of age, such as a valid driver's license, is required at the time you purchase your senior pass. For more information about the National Parks Lifetime Senior Pass, call the National Park Service at 1-888-ASK-USGS. [Source: About.com Senior Living Sharon O'Brien article 17 May 2010 ++]

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Vet Cremains Update 03: A new program in the state of New Mexico dubbed Forgotten Heroes will make sure the unclaimed ashes of military veterans get proper funerals with full honors. The program brings together the New Mexico Department of Veteran' Services, the Department of Veterans Affairs (VA) and New Mexico's 33 counties. Veterans' Services will act as the family and arrange the funerals at the Santa Fe National Cemetery after the VA confirms the veteran status of the deceased. For more information, refer to the New Mexico Department of Veterans' Services website www.dvs.state.nm.us or call the Department at (866) 433-8387. [Source: Mil.com article 24 May 2010 ++]

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Tricare in the Philippines: The following pertains to retirees residing in the Philippines.

Healthcare Options

1. DOD retirees living in the Philippines may enjoy many of the same Tricare healthcare options as retirees living in the United States, but there are some differences. The biggest difference is that Tricare Prime is not available to retirees living overseas. Tricare Standard and TFL are available.
2. When receiving care from civilian providers you should expect to pay up front and file a claim for reimbursement from Tricare. You should also allow for certain processing delays associated with foreign mail and banking systems. Only care from a Tricare certified provider may be reimbursable.
3. For a listing of Tricare certified providers in the Philippines refer to <http://tpaoweb.oki.med.navy.mil> or contact the Tricare Area Office-Pacific. The Providers listed have only been certified by Tricare as being authorized to have their claims paid by WPS. Being certified does not mean these providers will file claims on behalf of our beneficiaries. Some providers will file claims, while others will not, in which case patients must file the claim themselves to receive reimbursement from Tricare.

Filing Healthcare Claims

1. Separate claim forms should be submitted for each unique patient encounter/date of service. Ensure that you send copies and keep all originals for your files. Tricare recommends that you indicate on the top of the claim form, in large bold letters, that the reimbursement check be sent in Pesos. No indication will result in payment in U.S. Dollars.
2. Send the following when filing a Self claim for reimbursement. Failure to send required documentation may result in denial or delays of claims payment:
 - Signed Claims Form (DD 2642)
 - Receipts
 - Itemized Bills
 - Prescription (if applicable)
3. Mail claims to: Wisconsin Physician Services (WPS), P.O. Box 7985, Madison, WI 53707-7985. If you receive a request from WPS for additional information/documentation regarding a previously filed claim, mail the requested information to: WPS-Correspondence, P.O. Box 7992, Madison, WI 53707-7992

Tricare Standard

- Fiscal year deductible - \$150.00 per individual; \$300.00 per family
- Cost share, outpatient - 25%
- Cost share, inpatient- lesser of \$535/day, or 25% or billed charges plus 25% of professional fees (FY07 rates)

- Catastrophic Cap: \$3000.00 per year

Tricare for Life (TFL). TFL is healthcare coverage for you and your eligible family members that acts as the primary bill payer overseas in the Philippines in the absence of Medicare or other health insurance. Since Medicare does not cover costs outside the U.S. and its territories, TFL provides the Tricare Standard benefit with its deductibles and cost shares. However, you must retain your enrollment in Medicare Part B in order to qualify for Tricare benefits. There is no TFL monthly premium; however, participation in Medicare Part B and payment of the Part B premium is required to access TFL. Eligible beneficiaries are Medicare-eligible military retirees, usually 65 years old or older and Medicare-eligible family members and widows/widowers (not parents or in-laws). Beneficiaries DEERS information must be current. Beneficiaries under age 65 who are diagnosed with End Stage Renal Disease or have a disability are encouraged to contact their Medicare Office and/or the Social Security Administration to ascertain your benefits. These benefits may affect your future Tricare eligibility/benefits. Contact the Tricare Area Office - Pacific or your closest SSA office if you have any questions or concerns. For additional information refer to <http://www.tricare.osd.mil/medicare>.

Tricare Fraud

1. Activities prevalent in the Philippines include:
 - Waiving of Deductibles/Cost Shares
 - Patients not paying Deductibles/Cost shares
 - Offering financial inducement to encourage receipt of healthcare service, such as Membership fees & dues
 - Billings that involve persistent over-charging and over-utilization of services
 - Billing for services NOT provided
 - Improper billing practices. Billing more than usual & customary charges
 - Patterns of services not medically necessary
 - Failing to promptly refund the US Govt
2. Possible Penalties to those involved in these activities include:
 - Loss of Tricare benefit
 - Exclusion/Suspension from Tricare
 - Defense Criminal Investigative Service (DCIS) Investigations & Interviews

Pharmacy Benefit

- Over the counter (OTC) medicine purchases are not a covered benefit.
- You may be required to pay for prescriptions from a pharmacy or provider, and file for reimbursement through Tricare.
- TMOP is authorized overseas, but requires FPO/APO box & US licensed provider

Helpful Information

1. Refer to www.Tricare4U.COM (Online WPS System):
 - For Providers and Beneficiaries
 - Review and Track your claims online
 - Secure email system to WPS customer reps
 - Review & print all EOBs
 - Check your Cost Share & Deductible status
 - See TAO-P website for registration help
2. Tricare Area Office - Pacific (TAO-P) contact information:
 - Web: <http://tpaoweb.oki.med.navy.mil> or Email: tpao.csc@med.navy.mil

- Tel: Commercial: (81) 6117-43-2036, No charge (from USA): (888) 777-8343 Option #4, DSN: (315) 643-2036, or FAX: (81)6117-43-2037
- Mail: Tricare Area Office-Pacific, PSC 482 Box 2749, FPO AP 96362

[Source: www.tricare.mil/tma/pacific/download/Retirees_Philippines.pdf TAO-PAC Brochure Jan 08 ++]

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Credit Card Interchange Fees: More credit card reforms are on the way. These reforms are aimed to protect merchants from high interchange fees, but it also means big changes for consumers. The interchange fee (a.k.a. swipe fee) is the fee a merchant pays for allowing you to use your credit card. Currently, credit card issuers charge an interchange fee that's about 2% percentage of each credit card transaction and 1% of debit card transactions. Part of the fee goes to the credit card issuer (e.g. Citibank or Bank of America), another part to the credit card network (e.g. Visa or MasterCard), and the final part goes to the bank the retailer uses to process credit card transactions. Discover and American Express act as both the credit card issuer and the credit card network for their credit cards, so they get a larger cut of the interchange fee. Banks make a large portion of their money in interchange fees. An estimated \$48 billion in swipe fees were charged by credit and debit card networks in 2008 – this money came out of the bottom line of small businesses and merchants across America, and 80% of this money went to just ten large banks. Unfortunately, many businesses, especially small businesses, can't afford to pay the fees.

Some small businesses require a minimum purchase amount to use your credit card or offer a discount to customers to use cash. This is technically against merchant-credit card agreements, but still some stores continue, perhaps out of ignorance or maybe out of desperation. Retailers say they have little power to negotiate swipe fees with banks, resulting in higher prices for cash-strapped consumers. The National Association of Convenience Stores said its members paid \$7.4 billion in swipe fees last year, making it the second-largest industry expense after labor. The Senate approved the Durbin amendment to the Restoring American Financial Stability Act of 2010 (S.3217) on 13 MAY by a bipartisan vote of 64-33. It will help reduce the swipe fees that small businesses pay on every credit and debit card sale and allow merchants to require a minimum purchase for credit card transactions. Stores will also be able to give a discount to customers who use cash, check, or debit for their purchases. Business owners will be able to give a discount based on the card network (Visa, MasterCard, etc.) but they won't be able to discriminate against small issuers (Bank of America vs. Madison County Employees Credit Union). The amendment and now await approval from the House before the President can sign it into law. Passing of the bill will result in lower profits for credit card issuers unless they make some changes to consumer costs of credit. More credit card issuers could begin charging an annual fee on credit cards. They may even nix costly reward programs in an effort to generate more revenue. [Source: www.About.com Credit/Debt Management\ LaToya Irby article 21 May 2010 ++]

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SVAC Update 04: VA witnesses and veterans' groups testified before the Senate Veterans Affairs Committee on 19 MAY concerning a wide range of veterans' benefits legislation. The Veteran Employment Assistance Act, S.3234, introduced by Sen. Patty Murray (D-WA), would authorize job training and apprenticeship program benefits under the Post-9/11 GI Bill. The Post-9/11 GI Bill was the first GI Bill legislation that covered only college education and excluded job/apprenticeship training. S.3234 also would establish a veterans' business center within the Small Business Administration to help vets start their own businesses, assess best practices in National Guard and Reserve transition programs, create veterans' grants for state-based conservation projects, and create pilot programs for military members in health and technology fields seeking civilian employment. The Hon. Ray Jefferson, a disabled veteran and current Assistant Secretary of Labor for Veterans' Employment and Training,

endorsed the legislation on behalf of the administration and offered some technical recommendations on the Murray bill. Other bills of interest at the hearing included:

- S.3107 (Sen. Akaka, D-HI) would authorize an annual COLA to veterans' and survivors' compensation and pension programs.
- S.1780 (Sen. Lincoln, D-AR) would authorize veteran status for Guard and Reserve members who completed careers but were never called up.
- S.1939 (Sen. Gillibrand, D-NY) would extend "blue water" Navy veterans who served off the coast of Vietnam the same service-connected presumption that "brown water" (in-country) Navy vets receive for certain diseases linked to Agent Orange exposure.
- S.3355 (Sen. Klobuchar, D-MN) would establish a one-stop VA website similar to DoD's Military One Source for information on health care, education, and other VA benefits.

Committee Chairman Akaka cautioned that "there are bills on the agenda that carry significant mandatory costs" and said the committee was working with the Congressional Budget Office to get the cost specifics. [Source: MOAA Leg Up 21 May 2010 ++]

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Sears Hometown Stores: Sears is calling upon all military veterans to participate in an opportunity to win and operate a Sears Hometown store. No purchase is necessary to enter or win. The contest is open to legal U.S. residents, who are military veterans, have a minimum of \$100,000 net worth, \$10,000 of which is liquid, have successfully passed the initial application and are 18 years of age or older or the legal age of majority in their state of residence as of date of entry. Prize includes: select store fixtures and select point of sale materials, licensing, building permits, store set-up, 90-day rent, select office equipment and furniture, insurance related to store and administrative fees needed to open and run the Sears Hometown Store for 90 days. Available locations can be found at www.searshometownstores.com/oro/001/markets.html . To enter go to www.searshometownstores.com/veteran.html and complete an application. The Operation Stores and Stripes Contest ends 25 JUN 2010 at 1500. Contest rules and the winner names (available after SEP 30) can be found at the same website. [Source: NAUS Weekly Update 21 May 2010 ++]
2010 Edition

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VA Handbook: The latest edition of the Federal Benefits for Veterans and Dependents Pamphlet can be obtained from the Department of Veterans Affairs online or by mail. It updates the rates for certain federal payments and outlines a variety of programs and benefits for American veterans. Most of the nation's 25 million veterans qualify for some VA benefits, which range from health care to burial in a national cemetery. In addition to health-care and burial benefits, veterans may be eligible for programs providing home loan guaranties, educational assistance, training and vocational rehabilitation, income assistance pensions, life insurance and compensation for service-connected illnesses or disabilities. In some cases, survivors of veterans may also be entitled to benefits. The handbook describes programs for veterans with specific service experiences, such as prisoners of war or those concerned about environmental exposures in Vietnam or in the Gulf War, as well as special benefits for veterans with severe disabilities. In addition to describing benefits provided by VA, it provides an overview of programs and services for veterans provided by other federal agencies. It also includes resources to help veterans access their benefits, with a listing of phone numbers, websites, and a directory of VA facilities throughout the country.

The 2010 publication in English can be downloaded at no cost from VA's Web site at http://www1.va.gov/opa/publications/benefits_book.asp. A Spanish version can be downloaded at

www1.va.gov/opa/publications/benefits_book/federal_benefits_spanish.pdf. Hard copies of the English version S/N 051-000-00238-5; ISBN: 978-0-16-082825-6 or Spanish version S/N 051-000-00239-3; ISBN: 978-0-16-082826-3 can be purchased for \$5.00 which includes regular postage and handling. For international orders add 40%. Make checks payable to Superintendent of Documents. Include your name, address, day time phone number with orders. Order by:

- Mail: U.S. Government Printing Office (GPO), P.O. Box 979050, St. Louis, MO 63197-9000 or Superintendent of Documents, U.S. Government Printing Office, Stop IDCC, Washington, DC 20401
- Phone: (866) 512-1800 or (202) 512-1800 or Fax: (202) 512-2104 with a credit card.
- Easy Secure Internet: bookstore.gpo.gov

[Source: www.va.gov May 2010 ++]

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Health Care Reform Update 34: On 18 MAY, the Senate passed H.R.5014, which specifies that VA health care programs meet the minimum coverage standard required by the Patient Protection and Affordable Care Act (P.L. 111-148). This includes the CHAMPVA program for survivors and the health care VA provides to children with spina bifida born to veterans of the Vietnam War, to some veterans who served in Korea during specified times, and to children of women Vietnam veterans with certain birth defects. H.R. 5014 passed the House of Representatives in mid-MAY and it now awaits the President's signature. [Source NAUS Weekly Update article 21 May 2010 ++]

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NDAA 2011 Update 02: On 19 MAY the full House Armed Services Committee completed its markup of H.R.3561, the FY 2011 National Defense Authorization Act. Unfortunately the Committee was unable to find funding for either the Chapter 61 concurrent receipt as called for in President Obama's Budget request or for the SBP/DIC Offset eliminations despite 330 House cosponsors and a discharge petition which, if successful, would bring the measure before the full House for consideration. For more details refer to <http://armedservices.house.gov/pdfs/HASCFY11NDAA051910.pdf>. House Majority Leader Steney Hoyer (D-MD) said he will bring the NDAA up for full House consideration in late MAY. Highlights of the bill include:

- Authorizes the most comprehensive legislative package ever to address Military Sexual Trauma.
- A pilot program to provide career counseling to military spouses.
- Across the board 1.9% pay raise, a half-percentage point higher than President's request.
- Maintains President's budget request for full funding of Tricare.
- Reaffirm the sole responsibility of the Secretary of Defense to administer Tricare.
- Allow continued Tricare coverage for children up to age 26, in return for a premium to be set by the Pentagon
- Calls for a 25% increase in mental healthcare providers.
- Authorize combat benefits for service members and their survivors of those killed or wounded at Fort Hood shooting rampage.
- Direct DoD to pay retired annuities on the first day of the month, thus eliminating delayed payments when paydays fall on weekends.
- Prohibit any Tricare Prime, Standard or pharmacy fee hikes for FY2011
- Increase Imminent Danger Pay to \$260 per month and Family Separation Allowance to \$285 per month (a \$35 increase in each case, to match inflation since they were last adjusted)
- Provide a payment to assist in relocating caregivers of severely wounded warriors

- Provide \$65M for civilian schools that support children of military families
- Extend Tricare eligibility to reservists who receive retired pay before age 60 (by virtue of extra credit for active duty service) [Sect 643]
- Direct a review of military specialties available to females
- Require a GAO review of exceptional family member programs to assure consistency across the Services
- Authorize commissioning of all warrant officers (only W-2s and above currently hold commissions)
- Require standardization of best practices on pre- and post-deployment assessments for PTSD and traumatic brain injury
- Require reports on programs to assist military spouses with education and employment
- Require a report on service practices of declaring an injured member fit for duty, and then separating the member for the same medical reason, which the Committee considers inappropriate
- Extend the \$60/month Special Survivor Indemnity Allowance to surviving spouses of retirees who died before the implementation of the Survivor Benefit Program (SBP). [Sect 645]
- Allows dependent survivors eligible to enroll in the Tricare dental program even if they were not enrolled prior to the death of their sponsor. [Sect 703]
- Provides for a National Casualty Care Research Center, a public-private partnership for funding clinical and experimental studies in combat injury. It will also create an integrated laboratory and clinical research to hasten improvements in care to members of the Armed Forces who are injured. [Sect 723]
- Requires individual pre-separation counseling already available for Active Duty service members to be made available to members of the Reserve Component. [Sect 511]

[Source: NAUS Weekly Update 21 May 2010 ++]

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Mojave Desert Veteran Memorial Update 05: A \$125,000 reward is now being offered for information leading to the apprehension and conviction of the individuals who seized the Mojave Desert War Memorial in early MAY. \$100,000 is being offered by a donor to the group Family Security Matters (FamilySecurityMatters.org). The donor is an anonymous U.S. Military wounded veteran who was the recipient of the Silver Star Medal. An additional \$25,000 is being offered by Liberty Institute. Anyone with information about the theft is asked to call (760) 252-6120 or (202) 528-4665 or email tips@familysecuritymatters.org. To contribute, click the Mojave Desert War Memorial Fund at <https://www.familysecuritymatters.org/donate/donate.asp>. Family Security Matters is an organization created to give Americans the tools to become involved citizens and defenders of their homes, families, and communities.

The memorial was stolen from its longtime perch in California's Mojave Desert. It was first erected 75 years ago as a memorial in honor of America's World War I veterans and became known as a symbol to honor all veterans who have served their country. The stolen cross had been the subject of a legal dispute for about a decade after a former park service employee sued on grounds that the Christian religious symbol was unconstitutionally located on government land. Congress reacted by transferring land under the cross to private ownership. In April, the U.S. Supreme Court refused to order the removal of the cross while a lower court decides whether the land transfer was legal. However, the cross was hidden by a wooden cover. A replica of the cross mysteriously appeared on the stolen cross site 20 MAY. The cross apparently was put up during the night and nobody has claimed responsibility. The white, painted replica was made of metal pipes and resembled the 7-foot original, but workers soon determined it was a copy. The paint job was new, it was 6 inches taller, and there were none of the marks of the original cross. Four new holes were drilled to replace bolts cut off by thieves who took the original. Mojave National Preserve spokeswoman Linda Slater said the government remained under court order not to display a cross on the site. And since the replica wasn't the original disputed cross, it had to come down. An exact replica is ready to be installed by

Henry Sandoz, who has been the memorial's caretaker since 1984, but only if the original memorial is not recovered and the district court authorizes the land swap with the VFW. [Source: AP article 20 May 2010 ++]

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VA Data Breaches Update 44: In the wake of two more data losses at the Department of Veterans Affairs, the House Veterans Affairs Subcommittee on Oversight and Investigations brought in officials from the Government Accountability Office, the Inspector General's Office at the VA, and the VA itself. Subcommittee Chairman Harry Mitchell said in his opening statement that "just recently, we have learned of two data breaches: In Texas, 3, 265 veteran's records were compromised when information went missing from a facility conducting lab tests. In a second instance in Texas, a VA contracted company had a laptop stolen compromising the records of 644 veterans. These recent data breaches are proof that the VA still has a long ways to go in ensuring our nation's veterans that their most sensitive information is being safely stored and handled."

VA Assistant Inspector General Belinda Finn in testimony before the House Veterans Affairs Committee 20 MAR said that the Veterans Affairs Department runs unsecure Web application servers, uses weak or default passwords to protect its hardware and software, and does not comprehensively monitor connections between its systems and the Internet, according to an internal agency watchdog. These conditions leave department systems vulnerable to penetration or attack. The 2002 Federal Information Security Management Act requires federal agencies to develop, document and adhere to detailed information security programs. But Finn said VA continues to have significant information security deficiencies. She said the IG office found several VA database systems used outdated software that could allow unauthorized users to access mission-critical data and alter databases. Most of VA's 153 hospitals do not segment access to their medical networks, according to Finn. As a result, IG investigators were able to penetrate the networks -- including those hosting medical diagnostic and imaging systems -- from remote locations. VA had not identified, managed or monitored a significant number of system connections with external sources, meaning "an attacker could penetrate VA's internal network and systems over an extended period of time without being detected," she said. The department has made progress improving its IT security during the past several years, Finn told committee members, but still needs to complete the majority of 11,000 action plans to mitigate and eliminate security risks.

Roger Baker, VA's chief information officer, testified that the department monitors its core enterprise network 24 hours a day, has deployed 160 intrusion detection systems nationally, and blocks delivery of 16.4 million e-mails a day viewed as spam or containing malware. VA has moved to isolate networks that host X-ray machines and other medical devices from other networks, Baker said. The department's most important ongoing security project is its Visibility to the Desktop program, which Baker said he expects to complete by September. It will allow VA to check the status of all machines in a network from a central location at the enterprise level. "This is a huge security tool for us," he said, "and it means that VA can review and run reports on any of the 333,000 machines on our network. This also gives VA the ability to apply patches which will greatly improve the security of the network." [Source: Federal News Radio & Federal computer Week articles 21 May 2010 ++]

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Heart Medical Devices Costs: Costs for patients with chronic heart failure and coronary artery disease are going up because more physicians are turning to pricey, surgically implanted devices such as medically coated stents and cardioverter-defibrillators, a new report finds. Researchers led by Dr. Peter Groeneveld of Philadelphia VA Medical Center examined Medicare claims from 2003-2006 and focused on patients aged 66-85 who were diagnosed with the two conditions. The researchers found that when adjusted for inflation, the average costs for coronary artery disease treatment grew from \$12,160 in 2003 to \$12,721 in 2006, while the cost for chronic

heart failure patients went up from \$17,153 to \$18,371 in the same period. The researchers also found that use of stents coated with medication boosted Medicare's overall cost for coronary artery disease in people aged 66-85 by \$3.32 billion and by \$774 million for chronic heart failure patients. The findings are slated to be released 20 MAY at the American Heart Association's Quality of Care and Outcomes Research in Cardiovascular Disease and Stroke 2010 Scientific Sessions in Washington D.C. [Source: HealthDay News article 20 May 2010 ++]

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Garnishment Update 02: The IRS should be allowed to garnishee the Thrift Savings Plan (TSP) accounts of retirees, military service members, and tax-delinquent federal employees, the Justice Department ruled 3 MAY. The Federal Retirement Thrift Investment Board, which governs TSP, has until now resisted the IRS' efforts to seize participants' retirement savings. But since Justice's Office of Legal Counsel ruled that a section of the Internal Revenue Code allowing property garnishments should trump the 1986 law that created TSP and protected its accounts from being levied, Executive Director Gregory Long thinks it may just be a matter of time before the IRS can seize accounts. "This is a fight we are likely eventually going to lose," Long said. If the board does not comply with the ruling, the IRS will likely sue the board, he said. But Congress likely would have to change the Federal Employees' Retirement System Act that governs TSP to allow IRS levies. Long is concerned this move could lead to other claimants garnisheeing employees' TSP funds. He wants any change to the Federal Employees' Retirement System Act to specifically limit new garnishments to the IRS.

The board will consult with the Employee Thrift Advisory Council on the Justice ruling, and then talk to Congress about possible changes. The board will not recommend any particular course of action to Congress. One board member, Thomas Fink, held out hope that lawmakers may choose to definitively exempt TSP accounts from garnishment. "It's not a slam dunk" that Congress will side with the IRS, Fink said. "It's going to irritate some participants, which are their constituents." TSP accounts can already be garnished to pay for child support, alimony and to pay restitution or other costs related to a child abuse judgment. An employee who is convicted of a national security offense can also have his matching contributions, agency automatic contributions and any money earned from those contributions confiscated; in this case, employees' own contributions and related earnings cannot be seized. According to IRS statistics released last December, 97,200 federal employees and almost 56,200 active duty and reservist military service members were behind on their taxes, as were 41,000 civilian retirees and 81,900 military retirees. Long said he was unsure how many TSP participants were behind on their taxes. The more than 276,000 tax-delinquent feds and service members owe the IRS a combined \$3 billion. [Source: FederalTimes.com Stephen Losey article 17 May 2010 ++]

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PTSD Update 48: A study shows that there may be a reason that those with chronic post-traumatic stress disorder (PTSD) deal with more physical health issues as they age: Their immune system has been compromised. The study is yet more evidence to support the idea that people with PTSD go through chemical changes after a psychological injury. Lead author Monica Uddin, a researcher with the Department of Epidemiology at the University of Michigan School of Public Health, and her colleagues began with the theory that the increase in physical health issues — such as heart disease — in those with PTSD may come from immune system problems. To that end, they used blood samples from 100 people in the Detroit Neighborhood Health Study. Of those, 23 had been diagnosed with chronic PTSD while 77 had not, though many had been diagnosed with other mental health issues, such as depression. By looking at genes in those blood samples, they found that the people with PTSD had three areas where genes had been methylated — turned on, essentially — at higher levels than those without PTSD. One of those areas was hearing. “Among the genes uniquely methylated in the PTSD-affected group, it is striking that the

second-most enriched cluster — sensory perception of sound — directly reflects one of the three major symptom clusters that define the disorder,” Uddin wrote. That cluster is exaggerated startle response.

The researchers found that this response tends to develop over time, which raised questions about whether the chemical changes are immediate, or if they also develop over time. Or, do the differences in genes exist before people develop PTSD? The researchers also found that the people with PTSD were less likely to “turn on” immune-system genes. This “suggests a biologic model of PTSD etiology in which an externally experienced traumatic event induces downstream alterations in immune function by reducing methylation levels of immune-related genes,” the study stated. The researchers said that may be because a person’s most necessary systems respond to danger, while everything else slows. Usually, when the danger is gone, everything goes back to normal. But some people stay at some level of that hyper-alert state. In addition to the lack of activation of immune system genes, the researchers looked at levels of antibodies to a normally latent herpes virus — cytomegalovirus — that usually remains symptom-less. But in those with a weakened immune system, it can cause anything from flu-like symptoms to visual impairment, inflammation of the brain, pneumonia, diarrhea and hepatitis. They found that biomarkers of immune response to infection were “significantly higher” among those with PTSD, which may show their immune systems have been compromised. The researchers said further study would be important for service members and veterans with PTSD in terms of developing appropriate psychological and drug-based treatments, “particularly in the wake of an increasing number of military veterans returning home after recent wars worldwide.” [Source: NavyTimes Kelly Kennedy article 20 May 2010 ++]

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Social Security Legislative History: When President Roosevelt submitted his Social Security proposal to Congress in January 1935, he also transmitted draft legislation, entitled the Economic Security Bill. The Administration's bill was introduced in the House by Congressmen Doughton and Lewis and in the Senate by Senator Wagner as H.R.7260 in the 74th Congress. This draft bill was the starting point for the legislative consideration of Social Security in 1935. The draft bill submitted by FDR differed in many interesting respects from the final Social Security Act which emerged from Congress in AUG 35. For example, FDR had proposed a three-part program of old-age security consisting of: old-age welfare pensions; compulsory contributory social insurance (what we now think of as Social Security); and a third-tier which would consist of optional annuity certificates sold by the government to workers who, upon retirement, could convert the certificates to monthly annuities which would be used as supplements to their basic Social Security retirement benefit. This third program was among the features of the President's proposals which the Congress did not accept. Many other changes were made in the Administration's proposal, which eventually became Public law 271. The law stated old-age benefits were to be paid to all employees based upon wages received in employment in any service performed within the United States, Alaska, and Hawaii except:

1. Agricultural labor;
2. Domestic service in a private home;
3. Casual labor not in the course of employer's trade or business;
4. Officers or members of the crew of a vessel documented under the laws of the United States or of any foreign country;
5. Employees of the United States Government;
6. Employees of a State or political subdivision;
7. Employees of nonprofit institutions operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals;
8. Employees of a carrier as defined in Railroad Retirement Act of 1935 (Public No. 399, 74th Cong. H.R. 8651).

Also Included in the law were provisions for annual federal grants to states for:

- Old-Age Assistance, Aid To The Blind, Aid to Dependent Children, Maternal and Child Health, Crippled Children, Child Welfare, and Public Health.
- Administration of unemployment compensation in the amount of \$4 million in fiscal year 1936 and \$49 million in fiscal years thereafter.
- A tax on employers of 8 or more people of 1% on wages paid in 1936; 2% in 1937; and 3% thereafter.

Since enactment of the law several of the original promises made by Roosevelt have been broken. He promised:

- 1.) That participation in the Program would be completely voluntary. (No longer Voluntary)
- 2.) That the participants would only have to pay 1% of the first \$1,400 of their annual Incomes into the Program. (Now 7.65% on the first \$90,000)
- 3.) That the money the participants elected to put into the Program would be deductible from their income for tax purposes each year. (No longer tax deductible)
- 4.) That the money the participants put into the independent 'Trust Fund' rather than into the general operating fund, and therefore, would only be used to fund the Social Security Retirement Program, and no other Government program. (The money was moved to the General Fund and is being spent)
- 5.) That the annuity payments to the retirees would never be taxed as income. (Now up to 85% of your Social Security can be taxed)

[Source: www.ssa.gov/history/1935chart1.html & www.resistnet.com May 2010 ++]

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Vet Jobs Update 18: As the Obama administration moves forward with its hiring reform initiatives, the Office of Personnel Management must be vigilant in ensuring merit system principles and veterans preference are preserved, lawmakers said on 19 MAY. "The federal government has long stood by its commitment to hire individuals with military service, and given the large number of veterans stemming from Operating Iraqi Freedom and Operation Enduring Freedom in Afghanistan, it is critical that we continue to uphold this commitment," Rep. Stephen Lynch (D-MA) said at a hearing of the House Oversight and Government Reform Subcommittee on the Federal Workforce, Postal Service and District of Columbia. OPM Director John Berry called the recruitment and employment of veterans an "integral part of making the entire federal hiring process as effective as possible." He assured the subcommittee that all hiring reform efforts will respect veterans preference and said some of the changes could even make it easier for veterans to find federal work. "We have absolutely no intention to restrict or reduce our commitment to hiring veterans," Berry said. "In fact, we want to increase the number of veterans we're hiring across the board." OPM is watching veterans hiring carefully on a month-to-month basis, he said. At this point, agencies have been instructed simply to improve, Berry said, but more specific goals are in the pipeline. "In the first year, the guidance we've given is do better than you did before; whatever you've done before, do better," he said. "But in our next [interagency Council on Veterans Employment] meeting, what is on the agenda to discuss is setting hard target goals that we can look at to hold people accountable in the next fiscal year. We're giving them adequate time to prepare."

Tim Embree, legislative associate for the Iraq and Afghanistan Veterans of America, said transforming the hiring process is crucial to encourage the hiring of more veterans across the federal government and to demonstrate to a new generation of veterans that the United States 'has their back.' "Many veterans want to remain in public service, but are faced with a federal government that shockingly does not understand the value and skills veterans bring to the workforce," Embree said. Embree expressed concern that programs designed to facilitate federal hiring also are making it easier for agencies to circumvent veterans hiring requirements. "Programs such as direct hire authority, [the] Federal Career Intern Program, Student Career Experience, Presidential Management Fellows, and Outstanding

Scholar Programs facilitate the federal hiring process, but inadvertently allow federal agencies to dodge employing veterans," he said. Embree was not alone in his criticism of the Federal Career Intern Program.

- Del. Eleanor Holmes Norton, D-D.C., said she was shocked and concerned that OPM had not designated a watchdog to ensure FCIP is being used properly in the competitive hiring process.
- Representatives from the National Treasury Employees Union, American Federation of Government Employees and National Association of Government Employees all voiced their opposition to the increasingly broad and, in their view, inappropriate use of FCIP.

Rep. Gerry Connolly (D-VA) has an entirely different bone to pick with how the federal government deals with interns. He presented data indicating that the federal government lags far behind the private sector in converting qualified interns to full-time employees. In 2007, for example, only 3,939 of 59,510 interns became full-time employees, a conversion rate of 6.6%, which Connolly called "dismal." Connolly promoted his legislation, the 2009 Federal Internship Improvement Act, but noted it was intended to ensure the federal government took advantage of student or recent graduate interns. The bill would require federal agencies to report on best practices, such as whether they conduct exit interviews and implement effective intern mentor programs. "To improve recruitment of interns into full-time positions, we must have a better understanding of best practices that could be implemented across all federal agencies," Connolly said. In response:

- Tim McManus, vice president for education and outreach at the Partnership for Public Service, said the partnership supports the legislation because it would provide data on what's working and what's not in federal internships. The database of interns the bill would establish also would create a "ready-made pool of candidates for long-term federal service."
- NTEU legislative and political director Maureen Gilman said the union has no problem with limited intern programs aimed at students and recent graduates.
- Director Berry said OPM is working to improve the intern conversion rate. "We're looking forward to increasing that substantially," he said. "After we've made this training commitment, if people have performed well, that's a great pool to draw on for federal service. The legislation proposes a lot of great suggestions and whatever we do, we have to do with the hallmarks -- the merit system and veterans preference -- in mind."

[Source: www.GovExec.com Elizabeth Newell article 19 May 2010 ++]

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Space "A" Travel Policy Update 01: The Air Force's Air Mobility Command (AMC) designed a website to serve as a one-stop shop for all your travel needs. Since JUL 09, the site has offered space-available (Space-A) travelers a wealth of information, including an updated AMC passenger terminal contact list (complete with phone number, e-mail address, and Web links), and more than a dozen travel documents, example letters, and brochures. Here is how to go about using the AMC system.

1. **Go online for the latest in AMC travel information.** The site www.amc.af.mil/amctravel/index.asp serves active duty and reserve-component servicemembers, military retirees, and DoD Education Activity teachers and their dependents.
2. **Determine eligibility and category.** The regulation DoD 4515.13-R contains a complete listing of eligible passengers by category, and the AMC site lists the majority of information you will need to plan your trip.
3. **Obtain departure location information.** Accompanying family members may travel to and from and between overseas locations but not within the contiguous U.S. (CONUS) unless manifested on domestic leg segments of international travel. Select the AMC travel contact that is appropriate for your departure point.

If possible, get in touch with that contact 30-60 days before your intended travel date. Terminal personnel will discuss their flight schedule, Space-A backlog, movement forecast, etcetera. For example, if you select McGuire AFB, N.J., as your departure location, call its flight information number to find out when flights are leaving and where they are going.

4. **Sign Up.** Click on the Space-A e-mail sign-up letter on the AMC site to obtain a sample sign-up page. Save it to your computer, fill in the appropriate information, and e-mail it as an attachment to your departure location. You may sign up for up to five countries and select the "All" sign-up, which makes you eligible for every destination served by the AMC. All travelers remain on the AMC register 60 for days after registration, or for the duration of their travel authorization, or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.
5. **Obtain required documentation.** Click on AMC Personal Documents Requirements and compile the paperwork you will need. The page lists the customs requirements for each country it serves.
6. **Determine your chances of getting a hop.** As your departure date approaches, call the terminal directly to find out where you stand on the Space-A list and the "show time" for the flight you'll be taking.
7. **Determine lodging needs.** Go to the DoD Air Force and Navy Lodging Site for lists of military lodging facilities and contacts. Call and make your reservation, as available.
8. **Go to the terminal.** On the day of departure, arrive well before the show time but not more than four hours before the scheduled take-off time. Space-A seats are identified as early as three to four hours before departure and as late as 30 minutes before departure. Be ready for immediate processing and boarding upon arrival. Try to pack light, but remember each person may check two pieces of luggage. Each passenger is permitted one carry-on item (small luggage, garment bag, backpack, etcetera) and one personal item (cosmetic case, purse, briefcase, small box, package, etcetera) for storage in the passenger cabin area.

The Navy also offers Space-A travel opportunities. Check out the list of CONUS and overseas locations and contact information at www.airtermnorva.navy.mil/spacealinks.htm to begin scheduling your trip. After you contact the correct representative, follow the same basic procedure as with AMC. [Source: MOAA News Exchange Ralph Wetterhahn article 19 May 2010 ++]

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Neck Pain: In general, there is no one cause of neck pain that applies to every sufferer. If you have chronic neck pain, you may have received a diagnosis of disc herniation, whiplash, strain, sprain or something else. Regardless, most of these conditions have one thing in common: Certain muscles are affected, and these are the muscles that need to be targeted before progressing to more challenging exercises or activities. There are certain muscles in the neck that are designed to help us maintain our normal and healthy curve of the spine. In addition, these muscles are designed to hold our head up all day. The technical names of these are the longus capitus and longus colli, more commonly known as the deep neck flexors. They are the muscles that attach to the front of your spine. Because they're located deep in the front of the neck, we often ignore them. In people with chronic neck pain, these muscles are often fatigued a lot quicker than in people without neck pain. That means other muscles pick up the slack and begin working harder. The muscles that begin working harder are the ones we generally end up stretching. Have you ever noticed that when you stretch stiff muscles, they feel good for a short period of time, only to get tight again? The thing is, if you don't address the other muscles, the ones that get fatigued and gradually stop working, then your stretching program will not work as well. All these muscles need to be in "balance."

The best way to see if your deep neck flexors fatigue is to try and lift your head off the ground when you are lying down. The technique is simple: Simply tuck your chin in to your chest and lift your head off the ground, and then attempt to hold it there for 10 seconds. If the neck begins shaking, or your chin is unable to stay tucked in, your deep flexors are fatigued and need to be addressed. For most people with chronic neck pain, this can be a difficult exercise. That's why you can begin your exercise program by doing simple chin tucks while sitting or standing. Simply tucking your chin in and holding it until you fatigue will help reactivate these muscles. You can start with 6 repetitions of this exercise, working your way up to three sets of 6 repetitions each. Ensure you take adequate rest (several minutes) in between each set. Once you get comfortable with basic sitting/standing chin tucks, you can try doing the exercise lying down. The goal is to be able to do it 12 times, holding each one until you fatigue. The next goal is to work your way up to three sets of 12 repetitions, with rest in between each set. Then work your way to three sets of 15 repetitions and then three sets of 20 repetitions. Remember, this is a marathon, not a race. The goal is to increase the endurance of your muscles rather than their strength. Your neck is designed to carry the weight of your head all day, not to lift trains or buses! That's why building up endurance should be your first priority. [Source: Health-E-News. Apr 2010 ++]

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Credit Card Charges Update 06: Landmark reforms this year were intended to stop billing practices that gouge unwitting consumers. Yet banks are hanging onto a tactic that ensures borrowers rack up as much as possible in interest charges. The practice in question comes into play whenever portions of a cardholder's balance carry different interest rates. Cash advances, for example, can come with dramatically higher interest rates than purchases. At Bank of America, it's about 24% versus as low as 13%. From the consumer's perspective, it makes more sense to pay down the higher interest rate balance first, because it rises at a faster pace. Before the reforms went into effect, however, banks would apply any payments first to balances with the lowest rate. This ensured that the costlier balance kept fattening up for as long as possible. The tactic was among those targeted by regulators. The new credit card law, which took effect in February, specifies that any payments above the minimum must first be applied to the balance with the higher interest rate. The key phrase? "Above the minimum" That means minimum payments can still be applied to the lower rate balances. And that's exactly what the biggest credit card issuers are doing, including American Express, Capital One and Chase. Customers can't request that a payment be applied any differently.

Although it's legal, the practice undermines the spirit of the credit card reforms, notes Odysseas Papadimitriou, CEO of CardHub.com. "Why should any part of a payment be applied in an unfair way, especially for people who can only afford to make the minimum payment?" said Papadimitriou. The loophole was probably the result of regulatory compromise by lawmakers, said Ruth Susswein of Consumer Action. She said most customers don't realize that banks apply payments to their disadvantage, and are infuriated when they find out. Bank of America, the country's largest bank, noted that the policy is clearly stated in its cardholder agreements and did not provide further explanation. The Charlotte, N.C. company earlier this year touted a new effort to build customer trust with more transparent policies. American Express spokeswoman Desiree Fish also noted that the policy is standard industry practice, and is compliant with the reforms. Minimum payments are usually about 2 to 4% percent of the balance, or a flat dollar amount. At Discover, for example, it's 2% of the balance or \$40, whichever is greater. At Discover, the cardholder agreement states that any payments up to the minimum will be applied "at our discretion, including in a manner most favorable or convenient for us." Spokesman Matt Townson confirmed that meant payments go to the lowest interest rate balances first. [Source: AP Personal Finance Candice Choi article 18 May 2010 ++]

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Chapter 61 Legislation Update 07: On 20 MAY, a provision extending Concurrent Receipt of both VA Disability Pay and Retired pay for years served to some, but not all, Chapter 61 Medically Retired military personnel was added to the American Jobs and Closing Tax Loopholes Act of 2010 (H.R.4213). Because sufficient offsets were not found, the provisions would only be funded for two years. In FY 2011, individuals who are 90 to 100% disabled will be covered and in FY 2012, those who are 70 and 80% will be added. Further funding will have to be found in order to extend this plan beyond 2012. More than 300 cosponsors in the House of Representatives support continuing the phased elimination of a more than 100-year-old government policy of reducing military retired pay for those who also receive veterans' disability compensation for the same period of service.

This was a move by House Democrats to solve funding problems but it raises other new issues. The main purpose of H.R.4213 is to extend several provisions of tax law that have expired or were extended only temporarily by earlier legislation. Passage of the bill has been in doubt because of growing opposition to the idea of approving tax breaks without a plan for how to pay for them. Rather than cutting other federal spending to pay for \$50 billion to \$55 billion in tax extensions, House Democrats toyed with the idea of adding a \$170 billion package of popular legislation to the bill, including expanded unemployment benefits and increases in Medicare payments to doctors, and \$5.4 billion to expand concurrent receipt, believing this could get votes for the package while also avoiding funding restrictions. Lawmakers worked on a short deadline because some of the programs to be extended, such as unemployment benefits, expired at the end of May. The concurrent receipt proposal, endorsed by the Obama administration and included in the 2010 and 2011 defense budget requests submitted to Congress, begins with allowing veterans who are medically retired with fewer than 20 years of service to concurrently receive their full military disability retired pay and veterans disability compensation.

The original proposal was to phase in concurrent receipt over three years for these medically retired veterans. In the first year, only those with disabilities rated at 90% or higher — about 12,000 people — would have been affected. In the fourth and fifth year of the five-year plan, remaining veterans whose retired pay is offset by their veterans' compensation would have been allowed to receive both benefits in full. Last year and again this year, Congress was unable to act on the White House proposal because of congressional rules for the annual defense budget that make it difficult to increase one retirement benefit without cutting another. Putting the concurrent receipt expansion in the tax-extender bill does not mean lawmakers will actually pay for it. According to aides who worked on the package they instead appear prepared to invoke emergency budget procedures on the bill so they do not have to pay for the Medicare reimbursement increases, and would use the same emergency procedure to also avoid paying for concurrent receipt, House Speaker Nancy Pelosi (D-CA) indicated last week in a meeting with military and veterans groups that efforts were being made to get concurrent receipt legislation approved. [Source: AirForceTimes Rick Maze and NAUS Weekly Update article 18 & 21 May 2010 ++]

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Chapter 61 Legislation Update 08: One of the staunchest supporters of ending the so-called "disability tax" on retirees eligible for both military and veterans benefits said he will not vote for a House initiative to help retirees who were unable to complete 20 years of service because of a service-connected disability. Rep. Joe Wilson of South Carolina, ranking Republican on the House military personnel subcommittee, said he will not vote for HR 4213, an almost \$200 billion package of tax extenders, economic stimulus measures and fixes to a variety of laws. He called it "a trick, a political trap, to get people like me who want to help the military to vote for bloated spending and tax increases." Wilson said, "I love military retirees, and I want to help them get what they deserve, but I am not going to vote for this bill." Congressional leaders wanted to pass the bill before Memorial Day. House and Senate votes are planned by the end MAY because lawmakers want to take next week off. "There is a lot of

good in this bill, but there are billions and billions of things I won't support. That includes tax increases and a lot of spending on things that I don't think is necessary," Wilson said.

Wilson is not the only Republican to oppose the bill. House Democrats expect no more than a handful of Republicans will vote for the American Jobs and Closing Tax Loopholes Act of 2010, and they are not sure how many Democrats will support the measure. Wilson has been the chief sponsor of legislation that would reduce the offset in military disability retirement pay for those also receiving veterans' disability compensation. He has a big ally in this effort in President Barack Obama, whose 2011 federal budget included a five-year plan to allow people who retired because of disability with fewer than 20 years to keep more of their pay. But strict budget rules in the House require a specific source of funding be identified to pay for new benefits. This funding limit has stymied Wilson-sponsored legislation on concurrent receipt of retired and disability pay, improvements in reserve retired pay, and efforts to eliminate an offset in military survivors benefits for those receiving dependency and indemnity compensation from the Veterans Affairs Department.

For Wilson, the fact that Congress has spent billions on economic stimulus, bailing out banks and businesses, giving incentives to buy cars and to make houses more energy efficient — but not provided money for the military benefits — is a mistake. "If Democratic leaders care as much about the military as I do, they would be finding money for retirees and survivors before paying a Cash for Clunkers or Cash for Caulking program," he said. "This is so sad for me that our priorities are so wrong." Even if the concurrent receipt proposal were not buried in bigger package, Wilson probably would not support it because it provides a temporary solution for a few people, falling far short of fixing the bigger problem. There are about 90,000 people retired from the military on disability with fewer than 20 years of service whose retired pay is reduced because they also receive veterans' disability compensation. Only about 30,000, those with disabilities rated at 70% or greater by the VA, would be helped by HR 4213, and they would get extra pay for only two years. "This doesn't seem like much to me," Wilson said. Despite defections from some conservative and freshman Democrats, the House approved H.R.4213 on 28 MAY and passed it to the Senate. [Source: ArmyTimes Rick Maze article 26 May 2010 ++]

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Burn Pit Toxic Emissions Update 14: The Veterans Affairs Department has issued guidance on how to determine benefits for vets exposed to environmental hazards, including burn pits, in the war zones. The move is significant: The 30-page training letter marks the first time VA has ever addressed potential battlefield exposures and the first time it has issued guidance on benefits for a war-related health issue without specific direction from Congress or the recommendation of large, independent health organizations. That's a huge step for an agency that, for too long, has failed to be a proper advocate for the veterans it is supposed to serve. And it's proof positive that VA Secretary Eric Shinseki is living up to his promise to better look out for the rights and interests of those who serve. According to the veterans group Disabled American Veterans, more than 500 vets of the present wars suffer from respiratory illnesses, cancers and other serious medical conditions believed to be connected to war-zone burn pits, the giant open-air fires used in the war zones to incinerate trash, medical waste and more. Many more veterans, however, have been exposed to those same fires. For some, symptoms may not emerge for years; others may already be suffering undiagnosed symptoms, unaware that their health problems might be related to environmental exposure during their war tours. It is essential, therefore, that VA follow up its guidance letter with training for claims specialists and outreach to veterans. The agency has made an impressive first step. It must now follow through. [Source: MarineCorpsTimes article 17 May 2010 ++]

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PTSD Update 47: In a 2 MAY article carried in the 15 MAY Bulletin, the Associated Press reported that the Department of Veterans Affairs granted a Gulf War veteran disability benefits for post-traumatic stress in 1996, though the agency was unaware that he had fabricated or exaggerated events cited in his application. The story was based on VA records which were disclosed as part of a criminal case in which the veteran was eventually convicted of manslaughter. Since the story appeared, the veteran, Felton Lamar Gray, has provided additional VA records which indicate that the agency later re-examined Gray's case after learning as a result of the manslaughter proceeding that his application contained unreliable information. The newly available records show that Gray's case was reviewed in 1999 by a VA rating board, which recommended that his benefits be stopped because his testimony about events during his military service had "been discredited." The rating board's findings were submitted to the VA's Compensation and Pension Service, which conducted an administrative review. In 2000, the Compensation and Pension Service overruled the rating board, deciding that even though Gray's original application may not have been accurate, "The evidence in file does not establish clear error in the grant of service connection for PTSD." [Source: AP article 17 May 2010 ++]

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Telephone Menu Bypass: Tired of Talking to a Voice Robot? Want to Talk with a Human? Go to www.dialahuman.com for the phone number and menu code/procedure to speak directly to someone. You can select phone number listings in alphabetical or category (Automotive, Banks, Cell, Credit, Finance, Government, Hardware, Insurance, Internet, Mobile, Pharmacy, Products, Shipping, Software, Stores, Telephone, Travel, TV/Satellite/Cable, Utilities) order. There is even a means to add numbers to the list or report a bad number for the benefit of other users. [Source: www.dialahuman.com May 2010 ++]

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Reservist Medical Care: Two Democratic lawmakers from Oregon are calling for an investigation of the medical treatment provided to National Guard troops before and after they deploy to Iraq. Sen. Ron Wyden and Rep. Kurt Schrader are concerned that National Guard troops are being released from active duty too soon after serving combat tours, they said in a press release issued jointly 17 MAY. They have asked the Defense Department inspector general and the Government Accountability Office to investigate a "dual track process" at Joint Base Lewis McChord in Washington that may treat medical needs of active component troops differently than those of reserve component soldiers. Wyden is concerned that this slight to reserve component troops is a "symptom of a culture that views National Guard and reservists as second-class soldiers," he said in the release. Schrader said he is "outraged" at reports of unequal treatment and has asked U.S. Army Secretary John McHugh to investigate. The release mentioned a Power Point presentation used at the base that refers to Guardsmen as "weekend warriors." [Source: NGAUS Legislative Affairs 18 May 2010 ++]

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Seniors Vitamin D Needs: Research suggests that the recommended daily dose of vitamin D for older adults should be much higher than you think. Scientists have identified the importance of vitamin D in reducing the risks of osteoporosis and some types of cancer. New information from the International Osteoporosis Foundation recommends a daily dose of 800 to 1,000 IU per day of vitamin D for older adults, with some people in higher risk groups (obese, housebound with little sunlight, or with absorption problems) getting much more than that. Vitamin D is necessary for absorption and utilization of calcium, so you need adequate amounts for healthy bones. A deficiency of vitamin D in children will cause rickets in children and osteomalacia in adults. Research studies also suggest that getting enough vitamin D may help to prevent high blood pressure, multiple sclerosis and some forms

of cancer. For many people in northern climates--or people who spend most of their time indoors--a vitamin D supplement may be in order. A simple blood test will determine if you're getting enough vitamin D; check with your doctor and follow his or her recommendation about how much vitamin you need.

Some people are able to get enough vitamin D through sun exposure. Your body makes vitamin D when you are exposed to the ultraviolet B (UVB) rays in sunlight. You probably need from 5 to 30 minutes of exposure to the skin on your face, arms, back or legs (without sunscreen) twice every week. Since exposure to sunlight is a risk for skin cancer, you should use sunscreen after a few minutes in the sun and even in the winter and on hazy, cloudy days. The amount of exposure also depends on the time of the year. In the northern hemisphere, the UVB is more intense during the summer months and less intense during the winter months. In fact, if you live north of the 42-degree latitude, you will have a difficult time getting enough vitamin D from the sun from November through February. If you live north of a line drawn on a map from the northern border of California to Boston, Massachusetts, you will probably need additional vitamin D from the foods you eat during the winter. The intensity of UVB rays is also reduced by clouds, pollution and UVB will not travel through glass, so sitting next to a window will not give you enough sunlight to make vitamin D. Vitamin D is found in oily fish like tuna and salmon as well as in fortified foods like milk and breakfast cereals. [Source: National Institutes of Health Office of Dietary Supplements. 'Dietary Supplement Fact Sheet: Vitamin D' May 08 ++]

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Reserve Retirement Age Update 21: Rep. Tom Latham (R-IA) has introduced the Reserve Retirement Deployment Credit Correction Act (H.R.4947) to fix current statutory language that bars thousands of Guard and Reserve members from receiving proper credit for their active duty service toward early Reserve retirement. Since 28 JAN 08 activated members of the National Guard and Reserve receive three months' early reserve retirement credit -- normally, age 60 -- for each aggregate active duty service period of 90 days. Congress adopted the 2008 law to acknowledge the unprecedented reliance on the reserve forces for operational duty at home and overseas. Since 911 more than 770,000 reservists have been called up and more than 250,000 have served multiple tours. The glitch is that each 90-day increment of creditable active duty service must be performed within a single fiscal year. Which means a 90-day tour starting in October through June receives full credit, but one that starts in July, August or September gets none - because it crosses the Oct.1 start of the next fiscal year. Similarly, a 12-month tour earns 12 months of Reserve retirement credit only if it starts in the first one or two days of January, April, July, or October. Otherwise, it yields only 9 months of early retirement credit, since one of its quarters will span the start of a new fiscal year. MOAA and many other members of the Military Coalition believe that Congress never intended to impose such arbitrary and unfair credit restrictions on Guard and Reserve personnel. The solution in Rep. Latham's bill is simple and sensible -- provide "rollover" crediting of operational service between fiscal years for all accrued service of at least 90 days. MOAA and our Military Coalition partners strongly support H.R.4947. Members of the military community urged to contact their representative to cosponsor and pass this important legislation. This can be easily accomplished by going to <http://capwiz.com/moaa/issues/bills/?bill=14876641> and forwarding either a preformatted message or one of your own design to your legislator. [Source: MOAA Leg Up 14 May 2010 ++]

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Armed Forces Bonus Program: Each service has their own bonus program tailored to obtain qualified personnel in critical shortage areas. For example, New Army recruits with skills critical to the wars in Iraq and Afghanistan are eligible for bonuses, educational help and other incentives if they enlist to serve in the Army's most under-manned jobs. Incentives include average bonuses of up to \$20,000 for a six-year active-duty enlistment for the most in-demand occupations. Perks such as student loan repayment and the Army college fund can also be

offered for the 14 most critical military occupational specialties (MOSs). Eligible Soldiers may also be offered incentives to pursue a new MOS in some of these career fields. Soldiers can contact their career counselor or retention representative to learn more about in-service jobs. To find complete information on current cash enlistment incentives (signing bonuses) and reenlistment bonuses offered by each of the Armed Forces, refer to www.military.com/recruiting/bonus-center . There you can access the following elements of the Bonus program:

- Military Bonus Resources
- Military Bonuses Explained
- How to Qualify for Military Bonuses
- How Military Bonuses Are Paid
- The National Call to Service Explained
- Air Force Bonus and Incentive Overview
- Army \$2K Referral Bonus
- Army Bonus and Incentive Overview
- Army Reserve Bonus and Incentive Overview
- Marine Corps Enlistment Bonus Program
- Marine Corps Reserve Re-Enlistment Bonus
- Navy Bonus and Incentives Overview
- Navy Enlistment Bonus Tiers Explained
- Navy Reserve Enlistment Bonus Program
- Army National Guard Bonus and Incentive Overview
- Air National Guard Bonus and Incentive Overview

[Source: Military.com Veterans Report 17 May 2010 ++]

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CA Vet Legislation Update 06: Each year, at the middle of May when the Budget Committees are getting down to the serious business of the budget plan for the next year, the Governor issues his revisions to the recommended budget he submitted back in January. This “May Revise” is always eagerly awaited by legislators, staffs, and government officials at all levels to see how their particular interests may be affected. In this day and age, the concerns usually relate to how much their programs may be cut. Governor Schwarzenegger issued his “May Revise” on 14 MAY. He started out by noting that the projected budget gap for the state back in January was \$19.9 billion. While many changes in spending plans were made, at this time the shortfall is still at \$19.1 billion. Proposals to close this gap include shifting funds, borrowing, and obtaining additional federal funds. Most notably, the plan includes \$12.4 billion in program reductions.

With that as a background, The Governor is actually proposing some significant increases in the budget for the Department of Veterans Affairs. The increases include an additional \$8.4 million in state subvention funding to Counties for the Veteran Service Offices. The previous level of funding, for several years, has been \$2.6 million, so the total will now be \$11 million – when the Governor’s recommendations are approved by the Legislature. There will also be an increase of \$1.3 million for the Pathway Home Program at the Yountville State Veterans Home. This program, which provides a residential recovery program dedicated to helping warfighters learn to deal with the effects of combat stress or other stress reactions related to their military service, was facing closure for lack of funding. An interesting aspect of the subvention funding increase for the CVSO’s is that this triggers a provision that was inserted in the State Veterans Code a few years ago that the Department of Veterans Affairs would be authorized to contract with the Veteran Service Organizations for services to assist veterans and families obtain their federal benefits once the level of subvention funding to counties reached \$5 million. Following are the veteran

related Pending bills in the state's Congress. Some bills have been passed by the house of origin and are now ready to start new hearings in the other house:

- AB 2309 Veterans Home of California. (Nathan Fletcher, San Diego). Would rename the State Veterans Home, Chula Vista as the “John Smith Memorial Veterans Home” after the late John Smith who, among many other activities, served on the VFW National Legislative Committee.
- AB 2416 Child custody: parent on active military duty. (Paul Cook, Yucaipa). Provides for modification of child custody and visitation orders for active duty military personnel to protect the custodial rights of the deployed parent.

A number of bills have been placed on the Suspense File by the Appropriations Committees because of potential costs. Now that the “May Revise” for the Budget has been issued, these bills may receive another review to see if there is possibility of funding:

- AB 1925 Diversion: veterans. (Mary Salas, Chula Vista). Would authorize superior courts to develop and implement veterans’ courts.
- AB 2143 The Department of Veterans Affairs: consolidation of services to veterans. (Danny Gilmore, Hanford). Would establish the California Veterans Services and Workforce Development Division within the Department of Veterans Affairs for the purpose of coordinating and administering veterans assistance programs in the state.
- AB 2661 California National Guard: mental health assessments: combat troops. (Mary Salas, Chula Vista). Requires the California National Guard to develop and implement a mental health assessment program for every National Guard soldier who has been deployed to a combat zone.
- AB 2784 Veterans (California Veterans Board). (Assembly Committee on Veterans Affairs). Would increase the size of the Cal-Vet board to 9 members, and would require 2 of the members to have served in Operation Iraqi Freedom or Operation Enduring Freedom.
- SB 1056 Income taxes: hiring credit: veterans. (Jeff Denham, Merced). Provides a tax credit to an employer of 25 percent of the qualified wages, not to exceed \$6,000, paid to employees who are qualified veterans beginning on or after January 1, 2010.

Complete information on all state legislation involving veterans issues is available at <http://www.califveterans.com>. [Source: VFW Dept of CA Bill Manes, Chairman, Legislative/PAC Committee msg 17 May 2010 ++]

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Retiree Appreciation Days 05: Retiree Appreciation Days (RAD) and Military Retiree Seminars are 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. Since the day's schedule of activities differ from location to location, it is best to check with the event's point of contact for specific details. The Army maintains a current listing of activities for 2010 at www.armyg1.army.mil/rso/rads.asp, the Air Force at www.retirees.af.mil/factsheets/factsheet.asp?id=11781, and the Navy at www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors/. Many of these are Joint (JRAD) offering info to retirees and Family members from all services. The current Army schedule lists:

- Ft Eustis, VA May 15 (757) 878-3648
- Milwaukee, WI May 22 (414) 944-8212
- Ft McPherson, GA Jun 19 (404) 464-3219

- Presidio of Monterey, CA Jun 19 (831)-242-5976
- Tobyhanna Army Depot, PA Aug 7 (570) 351-5309
- Des Moines, IA Aug 19 (515) 283-7013
- Rosemount, MN Aug 27 (763) 566-2219
- Camp Ripley, MN Aug 28 (763) 441-2630
- Ft Leonard Wood, MO Sep 10 - Sep 11 (334) 255-9124
- Ft McCoy, WI Sep 10 (608) 388-3716
- Twin Ports/Duluth, MN Sep 10 (218) 722-0071
- Ft Sill, OK Sep 16 - Sep 18 (580) 442-2645
- Ft Bragg, NC Sep 17 - Sep 18 (910) 396-8591
- Selfridge, MI Sep 18 (586) 239-5580
- Ft Belvoir, VA Sep 25 (703) 805-3682
- Ft Bliss, TX Sep 25 (915) 568-5204
- Ft Lee, VA Sep 25 (804) 734-6555
- Ft Meade, MD Oct 1 (301) 677-9603
- Redstone Arsenal, AL Oct 1 - Oct 2 (256) 876-2022
- Ft Hamilton, NY Oct 2 (718) 630-4552
- Ft Monroe Oct 14 (757) 788-2093
- Aberdeen Prv Grd Oct 16 (410)-306-2320
- Carlisle Barracks, PA Oct 16 (717) 245-4501
- Ft Carson, CO Oct 16 (719) 526-2840
- Ft Monmouth, NJ Oct 16 (732) 532-4673
- Heidelberg, Germany Oct 16 06221-57-8399
- Grafenwohr, Germany Oct 22 09641-83-8814
- Ft Polk, LA (Tentative) Oct 23 (337) 531-0363
- Schweinfurt, Germany Oct 23 09721-96-8812
- Wiesbaden, Germany Oct 26 0611-705-7668
- Vicenza, Italy Oct 28 0444-51-7405
- Ft Hood, TX Oct 29 - Oct 30 (254) 287-8100
- Ft Knox, KY Oct 29 - Oct 30 (502) 624-1765
- Ft Rucker, AL Oct 29 (334) 255-9124
- Benelux Oct 30 0032-65-44-4575
- Rock Island, IL Oct 30 (563) 322-4823
- Ft Richardson, AK Nov 6 (907) 384-3500

[Source: www.armyg1.army.mil/rso/rads.asp May 2010 ++]

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- Grand Forks AFB ND - May 15 07-1300: Will be held in the J.R. Rocker Club. Activities include a bustour, commissary case lot sale, reduced bowling rates, medical screening, guest speakers, drawings, discounts and more. For more information, contact retired Senior Master Sgt. David U. Collins, the Retiree Activities Office director, at 701-746-4979; fax 701-746-4979; or send e-mail to ducing@gra.midco.net .
- Naval Station Everett WA - May 15 08-1500: A Retiree Seminar in conjunction with Armed Forces Day. The event runs 8 a.m. to 3 p.m. in "The Commons" recreation center, Bldg. 1950, at 2000 W. Marine Drive in Everett. For more information call the Retiree Activities Office at 425-304 3775.
- Milwaukee, WI – May 22 0900: A Retiree Information Day for all military retirees, spouses and survivors takes at 1835 E. Grange Avenue in the 128th Air Refueling Wing's dining facility (Bldg. 611). The program is scheduled to include representatives of Tricare, the Survivors Benefit Plan, finance, legal, casualty assistance, Veterans Affairs, and more. People needing an updated ID card must call (414) 944-8245 and make an appointment. For more information, call the 128th ARW Retirees Activities Office at 414-944-8212.
- Mildenhall AFB England – Jun 10 06-2000 & June 11 0830-1600: Retiree Appreciation Day events include a mission briefing and demonstration, information booths and a luncheon. Events take place in the Galaxy Club. For more information call 44-1638-542039, or send e-mail to rao@mildenhall.af.mil .
- Presidio of Monterey CA – Jun 19 0800 thru luncheon: The U.S. Army Garrison at California's Presidio of Monterey, in conjunction with the Fort Ord Area Retiree Council, is having a Retiree Appreciation Day at the Stilwell Community Center located at 4260 Gigling Road, Ord Military Community (the former Fort Ord). For more information, contact Fernando Casao at 831-242-5976.
- Tinker AFB OK – 26 Jun 07-1500: A Retiree Appreciation Day beginning with breakfast in the Tinker Club. Afterward, welcoming remarks and a guest speaker will be on hand in the base theater. A booth area will be set up at the base chapel 10-1230 and feature various topics including health and dental care, legal assistance, space-available travel, VA benefits and entitlements, pay matters and more. Identification cards can be renewed 1230-1500., and the drive-through pharmacy will be open 13-1500. The base's exchange and commissary are planning specials throughout the day. For more information, call (405)-739-2785 or send e-mail to rao@tinker.af.mil . (NOTE: The I-40 Gate at Air Depot is closed for construction. The Eaker Gate is the next gate east. Sponsors must have a valid DOD ID card. Guests must have a photo ID. Vehicle proof of insurance and registration are required.)
- Des Moines IA - Aug 19: Joint service Retiree Appreciation Day. For more information, call 515-283-7013 or send e-mail to dadshine@aol.com .
- Rosemount MN - Aug 27: Joint service Retiree Appreciation Day. For more information, call 763-566-2219.
- Camp Ripley MN - Aug 28: Joint service Retiree Appreciation Day. For more information, call 763-441-2630.
- Twin Ports/Duluth MN – Sep 10: Joint service Retiree Appreciation Day. For more information, call 218-722-0071 or send e-mail to twinportsrad@gmail.com .
- Fort McCoy WI - Sep 10: Joint service Retiree Appreciation Day. For more information, call 608-388-3716 or send e-mail to bill.g.walters@us.army.mil.
- Hurlburt Field FL – Sep 17 09-1500: A Retiree Appreciation Day near Fort Walton Beach. Activities will include no charge cholesterol checks, a commissary case lot sale, a Base Exchange "still serving" sale, and a golf course special. Representatives from Air Force Enlisted Village, the base health and wellness center, and Tricare will be on hand. For more information, call (850) 884-5443 or contact retired Col. Terry W. Jensen at twjensen1@cox.net .
- Selfridge MI - Sep 18: Joint service Retiree Appreciation Day. For more information, call 586-239-5580 or send e-mail to selfrao@greatlakes.net .

- Prior Lake MN - Sep 25: A Retiree Appreciation Day in the Minneapolis area is set for in the Grand Ballroom at Mystic Lake Casino-Hotel. Sessions are planned covering such topics as state and federal legislative updates, veterans benefits, retiree pay, survivors benefits, Tricare, and other items of interest to retirees. The day begins with check-in and a continental breakfast at 0730 and will end 1700. Advance registration is required and there is a cost for attendees to cover lunch and facilities charges. More information will be posted online as it becomes available. Call 800-231-3517 or 612-713-1516/1517, or send e-mail to msp934rao@yahoo.com .
- Whiteman AFB MO - Oct 16: A Retiree Appreciation Day in Knob Noster MO. Registration starts at 0700 in Whiteman's club. Activities include medical screening, flu shots, special presentations by all serving organizations and finance representatives. The wing's commander will be keynote speaker. For more information, call 660-687-6457 or send e-mail to rao@whiteman.af.mil .
- McConnell AFB KS - Oct. 23: Retiree Appreciation Day begins at 0700 in the Dole Community Center. The day offers medical screenings, various vendors' tables, guest speakers, lunch, dinner and entertainment. For more information call 316-759-3500 or send e-mail to mary.eary@mcconnell.af.mil .
- Rock Island IL – Oct 30: Joint service Retiree Appreciation Day. For more information, call 563-322-4823.
- Little Rock AFB AR - Nov 13 08-1300: A Retiree Appreciation Day in Hangar 1080 where attendees can visit booths from various organizations. For more information call DSN 731-6095 or 501-987-6095 or 877-815-3111. E-mail queries can be sent to john.heffernan@littlerock.af.mil .

[Source: www.retirees.af.mil/factsheets/factsheet.asp?id=11781 May 2010 ++]

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Retiree Appreciation Days 07: Retiree Appreciation Days (RAD) and Military Retiree Seminars are 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. Since the day's schedule of activities differ from location to location, it is best to check with the event's point of contact for specific details. The Army maintains a current listing of activities for 2010 at www.army.g1.army.mil/rso/rads.asp, the air force at www.retirees.af.mil/factsheets/factsheet.asp?id=11781, and the Navy at www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors . Many of these are Joint (JRAD) offering info to retirees and Family members from all services. The current Navy schedule lists:

- Milwaukee WI - May 22: POC: (414) 944-8212 / (414) 744-9766.
- Presidio of Monterey CA – June 19 0800: Stilwell Community Center, 4260 Gigling Rd., Ord Military Community POC: (831) 242-5976.
- Des Moines IA - Aug. 19: POC: (515) 283-7013or dadshine@aol.com .
- Rosemount MN - Aug 27: POC: (763) 566-2219.
- Camp Ripley MN - Aug. 28 POC: (763) 441-2630.
- Selfridge MI - Sept. 18: POC: (586) 239-5580 or selfrao@greatlakes.net .
- Rosemount MN – Sep 25: Joint service Retiree Appreciation Day at the Mystic Lake Casino/Hotel. Registration begins at 0730 with seminar going from 0830-1630. Cost is \$28, which covers breakfast, lunch, and beverages throughout the day plus seminar costs. Checks are made out to Navy RAO and mailed to: Navy Retired Activities Office, Navy and Marine Corps Reserve Center, 6400 Bloomington Rd., St. Paul, MN 55111. For further information they call Air Force RAO at 612-713-1516, M-F 1000-1400 or Navy RAO at 612-726-9391, TU or Thurs 1000-1400.
- Fort McCoy WI - Sep 10: POC: (608) 388-3716 or bill.g.walters@us.army.mil.
- Twin Ports/Duluth MN - Sep 10: POC: (218) 722-0071.

- NAS Pensacola FL - Oct 16 09-1200: Bldg. 633. POC: (850) 452-5990 ext. 3111or retired.activities.nasp@mchsi.com .
- Rock Island IL - Oct 30: POC: (563) 322-4823.

[Source: www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors May 2010 ++]

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VA Presumptive VN Vet Diseases Update 04: VA has recognized certain cancers and other health problems as associated with exposure to Agent Orange and other herbicides or as associated with military service. Veterans suffering from the following conditions may be eligible for disability compensation and health care benefits:

- **Acute and Subacute Peripheral Neuropathy** - A nervous system condition that causes numbness, tingling, and motor weakness. Under VA's rating regulations, it must be at least 10% disabling within 1 year of exposure to Agent Orange and resolve within 2 years after the date it began.
- **AL Amyloidosis** - A rare disease caused when an abnormal protein, amyloid, enters tissues or organs.
- **Chloracne** (or Similar Acneform Disease) - A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, chloracne (or other acneform disease similar to chloracne) must be at least 10% disabling within 1 year of exposure to Agent Orange.
- **All chronic B-cell leukemias** including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia. - A type of cancer which affects white blood cells.
- **Diabetes Mellitus** (Type 2) - A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin.
- **Hodgkin's disease** - A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia.
- **Ischemic Heart Disease** including, but not limited to, acute, subacute, and old myocardial infarction; atherosclerotic cardiovascular disease including coronary artery disease (including coronary spasm) and coronary bypass surgery; and stable, unstable and Prinzmetal's angina - A disease characterized by a reduced supply of blood to the heart that leads to chest pain.
- **Multiple Myeloma** - A disorder which causes an overproduction of certain proteins from white blood cells.
- **Non-Hodgkin's Lymphoma** - A group of cancers that affect the lymph glands and other lymphatic tissue.
- **Parkinson's disease** - A motor system condition with symptoms that include a trembling of the hands, imbalance, and loss of facial expression.
- **Porphyria Cutanea Tarda** - A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10% disabling within 1 year of exposure to Agent Orange.
- **Prostate Cancer** - Cancer of the prostate; one of the most common cancers among men.
- **Respiratory Cancers** - Cancers of the lung, larynx, trachea, and bronchus.
- **Soft Tissue Sarcoma** (other than Osteosarcoma, Chondrosarcoma, Kaposi's sarcoma, or Mesothelioma) - A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues.

VA has recognized the following birth defects associated with exposure to Agent Orange or service in Vietnam:

- **Spina Bifida** (except Spina Bifida Occulta) - A neural tube birth defect that results from the failure of the bony portion of the spine to close properly in the developing fetus during early pregnancy.
- **Birth Defects** in Children of Women Vietnam Veterans - Covered birth defects include a wide range of conditions associated with women veterans' service in Vietnam.

Additionally, VA has recognized **Amyotrophic Lateral Sclerosis (ALS)** diagnosed in Veterans with 90 days or more of continuously active service in the military was caused by their military service [Source: www.publichealth.va.gov/exposures/agentorange/diseases.asp May 2010 ++]

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Individual Retirement Arrangements: If you haven't made all the contributions to your traditional Individual Retirement Arrangement (IRA) that you want to make you may still have time. Here are the top 10 things from the Internal Revenue Service (IRS) about setting aside retirement money in an IRA.

1. You may be able to deduct some or all of your contributions to your IRA. You may also be eligible for the Savers Credit formally known as the Retirement Savings Contributions Credit.
2. Contributions can be made to your traditional IRA at any time during the year or by the due date for filing your return for that year, not including extensions. For most people, this means contributions for 2009 must be made by April 15, 2010. Additionally, if you make a contribution between Jan. 1 and April 15, you should designate the year targeted for that contribution.
3. The funds in your IRA are generally not taxed until you receive distributions from that IRA.
4. Use the worksheets in the instructions for either Form 1040A or Form 1040 to figure your deduction for IRA contributions.
5. For 2009, the most that can be contributed to your traditional IRA is generally the smaller of the following amounts: \$5,000 or \$6,000 for taxpayers who are 50 or older or the amount of your taxable compensation for the year.
6. Use Form 8880, Credit for Qualified Retirement Savings Contributions, to determine whether you are also eligible for a tax credit equal to a percentage of your contribution.
7. You must use either Form 1040A or Form 1040 to claim the Credit for Qualified Retirement Savings Contribution or if you deduct an IRA contribution.
8. You must be under age 70 1/2 at the end of the tax year in order to contribute to a traditional IRA.
9. You must have taxable compensation, such as wages, salaries, commissions, tips, bonuses, or net income from self-employment to contribute to an IRA. If you file a joint return, generally only one of you needs to have taxable compensation, however, see Spousal IRA Limits in IRS Publication 590, Individual Retirement Arrangements for additional rules.
10. Refer to IRS Publication 590, for more information on contributing to your IRA account. All forms and pubs can be downloaded at <http://IRS.gov> or ordered by calling 800-829-3676.

[Source: My federal Retirement article Apr 2010 ++]

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Federal Pell Grants: The Federal Pell Grant Program (formerly called Basic Educational Opportunity Grants) provides need-based grants to low-income undergraduate and certain postbaccalaureate students to promote access to postsecondary education. Students may use their grants at any one of approximately 5,400 participating postsecondary institutions. Grant amounts are dependent on: the student's expected family contribution (EFC) ; the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less. Students may not receive Federal Pell Grant funds from more than one school at a time. Financial need is determined by the U.S. Department of Education using a standard formula, established by Congress, to evaluate the financial information reported on the Free Application for Federal Student Aid (FAFSA) and to determine the family EFC. The fundamental elements in this standard formula are the student's income (and assets if the student is independent), the parents' income and assets (if the student is dependent), the family's household size, and the number of family members (excluding parents) attending

postsecondary institutions. The EFC is the sum of: (1) a percentage of net income (remaining income after subtracting allowances for basic living expenses and taxes) and (2) a percentage of net assets (assets remaining after subtracting an asset protection allowance). Different assessment rates and allowances are used for dependent students, independent students without dependents, and independent students with dependents.

After filing a FAFSA, the student receives a Student Aid Report (SAR), or the institution receives an Institutional Student Information Record (ISIR), which notifies the student if he or she is eligible for a Federal Pell Grant and provides the student's EFC. Federal Pell Grants are direct grants awarded through participating institutions to students with financial need who have not received their first bachelor's degree or who are enrolled in certain postbaccalaureate programs that lead to teacher certification or licensure. Participating institutions either credit the Federal Pell Grant funds to the student's school account, pay the student directly (usually by check) or combine these methods. Students must be paid at least once per term (semester, trimester, or quarter); schools that do not use formally defined terms must pay the student at least twice per academic year. For additional information refer to the 'FSA Handbook Federal Pell Grant Program' at www.ifap.ed.gov/fsahandbook/0809FSAIndexedHBook.html .
[Source: <http://www2.ed.gov/programs/fpg/index.html> May 2010 ++]

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Unclaimed Money Update 04: News reports that Americans are owed \$33 billion or more in "unclaimed money" conjure up images of lottery-style windfalls. The reality is that if you are able to find something like a long-forgotten bank account, the amount you reap will probably be small. The good news: It's a lot easier than it used to be to seek and find forgotten cash. Windfall or not, it doesn't hurt to poke around on Internet databases. In the past decade, the rise of the Internet has made the process this simple: Enter your name and hit "go" on your state's unclaimed-property website. A list will pop up showing possible matches to be pursued, often with some hint of the amount of money involved. Although states keep up the records, what we're talking about isn't tax-refund money. It's things like bank accounts, stocks, uncashed dividend or payroll checks, traveler's checks, insurance policies, customer overpayments, and contents of safe-deposit boxes. The state databases are the result of consumer-protection laws. A search for "missing money" makes even more sense than usual at a time when many Americans are struggling financially.

CBS's "Early Show" reported 14 MAY that about \$33 billion in unclaimed money resides with state treasuries and other agencies, waiting to be returned. This amounts to \$280 per unclaimed payment, correspondent Rebecca Jarvis said. That may be the average amount, but searches commonly turn up "less than \$100." "Unclaimed property laws have been around since at least the 1940s, but have become much broader and more enforced in the last 15 years," the National Association of Unclaimed Property Administrators (NAUPA) says on its website, which represents the state-level programs. If you want to hunt for this kind of buried treasure, here are some tips:

- Two key resources for easy Web-based searching are www.unclaimed.org and www.MissingMoney.com. Both charge no fee, are supported by NAUPA, and draw on state-based lists of unclaimed money. The MissingMoney site, created by NAUPA in 1999, allows one-stop searching of more than half the states plus Puerto Rico and the District of Columbia. Although not all states participate in MissingMoney, the unclaimed.org site will link you to state-level search tools.
- Remember to widen your searches in appropriate ways. You can try variations of your name (before a marriage, for example). You may have rights to some money that was owed to deceased relatives, so you can search with their names as well. Also, it may pay to look in all the states where you or the relatives have lived.

- The NAUPA site offers a page of links to other resources that may be helpful, including Canadian and Swiss sites for unclaimed bank accounts and US federal agencies such as Veterans Affairs and the Pension Benefit Guaranty Corp.

Some of the government-backed websites also offer tips on avoiding scams. Some private services offer legitimate help in recovering lost assets, while others are trying to get your money unscrupulously. On tax refunds, the Internal Revenue Service often finds you with an amount you're owed. Schedule M for income tax is a case in point: Thousands of Americans are receiving tax refunds based on the "making work pay" tax credit. For those who failed to claim it, the IRS made the correction for them. Finally, all these reminders about lost money point back to a more basic reality: The best way to claim your money is not to lose track of it in the first place. [Source: Christian Science monitor Mark Trumbull article 13 May 2010 ++]

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Bottled Water: Twenty years ago, bottled water was a fad. Now, it's big business. Today, in a typical grocery store, the bottled water selection will likely occupy one side of a full aisle. Consumers can buy bottles imported from around the world, in all shapes and sizes, as well as water infused with vitamins, sugars, caffeine, bubbles, herbs and minerals. But the truth is, many bottled waters offer nothing more than what you'd get if you used a home purifier with your municipal tap water. It's important to separate the hype from the science, to read labels, and to consider the environment when deciding if bottled water is right for you. In some parts of the country, the local municipal water supply may contain contaminants that you want to avoid; in other areas (New York City, for example), the water from your tap may be just as good as what you can buy off the shelf. The U.S. Food and Drug Administration regulates bottled water as a food product, so companies must adhere to FDA quality standards, labeling regulations and manufacturing practices. The FDA also requires beverage companies to label bottled water to specifically indicate where the water came from and state whether it has been purified or carbonated. Read labels carefully. Here's what the most common terms mean:

- **Drinking Water:** Drinking water, another name for bottled water, is sold for human consumption in sanitary containers. It contains no added sweeteners or chemical additives except safe and suitable disinfectants. It must be calorie-free and sugar-free. Flavors, extracts, or essences may be added to drinking water, but they must comprise less than one percent by weight of the final product, or the product will be considered a soft drink.
- **Mineral Water:** Bottled water containing not less than 250 parts per million total dissolved solids may be labeled as mineral water. Unlike other types of bottled water, mineral water can not contain any additives: all minerals and trace elements must be present at the water's source. Also, mineral water must come from a geologically and physically protected underground water source. Many of the imported water brands, including Evian and Apollinaris are examples.
- **Purified Water:** Water must be purified by distillation, deionization, reverse osmosis or other suitable processes that meets the definition of purified water established by the United States Pharmacopoeia (USP). The two largest waters brands, Aquafina and Dasani, are such waters.
- **Sparkling Bottled Water:** Water must, after treatment and possible replacement of carbon dioxide, contain the same amount of carbon dioxide that it had when it came from its source. One important note: soda water, seltzer water and tonic water are not considered sparking bottled waters. Defined as soft drinks, they are regulated separately and may contain sugar and calories.
- **Spring Water:** Spring water derives from an underground formation from which water flows naturally to the surface. Spring water may be collected only at the spring or through a borehole tapping the underground flow. Popular brands of spring water are Poland Spring and Arrowhead.
- **Tap Water:** Many municipal water supplies, such as New York City, provide water that is as pure as the most expensive bottled varieties. By law, municipal water authorities must supply customers with a

chemical analysis of their water composition. You can research the quality of your local water supply at the EPA web site.

Depending on the quality of your tap water using a water filter is recommended. You can either attach this directly to your tap, or use a pitcher with a carbon filter. Some refrigerators are designed with built-in filters that make both filtered ice and filtered water. These are very good, but be sure to change the filters as recommended. Filtering your own water at home allows you to save money and cuts down on excess waste generated by discarded plastic water bottles—check your local supermarket for reusable stainless steel or BPA-free plastic bottles. In addition to saving some cash, this is an easy area in which to be environmentally conscious: it takes some plastic water bottles up to 100 years to decompose in a landfill. [Source: AARP Phil Lempert article 15 May 2010 ++]

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Medicare Fraud Update 40:

- **Los Angeles CA** - An Orange County oncologist has pleaded guilty to defrauding Medicare and other insurers by billing them for expensive cancer medications that he never provided to patients. Dr. Glen R. Justice, who operated the Pacific Coast Hematology/Oncology Medical Group in Fountain Valley, pleaded guilty 14 MAY to five charges related to the theft of up to \$1 million during a hearing at the federal courthouse in Santa Ana. In some cases, Justice billed for injectable medicine that he never provided; in other cases, he billed for more expensive medicine than he actually used to treat patients. The five charges each carry a statutory maximum sentence of 10 years in prison. Justice, 65, who lives in Corona del Mar, is scheduled to be sentenced 28 FEB 2011.
- **Miami FL** - Flor Crisologo, 58, was indicted on 14 MAY with one count of conspiracy to defraud the United States, to cause the submission of false claims to the Medicare program, and to pay health care kickbacks; one count of conspiracy to commit health care fraud; and three counts of submitting false claims to the Medicare program. Crisologo also is charged with one count of conspiracy to launder the proceeds of her crimes and four counts of money laundering. Crisologo was the owner and operator of J & F Community Medical Center Inc. which submitted approximately \$23 million in false and fraudulent claims to the Medicare program for HIV injection and infusion services purportedly provided through J & F. According to the indictment, Crisologo hired a physician at J & F and caused the physician to order unnecessary tests, sign false medical analyses and diagnosis forms, and authorize treatments to make it appear that medical services were being provided to patients who were Medicare beneficiaries. The services included medically unnecessary injection and infusion therapies. The indictment alleges that Crisologo and her co-conspirators paid Medicare beneficiaries kickbacks to induce the beneficiaries to claim they received legitimate services at the clinic when in fact the HIV infusion services were either not provided or were not medically necessary. Also, Crisologo engaged in a scheme to launder the proceeds of the fraudulent Medicare claims by, among other things, transferring thousands of dollars in proceeds to two shell corporations that she owned and controlled, ABC Med Way Inc., and MSG Investment and Services Corp.
- **Virginia Beach VA** - Dr. Ronald Poulin, 61, received the sentence after a jury last fall convicted him of one count of health care fraud, 26 counts of filing false health care statements and one count of altering records to obstruct an investigation, according to The Virginian-Pilot. The jury found he had cheated Medicare and Tricare, by splitting drugs between two patients and charging for a full dose, as well as billing for patient visits when he was not in the office and billing for greater amounts of chemotherapy drugs than he used, the report stated. In court, Poulin diverted blame to his employees at his former practice, Virginia Hematology Oncology, saying he had “to take responsibility” for their actions, adding that he “wasn’t wasteful”. Poulin was sentenced to five years and three months in federal prison and

ordered to repay \$790,000. The government has already received a forfeiture order from the court, ordering the doctor to turn over the full amount of the fraud, \$1.3 million, and officials have seized his Mercedes Benz, Audi, BMW, Land Rover and his million-dollar waterfront home in Virginia Beach.

- **Old Forge PA** - Chiropractor Stephen Paranich, 41, of Moosic, was sentenced 20 MAY to five months house arrest, one year of probation, and ordered to repay nearly \$110,000 to Medicare. Paranich, who had been facing up to five years in prison and a \$250,000 fine, was sentenced under the terms of a guilty plea his lawyer negotiated with prosecutors. At a brief hearing Paranich said he had made a "mistake," adding "hopefully it will never, ever happen again." He told the Judge he still has his chiropractic license but said he does not practice. Paranich pleaded guilty in December to making false statements. He submitted claims using their identification numbers of an orthopedic surgeon and a physical therapist who staffed his office when they were not in the office. Earlier in the year, authorities seized computer records and medical files for more than 50 patients from his office during an investigation into insurance fraud at Paranich Wellness Center/Comprehensive Medical Network, 102 N. Main St.
- **Sacramento CA** - United States Attorney Benjamin B. Wagner announced today that on 20 MAY a federal grand jury returned a 20-count superseding indictment charging five doctors and six others with conspiracy to commit health care fraud. It alleges that from FEB 06 through AUG 08, the defendants operated three health care clinics in Sacramento, Richmond, and Carmichael that submitted more than \$5 million in fraudulent claims to Medicare. The leader of the conspiracy, Dr. Vardges Egiazarian, 60, of Panorama City, was named in an original indictment that focused on the activities of the Richmond Clinic. The original indictment also charged Dr. Le Chabrier, Petrosyan, and Dr. Arutunyan, as well as Dr. Derrick Johnson with health care fraud. According to Egiazarian's guilty plea he admitted that claims were submitted to Medicare for patients at each of the three clinics that the physicians did not treat and seeking reimbursement for procedures that were either unnecessary or never performed. Egiazarian admitted the clinic's patients were recruited and transported to the clinic by individuals who were paid according to the number of patients they brought to the facility. Rather than being charged a co-payment, the patients were paid for their time and the use of their Medicare eligibility, generally \$100 per visit. Some of the patients for whom billings were submitted at the Richmond Clinic were actually deceased on the date that they allegedly received services. On 6 NOV 09 Egiazarian was sentenced to six and a half years in prison and ordered to pay over \$1.5 million to Medicare in restitution.
- **Moss Point MS** - Federal prosecutors say on 26 MAY Moss Point residents LaTancia McMillan Rogers and Wayne Rogers have been convicted of conspiracy to defraud the U.S. and theft of government funds. The two were involved in a health care fraud scheme in which they billed Medicare for more than \$18 million for physical therapy services they fraudulently claimed were being performed by a licensed doctor. LaTancia Rogers was also convicted of three more counts of health care fraud and two counts of making a false statement relating to health care. The defendants will be sentenced 2 AUG in Gulfport.
- **Irvine CA** - Dr. Xinming Fu, 48, was sentenced 26 MAY to 21/2 years in federal prison for his role in a \$15 million Medicare fraud scheme. He previously pleaded guilty to conspiracy to pay kickbacks and health care fraud. He was the last of 17 defendants to be convicted for their role in recruiting mentally ill and elderly patients to undergo unnecessary respiratory treatments. The treatments were billed to Medicare and were performed without doctor supervision in board and care facilities where the patients lived.

[Source: Fraud News Daily reports 16-31 May 2010 ++]

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Medicad Fraud Update 14:

- **Verona NJ** - Herbert Brandt, the 78 year old owner of Pharmacy of America in East Orange and his son Douglas Brandt, 50, who operated Pharmacy of America, were each sentenced to three years in state prison

for Medicaid fraud. The defendants were also ordered to pay restitution to the Medicaid program and a civil penalty totaling \$1.1 million. They will be excluded from the Medicaid program for eight years. The two men pleaded guilty 23 SEP 09 to accusations charging them with second-degree health care claims fraud. Douglas Brandt also pleaded guilty to third-degree witness tampering. Douglas Brandt was sentenced to an additional three years in prison on the witness tampering charge, with the sentences to run concurrently. In pleading guilty, the defendants admitted that, through Pharmacy of America, they submitted approximately 2,986 false claims for payment to Medicaid in the total amount of \$741,842. Defendants admitted that they paid beneficiaries cash, in lieu of receiving their AIDS/HIV and other expensive medications. In turn, Pharmacy of America billed and was paid by the Medicaid program for medications that were never ordered or dispensed. Douglas Brandt also admitted that he attempted to coerce a witness, John Meo, to withhold testimony.

- **Pocatello ID** - Vanessa Cattanea, age 36, was sentenced 17 MAY to 20 months in federal prison for 76 of 84 counts of health care fraud. Also, to serve three years of supervised release following her prison term, and to pay \$1,054,260 in restitution to Medicaid. Co-defendant, Ronald Bret Hamilton, 49, of Pocatello, passed away in MAR 2010. Co-defendant, Ronald Bret Hamilton, 49, of Pocatello, passed away in March 2010. During the nine-day trial in DEC 09, the jury heard evidence that Hamilton was the owner and Cattanea the treatment director for Teton Family Services, a company that offered partial care, a mental health service, for children. Teton operated clinics in Pocatello, Blackfoot and American Falls. The evidence showed that Hamilton and Cattanea knowingly and fraudulently billed Medicaid for services provided away from the clinic, which Medicaid does not cover, including trips to Yellowstone National Park, Bear Lake, and Salt Lake City, and for services provided by unlicensed staff.
- **Roxbury MA** - Aloysius Chukwukere Nsonwu, 63, has been indicted for allegedly collecting \$555,502 from the state health plan for HIV drugs he never provided - and doctors never ordered. He allegedly collected the money from MassHealth between 2004 and 2009 when he operated the Egleston Square Pharmacy on Washington Street in Roxbury. Nsonwu allegedly used the MassHealth identification numbers of 25 people who were not customers of his, and who had not been prescribed the drugs used to treat patients suffering from Human Immunodeficiency Virus, or HIV. Also, he allegedly falsified the name of a prescribing doctor in the paperwork he submitted to MassHealth, the public health insurance program for low-medium income residents. Prompted by the fraud investigation, the Massachusetts Board of Pharmacy in March suspended Nsonwu pharmacist's license and the store has been shut down. Nsonwu pleaded not guilty to fraud charges and is to be arraigned 1 JUN.
- **Minneapolis MN** - A Minneapolis health care business is accused of overbilling by as much as a million dollars for one level of medical services, like registered nurses (RNs), while providing another, like Licensed practical nurses (LPNs). Police raided Best Care Home Health Services 20 MAY, arresting two employees and filling up a moving van with filing cabinets, boxes and computers. They also searched the garbage bins behind the business and bagged up billing documents. The company was contracted to handle blood testing for kids in the East Phillips neighborhood of Minneapolis who may have been exposed to lead. Authorities said they may have faked the tests but still billed as much as \$375,000 dollars. The Department of Commerce and other fraud agencies have been monitoring the business for months.
- **Westfield NJ** - Kevin Clark, the 53-year-old pastor of the Bethel Baptist Church in Westfield was sentenced to three years probation for Medicaid fraud on 27 MAY. He admitted to receiving \$183,038 from the sale of a house by a widow parishioner in her mid-90s and then filling out and submitting a false Medicaid application in 2004 on behalf of the woman. Asked to list all property sales or money she had given away within the past three years, he did not disclose the house sale. Clark drives a Mercedes, he gambles, he has declared bankruptcy twice. The woman sold her house when she became ill and needed long-term, permanent care, and gave the proceeds to her pastor as a gift. Once she sold her home, the elderly woman was shuffled from one place to another. She had nowhere to go.

[Source: Fraud News Daily reports 15031May 2010 ++]

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Military History: The war between the United States and Mexico had two basic causes. First, the desire of the U.S. to expand across the North American continent to the Pacific Ocean caused conflict with all of its neighbors; from the British in Canada and Oregon to the Mexicans in the southwest and, of course, with the Native Americans. Ever since President Jefferson's acquisition of the Louisiana Territory in 1803, Americans migrated westward in ever increasing numbers, often into lands not belonging to the United States. By the time President Polk came to office in 1845, an idea called "Manifest Destiny" had taken root among the American people, and the new occupant of the White House was a firm believer in the idea of expansion. The belief that the U.S. basically had a God-given right to occupy and "civilize" the whole continent gained favor as more and more Americans settled the western lands. The fact that most of those areas already had people living upon them was usually ignored, with the attitude that democratic English-speaking America, with its high ideals and Protestant Christian ethics, would do a better job of running things than the Native Americans or Spanish-speaking Catholic Mexicans. Manifest Destiny did not necessarily call for violent expansion. In both 1835 and 1845, the United States offered to purchase California from Mexico, for \$5 million and \$25 million, respectively. The Mexican government refused the opportunity to sell half of its country to Mexico's most dangerous neighbor.

The second basic cause of the war was the Texas War of Independence and the subsequent annexation of that area to the United States. Not all American westward migration was unwelcome. In the 1820's and 1830's, Mexico, newly independent from Spain, needed settlers in the under populated northern parts of the country. An invitation was issued for people who would take an oath of allegiance to Mexico and convert to Catholicism, the state religion. Thousands of Americans took up the offer and moved, often with slaves, to the Mexican province of Texas. Soon however, many of the new "Texicans" or "Texians" were unhappy with the way the government in Mexico City tried to run the province. In 1835, Texas revolted, and after several bloody battles, the Mexican President, Santa Anna, was forced to sign the Treaty of Velasco in 1836. This treaty gave Texas its independence, but many Mexicans refused to accept the legality of this document, as Santa Anna was a prisoner of the Texans at the time. The Republic of Texas and Mexico continued to engage in border fights and many people in the United States openly sympathized with the U.S.-born Texans in this conflict. As a result of the savage frontier fighting, the American public developed a very negative stereotype against the Mexican people and government. Partly due to the continued hostilities with Mexico, Texas decided to join with the United States, and on 4 JUL 1845, the annexation gained approval from the U.S. Congress.

Mexico of course did not like the idea of its breakaway province becoming an American state, and the undefined and contested border now became a major international issue. Texas, and now the United States, claimed the border at the Rio Grande River. Mexico claimed territory as far north as the Nueces River. Both nations sent troops to enforce the competing claims, and a tense standoff ensued. The war had begun on 25 APR 1846 when a clash occurred between Mexican and American troops on soil claimed by both countries. The Mexican-American War was largely a conventional conflict fought by traditional armies consisting of infantry, cavalry and artillery using established European-style tactics. As American forces penetrated into the Mexican heartland, some of the defending forces resorted to guerrilla tactics to harass the invaders, but these irregular forces did not greatly influence the outcome of the war.

After the beginning of hostilities, the U.S. military embarked on a three-pronged strategy designed to seize control of northern Mexico and force an early peace. Two American armies moved south from Texas, while a third force under Colonel Stephen Kearny traveled west to Sante Fe, New Mexico and then to California. In a series of battles at Palo Alto and Resaca de Palma (near current-day Brownsville, Texas), the army of General Zachary Taylor defeated the Mexican forces and began to move south after inflicting over a thousand casualties. In July and

August of 1846, the United States Navy seized Monterey and Los Angeles in California. In SEP 1846, Taylor's army fought General Ampudia's forces for control of the northern Mexican city of Monterey in a bloody three-day battle. Following the capture of the city by the Americans, a temporary truce ensued which enabled both armies to recover from the exhausting Battle of Monterey. During this time, former President Santa Anna returned to Mexico from exile and raised and trained a new army of over 20,000 men to oppose the invaders. Despite the losses of huge tracts of land, and defeat in several major battles, the Mexican government refused to make peace. It became apparent to the Polk Administration that only a complete battlefield victory would end the war. Continued fighting in the dry deserts of northern Mexico convinced the United States that an overland expedition to capture of the enemy capital, Mexico City, would be hazardous and difficult. To this end, General Winfield Scott proposed what would become the largest amphibious landing in history, (at that time), and a campaign to seize the capital of Mexico.

On 9 MAR 1847, General Scott landed with an army of 12,000 men on the beaches near Veracruz, Mexico's most important eastern port city. From this point, from March to August, Scott and Santa Anna fought a series of bloody, hard-fought battles from the coast inland toward Mexico City. Finally, on 14 SEP the American army entered Mexico City. The city's populace offered some resistance to the occupiers, but by mid-October, the disturbances had been quelled and the U.S. Army enjoyed full control. Following the city's occupation, Santa Anna resigned the presidency but retained command of his army. He attempted to continue military operations against the Americans, but his troops, beaten and disheartened, refused to fight. His government soon asked for his military resignation. Guerrilla operations continued against Scott's lines of supply back to Veracruz, but this resistance proved ineffective. On 2 FEB 1848, The Treaty of Guadalupe Hidalgo was signed, later to be ratified by both the U.S. and Mexican Congresses. The treaty called for the annexation of the northern portions of Mexico to the United States. In return, the U.S. agreed to pay \$15 million to Mexico as compensation for the seized territory. The bravery of the individual Mexican soldier goes a long way in explaining the difficulty the U.S. had in prosecuting the war. Mexican military leadership was often lacking, at least when compared to the American leadership. And in many of the battles, the superior cannon of the U.S. artillery divisions and the innovative tactics of their officers turned the tide against the Mexicans. The war cost the United States over \$100 million, and ended the lives of 13,780 U.S. military personnel. One figure put Mexican casualties at approximately 25,000. As a result of the conflict:

1. The United States acquired the northern half of Mexico. This area later became the U.S. states of California, Nevada, Arizona, New Mexico and Utah.
2. President Santa Anna lost power in Mexico following the war.
3. U.S. General Zachary "Old Rough and Ready" Taylor used his fame as a war hero to win the Presidency in 1848. A true irony is that President Polk, a Democrat, pushed for the war that led to Taylor, a Whig, winning the White House.
4. Relations between the United States and Mexico remained tense for many decades to come, with several military encounters along the border.
5. For the United States, this war provided a training-ground for the men who would lead the Northern and Southern armies in the upcoming American Civil War.

[Source: The History Guy www.historyguy.com/PhilipineAmericanwar.html May 2010 ++]

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Military History Anniversaries:

- Jun 01 1813 - Capt John Lawrence utters Navy motto "Don't give up the ship"
- Jun 02 1944 - WWII: Allied "shuttle bombing" of Germany begins, with bombers departing from Italy and landing in the Soviet Union
- Jun 02 1969 The Australian aircraft carrier Melbourne slices the destroyer USS Frank E. Evans in half off the shore of South Vietnam killing 74 American sailors
- Jun 03 1861 - Civil War: Union defeats Confederacy at Philippi, WV in first land battle of the war.

- Jun 03 1864 - Civil War: Gen Lee wins his last victory of Civil War at Battle of Cold Harbor
- Jun 03 1952 Korean War: A rebellion by North Korean prisoners in the Koje prison camp in South Korea is put down by American troops.
- Jun 04 1845 - Mexican-American War: Conflict begins
- Jun 04 1919 - Latin America Interventions: U.S. Marines invade Costa Rica
- Jun 04 1940 - WWII: British complete the evacuation of 300,000 troops at Dunkirk.
- Jun 04 1942 - WWII: Battle of Midway Island begins. Japan's 1st major defeat in WW II
- Jun 05 1917 - WWI: Ten million U.S. men begin registering for draft.
- Jun 06 1918 - WWI: U.S. Marines enter combat at the Battle of Belleau Wood. 1st U.S. victory of WW I
- Jun 06 1944 – WWII: D-Day: 150,000 Allied Expeditionary Force lands in Normandy, France
- Jun 07 1932 - Over 7,000 war veterans march on Washington, D.C., demanding their bonus pay for service in World War I.
- Jun 07 1942 - WWII: Japanese troops lands on Attu, Aleutian Islands
- Jun 07 1965 - Vietnam: US troops ordered to fight offensively
- Jun 08 1776 - American Revolution: Battle of Trois-Rivières - American attackers are driven back at Trois-Rivières, Quebec.
- Jun 08 1967 - Six-Day War: The Naval Intelligence ship USS Liberty attacked in the Mediterranean by Israel killing 34 and wounding 171.
- Jun 09 1863 - Civil War: the Battle of Brandy Station, Virginia.
- Jun 09 1945 - WWII: Japanese Premier Kantaro Suzuki declares that Japan will fight to the last rather than accept unconditional surrender.
- Jun 09 1999 - Kosovo War: The Federal Republic of Yugoslavia and NATO sign a peace treaty.
- Jun 10 1953 - Korean war: Battle of Outpost begins and lasts through the 18th.
- Jun 10 1898 - Spanish American War: U.S. Marines land on the island of Cuba.
- Jun 10 1965 - Vietnam War: The Battle of Dong Xoai begins.
- Jun 10 1999 - Kosovo War: NATO suspends its air strikes after Slobodan Milošević agrees to withdraw Serbian forces from Kosovo.
- Jun 11 1775 - American Revolution: In war's first naval battle Unity (US) captures Margareta (Br)
- Jun 12 1918 - WWI: First airplane bombing raid by an American unit, France
- Jun 14 1775 American Revolution: The U.S. Army is founded when the Continental Congress authorizes the muster of troops.
- Jun 14 1944 - WWII: First B-29 raid against mainland Japan
- Jun 15 1859 - Pig War: Ambiguity in the Oregon Treaty leads to the "Northwestern Boundary Dispute" between U.S. and British/Canadian settlers.
- Jun 15 1898 - Spanish American War: U.S. Marines attack Spanish off Guantánamo Cuba

[Source: Various May 2010 ++]

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MILITARY TRIVIA 5:

- The American actor Douglas Fairbanks Jr. was given the British Distinguished Service Cross for commanding a flotilla of raiding craft for Admiral Louis Mountbatten's commandos during World War II.
- The great military leader Duke of Wellington, Napoleon's nemesis, was an accomplished yo-yo player. At the time, the yo-yo was known as a bandalore.
- Emil R. Goldfus of Brooklyn, New York was in reality Colonel Rudolf Abel, the Soviet intelligence agent convicted of spying on 1957, who was exchanged for downed American U-2 reconnaissance pilot "Francis Gary Powers in 1962.
- The first war in which soldiers wore machine-made uniforms was the American Civil War.

- At the Battle of the Marne in 1914, French reinforcements rushed from Paris to the front in order to help fend off the advancing Germans in commandeered Renault taxis. Each cabbie was paid a 27% tip on top of his metered fare.
- Major Clark Gable's army discharge papers in 1944 were signed by President-to-be Ronald Reagan, then a captain.
- The army of Persian king Xerxes I crossed the Hellespont--the strait between Europe and Asia--in 480 B.C. on two bridges of boats. Alexander the Great duplicated the feat 146 years later.
- The youngest U.S. Army officer ever to be promoted to general was George Custer, a graduate of West Point, who became a general at age 23--14 years before his infamous battle of Little Big Horn.
- The American flag during the Spanish-American war in 1898 contained only 48 stars. The five states not yet admitted to the Union and not represented on the flag were Oklahoma, New Mexico, Arizona, Alaska and Hawaii.
- General John J. "Black Jack" Pershing won a Pulitzer Prize in 1932 for his history book 'My Experiences in the World War'.
- Following the British defeat at Dunkirk in June 1940, British actor Norman Shelley made the stirring broadcast vowing that "we shall fight in the fields and in the streets...we shall never surrender" He sounded just like Winston Churchill and read the address so that the prime minister could deal with pressing matters of state.
- The inspiration for the name Rough Riders--the name of the elite fighting unit Theodore Roosevelt organized for the Spanish-American War-- the Rough Riders Hotel in Medora, North Dakota, where Roosevelt had tried ranching.
- Hyman Rickover, the man credited with propelling the Navy into the nuclear age, served on active duty for sixty years. He was forced to retire at age 82 by President Ronald Reagan.
- Triremes--the fast-moving warships that helped the Greeks rule the Mediterranean during the fifth century B.C. carried 170 oarsmen. They were seated at banks of 31, 27 and 27 oars on each side of the ship.
- 10,000 pounds (50 tons) of feed were consumed daily by the 5,000 horses that pulled the artillery for Napoleon's Army of the North in 1815. That comes to 20 pounds per horse.

[Source: www.triviacountry.com/19_Military_Trivia.htm May 2010 ++]

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

State Sales Tax: 6.85% until 2011 (food and prescription drugs exempt). Counties may add up to .875% additional.

Gasoline Tax: 33.1 cents/gallon

Diesel Fuel Tax: 28.6 cents/gallon

Cigarette Tax: \$0.80 cents/pack of 20

Personal Income Taxes - No state income tax

Retirement Income: Not taxed

Property Taxes

All property in the state is subject to tax by the state, counties, cities, towns, and school districts. Property taxes are

applied to property of every kind and nature, including real and personal property. The assessed valuation for tax purposes is based on 35% of the fair market value of the property and is revalued every year. The Senior Citizens Property Tax Assistance Act is administered by the Nevada Aging and Disability Services Divisions. Homeowners 62 and older who earn \$28,677 or less are eligible for a rebate of up to \$500 or up to 90% of taxes paid. The program is also available to older taxpayers who, through rent payments, pay a disproportionate amount of their income on property taxes. Call 775-687-4892 for details. For additional info refer to the Division of Assessment Standards at http://tax.state.nv.us/DOAS_MAIN.htm.

Inheritance and Estate Taxes - There is no inheritance tax and a limited estate tax related to federal estate tax collection.

For further information, visit the Nevada Department of Taxation site at <http://tax.state.nv.us>. [Source: www.retirementliving.com May 2010 ++]

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

- **A.A.** Stands for Administrative Assistant, a member's top aide, sometimes called Chief of Staff.
- **Absence of a Quorum.** If less than 51 Senators answer a quorum call, the Absence of a Quorum is established. In the absence of a Quorum, the Senate may not conduct legislative business. Instead, the Senate must either adjourn or continue to make motions to obtain a quorum. A motion to get a quorum instructs the Sgt.-at-Arms to either request, compel or arrest absent Senators.
- **Act.** This is the term used for a bill which has passed both chambers of Congress, "An Act of Congress." It is also used when a bill has passed a single chamber, e.g. "An Act of the House," or "An Act of the Senate." Finally, it is also properly used when a measure has been enacted into law, receiving the approval of the President
- **AD HOC COMMITTEE.** This refers to a temporary committee in either the House or Senate or a temporary joint committee on behalf of both chambers. All House-Senate conference committees created to reconcile differences in legislation are considered ad hoc committees. Other ad hoc committees are created for a one-time purpose [e.g. to investigate a scandal] or to focus on examining a specific subject. Most are created with a deadline by which they must complete their work, or expire.
- **ADJOURNMENT.** This is the formal end to a session of the House or Senate, or one of its committees. Adjournment may end a daily session, an annual session, or a 2-year Congress. A motion to adjourn can be offered with or without a date and time set for the return of the chamber or committee. A motion to adjourn is not debatable and is put to an immediate vote.
- **ADVICE AND CONSENT.** This is the power to advise the President, ratify treaties and confirm nominations. Article II of the Constitution gives this power exclusively to the Senate.
- **AISLE.** This refers to the space which divides the Majority side from the Minority on the House/Senate Floor. In debate, members often refer to their party affiliation as "my side of the aisle."
- **AMENDMENT.** A motion offered to change the text of a bill or of another amendment. There are 3 types of amendments: motions to strike, to insert, or to strike and insert. Amendments to the bill are termed "first degree," while amendments to an amendment are "second degree."

- **AMENDMENT TREE.** Refers to the diagram used to plot the inter-relationship between amendments. "The tree" helps members keep track of how many amendments are pending, and how many may still be offered.
- **APPEAL THE RULING OF THE CHAIR.** To challenge the Chair's ruling on a Point of Order. On an appeal, the Chamber must vote to either overturn or sustain the judgment of the Chair.
- **APPROPRIATIONS BILL.** Legislation that provides the legal authority needed to spend or obligate U.S. Treasury funds. There are 13 annual appropriations bills which together fund the entire federal government. These 13 bills must all be enacted prior to the start of a new fiscal year, designated as 1 OCT. Failure to meet this deadline causes the need for temporary short-term funding or results in a shut-down.
- **AT-LARGE REPRESENTATIVES.** House members from states with a population size qualifying for only one House seat. At-Large Members represent Alaska, Delaware, Montana, North and South Dakota, Vermont and Wyoming.
- **AUTHORIZATION BILL.** Legislation which provides the authority for a program or agency to exist and determines its policy. It also recommends spending levels to carry out the defined policy, but these levels are not binding. Authorizations may be annual, multi-year, or permanent. Expiring programs require re-authorization. House and Senate rules require that authorizations be in place before final funding decisions are made.

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

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Veteran Legislation Status 28 May 2010: For or a listing of Congressional bills of interest to the veteran community that have been introduced in the 111th Congress refer to the Bulletin's Veteran Legislation attachment. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication on that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill's content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is perhaps the most effective way to let your Representative and Senators know your opinion. Whether you are calling into a local or Washington, D.C. office; sending a letter or e-mail; signing a petition; or making a personal visit, Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship on veteran related bills and subsequent passage into law is letting legislators know of veteran's feelings on issues. You can reach their Washington office via the Capital Operator direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate on <http://thomas.loc.gov> your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making. Refer to http://www.thecapitol.net/FAQ/cong_schedule.html for dates that you can access your legislators on their home turf. [Source: RAO Bulletin Attachment 28 May 2010 ++]

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Have You Heard? Justice for all.

Let's put the seniors in jail, and the criminals in nursing homes. This way the seniors would:

- Have access to showers, hobbies, and walks.

- Receive unlimited free prescriptions, dental and medical treatment, wheelchairs, etc.
- Receive money instead of paying it out.
- Have constant video monitoring, so they could be helped instantly if they fell or needed assistance.
- Bedding would be washed twice a week, and all clothing would be ironed and returned to them.
- Be checked every 20 minutes by a guard who would and bring their meals and snacks to their cell.
- Have family visits in a suite built for that purpose.
- Have access to a library, weight room, spiritual counseling, pool, and education.
- Be provided, on request, at no charge simple clothing, shoes, slippers, P.J.'s and legal aid.
- Have private, secure rooms for all, with an exercise outdoor yard -- with gardens.
- Be allowed a personal computer, TV, radio, and daily phone calls.
- Have a board of directors to hear complaints, and the guards would have a code of conduct, that would be strictly adhered to.

The criminals would:

- Get cold food, be left all alone, and unsupervised.
- Lights off at 8 p.m., and showers once a week.
- Live in a tiny room and pay \$4,500.00 per month with no hope of ever getting out.

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ISP's Blocking RAO Bulletin Update 02: In response to the 15 APR & 1 MAY RAO Bulletins sent to 312 of the 1812 Juno/Netzero RAO Bulletin subscribers I received back a "Not a Valid User" message. When I attempted to confirm this the same response was returned. Since I can no longer communicate with these subscribers I deleted them from the bulletin's directory. If you are a Juno user recommend you take the following action to ensure your email addee will not be deleted in the future. If you are a Netzero user recommend you try something similar are ask your server how to proceed:

- 1) Highlight and copy the newsletter e-mail address raemo@sbcglobal.net
- 2) Open the Juno "Settings"
- 3) Click on the "Do Not Block" setting in the Filters column
- 4) Paste the newsletter e-mail address into the "Add Address to Do Not Block List"
- 5) Click on "Add"
- 6) Click on "Save"

[Source: RAO Bulletin Editor/Publisher 31 May 2010 ++]

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ISP's Blocking RAO Bulletin Update 03: Deletion of AOL subscribers who did not respond to our inquiry to verify whether or not they received the 1 MAY Bulletin has commenced. These were subscribers that AOL returned a message that stated "Email address does not exist or has been cancelled". Those who did respond have not been deleted but may be in the future since most apparently did not contact AOL to find out how to ensure their receipt of the Bulletin. Deletion is a time consuming project and it is anticipated that deletions of the remaining 998 subscribers who did not respond will be completed by 14 JUN. Notification of the 1837 subscribers who have been deleted to date were sent out in late MAY. These were AOL subscribers whose email addee started with the letter "a" through "o". Over 9,000 of the 13,000+ AOL addees on the directory had no problem. You know that you were one of the 9000 if you did not receive an inquiry message from us. However, all AOL users are encouraged to provide an alternate email addee to send the Bulletin to.

I have wasted hundreds of manhours over the last 5 years trying to deal with AOL's idiosyncrasies. About every six months they come up with a new one. Because of that and the limited time I have available to put the Bulletin together the decision to make deletions was made. It is now subscriber's turn to try to deal with AOL. Those deleted who want to be reinstated need to send me an email that addresses the following questions:

- Do you have a non-AOL email addee for me to use or can you obtain one?
- If not, have you contacted AOL to find out what to do to continue to get Bulletins?
- If so, what did they tell you? Others would be interested.

[Source: RAO Bulletin Editor/Publisher 31 May 2010 ++]

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"It's awful hard to get people interested in corruption unless they can get some of it."

--**American humorist Will Rogers (1879-1935)**

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BULLETIN SUBSCRIPTION NOTES:

== To subscribe first add the above RAO email addee to your address book and/or white list and then provide your full name plus either the post/branch/chapter number of the fraternal military/government organization you are currently affiliated with (if any) "AND/OR" the city and state/country you reside in so your addee can be properly positioned in the directory for future recovery. Subscription is open to all veterans, dependents, and military/veteran support organizations. This Bulletin was sent to 83,252 subscribers.

== To manually submit a change of email addee provide your old and new email addee plus full name.

== To manually unsubscribe click "Reply" and add the word "Remove" to the subject line.

== To automatically change your email addee or Unsubscribe from Bulletin distribution click the automatic "Change address / Leave mailing list" tab at the bottom of the message containing this Bulletin attachment.