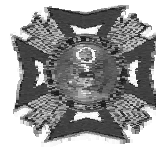


*Veterans Tribune  
C/O John Stewart  
1716 East 42<sup>nd</sup> Street Place  
Kearney, NE 68847*

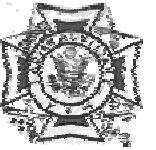


**Saluting Our Heroes This Veterans Day**



*November – December 2009 Edition*

# VETERAN'S TRIBUNE



*Dedicated to the Heroes of America – Our Veterans*



**This Issue**  
We Look at the  
Department of Veterans  
Affairs Programs and  
Problems



*Managing Editor – John Stewart  
Mailed to Veterans at Home  
Read Online by Veterans Around the World  
Sponsored by Leaders in our Community*



*Website: [www.veteranspage.com](http://www.veteranspage.com)*

*Email: [cornhusker69@yahoo.com](mailto:cornhusker69@yahoo.com)*

## VA Warns Veterans of Telephone Prescription Scam

The Department of Veterans Affairs (VA) is warning Veterans not to give credit card numbers over the phone to callers claiming to update VA prescription information.

"America's Veterans have become targets in an inexcusable scam that dishonors their service and misrepresents the Department built for them," said Dr. Gerald Cross, VA's Under Secretary for Health. "VA simply does not call Veterans and ask them to disclose personal financial information over the phone."

Veteran Service Organizations have brought to VA's attention that callers are misrepresenting the VA to gain personal information over the phone. They say VA recently changed procedures for dispensing prescriptions and ask for the Veteran's credit card number.

"VA has not changed its processes for dispensing prescription medicines," Cross said. "Nor has VA changed its long-standing commitment to protect the personal information of this nation's Veterans."

Veterans with questions about VA services should contact the nearest VA medical center or call, toll-free, 1-877-222-8387.

## Depression

I was so depressed last night thinking about the economy, the wars, lost jobs, Savings, Social Security, retirement funds, etc.....

I called Lifeline. Got a Call Center in Afghanistan.

I told them I was suicidal.

They all got excited and asked if I could drive a truck.

## Retirees must report all marriages to DFAS

Retirees who marry for the first time, or who later re-marry, must notify the Defense Finance and Accounting Service to properly establish their desired Survivor Benefit Plan coverage within one year of the new marriage.

Getting a military dependent identification card and entering the new spouse in the Defense Enrollment Eligibility Reporting System, or DEERS, does not update pay records at DFAS or trigger SBP coverage.

A retiree who was married at retirement and declined SBP spouse coverage, cannot later enroll in the plan on behalf of that spouse or any future spouse unless during a Congressionally approved open enrollment period. Enrollments during open season normally result in penalties and extra charges.

Retirees who originally elected SBP coverage for the previous spouse must send DFAS a copy of the marriage certificate together with:

-- A properly completed DD Form 2656-6, Survivor Benefit Plan Election Change Certificate.

-- Airmen who were not married when they retired may elect SBP for the first spouse they marry after retiring, but the DD Form 2656-6 must be received by DFAS before their first anniversary.

Documents should be sent to the Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130.

## Anger Management.....

Husband says: When I get mad at you, you never fight back. How do you control your anger?

Wife says: I clean the toilet.

Husband says: How does that help?

Wife says: I use your toothbrush.

	+	X	-		+	336
X		-		/		+
	+		X		+	64
-		-			+	-
	-		X		-	403
+	X		/		+	X
	-		+		X	146
+		-	+		-	-
	+		+		X	378
33		191	0	21		-210

Try to fill in the missing numbers.

Use the numbers 1 through 25 to complete the equations. Each number is only used once.

Each row is a math equation. Each column is a math equation.

Remember that multiplication and division are performed before addition and subtraction.

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## Retiree, annuitant COLA update for 2010

It is that time of the year when military retirees and annuitants begin wondering what their annual cost-of-living adjustment, or COLA, will be for the upcoming year. The straight answer: No one knows yet.

COLA increases are determined each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for urban wage earners and clerical workers. The Department of Labor will calculate the change in the CPI for goods and services from the third quarter average of the previous year to the third quarter average for the current year. The final determination will not be made until later this year.

Basically, Congress and the Administration decide how much to increase federal pay for the coming year. Because military retirees and annuitants do not receive pay increases but cost-of-living adjustments, they must wait for the final CPI results to be calculated.

**Visit YOUR webpage at  
[www.veteranspage.com](http://www.veteranspage.com)**

### Number removal from ID cards continues

In response to an increasing awareness of the growing need to protect the safety of service members, retirees and their families' identity information, the Department of Defense is beginning to remove Social Security numbers from its identification cards.

The removal is being done in phases as computer software is modified. Phase One is under way and involves removing the family member's number and replacing it with "XXX-XX-XXXX" on the card. The sponsor's number will remain visible for now.

Phase Two involves removing all printed Social Security numbers beginning later this year. Both the sponsor and cardholder numbers will be replaced with "XXX-XX-XXXX."

Phase Three, set to begin in 2012, will involve removing Social Security numbers embedded in barcodes. In January 2010, retirees with an indefinite expiration date on their card can begin requesting a new card without a printed Social Security number. Family member ID cards will change when the cardholders' expired cards are renewed.

There are more than 1,500 ID card centers worldwide. To find the nearest center, visit the RAPIDS site locator at [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home).

People must present two forms of identification and one must be an unexpired federal- or state-issued photo ID.

**Looking for the latest in VFW news? Go to the website at the address below. You'll find links to VFW National and VFW Virginia, plus thousands of links to other veteran related subjects.**

**[www.veteranspage.com](http://www.veteranspage.com)**

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### Love

An elderly gent was invited to an old friend's home for dinner one evening. He was impressed by the way his buddy preceded every request to his wife with endearing terms such as: Darling, Honey, My Love, Pumpkin, Sweetheart, etc.. The couple had been married almost 70 years and, clearly, they were still very much in love.

While the wife was in the kitchen, the man leaned over to his host, and said: "I think it's wonderful that, after all these years, you still call your wife those loving pet names."

The old man hung his head. "I have to tell you the truth," he said. "Her name slipped my mind about 10 years ago, -- and I'm scared to death to ask her what it is now."

### Army reopens retiree recall program

By Leo Shane III, Stars and Stripes

WASHINGTON — Army officials will allow more former soldiers a chance to return to active duty under the retiree recall program in an effort to close gaps in hard-to-fill specialties, service officials announced this week.

In an Army-wide message, Vice Chief of Staff Gen. Peter Chiarelli said restrictions put on the program in March will be rolled back, at least temporarily, "due to the recent approval of a temporary increase in active component end strength."

The program allows soldiers with 20 years of service to reapply in certain high-demand specialties, such as physicians, linguists and chaplains.

Since it began in 2001, nearly 3,000 veterans have passed through the program, and nearly 750 have served in Iraq or Afghanistan. More than 1,000 are currently in the service.

In March, as the Army reached its active-duty end-strength goals, officials announced plans to scale back the program, ending the opportunity for new re-enlistments for most retirees.

### Tricare announces H1N1 immunization policy

Immunizations against the H1N1 virus will soon be available, and people are eager to take precautions. Tricare Prime, Standard and Extra beneficiaries can get their shots from network and non-network providers without paying a deductible or making a co-payment.

A temporary waiver allows retired Tricare Prime enrollees to get the H1N1 immunization from non-network providers without a referral or authorization, eliminating point-of-service charges. Prime enrollees will not be charged a co-payment or cost share.

Tricare for Life beneficiaries must follow Medicare rules regarding H1N1 vaccine. Medicare will pay for administering the H1N1 vaccine, but not the H1N1 vaccine itself if it is supplied to providers free of charge. Payment will be subject to normal billing and payment rules that apply to influenza vaccine.

Preventive medicine is a very important part of Tricare's goal of keeping retirees and families healthy, said Rear Adm. Christine Hunter, deputy director of the Tricare Management Activity.

But last month Defense Secretary Robert Gates announced plans to increase the Army's active-duty end strength by about 22,000 for the next three years, citing shortfalls in individual units' manpower and staffing.

The change in policy will allow current retirees on duty through the program to apply for a one-year extension at the end of their current tour. It will also open spots for new applicants. Retirees up to 70 years old can apply for a one-year tour, with the chance of renewal, through the program.

However, the service still will not allow accompanied tours for retirees recalled under the program.

Neither the March changes nor the recent adjustments affect reservists who re-entered the service under the program.

Chiarelli's message said priority for the programs will continue to remain "overseas contingency operational requirements and critical specialties."

To apply, eligible retirees must contact Army Human Resources Command, [www.hrc.army.mil](http://www.hrc.army.mil).

*(Used with permission from Stars and Stripes © 2009 Stars and Stripes. Please do not reprint.)*


**Try to fill in the missing numbers.**

					26
3	0			3	17
	3	3	4		22
8		6	7		38
	8			8	26
5	2	4	9		28
25	21	18	36	31	28

The missing numbers are integers between 0 and 9.  
 The numbers in each row add up to totals to the right.  
 The numbers in each column add up to the totals along the bottom.  
 The diagonal lines also add up the totals to the right.

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Chiropractor



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 Fax: (434) 946-0736

**Drinking Beer**

A cowboy, who just moved to Wyoming from Texas, walks into a bar and orders three mugs of Bud. He sits in the back of the room, drinking a sip out of each one in turn. When he finishes them, he comes back to the bar and orders three more.

The bartender approaches and tells the cowboy, "You know, a mug goes flat after I draw it. It would taste better if you bought one at a time."

The cowboy replies, "Well, you see, I have two brothers. One is in Arizona, the other is in Colorado. When we all left our home in Texas, we promised that we'd drink this way to remember the days when we drank together. So I'm drinking one beer for each of my brothers and one for myself."

The bartender admits that this is a nice custom, and leaves it there.

The cowboy becomes a regular in the bar, and always drinks the same way. He orders three mugs and drinks them in turn.

One day, he comes in and only orders two mugs. All the regulars take notice and fall silent. When he comes back to the bar for the second round, the bartender says, "I don't want to intrude on your grief, but I wanted to offer my condolences on your loss."

The cowboy looks quite puzzled for a moment, then a light dawns in his eyes and he laughs.

"Oh, no, everybody's just fine," he explains, "It's just that my wife and I joined the Baptist Church and I had to quit drinking."

"Hasn't affected my brothers though."

**VA Announces Simplified PTSD Regulation**


In an August 24 press release, Secretary of Veterans Affairs Eric Shinseki announced that the VA will make it easier for Veterans to receive compensation for Posttraumatic Stress Disorder (PTSD).

The proposed regulation will reduce the proof a Veteran needs to provide that he or she is suffering from PTSD if the stressor they are claiming is associated with the fear of hostile military or terrorist activity.

"The hidden wounds of war are being addressed vigorously and comprehensively by this administration as we move VA forward in its transformation to the 21st century," said Shinseki. Over the next 60 days, the Department of Veterans Affairs will receive feedback on the new regulation, and the final rule will be enacted after consideration of all comments.

Under the new regulation, a Veteran claiming PTSD would not be required to provide corroboration of a root traumatic event, as long as a VA psychiatrist or psychologist confirms that the stress-inducing incident claimed by the Vet is causing PTSD.

Some Veterans, including those engaged in enemy fighting and former prisoners of war are already exempt from providing documentation of a stressor incident.



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Some are critical of the new regulation as falling short of true policy reform, including experts who point out that excluding the medical opinions of private mental health professionals and even VA certified Vet Center licensed psychologists, give the VA the ability to limit benefits unfairly.

"This new regulation is a step in the right direction," said National Veterans Foundation President Shad Meshad. "But if the VA is really serious about getting our Vets the help they need, they'll broaden the rule to include diagnoses by licensed mental health professionals outside the VA system."

PTSD is a severe and ongoing emotional reaction that develops because of an extremely frightening, life-threatening, or otherwise highly unsafe event. Sources estimate that between 10% and 30% of combat Veterans suffer from PTSD. Symptoms can include persistent flashbacks and nightmares, difficulty falling or staying asleep, anger and feelings of constantly needing to stay vigilant against similar traumatic experiences. The condition can be severely debilitating, often resulting in significant impairment in relationships, work performance and other important areas of functioning.

There are three types of people in this world: those who make things happen, those who watch things happen and those who wonder what happened.

- Mary Kay Ash

Just remember, if the world didn't suck, we'd all fall off.

## Word Search Puzzle - Veterans Day



### Find These Words

- AFGANISTAN
- AIRMAN
- FAMILY
- FLAG
- GRAVE
- GUARD
- GULF
- HERO
- IRAQ
- KOREA
- MARINE
- PARADE
- PATRIOT
- PRISONER
- REMEMBER
- SADNESS
- SAILOR
- SOLDIER
- VETERANS
- VIETNAM
- WAR
- WWII



### Disabilities and Pensions

Not all military service-related issues end when people are discharged from active duty. About 2.9 million veterans receive monthly VA disability compensation for medical conditions related to their service in uniform. VA pensions go to about 316,000 wartime veterans with limited means. Family members of about 528,000 veterans qualify for monthly VA payments as the survivors of disabled veterans or pension recipients.

#### *Disabilities and Pensions – Virginia*

- Number of veterans receiving monthly disability compensation: 117,715*
- Number of VA pensions to veterans in Virginia: 5,733*
- Number of death compensation or pension payments made to survivors: 17,036*
- Number of disability compensation claims processed: 22,105*

### Secretary Shinseki Moves to Simplify PTSD Compensation Rules

Secretary of Veterans Affairs Eric K. Shinseki announced the Department of Veterans Affairs (VA) is taking steps to assist Veterans seeking compensation for Post-Traumatic Stress Disorder (PTSD).

"The hidden wounds of war are being addressed vigorously and comprehensively by this administration as we move VA forward in its transformation to the 21st century," said Secretary Shinseki.

The VA is publishing a proposed regulation today in the Federal Register to make it easier for a Veteran to claim service connection for PTSD by reducing the evidence needed if the stressor claimed by a Veteran is related to fear of hostile military or terrorist activity. Comments on the proposed rule will be accepted over the next 60 days. A final regulation will be published after consideration of all comments received.

Under the new rule, VA would not require corroboration of a stressor related to fear of hostile military or terrorist activity if a VA psychiatrist or psychologist confirms that the stressful experience recalled by a Veteran adequately supports a diagnosis of PTSD and the Veteran's symptoms are related to the claimed stressor.

Previously, claims adjudicators were required to corroborate that a non-combat Veteran actually experienced a stressor related to hostile military activity. This rule would simplify the development that is required for these cases.

PTSD is a recognized anxiety disorder that can follow seeing or experiencing an event that involves actual or threatened death or serious injury to which a person responds with intense fear, helplessness or horror, and is not uncommon in war.

Feelings of fear, confusion or anger often subside, but if the feelings don't go away or get worse, a Veteran may have PTSD.

VA is bolstering its mental health capacity to serve combat Veterans, adding thousands of new professionals to its rolls in the last four years. The Department also has established a suicide prevention helpline (1-800-273-TALK) and Web site available for online chat in the evenings at [www.suicidepreventionlifeline.org/Veterans](http://www.suicidepreventionlifeline.org/Veterans).

### Marine Headed for Jail

A Marine Corps sergeant has been sentenced to 18 months confinement and fined \$25,000 for pretending to be an injured war hero to get free seats at rock concerts and professional sporting events.

Sgt. David W. Budwah also will be reduced in rank to private and dishonorably discharged after any appeals. He must forfeit all pay and benefits during his confinement and is subject to up to 3 1/2 years of additional prison time if he re-offends within two years.

Budwah, 34, of Springhill, La., acknowledged during the hearing that he was never deployed to Iraq or Afghanistan, as he had claimed. He said he lied about having helped with the 2004 tsunami relief effort and didn't earn eight medals and ribbons he wore on his uniform.



## Fore!!!

Golf can best be defined as an endless series of tragedies obscured by the occasional miracle, followed by a good bottle of beer.

Golf! You hit down to make the ball go up. You swing left and the ball goes right. The lowest score wins. And on top of that, the winner buys the drinks

Golf is harder than baseball. In golf, you have to play your foul balls.

If you find you do not mind playing golf in the rain, the snow, even during a hurricane, here's a valuable tip: your life is in trouble.

Golfers who try to make everything perfect before taking the shot rarely make a perfect shot.

The term 'mulligan' is really a contraction of the phrase 'maul it again.'

A 'gimme' can best be defined as an agreement between two golfers ...neither of whom can putt very well.

An interesting thing about golf is that no matter how badly you play; it is always possible to get worse.

Golf's a hard game to figure. One day you'll go out and slice it and shank it, hit into all the traps and miss every green. The next day you go out and for no reason at all you really stink.

If your best shots are the practice swing and the 'gimme putt', you might wish to reconsider this game.

Golf is the only sport where the most feared opponent is you.



## VA warns of telephone scam

Officials at the Department of Veterans Affairs are warning people not to give credit card numbers over the phone to callers claiming to be updating VA prescription information.

Kevin Secor, a Veterans Service Organizations liaison with the office of the secretary of Veterans Affairs, sent an e-mail recently that outlined the scam.

"I have received many reports that veterans are being contacted by 'Patient Care Group' representing that they are helping administer VA prescriptions and stating that the pharmacy billing procedures have changed and they are therefore requesting veteran credit card numbers for prescription payments in advance of filling their prescriptions," Mr. Secor wrote. "This is false. VA does not call veterans asking to disclose personal financial information over the phone. VA has not changed its processes for dispensing prescription medicines."

Anyone who receives a call from someone claiming to work for the Patient Care Group who is seeking a credit card number should simply hang up.

Veterans with questions about VA services should contact the nearest VA medical center or call toll-free 877-222-8387.

## Combat Related Special Compensation Application Process

To receive Combat Related Special Compensation you must submit your application (DD form 2860), through your parent military service branch. Each service branch has the authority to determine your eligibility.

For more information on how to apply contact your parent military service branch:

- **ARMY:**

Department of the Army  
U.S. Army Physical Disability Agency  
Combat-Related Special Compensation (CRSC)  
200 Stovall Street  
Alexandria, Virginia 22332-0470  
Toll-free: 1-866-281-3254  
Hours: 8am - 8pm EST  
E-mail your questions to:  
CRSC.info@us.army.mil  
Or visit: <http://www.crsc.army.mil>

- **NAVY AND MARINE CORPS:**

Department of Navy Naval Council of  
Personnel Boards  
Combat-Related Special Compensation Branch  
720 Kennon Street S.E., Suite 309  
Washington Navy Yard, DC 20374-5023  
Toll free 1-877-366-2772  
Or visit the Navy CRSC Review Board  
website.

- **AIR FORCE:**

United States Air Force Personnel Center  
Disability Division (CRSC)  
550 C Street West, Suite 6  
Randolph AFB, TX 78150-4708  
(Toll Free 1-800-616-3775)  
Fax: 1-210-565-1101  
E-Mail: [afpc.dppdc.afcrsc@randolph.af.mil](mailto:afpc.dppdc.afcrsc@randolph.af.mil)  
Or visit the Air Force CRSC website

- **COAST GUARD:**

Commander (adm-1-CRSC)  
U.S. Coast Guard  
Personnel Command  
4200 Wilson Blvd  
Arlington VA 22203

## Here is an actual sign posted at a golf club in Scotland...

1. BACK STRAIGHT, KNEES BENT, FEET SHOULDER WIDTH APART.
2. FORM A LOOSE GRIP.
3. KEEP YOUR HEAD DOWN!
4. AVOID A QUICK BACK SWING.
5. STAY OUT OF THE WATER.
6. TRY NOT TO HIT ANYONE.
7. IF YOU ARE TAKING TOO LONG, LET OTHERS GO AHEAD OF YOU.
8. DON'T STAND DIRECTLY IN FRONT OF OTHERS.
9. QUIET PLEASE....WHILE OTHERS ARE PREPARING.
10. DON'T TAKE EXTRA STROKES.

WELL DONE... NOW, FLUSH THE URINAL, GO OUTSIDE, AND TEE OFF.

## VA Post-Conflict Care – Virginia

Number of veterans from the conflicts in Iraq and Afghanistan seeking treatment in 2008: 6,166

Hampton: 2,742  
Richmond: 2,250  
Salem: 1,174

*Veterans Readjustment Counseling Centers (Vet Centers) Locations:*

Alexandria  
Norfolk  
Richmond  
Roanoke

## Health care reform won't impact VA, Tricare

By Donna Miles  
American Forces Press Service

WASHINGTON (AFRNS) -- In ongoing discussions about health-care reform, President Barack Obama offered assurance to those receiving medical care through Tricare or the Department of Veterans Affairs: Your benefits are safe.

Eligibility for health care under VA or Tricare "will not be affected by our efforts at broader health-care reform," President Obama told military reporters at the White House on Aug. 4.

President Obama said he also made that point clear after meeting with the American Legion's national commander, Dave Rehbein, and executive director, Peter Gaytan.

"I want to make sure that message gets out to our veterans," the president said. "I think it's very important to get the message out: If you are in the VA system and are happy with your care, great. We have no intention of changing your eligibility."

While a new, national program will not force anyone to change health-care systems, President Obama said it could offer benefits or geographic convenience that might make some veterans elect to join it. A national program "will actually give them more choices, more flexibility," he said.

President Obama cited problems in U.S. health-care delivery systems, which he said cost more than other countries' programs and too often deliver less. The VA "has probably made more progress than most systems out there in increasing quality" during the past 25 years, and could help shed light on better ways of delivering health care, he said.

But the cost of delivering that care is high even at VA, and Tricare consumes a big piece of the Defense Department's budget, he said. With the fiscal 2010 budget reflecting the largest VA funding increase in 30 years, President Obama told American Legion leaders he is committed to ensuring that VA provides America's veterans the highest-quality health care possible. Meanwhile, he told reporters VA will increase its outreach to more veterans to make sure they're aware of their medical benefits and other entitlements.

"Although there are hundreds of thousands of veterans who are using our services, we know there are hundreds of thousands more who may not know that benefits are available," he said.

"And we are working really hard to make sure that every single veteran -- not just our active force, but also National Guard and reservists -- are aware of the benefits that are available to them.

"Guiding them through that process, we think, is extraordinarily important."

I was standing in the park wondering why Frisbees got bigger as they get closer.

Then it hit me.

## VA Disability Pay Scale

### 10% - 20% (With or Without Dependents)

Percentage	Rate
10%	\$123
20%	\$243

### 30% - 60% Without Children

Dependent Status	30	40	50	60
Veteran Alone	\$376	\$541	\$770	\$974
Veteran with Spouse Only	\$421	\$601	\$845	\$1064
Veteran with Spouse & One Parent	\$457	\$649	\$905	\$1136
Veteran with Spouse and Two Parents	\$493	\$697	\$965	\$1208
Veteran with One Parent	\$412	\$589	\$830	\$1046
Veteran with Two Parents	\$448	\$637	\$890	\$1118
Additional for A/A spouse	\$40	\$54	\$68	\$81

### 70% - 100% Without Children

Dependent Status	70	80	90	100
Veteran Alone	\$1,228	\$1,427	\$1,604	\$2,673
Veteran with Spouse Only	\$1,333	\$1,547	\$1,739	\$2,823
Veteran with Spouse & One Parent	\$1,417	\$1,643	\$1,847	\$2,943
Veteran with Spouse and Two Parents	\$1,501	\$1,739	\$1,955	\$3,063
Veteran with One Parent	\$1,312	\$1,523	\$1,712	\$2,793
Veteran with Two Parents	\$1,396	\$1,619	\$1,820	\$2,913
Additional for A/A spouse	\$95	\$108	\$122	\$136

### 30% - 60% With Children

Dependent Status	30%	40%	50%	60%
Veteran with Spouse & Child	\$453	\$644	\$899	\$1129
Veteran with Child Only	\$406	\$581	\$820	\$1034
Veteran with Spouse, One Parent and Child	\$489	\$692	\$959	\$1201
Veteran with Spouse, Two Parents and Child	\$525	\$740	\$1019	\$1,273
Veteran with One Parent and Child	\$442	\$629	\$880	\$1106
Veteran with Two Parents and Child	\$478	\$677	\$940	\$1178
Add for Each Additional Child Under Age 18	\$22	\$30	\$37	\$45
Each Additional Schoolchild Over Age 18	\$72	\$96	\$120	\$144
Additional for A/A spouse	\$40	\$54	\$68	\$81

### 30% - 60% With Children

Dependent Status	30%	40%	50%	60%
Veteran with Spouse & Child	\$453	\$644	\$899	\$1129
Veteran with Child Only	\$406	\$581	\$820	\$1034
Veteran with Spouse, One Parent and Child	\$489	\$692	\$959	\$1201
Veteran with Spouse, Two Parents and Child	\$525	\$740	\$1019	\$1,273
Veteran with One Parent and Child	\$442	\$629	\$880	\$1106
Veteran with Two Parents and Child	\$478	\$677	\$940	\$1178
Add for Each Additional Child Under Age 18	\$22	\$30	\$37	\$45
Each Additional Schoolchild Over Age 18	\$72	\$96	\$120	\$144
Additional for A/A spouse	\$40	\$54	\$68	\$81

(continued on next page)

## 70% - 100% With Children

Dependent Status	70%	80%	90%	100%
Veteran with Spouse & Child	\$1,409	\$1,634	\$1,837	\$2,932
Veteran with Child Only	\$1,298	\$1,507	\$1,694	\$2,774
Veteran with Spouse, One Parent and Child	\$1,493	\$1,730	\$1,945	\$3,052
Veteran with Spouse, Two Parents and Child	\$1,577	\$1,826	\$2,053	\$3,172
Veteran with One Parent and Child	\$1,382	\$1,603	\$1,802	\$2,894
Veteran with Two Parents and Child	\$1,466	\$1,699	\$1,910	\$3,014
Add for Each Additional Child Under Age 18	\$52	\$60	\$67	\$75
Each Additional Schoolchild Over Age 18	\$168	\$192	\$216	\$240
Additional for A/A spouse	\$95	\$108	\$122	\$136

Veteran with Two Parents and Child	\$1,466	\$1,699	\$1,910	\$3,014
Add for Each Additional Child Under Age 18	\$52	\$60	\$67	\$75
Each Additional Schoolchild Over Age 18	\$168	\$192	\$216	\$240
Additional for A/A spouse	\$95	\$108	\$122	\$136

### FOOTNOTES:

### FOOTNOTES:

- A.** Rates for each school child are shown separately. They are not included with any other compensation rates. All other entries on this chart reflecting a rate for children show the rate payable for children under 18 or helpless. To find the amount payable to a 70% disabled veteran with a spouse and four children, one of whom is over 18 and attending school, take the 70% rate for a veteran with a spouse and 3 children, \$ 1,513, and add the rate for one school child, \$168. The total amount payable is \$1,681.
- B.** Where the veteran has a spouse who is determined to require Aid and Attendance (A/A), add the figure shown as "additional for A/A spouse" to the amount shown for the proper dependency code. For example, veteran has A/A spouse and 2 minor children and is 70% disabled. Add \$90, additional for A/A spouse, to the rate for a 70% veteran with dependency code 12, \$1,461. The total amount payable is \$ 1,556.

These rates were provided by the Department of Veterans Affairs. The original copies can be found at: <http://www.vba.va.gov/bln/21/Rates/comp01.htm>.

### VA Travel Reimbursement

Reimbursement for mileage or public transportation may be paid to Veterans with service-connected disabilities rated at 30% or more, Veterans traveling for treatment of a service-connected condition, Veterans receiving a VA pension, Veterans traveling for scheduled compensation or pension examinations, and Veterans whose income does not exceed the maximum VA pension rate.

In 2009 Mileage Reimbursement will be made at the rate of 41.5 cents per mile. On January 9, 2009, these milieage deductibles will decrease to \$3 for a one way trip, \$6 for a round trip, with a maximum of \$18 per calendar month. However, these deductibles can be waived if they cause a financial hardship to the veteran.

The deductible is also waived for veterans traveling for scheduled compensation or pension examinations.

## Combat Related Special Compensation

Simply put Combat-Related Special Compensation (CRSC) allows certain military retirees to receive both their military retirement pay and VA Disability Compensation. This means that qualified military retirees with 20 or more years of service that have a "combat related" VA-rated disability no longer have their military retirement pay reduced by the amount of their VA disability compensation.

Combat Related Special Compensation eligibility includes disabilities incurred as a direct result of:

- Armed Conflict (gunshot wounds, purple heart, etc)
- Training that Simulates War (Exercises, field training, etc)
- Hazardous Duty (flight, diving, parachute duty)
- An Instrumentality of War (combat vehicles, weapons, agent orange, etc)

The following are the current CRSC eligibility requirements:

- Retirees must apply to their respective branch of service to be approved for CRSC.
- Retirees must be in receipt of VA compensation.
- Retirees must be in receipt of military retired pay.
- Retirees must have an approved combat-related VA disability rating of 10% or greater.
- Retirees from active-duty must have 20 years of active service.
- \*Chapter 61 Medical Retirees with less than 20 years.
- Retired reservists must have 20 years of qualifying service (supported by documentation from the applicable branch of service such as a 20-year letter,

retirement orders or a statement of service) in order to be eligible.

Please note that qualified reservists will not receive CRSC until they begin to receive retired pay at age 60.

The 2008 National Defense Authorization Act (NDAA) was signed into law on January 28, 2008. It expanded the eligibility of CRSC to include anyone receiving military retired pay. This includes: Medical Chapter 61, Temporary Early Retirement Act (TERA) and Temporary Disabled Retirement List (TDRL) retirees. These new eligible components for CRSC went into effect January 1, 2008. Medical and TERA retirees must still provide documentation that shows a causal link between a current VA disability and a combat related event.

DFAS pays CRSC based on the combined disability rating of combat-related disabilities as determined by your branch of service. Additionally, only combat-related disabilities for which you actually receive Department of Veterans Affairs (VA) compensation will be considered.

Use the following formula to obtain your combined VA rating of multiple combat-related disabilities:

- Subtract each disability percent from 100% to obtain the remaining efficiencies.
- Multiply the remaining efficiencies together.
- Subtract the result from 100%.
- Round to the nearest 10%, round up for 5% or above.

Example: Using three disabilities of 50%, 40% and 30%

- $[100 - 50 = 50\%] / [100 - 40 = 60\%] / [100 - 30 = 70\%]$
- $50\% \times 60\% \times 70\% = 21\%$
- $100\% - 21\% = 79\%$
- 79% rounds up to an 80% combined disability

(Source: [www.military.com](http://www.military.com))

## Long-term care coverage available

Nursing homes, assisted-living facilities, in-home care, adult daycare, – not many people think about these issues until they have to, and by then, it’s usually too late to prepare properly. Thinking about long-term health care insurance today can help people be prepared for tomorrow.

The Office of Personnel Management offers such insurance for Air Force retirees; their spouses; retired reservists, even if they are not yet receiving retired pay; and surviving spouses receiving a federal survivor annuity. Long-term care is care people need if they can no longer perform the tasks of daily living by themselves because of chronic illness, injury, disability, the aging process, and/or severe cognitive impairment such as Alzheimer’s disease.

Information on the OPM’s Web site points out that as people age and the average life span increases in the United States, the chances of needing long-term care increase. After age 65, an American has more than a 70-percent chance of needing some form of long-term care. In 2008, the national average cost of a semi-private room in a nursing home was \$69,715 annually, according to the Web site, and the average stay was 2.4 years. That’s more than \$167,000 per average stay. Also, the Web site states anyone can need long-

term care at any time in their life.

Currently, 40 percent of people receiving long-term care services are working-age adults between 18 and 64. Vehicle and sporting accidents, strokes, brain tumors, spinal cord injuries, and disabling illnesses such as multiple sclerosis and Parkinson’s disease are examples of injuries and ailments that can happen at any age.

Most health insurance programs, including Tricare and Tricare for Life, provide little or no coverage for long-term care. This is why the OPM sponsors a long-term care insurance program for the “federal family” by contracting with commercial insurance companies. Currently, more than 224,000 people are enrolled.

Long-term care isn’t intended to cure, but it provides consistent care that can span years. Unlike many long-term care insurance plans, the comprehensive option in the OPM’s program can provide benefits for approved care given at home by friends, family members, and other non-licensed caregivers. The insurance coverage is guaranteed renewable and can never be canceled as long as premiums are paid. It cannot be canceled because of age or a change in health.

According to the Web site, the program offers one-on-one assistance from “certified long-term care insurance consultants” who do not work on commission by calling (800) 582-3337. More information is also available on the OPM’s Web site at [www.ltcfeds.com](http://www.ltcfeds.com).



### Indefinite ID cards an option

At age 75, the spouse of a retired military member or a survivor of a retiree can receive an indefinite identification card, as can certain family members who are permanently disabled or incapacitated.

The 2007 Defense Authorization Act authorized the uniformed services to issue ID cards without an established expiration date to those family members who are permanently disabled or incapacitated and family members 75 and older entitled to a card.

## Life Insurance Benefits for Service-Disabled Veterans

If you are a service-disabled veteran, you may be eligible for one of the life insurance benefits listed below. Follow the links for more information about specific programs available.

If you ...	you may be eligible for...
were awarded a VA rating for a new service connected disability	Service-Disabled Veterans Insurance (S-DVI)
received a VA specially-adapted housing grant	Veterans Mortgage Life Insurance (VMLI)
recently separated from service with SGLI coverage	Servicemembers' Group Life Insurance (SGLI) Disability Extension and/or Veterans' Group Life Insurance (VGLI)
were seriously injured in service after Oct 7, 2001	an immediate payment under Traumatic SGLI (TSGLI)

### Virginia VA Statistics

Number of veterans: 814,000  
 VA expenditures in Virginia: \$2.4 billion  
 Compensation and pensions: \$1.4 billion  
 Readjustment benefits: \$131 million  
 Medical and construction programs: \$752 million  
 Insurance and indemnities: \$38 million  
 Number of veterans and survivors receiving disability compensation or pension payments in Virginia: 140,484  
 Number of Virginia veterans using GI Bill education benefits: 21,493  
 Number of home loans in Virginia backed by VA guarantees: 13,713  
 Value of Virginia home loans guaranteed by VA: \$3.7 billion  
 Number of VA life insurance policies held by Virginia residents: 36,997  
 Value of VA life insurance policies held by Virginia residents: \$451 million  
 Number of Virginia participants in VA vocational rehabilitation: 2,540  
 Number of veterans buried in Virginia’s VA national cemeteries: 1,566  
 Number of headstones and markers provided for graves of Virginia veterans and survivors: 16,911

I dream of a better tomorrow... where chickens can cross roads and not have their motives questioned

## VA extends 'Agent Orange' benefits to more veterans

Relying on an independent study by the Institute of Medicine, Secretary of Veterans Affairs Eric K. Shinseki decided to establish a service-connection for Vietnam veterans with three specific illnesses based on the latest evidence of an association with the herbicides referred to as Agent Orange.

The illnesses affected by the recent decision are B cell leukemias, such as hairy cell leukemia; Parkinson's disease; and ischemic heart disease. Used in Vietnam to defoliate trees and remove concealment for the enemy, Agent Orange left a legacy of suffering and disability that continues today. Between January 1965 and April 1970, an estimated 2.6 million military personnel who served in Vietnam were potentially exposed to sprayed Agent Orange. In practical terms, veterans who served in Vietnam during the war and who have a "presumed" illness do not have to prove an association between their illnesses and their military service. This "presumption" simplifies and speeds up the application process for benefits, according to VA officials. The secretary's decision brings to 15 the number of presumed illnesses recognized by the Department of Veterans Affairs.

"We must do better reviews of illnesses that may be connected to service, and we will," Secretary Shinseki added. "Veterans who endure health problems deserve timely decisions based on solid evidence."

Other illnesses previously recognized under VA's "presumption" rule as being caused by exposure to herbicides during the Vietnam War are:

- Acute and Subacute Transient Peripheral Neuropathy
- AL Amyloidosis
- Chloracne
- Chronic Lymphocytic Leukemia
- Diabetes Mellitus (Type 2)
- Hodgkin's Disease
- Multiple Myeloma
- Non-Hodgkin's Lymphoma
- Porphyria Cutanea Tarda
- Prostate Cancer
- Respiratory Cancers
- Soft Tissue Sarcoma (other than Osteosarcoma, Chondrosarcoma, Kaposi's sarcoma, or Mesothelioma)

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Additional information about Agent Orange and VA's services and programs for veterans exposed to the chemical are available at:

[www.publichealth.va.gov/exposures/agentorange](http://www.publichealth.va.gov/exposures/agentorange), or call the toll-free helpline at 800-749-8387.

## Veterans Unemployment Rate Rises

The Bureau of Labor Statistics reported in September that the unemployment rate for Veterans who served in the military since September 2001 jumped to 11.3 percent in August, up from 9.8 percent in July.

Approximately 185,000 of the 1.64 million Veterans who served in Iraq and Afghanistan are jobless. The total number and rate were the highest unemployment since January 2006.

The New York Times reported that Justin Brown, who tracks economic statistics for the Veterans of Foreign Wars, said the "higher numbers might reflect difficulties recent veterans are having translating their military skills to civilian jobs."

The Army Times stated that the number of unemployed Iraq and Afghanistan War Veterans is now nearly equal to the number deployed in combat.

Brown was quoted by the Army Times as saying, "The government needs to do more to help, like making sure veterans are getting a piece of the economic stimulus package that really short-changed veterans. And people who are separating from the service need to think about what they are going to do."

Brown suggested that returning Vets should consider taking advantage of the new Post 9-11 GI Bill, increasing their skill set by going back to school, and returning to the job market when the economy has improved.

The fact that the unemployment rate is higher for combat Veterans than other groups, Brown said, is not necessarily an indication that Vets are being discriminated against, but rather that they are disadvantaged in job hunting.

"A 22-year-old getting out of the service right now has networks of friends and family who are not employment networks," Brown said. "The primary way they are finding jobs are those listed in the paper or on the Web, and those are the hardest jobs to get because that's where there is the most competition."

The federal economic stimulus package passed earlier this year was supposed to create more than 3 million jobs, but no special provisions were made for Veteran job creation. The stimulus funds are channeled through State grants, and States are not required, as federal programs would be, to reach out to Veterans.

Brown said he hopes that Congress will make changes to the stimulus guidelines later this year to make provisions for Veteran job creation.

## Golf Is Better Than Sex.....

#10... A below par performance is considered darn good.

#9... You can stop in the middle and have a cheeseburger and a couple of beers.

#8... It's much easier to keep it in play

#7... Foursomes are encouraged.

#6... You can still make money doing it as a senior.

#5... Three times a day is possible.

#4... Your partner doesn't hire a lawyer if you play with someone else.

#3... If you live in Florida, you can do it almost every day.

#2... You don't have to cuddle with your partner when you're finished.

And the NUMBER ONE reason why golf is better than sex.. .

#1... When your equipment gets old you can replace it!

## VA Health Care – Virginia

Inpatient admissions, statewide, fiscal year 2008: 13,104

Hampton: 2,207

Richmond: 6,320

Salem: 4,577

Outpatient visits, statewide, fiscal year 2008: 1,066,000

### Outpatient clinic locations

Alexandria

Bristol

Charlottesville

Danville

Fredericksburg

Harrisonburg

Hillsville

Lynchburg

Norton

Saltville

Stephens City

Tazewell

Virginia Beach

## The Editor's Blog

*(I have no column this issue. Due to a family emergency I have been on the road for nearly 5 weeks, but I was able to put this issue together along the way).*

Your Editor.

### New Va.-class sub construction problem August 23, 2009

Weapons-handling gear aboard four Virginia-class attack submarines was improperly assembled by workers at Northrop Grumman's Newport News shipyard — the latest manufacturing problem at the Virginia facility. The problem affects the North Carolina, New Mexico, Missouri and California, Naval Sea Systems Command (NAVSEA) confirmed. Uncorrected, the problems could disable the weapons room, according to the Navy.

At issue are fasteners: the nuts and bolts that hold together the tracks for the sophisticated handling system in each submarine's weapons, or torpedo, room. Yard workers at General Dynamics Electric Boat in Groton, Conn., discovered the mechanical quality issue in early August while working on the Missouri. After notifying Northrop Grumman Shipbuilding — which shares equally in building the Virginia-class submarines — GD, as the prime contractor for the program, notified the Navy on Aug. 6.

Of the four affected submarines, only one, the North Carolina, is in service, having been accepted by the Navy in February 2008 and commissioned in May of last year. The New Mexico's crew moved aboard for the first time July 28 and the submarine is in the final stages of completion at Newport News. The Missouri is set to be launched later this year at Electric Boat, and Newport News held a keel-laying ceremony for the California this past May.

## Memorial calls for photos of Vietnam vets

The National Call for Photos, a campaign to gather images of the more than 58,000 men and women whose names are on the Vietnam Veterans Memorial, was launched recently at a Newseum event here hosted by the Vietnam Veterans Memorial Fund and FedEx Office.

FedEx Office will use its locations across the country to help in gathering photos.

Established in 1979, the Vietnam Veterans Memorial Fund is dedicated to preserving the legacy of the Vietnam Veterans Memorial here, promoting healing and educating people about the impact of the Vietnam War.

The fund's latest initiative is The Education Center at The Wall, an underground facility near the memorial that is being designed to help visitors discover the stories of those named on The Wall and celebrate the values embodied by servicemembers from all of America's wars.

Exhibits will include a wall of photographs of people whose names are on The Wall, a selection of the more than 100,000 items that have been left at the Vietnam Veterans Memorial, a timeline of key military events of the Vietnam War and a history of the memorial.

The center also will celebrate the values embodied by America's servicemembers: loyalty, duty, respect, service, honor, integrity and courage, officials said.

An exhibit will show images of those who have served in America's conflicts, from the Revolutionary War to Iraq.

More than \$20 million has been raised for the education center, including a \$10 million gift from Time Warner. It is estimated that the center will cost \$85 million to build.

Other Memorial Fund initiatives include educational programs for students and teachers, a traveling Wall replica that honors veterans and a humanitarian and mine-action program in Vietnam.

## Hints & Tips from Military.com When Applying for a VA Loan

We've scoured the Internet to find useful hints and tips for our members. Below is a collection of useful, concise information regarding the Veterans Administration Home Loan.

### Tip: Get Pre-Approved

Before you start the hunt for a house, the best thing you can do is to get pre-approved for your VA loan amount. The time you save quite literally will be your own. Once you have determined the loan amount you are approved for, you can start house hunting with confidence. In a tight housing market it will also give you a heads up with the seller, as other potential buyers may not have taken this important step.

Knowing in advance what you are able to afford offers a great deal of security. That kind of security will go a long way as you search for the best value for your money. Having a VA mortgage is an excellent benefit, but finding the right home is just as important. With pre-approval, you avoid wasting time with homes out of your price range or sellers who are unsure whether you are a serious buyer.

### Hint: Check Your Credit

Did you know that over 70 percent of all credit reports in the United States contain errors? Your lender will be looking at your credit report and making important decisions based on the information that is contained within — decisions that could make a big difference in the bottom-line.

Because lenders use complicated scoring formulas to determine how much you can borrow and at what rate it would be a good idea for you to check your credit report for any inaccuracies. Make sure you obtain a report that gives you information from all three major credit bureaus, as each may be different.

What may seem minor to you might not to a lender.

Contact the credit bureaus to correct any mistakes. This could result in substantial savings on the cost of your loan.

### Tip: Fixed or Adjustable Rate Loan?

Chances are you will be looking for your VA guaranteed loan in the same places people go to get non-VA home loans or conventional loans. It always pays to shop around, which is why we match you with up to three lenders at Military.com. You can choose to get a fixed rate loan, which you'll negotiate with the lender, but don't discount the possibility of a VA adjustable rate mortgage (ARM).

The interest on an ARM may be adjusted one percent annually, and up to five percent over the duration of the loan period. So should you go with a Fixed rate or adjustable? It really depends on the buyer: In a rising rate environment a fixed rate loan can offer some piece of mind but for those who might not be planning in staying in their home more than a few year, and ARM can offer significant savings now. The best advice is to do your homework, find the most competitive rate and don't take the first offer you get. That is a mistake often made by first time homebuyers who are excited getting into a house. The time you spend now will yield results for years to come.

### Hint: Consider the Advantages of Having a VA Guaranteed Loan

There are numerous advantages to having a VA mortgage. A VA mortgage loan can be guaranteed with no money down, in some cases up to \$417,000. There is also no private mortgage insurance requirement with a VA guaranteed loan, which could offer you substantial savings on your monthly payment. You can even use your VA Loan benefit to refinance an existing loan — even if it is not a VA Loan.

Be sure to ask for information about the *interest rate reduction loan*, which is part of the Streamline Refinancing Program, which allows you to refinance at little or no expense to them.

## Department of Veterans Affairs 2010 Budget Highlights

The President's \$112.8 billion budget request for 2010 is the largest percentage increase (15 percent) requested by a President in over 30 years. It provides the Department of Veterans Affairs (VA) with resources needed to become a 21st Century organization that is people-centric, results-oriented, and forward-looking, and puts Veterans first. The budget request contains four major categories of transformational activity collectively designed to initiate the process of creating a 21st Century VA. These include creating a reliable management infrastructure, delivering ongoing services, making progress on Congressional priorities, and instituting some new initiatives.

### ***Dramatically Increasing Funding for Health Care while Expanding Health Care Eligibility***

2010 funding level: \$47.4 billion (total Medical Care funding, with collections)

2009 funding level: \$42.8 billion (total Medical Care funding; with collections)

The 2010 budget provides the resources for VA to treat nearly 6.1 million patients and includes funds to continue the gradual expansion of health care eligibility for Priority 8 Veterans.

### ***Enhancing Outreach and Services Related to Mental Health Care***

2010 funding level: \$4.564 billion

2009 funding level: \$4.276 billion

These resources will allow VA to expand inpatient, residential, and outpatient mental health programs, to include integrating mental health services with primary and specialty care.



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### ***Combating Homelessness***

2010 funding level: \$3.222 billion

2009 funding level: \$2.801 billion

The President has committed to expanding proven programs and launching innovative services to prevent Veterans from falling into homelessness. The 2010 budget includes \$26 million for VA to work with other federal agencies, in partnership with non-profit organization, to reduce homelessness.

***Ensuring Seamless Transition*** VA will continue to collaborate with the Department of Defense (DoD) to simplify the transition of military personnel into civilian status through a uniform approach to both registering into VA and accessing electronic records data.

### ***Meeting the Needs of Women Veterans***

2010 funding level: \$183 million

2009 funding level: \$167 million

These resources will address the gender-specific health care needs of women Veterans with a particular emphasis on primary care.

### ***Expanding Care for Veterans in Rural Areas***

2010 funding level: \$440 million

2009 funding level: \$60 million

Congress provided VA with \$250 million for rural health care initiatives in 2009. These resources, along with additional funds the Department is requesting in 2010, will be used to implement the President's initiative to continue improving access to medical care for Veterans in rural areas.

### ***Increasing Investments in Research***

2010 funding level: \$580 million

2009 funding level: \$510 million

These resources will be used to fund nearly 2,400 high-priority research projects to expand knowledge in areas critical to Veterans' health care needs.

### ***Automating the Delivery of Education Benefits***

The 2010 budget provides resources to continue development of an automated system for education claims processing. The automated solution will be available by the end of calendar year 2010.

### ***Processing Benefits Claims in a Paperless Environment***

This budget includes resources to

## Afterburner retiree newsletter back after 3-year hiatus

After a three-year hiatus, the hard-copy Afterburner retiree newsletter is back.

Special funding was granted to provide news and information to retirees and surviving spouses. However, those with computer access are urged to forego a hard-copy version to save money.

There are approximately 770,000 Air Force retirees and surviving spouses entitled to receive the Afterburner. Printing and recent postage increases have pushed the cost above \$250,000 for one issue.

"We understand that many of our retirees and surviving spouses do not have computer access so they rely on a printed version," said retired Lt. Gen. Steven R. Polk, co-chair of the Air Force Retiree Council. "But we need to do everything we can to keep the costs down."

Subscribers to the e-Afterburner, the online version, are asked to forego receiving hard-copy editions by allowing their names to be removed from the



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postal mailing list.

To be removed from the hard-copy mailing list, people who receive the e-Afterburner should send their full name, U.S. Postal Service mailing address, and the last four digits of their Social Security number to [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil).

For retirees and annuitants who receive the hard-copy version, the Air Force Retiree Services staff relies on the Defense Finance and Accounting Service to provide current mailing addresses.

"Not only is keeping your address current with DFAS important in order to receive an Afterburner, but DFAS also needs to know where to send you important documents about your pay," said Pat Peek, chief of Air Force Retiree Services.

With nearly 9,500 retirees living abroad without U.S. postal privileges, mailing them their Afterburner is very expensive.

"Several hundred Afterburners that we send overseas are returned to us because of faulty addresses or the person is no longer at the address," explained Ms. Peek. "This wastes thousands of dollars.

"If our overseas audience can get their copy online, it would really help cut our postage costs," she said.

General Polk and his fellow council co-chair, retired Chief Master Sgt. Of the Air Force Gerald R. Murray, will continue seeking funding for future hard-copy Afterburners for the non-wired retirees and surviving spouses.

"The council will continue to rally for the three hard-copy issues a year we enjoyed in the past," said Chief Murray. "We need your help with cutting costs as much as possible."

## What is a VA Guaranteed Home Loan?

A VA-guaranteed loan is a loan made by private lenders (such as banks, savings & loans, or mortgage companies) to eligible veterans. If you want to purchase a home, condominium or manufactured home, the VA can guarantee up to \$417,000 of the total loan -- much higher than you can get with most conventional home loans. If you are considering refinancing an existing loan, VA offers you two options. You can either refinance to reduce your current interest rate or you can take equity out (cash-out). The "cash-out" option is limited to \$144,000.

Better yet, there is no need to worry about financing a down payment on a VA loan. However certain funding fees and closing costs apply, and you must be able pay a portion of these fees upfront.

With a VA guarantee, you get a mortgage with a competitive interest rate. The lender you borrow money from is protected against loss up to the amount of the guarantee if you fail to repay the loan, and you have the flexibility to purchase a great home. Visit the Veterans Administration website for the current table of VA Funding Fees and for information on veterans who are exempt (pay zero) from funding fees.

Specifically, a VA home loan can help veterans:

- Buy a home or residential condominium
- Build a home
- Repair, alter or improve a home
- Refinance an existing home loan
- Buy a manufactured home with or without a lot
- Buy and improve a manufactured home lot
- Install a solar heating or cooling system or

other weatherization improvements

Purchase and improve a home simultaneously with energy efficient improvements

Refinance an existing VA loan to reduce the interest rate

Refinance a manufactured home loan to acquire a lot

### There are other VA Home Loan Safeguards:

The VA may suspend from the loan program those who take unfair advantage of veteran borrowers, or decline to sell a new home or make a loan to an eligible veteran of good credit because of race, color, religion, sex, disability, family status or national origin.

The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.

In cases of new construction completed under VA or HUD inspection, the VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of a home loan guaranty.

The borrower obtaining a VA loan **may only** be charged the fees and other charges prescribed by VA as allowable.

The borrower can prepay without penalty the entire loan or any part not less than the amount of one installment or \$100.

The VA encourages holders to **extend forbearance** if a borrower becomes temporarily unable to meet the terms of the loan.

(Source: www.military.com)

continue moving toward the President's goal of reforming the benefits claims process to ensure claims decisions are timely, accurate, fair, and consistent through the use of automated systems.

**Increasing Investment in Training and Career Development** This budget will help ensure that VA's workforce will remain leaders and standard-setters in their fields.

**Establishing a Program Analysis and Evaluation Service** The Department will establish an office with robust program analysis and evaluation capability to assess programs' return on investment.

**Funding the New Office of the Assistant Secretary for Acquisition, Construction, and Logistics** The 2010 budget includes resources to fund this new office that is responsible for overseeing the resources, services, and projects that comprise VA's capital facilities program, and directing the Department's acquisition and logistics activities.

**Enhancing Long-Term Care**  
2010 funding level: \$5.940 billion  
2009 funding level: \$5.276 billion  
These resources will be used to meet the growing demand for extended care services for Veterans, including those suffering from severe injuries such as traumatic brain injury and polytrauma.

**Improving Claims Processing**  
2010 funding level: \$1.825 billion  
2009 funding level: \$1.461 billion  
This funding will be used to improve the management

of the following non-medical benefits administered by VA—disability compensation; pensions; education; vocational rehabilitation and employment; home loan guaranty; and insurance.

**Investing in Better Technology**  
2010 funding level: \$3.307 billion  
2009 funding level: \$2.748 billion  
The increase in IT resources in 2010 will fund many important projects, two of which are the continued operation and improvement of the Department's electronic health record system (HealtheVet) and the paperless claims processing initiative.

**Strengthening Capital Programs**  
2010 funding level: \$1.921 billion  
2009 funding level: \$1.882 billion  
The 2010 budget provides \$1.194 billion for major construction, \$600 million for minor construction, \$85 million in grants for the construction of state extended care facilities, and \$42 million in grants for the construction of state Veterans cemeteries.

**Providing Entitlement Benefits**  
2010 funding level: \$56.923 billion  
2009 funding level: \$47.328 billion  
The 2010 budget includes a 20 percent increase in mandatory benefits. Over 90 percent of the growth in entitlement spending is due to increases in compensation and education payments.

### Many Thanks!!!

Thanks to Frank Turner for his continued support of this publication through another donation. Frank did so after resting from a recent evening of chasing about 22 women at a class reunion. Of course he would probably claim he was simply celebrating the arrival on April 22<sup>nd</sup> of his fourth great grandson. Personally, I think that Frank hasn't slowed down a bit and has become a prolific skirt chaser around Amherst. Beware ladies; he claims to be Class of '37. I think he is the Class of Amherst and Superman in disguise!

(Love you Frank. And I mean that it a manly way)

**Retiree Casualty Assistance Checklist – Get Yourself and Your Family Prepared!**

Note: Spouse/Next of Kin should have a copy of this document or know where to locate it. Consider letting a third party (family member) know where it is in case something should happen to both the retiree and spouse or next of kin at the same time.

As-of date \_\_\_\_\_ Name \_\_\_\_\_

SSN \_\_\_\_\_ Military Grade/Rank \_\_\_\_\_ Date of Retirement \_\_\_\_\_

Branch of Service \_\_\_\_\_ Years of Service \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ DOB \_\_\_\_\_

Place of Birth \_\_\_\_\_ Spouse's Maiden Name \_\_\_\_\_

Date of Marriage \_\_\_\_\_ Place of Marriage \_\_\_\_\_

Father's Name \_\_\_\_\_ DOB \_\_\_\_\_ Place of Birth \_\_\_\_\_

\_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

DOB \_\_\_\_\_ Place of Birth \_\_\_\_\_

Documents needed to claim death benefits (Check them off and note location of each)

- Copies of report(s) of separation from active duty (DD Form 214, etc.)
- Copies of Retirement Orders
- Copies of Birth and Death Certificates
- Beneficiaries' birth certificate(s) and marriage and/or divorce data
- Social Security data (see Part III)
- VA insurance data (See Part I)

**You should always have the following on hand (note location of each):**

- Updated will and letter of instructions
- Names of banks, credit unions, etc. (account numbers)
- Updated list of assets and liabilities
- Insurance policies, numbers, instructions, payments, etc \_\_\_\_\_
- Adoption or naturalization papers (if applicable)

**Part 1 - Veterans Affairs Data (if applicable)**

- VA Compensation \$ \_\_\_\_\_ Disability Claim No. \_\_\_\_\_
- VA Insurance Policy No. \_\_\_\_\_ File No. \_\_\_\_\_
- Type \_\_\_\_\_ Amount \$ \_\_\_\_\_ / \_\_\_\_\_
- Location of policies \_\_\_\_\_
- Any known paid-up additional VA Insurance \$ \_\_\_\_\_ Date \_\_\_\_\_
- Veteran's claim Nos. (other) \_\_\_\_\_ Patients data card No. \_\_\_\_\_

(continued next page)

**Active Duty Service Personnel**

If you are now on regular duty (not active duty for training), you are eligible after having served 181 days (90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

**Selected Reserves or National Guard**

If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty for training) and

Were discharged with an honorable discharge,  
or

Were placed on the retired list, or

Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service, or

Continue to serve in the Selected Reserves

Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability.

**You May also be determined eligible if you:**

Are an unremarried spouse of a veteran who died while in service or from a service connected disability, or

Are a spouse of a serviceperson missing in action or a prisoner of war

**Note:** Also, a surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must apply no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 6, 2003 that are received after December 15, 2004.

**Eligibility may also be established for:**

Certain United States citizens who served in the armed forces of a government allied with the United States in WW II.

Individuals with service as members in certain organizations, such as Public Health Service officers, cadets at the United States Military, Air Force, or Coast Guard Academy, midshipmen at the United States Naval Academy, officers of National Oceanic & Atmospheric Administration, merchant seaman with WW II service, and others.

(Source: www.military.com)

An expert is a man who tells you a simple thing in a confused way in such a fashion as to make you think the confusion is your own fault. ~William Castle

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## Am I Eligible for a VA Loan?

In order to obtain a VA home loan, you must first fill out VA Form 26-1880, the request for your Certificate of Eligibility. This certificate is issued only through the Veterans Administration, and is the first step towards applying for your loan. **Veterans, active duty, guard or reserve, and military spouses** potentially qualify for this certificate. Keep in mind that the Certificate of Eligibility, while necessary, only allows an eligible individual to apply for a home loan; it does not guarantee a loan approval.

Eligibility for the Certificate is based on an individual's (or a spouse's) military service. Congress establishes eligibility with strict guidelines. Here are five common categories of those who normally qualify for a Certificate of Eligibility:

### Wartime - Service During:

WWII: 9/16/1940 to 7/25/1947  
Korean: 6/27/1950 to 1/31/1955  
Vietnam: 8/5/1964 to 5/7/1975

You must have at least 90 days on active duty and been discharged under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged for a service connected disability.

### Peacetime - Service during periods:

7/26/1947 to 6/26/1950  
2/1/1955 to 8/4/1964  
5/8/1975 to 9/7/1980 (Enlisted)  
5/8/1975 to 10/16/1981 (Officer)

You must have served at least 181 days of continuous active duty and been discharged under other than dishonorable conditions. If you served less than 181 days, you may be eligible if discharged for a service connected disability.

### Service after 9/7/1980 (enlisted) or 10/16/1981 (officer)

If you were separated from service which began after

these dates, you must have:

Completed 24 months of continuous active duty or the full period (at least 181 days) for which you were ordered or called to active duty and been discharged under conditions other than dishonorable, or

Completed at least 181 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1171 (Early Out), or have been determined to have a compensable service-connected disability;

Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances for the convenience of the Government.

### Gulf War - Service during period 8/2/1990 to date yet to be determined

If you served on active duty during the Gulf War, you must have:

Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged under conditions other than dishonorable, or

Completed at least 90 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1173 (Early Out), or have been determined to have a compensable service-connected disability, or

Been discharged with less than 90 days of service for a service-connected disability.

Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

## Part II - Retirement Pay Data (see retiree account statements)

Retiree pay data: (as-of date) Gross pay \$ \_\_\_\_\_  
Deduction \$ \_\_\_\_\_ For \_\_\_\_\_  
Deduction \$ \_\_\_\_\_ For \_\_\_\_\_  
For \_\_\_\_\_  
Net Pay \$ \_\_\_\_\_ Taxable Income \$ \_\_\_\_\_

### Survivor Coverage Information

Survivor Benefit Plan annuity \$ \_\_\_\_\_ SBP Base Amount \_\_\_\_\_  
Supplemental SBP (if any) \$ \_\_\_\_\_ Effective \_\_\_\_\_ RSFPP annuity \$ \_\_\_\_\_

## Part III - Social Security (when applicable)

Social Security Claim No. \_\_\_\_\_ Month filed \_\_\_\_\_  
Type of benefit(s) \_\_\_\_\_ Beginning month of entitlement \_\_\_\_\_ Amount monthly \$ \_\_\_\_\_  
Bank/Account. No. (Direct deposit) \_\_\_\_\_

Note: No payment is payable for the month of death (call local SSA office)

## Part IV - Miscellaneous (Things to know and plan for upon death of a retiree)

- \_\_\_ Disposition instructions for the body (burial, cremation, memorial service, etc.)
- \_\_\_ Information required for Death Certification:  
Date/Place of birth, Father's Name, Mother's Maiden Name, etc.
- \_\_\_ Information required for obituary notice:  
Names, relationships and locations of appropriate relatives, etc.
- \_\_\_ Widows will need a new ID card for military, medical, commissary, BX, etc.
- \_\_\_ Necessary changes in your DEERS program will have to be made (Tricare, etc.).
- \_\_\_ It may take several months to clear estates. You may require at least 8 copies of Death Certificate.
- \_\_\_ Contents of your safety deposit box should be known. Make sure the box number, its location and location of key are known.
- \_\_\_ Direct deposit of Social Security benefits and military retirement payments (entitlements) must be immediately changed.
- \_\_\_ Named beneficiaries on insurance policies become very important (keep current).
- \_\_\_ There may be some entitlement to burial benefits for headstone, payments, etc. Check with VA.
- \_\_\_ Check with VA for Presidential Memorial Certificate.
- \_\_\_ An American flag can be obtained. Check VA and Post Office.
- \_\_\_ The survivor should update appropriate will.
- \_\_\_ Extra credit cards should be destroyed or canceled.
- \_\_\_ Appropriate changes should be made to all joint ownerships.
- \_\_\_ Contact insurance companies as appropriate.
- \_\_\_ Be prepared to turn in retiree's ID Card where and when required.

### Fill in and keep the following office phone numbers (Update periodically):

VA Hotline: (800) 827-1000 Social Security Hotline: (800) 772-1213  
SBP -- (800) 321-1080  
ID Card/DEERS Renewal -- (800) 538-9552 (all other states).

## Policy change benefits disabled Airmen

By Daniel Elkins  
Air Force Personnel Center Public Affairs

RANDOLPH AIR FORCE BASE, Texas (AFRNS) – A policy change by officials here now allows some Airmen retiring with less than 20 years active service to receive retirement certificates.

A change to Air Force Instruction 36-3203, Service Retirements, authorizes Airmen who are retired permanently for disability with less than 20 years of active service to be issued Department of Defense Form 363AF, Certificate of Retirement. Previously, the policy limited presentation of certain retirement documents to Airmen with 20 or more years of active service.

“The rule set had always been 20 years to get the certificate without a good look at those on the permanently disabled retirement list,” said Col. William Foote, the Air Force Personnel Center director of personnel services. “However, to be fair to those Airmen who are impacted by conditions beyond their control, it’s only right that we recognize their honorable service.”

The change in policy is a result of feedback received through the Air Force Wounded Warrior Care Program, according to Maj. Juan Garcia, the

AFPC Retirements Branch chief. The program stood up to provide policy and overarching support to wounded, seriously ill or injured Airmen, their families and families of the fallen.

“Given today’s realities, we’ve found that there are a lot of people who have done great things for their country, and we want to take care of them,” Major Garcia said.

He added that the policy change is one of the ways the Air Force continues to honor the sacrifices of our wounded, ill and injured Airmen.

Further, the policy change authorizes the presentation of the presidential certificate of appreciation and issuance of Air Force Form 1344, Certificate of Appreciation, to spouses of Airmen who are permanently retired for disability with less than 20 years of active service.

For those Airmen who are on the temporarily disabled retirement list, this change does not apply since their retired status is temporary, and they could continue to serve.

For more information about this change, visit <http://ask.afpc.randolph.af.mil/> and type “retirement” into the search engine or call the 24-hour Total Force Service Center at 800-525-0102. (Courtesy of USAF Manpower, Personnel and Services News

## Trip to Home Depot

You are in the middle of some kind of project around the house mowing the lawn, putting a new fence in, painting the living room, or whatever.

You are hot and sweaty, covered in dirt or paint. You have your old work clothes on. You know, the outfit - shorts with the hole in crotch, old T-shirt with a stain from who knows what, and an old pair of tennis shoes. Right in the middle of this great home improvement project you realize you need to run to Home Depot to get something to help complete the job.

Depending on your age you might do the following:

### In your 20's:

Stop what you are doing. Shave, take a shower, blow dry your hair, brush your teeth, floss, and put on clean clothes.. Check yourself in the mirror and flex. Add a dab of your favorite cologne because you never know, you just might meet some hot chick while standing in the checkout lane.. You went to school with the pretty girl running the register.

### In your 30's:

Stop what you are doing, put on clean shorts and shirt. Change shoes. You married the hot chick so no need for much else. Wash your hands and comb your hair. Check yourself in the mirror. Still got it. Add a shot of your favorite cologne to cover the smell. The cute girl running the register is the kid sister to someone you went to school with.

### In your 40's:

Stop what you are doing. Put a sweatshirt that is long enough to cover the hole in the crotch of your shorts. Put on different shoes and a hat. Wash your hands. Your bottle of Brute Cologne is almost empty so you don't want to waste any of it on a trip to Home Depot. Check

yourself in the mirror and do more sucking in than flexing. The spicy young thing running the register is your daughter's age and you feel weird thinking she is spicy.

### In your 50's:

Stop what you are doing. Put a hat on, wipe the dirt off your hands onto your shirt. Change shoes because you don't want to get dirt in your new sports car. Check yourself in the mirror and you swear not to wear that shirt anymore because it makes you look fat. The cutie running the register smiles when she sees you coming and you think you still have it. Then you remember the hat you have on is from Buddy's Bait & Beer Bar and it says, 'I Got Worms .'

### In your 60's:

Stop what you are doing. No need for a hat anymore. Hose the dog crap off your shoes The mirror was shattered when you were in your 50's. You hope you have underwear on so nothing hangs out the hole in your pants. The girl running the register may be cute, but you don't have your glasses on so you are not sure.

### In your 70's:

Stop what you are doing. Wait to go to Home Depot until they have your prescriptions ready, too. Don't even notice the dog crap on your shoes. The young thing at the register smiles at you because you remind her of her grandfather.

### In your 80's:

Stop what you are doing. Start again. Then stop again. Now you remember you needed to go to Home Depot. Go to Kroger and wander around trying to think what the hell it is you are looking for. Pass gas out loud and you think you heard someone called out your name. You went to school with the old lady who greeted you at the front door.

Wait a minute ... you went to Wal-Mart by mistake.

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TRICARE Online (TOL)	1.800.600.9332
TRICARE Retail Pharmacy	1.866.363.8779
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**Civilian Friends vs. Veteran Friends Comparisons**

**CIVILIAN FRIENDS:** Get upset if you're too busy to talk to them for a week.

**VETERAN FRIENDS:** Are glad to see you after years, and will happily carry on the same conversation you were having the last time you met.

**CIVILIAN FRIENDS:** Have never seen you cry.

**VETERAN FRIENDS:** Have cried with you.

**CIVILIAN FRIENDS:** Keep your stuff so long they forget it's yours.

**VETERAN FRIENDS:** Borrow your stuff for a few days then give it back.

**CIVILIAN FRIENDS:** Know a few things about you.

**VETERAN FRIENDS:** Could write a book with direct quotes from you.

**CIVILIAN FRIENDS:** Will leave you behind if that's what the crowd is doing.

**VETERAN FRIENDS:** Will kick the crowd's ass that left you behind.

**CIVILIAN FRIENDS:** Are for a while.

**VETERAN FRIENDS:** Are for life.

**CIVILIAN FRIENDS:** Have shared a few experiences...

**VETERAN FRIENDS:** Have shared a lifetime of experiences no citizen could ever dream of...

**CIVILIAN FRIENDS:** Will take your drink away when they think you've had enough.

**VETERAN FRIENDS:** Will look at you stumbling all over the place and say, 'You better drink the rest of that before you spill it!' Then carry you home safely and put you to bed...

**No More Out of Pocket Costs for Preventative Care**

TRICARE has implemented waiving all cost shares for certain types of preventative care services for TRICARE Standard or Extra beneficiaries effective September 1st.

These services include: colorectal, breast, cervical and prostate cancer screenings; vaccinations; annual physical exams; and well-child visits for children under the age of 6. Cost shares will also be waived for children over the age of 6 when a visit to the doctor includes one or more of these preventative care services. However, other services provided during this visit may incur cost shares and deductibles.

Those eligible for this new benefit are non-Medicare eligible TRICARE Standard or Extra beneficiaries. This new benefit is a direct result of language included in the National Defense Authorization Act for Fiscal Year 2009 Section 711. This benefit can be applied to those preventative care services received on

or after October 14, 2008 and before the implementation date of September 1, 2009. A request for reimbursement can be made by calling or writing your TRICARE Managed Care Support Contractor in your enrolled region.

The National Military Family Association is pleased Congress included a provision to waive cost shares attributed to preventive care services for TRICARE beneficiaries. The ability to receive these types of services will help prevent or delay the onset of illnesses, which will help decrease the Department of Defense's (DoD) overall long-term health care costs. We appreciate this benefit started with our youngest beneficiaries; however, in order for DoD to realize its full potential in effectively lowering health care costs, the program must be expanded to include TRICARE for Life beneficiaries.

(Source: TRICARE Coalition and Alliance Quarterly Meeting, briefed August 25, 2009)

VA POW Statistics as of Jan 2006	Captured and Interned	Died While POW	Returned to U.S. Military Control	Refused to Return	Alive at end of 2005
<b>GRAND TOTAL</b>	<b>142,246</b>	<b>17,010</b>	<b>125,213</b>	<b>21</b>	29,350
WW I	4,120	147	3,973	--	--
WW II	130,201	14,072	116,129	--	26,750
Korea	7,140	2,701	4,418	21	2,000
Vietnam	725	65	660	--	579
Gulf War (Desert Storm)	47	25	21	--	21
Somalia	1	--	1	--	1
Kosovo	3	--	3	--	3
Bosnia	--	--	--	--	--
Iraq	9	--	8	--	8

## Inspector General Completes Study of VA Endoscopic Programs

The Department of Veterans Affairs (VA) Office of Inspector General inspected every VA medical site with endoscopic equipment, independently verifying the success of a national program VA instituted to ensure safe and sterile procedures for reprocessing endoscopic equipment across the country.

"VA's top priority is to provide the highest quality care to the Veterans of this Nation," said Acting Under Secretary for Health Dr. Gerald M. Cross. "This report shows VA's unparalleled quality assurance programs identified a risk and successfully corrected that risk on a national scale."

The VA Office of Inspector General report, dated September 17, 2009, shares findings from 129 medical sites inspected across the country. Only one discrepancy was found, a typographical error in certification paperwork. In late 2008 and early 2009, VA found that inconsistencies in the sterilization of endoscopes at three medical centers led to possible infection risks among 10,000 patients. VA facilities rapidly notified patients of the risk and offered testing. Since that time, VA has been able to contact over 99 percent of these patients. Although fifty-six patients potentially screened positive for infections, though it is uncertain whether the endoscopes are the source. The national information line at 1-877-345-8555 is available for patients and their families.

VA instituted a national review of facilities in February, 2009, to ensure all VA medical sites are trained on proper endoscope use and cleaning procedures. VA then established a new policy for the reprocessing of reusable medial equipment, including certification of staff, to prevent future incidents. VA has also currently taken over forty disciplinary actions related to this event.

Following the completion of this national effort, the Office of the Inspector General inspected every VA medical site with endoscopic equipment for compliance with manufacturers' instructions and VA's national policy on endoscopic equipment and procedures. This report is found at:

<http://www.va.gov/oig/54/reports/VAOIG-09-02848-218.pdf>.

## Locating Deceased Veterans

The Department of Veterans Affairs (VA) has made the gravesites of more than 6.7 million Veterans easier to locate using handheld devices with Internet capability, such as "smart phones." The latest improvement builds upon a service begun in 2004, when VA introduced an online nationwide gravesite locator, linked to its electronic burial records, that helps people find the cemetery in which their loved one is buried. The grave locations of Veterans and eligible family members buried in national cemeteries, or whose graves are marked with a government headstone, can already be found with desktop computers and at national cemetery kiosks. The original gravesite locator -- <http://gravelocator.cem.va.gov> -- online since April 2004, continues to help Veterans' families and others find the cemeteries where relatives, ancestors or friends are buried. The new Web site -- <http://m.va.gov/gravelocator> -- is enhanced for viewing and browsing on "smart phone" devices. Users enter a name to search and click "Locate" to find where the loved one is buried. Users can limit the search to a specific cemetery if that information is known. The Web site will provide the name of the cemetery and a grave location, offer a link to a Google map and driving directions to the cemetery and, if the deceased is buried in a national cemetery or state Veterans cemetery, provide a link to a cemetery map to help find the section where the grave is located. In 2005, VA added to its database of national cemetery burial records the locations of 1.9 million veterans whose graves were marked with a government headstone since 1997. These are mostly private cemeteries. Burial records with cemetery maps available are for burials in VA national cemeteries, state Veterans cemeteries and Arlington National Cemetery if the burials occurred since 1999. Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Information on VA burial benefits can be obtained from national cemetery offices, from the Internet at [www.cem.va.gov](http://www.cem.va.gov) or by calling VA regional offices toll-free at (800) 827-1000.

and has to stay in a 68-degree environment. He can't go outside in the sunshine, where his body will overheat and his burns will fester. His face is red and swollen, a testament to his wounds.

But as he stood at the podium in his new living room, he harbored no anger, no blame, no sense of being owed something.

"What do I say to people who have given me so much?" he asked. "Words don't do justice. So let me tell you right now. It is going to be the way that I live my life. And the way I am going to live my life is by honor, courage and commitment."

At this point, a tear started rolling down my cheek. Bad form for a reporter, even one who works for the Defense Department. But then another tear followed. I felt self-conscious -- until I saw tears rolling down the faces of many others crowding the room. How could anyone not feel the raw emotion of this?

"You can rest assured," Moran continued. "You made an investment in me and other wounded warriors, and I promise you, you will get a return on your investment in me. ... This is how I am going to pay you back: by how I live my life and the impact I will have."

I looked across the room at Secretary Gates, and it was obvious that he, too, had been touched by the captain. Flying on the plane back to Washington, Gates told reporters that he had jokingly told Moran, "Remind me to never speak after you."

Moran would have been a tough act for anyone to follow.

As I reflect on the Texas trip, I feel edified by the experience. I'm further amazed at the technology that goes into making our warfighters the world's best. I'm impressed by the American industrial base -- where workers I met expressed genuine pride in the fact that their everyday work is saving lives on the battlefield.

But the image I can't shake is of Captain Moran at that podium, so eloquently expressing humble thanks and committing himself to a life of example and service. That's a news story.

(Donna Miles can be reached for comment at [donna.miles@osd.mil](mailto:donna.miles@osd.mil).)

## Memorial Affairs

Most men and women who served in the military are eligible for burial in a VA national cemetery, as are their spouses and dependent children. VA manages the country's network of national cemeteries with more than 2.9 million gravesites at 128 national cemeteries in 39 states and Puerto Rico, as well as in 33 soldier's lots and monument sites. In 2008, more than 103,000 veterans and dependents were buried in VA's national cemeteries. Additionally, VA provided more than 360,000 headstones and markers and 511,000 Presidential Memorial Certificates to the loved ones of deceased veterans. VA-assisted state veterans cemeteries provided nearly 25,000 interments.

### Memorial Affairs – Virginia

National cemetery burials in Virginia, 2008:  
1,566  
Alexandria: 7  
Balls Bluff: None (Closed to new burials)  
City Point: 3  
Cold Harbor: 2  
Culpeper: 275  
Danville: 3  
Ft. Harrison: 3  
Glendale: 4  
Hampton: 56  
Hampton VA: None (Closed to new burials)  
Quantico: 1,201  
Richmond: 5  
Seven Pines: None  
Staunton: 1  
Winchester: 6

State cemetery burials (cemeteries receiving VA grants): 666  
Virginia Veterans (Amelia): 172  
Albert G. Horton Jr. Veterans: 494  
Headstones and markers provided in 2008 (statewide): 16,911  
Presidential Memorial Certificates issued in 2008 (statewide): 7,483

By Donna Miles  
American Forces Press Service

WASHINGTON, Sept. 2, 2009 - Two days ago, I and six other reporters accompanied Defense Secretary Robert M. Gates to Texas to see two high-tech operations under way: the F-35 Lightning II joint strike fighter Lockheed Martin is building in Fort Worth, and the retrofitting of the MC-12 Liberty turboprop at the L3 Communications plant in Greenville.

Both efforts have important military implications. The F-35 is a revolutionary next-generation fighter aircraft that the Air Force, Navy and Marine Corps, as well as eight partner nations, will share. The MC-12 is being outfitted with state-of-the-art gear – 41,000 pieces of it, to be exact – and already is delivering new intelligence, surveillance and reconnaissance capabilities in Iraq. It soon will do the same for warfighters in Afghanistan as more come off the line.

Getting to see both operations firsthand was impressive, to say the least. It was gratifying to see the energy, and frankly, the money, being poured into programs that directly support our troops on the front lines.

But almost 48 hours after the return flight to Andrews Air Force Base, Md., these stops aren't the ones lingering in my mind.

What replays over and over in my head, and that I find myself sharing with just about everyone I talk with, is the third stop on the Texas trip, where Gates helped to present a wounded warrior with keys to a brand new, all-expenses-paid house near Houston.

Only two other Pentagon reporters and I opted to cover that stop, which most of us hadn't known about until just days before the trip.

The two factory visits, which included a news conference at the Lockheed Martin plant, had delivered solid, hard-news stories about the F-35, the MC-12 and the situation on Afghanistan that couldn't wait. Editors wanted their stories. Time was of the essence. That's how the news business works.

Yet that additional side trip to Cypress, just outside Houston, yielded what to me was the most eye-opening and inspiring story of the day, maybe of the year.

A community came together and raised enough money to buy a brand-new, 3,300-square-foot home for a severely wounded Marine captain and his family. They presented it with no strings attached, calling him a hero and telling him it was part of the debt they owed him for his sacrifices and service.

I admit I'm a bit of a sap. But our motorcade approached the house, I was moved by the outpouring of genuine support. Hundreds of wildly cheering people lined the street and the sidewalk leading up to the front door: Boy Scouts in uniforms, schoolchildren hoisting hand-painted banners, neighbors holding American flags, Marines in their dress blues.

The house itself was packed with well-wishers crammed into every nook and cranny, all focused on a makeshift podium set up in the middle of the living room.

The luminaries made their speeches. Before Secretary Gates spoke, the onlookers heard from Houston Astros legend Craig Biggio, Texas Lt. Gov. David Dewhurst, U.S. Rep Todd Tiahrt from Kansas, and Meredith Iler, national chairwoman for the Helping a Hero organization that made the donation possible.

But it was Capt. Dan Moran, the medically retired Marine they were honoring, who left the group spellbound.

Moran has sacrificed a lot since an enemy attack left him with excruciating third-degree burns over his body, a fractured vertebra and mild traumatic brain injury. He's undergone more than 30 surgeries and spent two and a half years recovering at the burn center at Brooke Army Medical Center in San Antonio.

To this day, he can't control his body temperature

### The Importance of Walking

Walking can add minutes to your life. This enables you at 85 years old to spend an additional 5 months in a nursing home at \$7000 per month.

My grandpa started walking five miles a day when he was 60. Now he's 97 years old and we don't know where the hell he is.

I like long walks, especially when they are taken by people who annoy me.

The only reason I would take up walking is so that I could hear heavy breathing again.

I have to walk early in the morning, before my brain figures out what I'm doing.

I joined a health club last year, spent about 400 bucks. Haven't lost a pound. Apparently you have to go there.

Every time I hear the dirty word 'exercise', I wash my mouth out with chocolate...

I do have flabby thighs, but fortunately my stomach covers them.

The advantage of exercising every day is so when you die, they'll say, 'Well, she looks good doesn't she.'

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years,..... just getting over the hill.

We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it.

AND

Every time I start thinking too much about how I look, I just find a Happy Hour and by the time I leave, I look just fine.

### President Signs Veterans Health Legislation

by Army Sgt. 1st Class Michael J. Carden  
American Forces Press Service

President Barack Obama signed new legislation Oct. 22 that creates predictable funding for veterans' health care.

The Veterans Healthcare Reform and Transparency Act fundamentally changes how Department of Veterans Affairs receives health care funding. The reform calls for appropriations a year in advance after more than two decades of regular budget delays, President Obama said from the White House East Room.

"Over the past two decades, the VA budget has been late almost every year, often by months," the president said. "At this very moment, the VA is operating without a budget, making it harder for VA medical centers and clinics to deliver the care our vets need."

President Obama said that because of budget shortfalls, new doctors, nurses and critical staff aren't hired on time. New health care facilities and programs often are put on hold, leaving veterans to pay the price for the government's neglect, he said.

"This is inexcusable. It's unacceptable. It's time for it to stop," he said. "And that's just what we'll do with this landmark legislation."

The law gives VA more funding predictability so officials can better budget their needs, recruit better-trained professionals and upgrade equipment. Mostly, President Obama said, the law gives veterans better access to quality care.

"In short, this is common-sense reform," he said. "It promotes accountability at the VA. It ensures oversight by Congress. It is fiscally responsible by not adding a dime to the deficit, and it ensures that veterans' health care will no longer be held hostage to the annual budget battles in Washington."

"Keeping faith with our veterans is work that is never truly done," he continued. "Today's veterans expect and deserve the highest quality care, as will tomorrow's veterans, especially our men and women in Iraq and Afghanistan."

President Obama pledged his administration would continue in efforts to build a 21st-century VA. Since he's taken office, the White House, VA and Pentagon have been working to "cut the red tape and backlogs," he said.

He noted the administration has invested in mobile clinics to give veterans in rural areas better access, and cited the VA and Pentagon's work to develop a single health care record for servicemembers to make their transition out of the military a simpler process.

**Tricare gets lower prices on retail prescription drugs**

The Defense Department is projected to reduce spending by \$1.67 billion on prescription medications sold in retail pharmacies in fiscal 2010, following the full implementation of Section 703 of the National Defense Authorization Act for fiscal 2008.

“These are significant savings to the Department of Defense and are crucial to our effort to slow the rapid growth of pharmacy costs,” said Rear Adm. Thomas McGinnis, chief of Tricare pharmaceutical operations.

For the past several years the DoD has paid commercial rates for prescription drugs purchased in the Tricare retail pharmacy network; however, the DoD is included in the 1992 Veterans Health Care Act as one of the “big four” government agencies entitled to federal prices when it purchases pharmaceuticals for its beneficiaries. The DoD currently receives federal ceiling prices, the maximum price that can be charged for brand name drugs in military treatment facilities and the Tricare Mail Order Pharmacy. Through authority provided in Section 703 of the 2008 NDAA and the “final rule” implementing the regulation, the DoD will now get these same discounts in the Tricare retail pharmacy network.

Tricare beneficiaries who need a prescription filled right away and are unable to get to a military pharmacy, can visit one of the more than 54,000 civilian pharmacies that are part of the Tricare retail pharmacy network. Through retail network pharmacies, beneficiaries can fill prescriptions -- up to a 30-day supply of most prescription medications -- for minimal out-of-pocket costs. They present the pharmacist with a written prescription, along with their uniformed services identification card.

**VA staffs office for survivors of veterans**

To strengthen the Department of Veterans Affairs programs for survivors of the nation's veterans and servicemembers, the VA has staffed an office to serve as their advocate, with a charter that includes creating or modifying programs, benefits and services.

"Taking care of survivors is as essential as taking care of our veterans and military personnel," Secretary of Veterans Affairs Eric K. Shinseki said. "By taking care of survivors, we are honoring a commitment made to our veterans and military members."

The office serves as the primary adviser to the secretary on all issues affecting the survivors and dependents of deceased veterans and servicemembers. It will monitor VA's delivery of benefits to survivors, make appropriate referrals to VA offices for survivors seeking benefits, and explore innovative ways of reaching survivors who are not receiving the VA benefits for which they are eligible.

VA benefits for eligible survivors include educational assistance, home-loan guaranties, health-care insurance, and dependency and indemnity compensation. Known as DIC, this is a monthly payment to the survivors of some people who die on active duty and some seriously disabled veterans.

More than 554,000 spouses, dependents and other survivors of veterans are receiving VA benefits. That figure includes nearly 5,000 spouses of World War I veterans, 90 spouses and 94 children of Spanish-American War veterans, and two children of Civil War veterans.

The establishment of this office was authorized in the Veterans Benefits Improvement Act of 2008. For more information, call 800-827-1000 or visit the VA Web site at [www.va.gov/](http://www.va.gov/).

**Unclaimed Insurance Funds**

<p><b>To whom are unclaimed insurance funds owed?</b></p>	<p>Unclaimed insurance funds are owed to certain current and former policyholders or their beneficiaries. The money is owed to individuals whom we have been unable to locate in order to make payment. The insurance policies involved are/were under the following programs:</p> <table border="0"> <thead> <tr> <th data-bbox="1903 467 2126 493"><b>Insurance Program</b></th> <th data-bbox="2341 423 2529 532"><b>Policy Numbers begin with the letters...</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="1903 561 2241 587">United States Government Life</td> <td data-bbox="2341 561 2368 587">K</td> </tr> <tr> <td data-bbox="1903 612 2241 638">National Service Life Insurance</td> <td data-bbox="2341 612 2421 638">N or V</td> </tr> <tr> <td data-bbox="1903 662 2241 688">Veterans Special Life Insurance</td> <td data-bbox="2341 662 2435 688">RS or W</td> </tr> <tr> <td data-bbox="1903 712 2225 738">Veterans Reopened Insurance</td> <td data-bbox="2341 712 2475 738">J or JR or JS</td> </tr> <tr> <td data-bbox="1903 763 2241 789">Service-Disabled Veterans Life</td> <td data-bbox="2341 763 2381 789">RH</td> </tr> </tbody> </table>	<b>Insurance Program</b>	<b>Policy Numbers begin with the letters...</b>	United States Government Life	K	National Service Life Insurance	N or V	Veterans Special Life Insurance	RS or W	Veterans Reopened Insurance	J or JR or JS	Service-Disabled Veterans Life	RH
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Veterans Reopened Insurance	J or JR or JS												
Service-Disabled Veterans Life	RH												
<p><b>Where did the money come from?</b></p>	<p>This money represents death awards, dividend checks and premium refunds that were mailed to policyholders. These payments were returned to VA by the Post Office because they could not be delivered. VA holds this money until we can locate the policyholder. Some of these payments have been held for years.</p>												
<p><b>What information can you get about unclaimed insurance funds from this site?</b></p>	<p>Go to the following website:  <a href="https://insurance.va.gov/inForceGliSite/liability/ufsearch.htm">https://insurance.va.gov/inForceGliSite/liability/ufsearch.htm</a>            You can search for debts owed to you or to a relative. However, even if there is a record under the name that you enter, the money may actually belong to someone else with the same name. If you find that there is a record of money owed to someone with the name that you enter, you will be asked to contact our office and supply additional identifying information to ensure that the money is definitely yours before it can be released.</p>												

## A VETERANS CRY

Can you feel our pain, hear our cries?  
Look at us please and see the despair in our eyes.  
We have worn our uniforms and fought steady and true.  
If needed we would have died for you!  
We are tired of being stepped on!  
Will you remember us when we are gone?  
So much taken from us. Do you think we did it all for fun?  
All that we have lost, forever gone, legs, arms, fathers and sons.  
Why do you not appreciate all that we have sacrificed?  
Did we alone have to pay the price?  
We believed in all that you promised and all that you said.  
How do you feel when you lay down in your soft bed?  
We gave you everything we to just be forgotten like this.  
We call the streets our home while your home is sweet bliss.  
After years of service, faithfulness and risking our lives,  
Every time you deny us it feels as though we are being stabbed with a 1000 knives.  
To sacrifice so much and ask for so little in return,  
Risking our lives for you. Would you please learn,  
That we will always be there when you call  
No matter what you do or how you act.  
We believe in you still all and all.  
You, our love, our home, our country.

Written by: Sandala Mulkey.

Dedicated to my Dad and my Husband. My heroes.



A reporter was interviewing a 104 year-old woman: "And what do you think is the best thing about being 104?"

She simply replied, "No peer pressure."

## They Walk Among Us

One day I was walking down the beach with some friends when someone shouted....

'Look at that dead bird!'

Someone looked up at the sky and said...'where?'

*They walk among us!*

While looking at a house, my brother asked the estate agent which direction was north because he didn't want the sun waking him up every morning.

She asked, 'Does the sun rise in the north?'

My brother explained that the sun rises in the east and has for sometime. She shook her head and said, 'Oh, I don't keep up with all that stuff.....'

*They Walk Among Us!*

My colleague and I were eating our lunch in our cafeteria, when we overheard an admin girl talking about the sunburn she got on her weekend drive to the beach.

She drove down in a convertible, but said she 'didn't think she'd get sunburned because the car was moving'.

*They Walk Among Us!*

I was hanging out with a friend when we saw a woman with a nose ring attached to an earring by a chain.

My friend said, 'Ouch! The chain must rip out every time she turns her head!'

I had to explain that a person's nose and ear remain the same distance apart no matter which way the head is turned...

*They Walk Among Us!*

## To Congress...

The U.S. Postal Service was established in 1775 - you have had 234 years to get it right; **it is broke.**  
Social Security was established in 1935 - you have had 74 years to get it right; **it is broke.**  
Fannie Mae was established in 1938 - you have had 71 years to get it right; **it is broke.**  
The "War on Poverty" started in 1964 - you have had 45 years to get it right; \$1 trillion of our money is confiscated each year and transferred to "the poor"; it hasn't worked and our entire **country is broke.**  
Medicare and Medicaid were established in 1965 - you've had 44 years to get it right; **they are broke.**  
Freddie Mac was established in 1970 - you have had 39 years to get it right; **it is broke.**

What's next???

## Veterans Can Chat Online with Suicide Prevention Staff

"Jamie," a Veteran, needed desperate help from the National Veterans Suicide Prevention Hotline. He could have picked up the phone to talk to a trained counselor. Instead, he went online.

The way Dr. Jan Kemp tells it, families of computer-savvy Veterans told her that their sons and daughters would never pick up a phone to call the National Veterans Suicide Prevention Hotline. Kemp, the VA's national suicide prevention coordinator, said families and Veterans alike were looking for an alternative to the phone when seeking help. Enter a new Hotline feature: Veterans Chat. Veterans and their families can enter a chat room on the Hotline Web site, [www.suicidepreventionHotline.org/Veterans/](http://www.suicidepreventionHotline.org/Veterans/). The Veteran can choose to remain anonymous by picking a username to enter the chat. A trained counselor will join the chat, providing information and responding to the Veteran's requests and concerns.

"We are just beginning to pilot Veterans Chat," said Kemp. "It provides an alternative to Veterans who are more comfortable communicating with us over the Internet."

Veterans Chat, which began on July 3, is already benefiting Veterans. When Jamie logged on and chatted with a counselor, the counselor sensed Jamie's situation was serious. Jamie, in danger, needed immediate assistance. He voluntarily gave his home phone number to the counselor, and with this key bit of information, the Hotline team swiftly acted. Other counselors called the number while the original counselor stayed online with Jamie. Jamie's mother answered the phone. With everyone working at an urgent pace, a plan fell into place. Jamie's mother and the Hotline staff intervened, convincing the young Veteran that there were other alternatives to suicide and to seek medical treatment. Jamie, accompanied by his mother, drove to the nearest VA medical facility where he received immediate care. With VA's mental health resources, Jamie continues his recovery today.

Chat responders are trained in an intervention method to assist people with emotional distress and concerns. If the caller is in immediate danger, as Jamie was, counselors will follow procedures to ensure the caller receive emergency care as quickly as possible. Veterans Chat is available 24 hours a day, seven days a week. Veterans can also call the toll-free hotline, 1-800-273-TALK, which is also available 24 hours a day. The Hotline has received more than 150,000 calls and performed 4,000 rescues since its inception in July 2007.

"It is extremely important for Veterans to know that we are available for them and that we will make every effort to provide them with the support they need to handle emotional crisis or situations that are difficult for them," said Kemp. "Hope and help and access to these services is available and immediate."

## Army temporarily limits re-enlistment options

By Mark Patton, Stars and Stripes  
Mideast edition

WIESBADEN, Germany — In response to a successful recruiting and retention year, the Army is limiting re-enlistment options for the rest of fiscal 2009.

In a policy message updated last month, the Army said it would restrict soldiers to a two-year re-enlistment option through Sept. 30. The service also will suspend re-enlistment bonuses through the rest of the fiscal year, since most bonuses require a three-year enlistment. If soldiers must re-enlist prior to the new fiscal year they can re-enlist for two-years now and then look again at their options once the new fiscal year begins.

All the options should be back into effect in October when the Army readjusts its budget and retention mission for the new fiscal year, according to Staff Sgt. James Pashia, the 1st Armored Division senior career counselor.

"We're way over the mission for this fiscal year," said Pashia. "They try to slow everything down because we're congressionally capped as far as personnel at 547,000 people and we try not to exceed that cap."

Exceptions to the temporary policy do exist. Soldiers scheduled to return from overseas deployments prior to the end of October are entitled to all re-enlistment options. And soldiers who are in overmanned career fields may re-enlist for three or more years in order to be trained for a new job, according to the policy.

The 1st AD met its retention goal before the temporary policy was published, Pashia said. He attributes the high rate of re-enlistments

in his division to the economic situation in the States and the increase in educational benefits, including the upcoming Post-9/11 GI Bill.

U.S. Army Europe has also enjoyed high retention rates, with more than 5,200 soldiers re-enlisting this fiscal year, according to Sgt. Maj. David G. Best, USAR-EUR retention sergeant major.

The Navy and Marine Corps also have recently revised their re-enlistment policies due to high retention rates. The Navy is suspending its Selective Reenlistment Bonus program for the remainder of the fiscal year and hundreds of jobs in the Marine Corps have been cut from the fiscal year 2010 selective re-enlistment bonus list.

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Our thoughts go out to Post 9887 Quartermaster, Philip Steege, whose mother recently had to undergo surgery. We wish her well and a rapid recovery.

*If you know of someone in need, ill, etc., email me and I will acknowledge it in the next issue.*

in a paramilitary position, fighting an armed enemy in combat.

ANP members are underpaid and lacking a proper model, but they could become a professional force over time, said Capt. Jason Wingert, 29, who commands the new Charkh District Center outpost.

Wingert was in Iraq in 2004 and again in 2005. When he left after his first deployment, there was no operating police force. But a year later, he came back and found a functioning national police, he said.

"The police are ineffective, but over time they will get trained," Wingert said. "Eventually we will find the right guys who will make it work."

There have been some shining examples. Up the road from the district center, a second team of ANP work at a checkpoint at the Dabari Bridge. One of them, Gul Alam, was considered a hard-charging police officer who worked to fight the insurgents and set up the rule of law in Charkh.

When the insurgents planted a bomb at the bridge, killing Alam and four other ANP officers, the attack highlighted the challenges for the ANP.

Charkh Police Chief Allah Mohammad Mahsovidi likes to remind Americans here that the first time U.S. forces came to Charkh two years ago, they promised villagers all kinds of things. But they never came back, establishing a pattern of mistrust.

He said the Taliban scared off many of his officers with threats.

"I had 70 guys in my organization," he said. "A lot of them from Charkh got Taliban warnings and many left."

He's now down to 48 officers after the bridge attack.

Still, he says, the American presence is having a positive effect. Security is better.

"We are happy the Americans came to Charkh," he said.

The Americans note that the police chief is doing his best with little backing. Many question the dedication of the sub-governor, Ghallam Farouq Hamayoon, who has family ties to a key insurgent in the area, according to squadron commander Lt. Col. Thomas Gukeisen.

At the Charkh District Center last week, Roome said he hoped that the booby-trapped latrine door was an indication that he'd gotten his point across.

"Any response at least let me know they got it," he said. "That's kind of a crazy way of thinking about it, but in Afghanistan it's kind of the way you have to think about it."

"A big thing is respect," he added. "As soon as the local people give them respect, that is when things will start changing. As soon as they are proud of what they are doing, that's when they will be respected."

A few days later, insurgents attacked a contracting crew working to expand the main road through the district center. The contractor's own security crew fought back.

But when the Americans offered to go out and take care of the situation, Hamayoon said it was an Afghan problem and he sent the ANP, who helped fight off the attackers, saving three of the workers from capture, Gukeisen said.

One ANP truck was damaged by a rocket-propelled grenade, but there were no casualties.

"I was surprised," Gukeisen said. "But they took care of it."

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## Unreliable Afghan forces make life difficult, dangerous for U.S. soldiers

By Dianna Cahn, Stars and Stripes Mideast edition,

LOGAR PROVINCE, Afghanistan — John Roome was mad.

The first sergeant stood in the courtyard of the U-shaped building, where his soldiers were relaxing on cots on covered porches at dusk, and barked an order.

“Everyone pack up their stuff. We are leaving,” Roome announced. “The ANP (Afghan National Police) won’t pull guard, we are leaving.”

It was a dramatic threat just two days after this new American outpost was set up alongside the local government building at the Charkh District Center. But Roome saw need for drama. His soldiers were sharing an unfortified new command post with an unreliable contingent of fledgling Afghan National Police officers who were not taking security detail seriously.

“I am getting sick and tired of ANP officers in this station not doing their jobs,” Roome said, speaking through a translator a short time later when he gathered all the police officers into a back room. “By leaving your posts when you are on guard, you guys are putting my soldiers in danger and I am getting sick of it. You are all professional ANP officers and you have to start acting like professional ANP officers.”

Roome didn’t carry out his threat, and the soldiers didn’t leave. But the next morning, the soldiers found that the door of a latrine that they sometimes use at a neighboring school had been booby-trapped with a grenade. No one was hurt and a crew from the bomb squad dismantled the trap.

Still, the incident left many of the Americans wondering how unreliable members of the ANP really were.

When soldiers from the 3rd Brigade Combat Team, 10th Mountain Division out of Fort Drum, N.Y., moved their command post to be near the district center last week, their goal was to move into the heart of the population and ultimately lure people’s support away from insurgents. Part of that task is to shore up the government and the Afghan security forces so civilians can believe they have an alternative to the Taliban.

But with the ANP, the Americans fear it’s two steps forward and one step back.

Soldiers complain that the police officers are corrupt, undisciplined and lazy. They are not always willing to join soldiers on patrol or to pull guard duty, and they reportedly demand food and other items from local shopkeepers, according to troops patrolling with them.

“The ANP are mostly from the northern provinces,” said 1st Lt. Scott Davis, whose 3rd Platoon, 3rd Squadron, 71st Cavalry Regiment’s Company B frequently patrols with the ANP. “They see this as just a tour of duty to survive. They’ve shaken down civilians for money.”

Staff Sgt. Lang Gureckis, 29, from Troop C, 3rd Squadron, 71st Cavalry Regiment, which was working with Company B, said he recently made an ANP officer walk back to the outpost alone after his interpreter saw him beating a shop owner.

“We take the ANP on patrol sometimes, but it is more of a hassle,” said Gureckis, from Nashua, N.H. “People in the bazaar say, ‘This guy came yesterday, beat me up and stole all my stuff.’ The interpreters say, ‘They see you with police, and they don’t like the police.’ ”

The Afghan National Police is still developing its identity. The Americans say they would like to see something more akin to a policing unit in the States, or even state troopers, but top police administrators here frequently refer to their police officers as soldiers, and the units often see themselves more

*(.continued on next page)*

## Veterans Day History

In 1921, an unknown World War I American soldier was buried in Arlington National Cemetery. This site, on a hillside overlooking the Potomac River and the city of Washington, D.C., became the focal point of reverence for America’s veterans.

Similar ceremonies occurred earlier in England and France, where an unknown soldier was buried in each nation’s highest place of honor (in England, Westminster Abbey; in France, the Arc de Triomphe). These memorial gestures all took place on November 11, giving universal recognition to the celebrated ending of World War I fighting at 11 a.m., November 11, 1918 (the 11th hour of the 11th day of the 11th month). The day became known as “Armistice Day.” Armistice Day officially received its name in America in 1926 through a Congressional resolution. It became a national holiday 12 years later by similar Congressional action. If the idealistic hope had been realized that World War I was “the War to end all wars,” November 11 might still be called Armistice Day. But only a few years after the holiday was proclaimed, war broke out in Europe. Sixteen and one-half million Americans took part. Four hundred seven thousand of them died in service, more than 292,000 in battle.

The first celebration using the term Veterans Day occurred in Birmingham, Alabama, in 1947. Raymond Weeks, a World War II veteran, organized "National Veterans Day," which included a parade and other festivities, to honor all veterans. The event was held on November 11, then designated Armistice Day. Later, U.S. Representative Edward Rees of Kansas proposed a bill that would change Armistice Day to Veterans Day. In 1954, Congress passed the bill that President Eisenhower signed proclaiming November 11 as Veterans Day. Raymond Weeks received the Presidential Citizens Medal from President Reagan in November 1982. Weeks' local parade and ceremonies are now an annual event celebrated nationwide. On Memorial Day 1958, two more unidentified American war dead were brought from overseas and interred in the plaza beside the unknown soldier of World War I. One was killed in World War II, the other in the Korean War. In 1984, an unknown serviceman from the Vietnam War was placed alongside the others. The remains from Vietnam were exhumed May 14, 1998, identified as Air Force 1st Lt. Michael Joseph Blassie, and removed for burial. To honor these men, symbolic of all Americans who gave their lives in all wars, an Army honor guard, the 3rd U.S. Infantry (The Old Guard), keeps day and night vigil. A law passed in 1968 changed the national commemoration of Veterans Day to the fourth Monday in October. It soon became apparent, however, that November 11 was a date of historic significance to many Americans. Therefore, in 1978 Congress returned the observance to its traditional date.

### VETERANS

When a Veteran leaves the 'job' and retires to a better life, many are jealous, some are pleased, and others, who may have already retired, wonder if he knows what he is leaving behind, because we already know.

We know, for example, that after a lifetime of camaraderie that few experience, it will remain as a longing for those past times.. We know in the Military life there is a fellowship which lasts long after the uniforms are hung up in the back of the closet.. We know even if he throws them away, they will be on him with every step and breath that remains in his life. We also know how the very bearing of the man speaks of what he was and in his heart still is.

These are the burdens of the job. You will still look at people suspiciously, still see what others do not see or choose to ignore and always will look at the rest of the Military world with a respect for what they do; only grown in a lifetime of knowing. Never think for one moment you are escaping from that life. You are only escaping the 'job' and merely being allowed to leave 'active' duty. So what I wish for you is that whenever you ease into retirement, in your heart you never forget for one moment that you are still a member of the greatest fraternity the world has ever known.

## Three U.S. POWs added to roster of Hiroshima deaths

By Chiyomi Sumida, Stars and Stripes Pacific edition

The names of three American World War II POWs will be added to the official list of persons who died after Hiroshima was leveled by an atomic bomb on Aug. 6, 1945.

The three are Ensign John J. Hantschel, 23, of Wisconsin, a fighter pilot assigned to the USS Randolph; Army Sgt. Ralph J. Neal, 23, of Kentucky, a gunner aboard a B-24 Liberator named Lonesome Lady; and Army Sgt. Buford J. Ellison, 22, of Texas, an engineer on the Lonesome Lady.

Their names officially complete the list of the 12 Americans who died in the blast.

Shot down during bombing runs over Hiroshima, they were being held in Chugoku Military Police Headquarters, about 1,300 feet from the epicenter of the blast from the bomb dropped by the Enola Gay.

Their inclusion on the list of the 140,000 people believed to have died is the work of Shigeaki Mori, 72, a Hiroshima historian and atomic bomb survivor who spent three decades locating the families of the fallen Americans so they could officially request the names be added to the list.

Their photographs have been added to those on display in the Hall of Remembrance at the Hiroshima National Peace Memorial Hall for the Atomic Bomb Victims.

"These Americans experienced unimaginable suffering, just like the Japanese people," Mori said.

"Remembering each and every victim is important not only for them and their families but for all human beings."

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## Holiday Care Package Deadline Approaches

For military service members stationed around the globe, holiday mail is a big morale boost. The recommended mailing date for the most economical postage to overseas military installations, including Iraq and Afghanistan, is November 13, 2009.

Mail sent to overseas military addresses is charged only domestic mail prices. The domestic mail price for the Priority Mail Large Flat Rate Box is \$13.95, but for packages to APO/FPO addresses overseas the price is reduced to \$11.95. Additional discounts are available for customers printing their Priority Mail postage labels online. Flat-Rate boxes are free at any Post Office, or can be ordered online at [shop.usps.com](http://shop.usps.com). Postage, labels and customs forms can be printed online any time using Click-N-Ship.

The Postal Service continues to show support to those serving by offering free Military Care Kits, designed specifically for military families sending packages overseas. The mailing kits can be ordered by phone by calling 1-800-610-8734 and asking for the Care Kit. Each kit includes two "America Supports You" large Priority Mail Flat-Rate boxes, four medium-sized Priority Mail Flat-Rate boxes, six Priority Mail labels, one roll of Priority Mail tape, and six customs forms with envelopes.

For APO/FPO zip code specific military mailing deadlines, go to: [http://www.usps.com/communications/newsroom/2009/pr09\\_082.htm](http://www.usps.com/communications/newsroom/2009/pr09_082.htm).

May those who love us love us,  
and those who do not love us,  
may God turn their hearts,  
and if He cannot turn their hearts  
may He turn their ankles  
that we may know them by their limping.

~Irish Prayer



### VA Benefit Telephone Numbers

Life Insurance: 1-800-669-8477

Health Care: 1-877-222-8387

All Other VA Benefits: 1-800-827-1000

TDD: 1-800-829-4833

### Yep, It's Time for the Worst Joke of this Issue...

Two robins were lying on their backs, basking in the sun. A mama cat and her kitten were walking by.

The kitten complained, "Mama, I'm so hungry, what can we eat?"

To which the mama cat, spying the two robins, replied, "How about some Baskin Robbins?"

Phone: (434) 946-1314

Fax: (434) 946-1083

**Amherst Physical Therapy, Ltd.**  
**210 South Main Street**  
**P.O. Box 720**  
**Amherst, Virginia 24521**

Chuck Torode, P.T.

Sherri D. Torode, P.T.

Leslie Smith Wood, P.T.

## What is Veterans' Mortgage Life Insurance?

The Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled veterans and service members. It is designed to pay off home mortgages of disabled veterans and service members in the event of their death.

Only veterans and service members who have received a Specially Adapted Housing Grant from VA are eligible for VMLI. This is a grant to help a disabled veteran or service member build or modify a home to accommodate his or her disabilities.

VMLI provides up to \$90,000 mortgage life insurance payable to the mortgage holder (i.e., a bank or mortgage lender), in the event of the veterans or service members death. The amount of coverage will equal the amount of the mortgage still owed, but the maximum can never exceed \$90,000. VMLI is decreasing term insurance which reduces as the amount of the mortgage reduced. VMLI has no loan or cash values and pays no dividends.

Veterans or service members who receive a grant for the purchase of Specially Adapted Housing are advised by Loan Guaranty personnel at their interview of their eligibility for life insurance to cover the unpaid mortgage on their home. The Specially Adapted Housing Agent will help the veteran or service member complete VA Form 29-8636, Application for Veterans' Mortgage Life Insurance. If a veteran or service member does not apply for VMLI coverage at that time, VA will send a letter informing them that they are eligible for such coverage. In addition to completing VA Form 29-8636, the veteran or service member must provide information about their current mortgage.

## Scott Redmond 'You really don't feel stuff at the time'

By Cindy Fisher, Stars and Stripes Heroes

When he returned to Okinawa from Iraq in November, Marine Sgt. Scott Redmond, 22, described 3rd Reconnaissance Battalion's seven-month deployment as "long periods of boredom, followed by short periods of excitement."

The July night his team walked into an unmarked enemy minefield was one of those "short" periods, and for his actions then, he was awarded a Bronze Star with a "V" device.

On July 10, Redmond, then a corporal, was part of a five-man team on a foot patrol conducting reconnaissance and surveillance in Anbar province. Redmond was the point man as the team moved to a clandestine observation post. All was quiet until the third man back, radioman Cpl. Justin Hullett, stepped onto a hidden tripwire attached to a land mine. Assistant team leader Sgt. Tyler Van Hook, 20, also a corporal at the time, remembers the "BOOM!" that echoed through the night.

"An explosion goes off, and I can see a cloud of white smoke and ball bearings flying everywhere," Van Hook said.

Redmond just remembers that he felt a burning sensation.

"It felt like a bee sting in the back of my leg, and I heard a very loud noise," he said. "The adrenaline rush is so much that you really don't feel stuff at the time."

Redmond said his first thought about the explosion was that it was a grenade. Then the team found the wire tangled around Hullett's legs.

"I screamed to the team that we were in a minefield," Redmond recalled.

Van Hook, who had been farthest from the explosion, was the only one without injuries. He recalled that Redmond "was pretty shaken up" and that medical help

for the team was at least a half-hour away. Redmond, suffering a concussion, attended to the many entrance and exit wounds on Hullett's legs and hip. He also tended shrapnel wounds in team leader Sgt. Darren Dugan's thigh and heel. Van Hook cared for reconnaissance scout Cpl. John Rice's exposed bone fracture and other shrapnel wounds on both legs.

"There was a lot of screaming and hollering of instructions," Redmond recalled. He and Van Hook still had to carry their injured teammates out of the minefield to a safer evacuation point.

Now, about 40 minutes after the team encountered the minefield, a quick-reaction force arrived to provide additional security, and helicopter evacuation wasn't far behind.

It was only then that Redmond realized the extent of his own injuries.

"I went to carry Corporal Hullett to the bird, and I fell down and realized I was hurt," Redmond said. A ball bearing had punctured his leg within a half-centimeter of his femoral artery, leaving an exit wound in his calf.

"I was lucky it was a ball bearing and not a fragment," Redmond said.

When the corpsman, Petty Officer 2nd Class Toran Jacobson, 26, arrived at the scene, he was surprised at how much Redmond and Van Hook had already done for their injured comrades.

"There wasn't a whole lot left for me to do," Jacobson said during a July interview in Iraq with Stars and Stripes. He added that he didn't realize Redmond was a casualty until he boarded the medevac helicopter after the three other wounded Marines were loaded.

All four were evacuated to the States for further medical treatment, and Jacobson credits Redmond and Van Hook with saving the others' lives.

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## Dependency and Indemnity Compensation (DIC)

### What Is DIC?

DIC is a monthly benefit paid to eligible survivors of a

- military service member who died while on active duty, active duty for training, or inactive duty training, OR
- veteran whose death resulted from a service-related injury or disease, OR
- veteran whose death resulted from a non service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling
  - for at least 10 years immediately before death, OR
  - since the veteran's release from active duty and for at least five years immediately preceding death, OR
  - for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

### Who Is Eligible?

The **surviving spouse** if he or she:

- validly married the veteran before January 1, 1957, OR
- was married to a service member who died on active duty, active duty for training, or inactive duty training, OR
- married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, OR
- was married to the veteran for at least one year, OR
- had a child with the veteran, AND
- cohabited with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation, AND
- is not currently remarried.\*

**Note:** A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

The **surviving child(ren)**, if he/she is:

- not included on the surviving spouse's DIC
- unmarried AND
- under age 18, or between the ages of 18 and 23 and attending school.

**Note:** Certain helpless adult children are entitled to DIC. Call the toll-free number below for the eligibility requirements.

The **surviving parent(s)** may be eligible for an income-based benefit. See our fact sheet, *Parents' DIC*.

### How Much Does VA Pay?

The basic monthly rate of DIC is \$1,154 for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance. VA also adds a transitional benefit of \$286 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a family unit, not individual children. Benefit rate tables, including those for children alone and parents, can be found on the Internet at <http://www.vba.va.gov/bln/21/Rates> or call the toll-free number below.

### How Should a Claimant Apply?

Claimants should complete VA Form 21-534 *Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child*.

### What Are Some Related Benefits?

Health Care (CHAMPVA)  
Federal Employment Preference  
Home Loan Guaranty  
Survivors' & Dependents' Educational Assistance

**For More Information, Call Toll-Free  
1-800-827-1000**

or Visit VA's Web Site at [www.va.gov](http://www.va.gov).

**AMHERST INSURANCE AGENCY, INC.**

5033 S. Amherst Highway Phone: 434-845-3446  
PO Box 688 Fax: 434-847-7518  
Madison Heights, VA 24572 Amherstinsurance@verizon.net



**Lest We Forget...**

**A Lesson in Childbirth**

A woman goes to her doctor who verifies that she is pregnant. This is her first pregnancy. The doctor asks her if she has any questions. She replies, "Well, I'm a little worried about the pain. How much will childbirth hurt?"

The doctor answered, "Well, that varies from woman to woman and pregnancy to pregnancy and besides, it's difficult to describe pain."

"I know, but can't you give me some idea?" she asks.

"Grab your upper lip and pull it out a little..."

"Like this?"

"A little more..."

"Like this?"

"No. A little more..."

"Like this?"

"Yes. Does that hurt?"

"A little bit."

"Now stretch it over your head!"

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Amherst, Virginia 24521  
434.946.5059



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Before you criticize someone, you should walk a mile in their shoes. That way, when you criticize them, you're a mile away and you have their shoes.

## Special Benefits for Certain World War II Veterans

Special benefits can be paid to certain World War II veterans. These include veterans who served in the active U.S. military from September 16, 1940, through July 24, 1947. It also includes Filipino veterans who served in the organized military of the Philippines from July 26, 1941, through December 30, 1946 (while those forces were in the service of the U.S. Armed Forces). The special veterans benefits are payable for months in which qualified veterans live outside the United States.

To qualify for special veterans benefits, you must meet all of the following requirements:

- Be age 65 or older as of December 14, 1999;
- Be a World War II veteran as described above;
- Be eligible for Supplemental Security Income (SSI) for December 1999;
- Be eligible for SSI for the month you apply for special veterans benefits; and
- Have other benefit income that is less than 75 percent of the current SSI federal benefit rate.

This benefit cannot be paid to the veteran's dependents or survivors.

## TOP TEN REASONS TO GO TO WORK NAKED...



1. Your boss is always yelling, "I wanna see your butt in here by 8:00!"
2. Can take advantage of computer monitor radiation to work on your tan.
3. "I'd love to chip in, but I left my wallet in my pants."
4. To stop those creepy guys in Marketing from looking down your blouse.
5. You want to see if it's like the dream.
6. So that with a little help from some music you can add "Exotic Dancer" to your exaggerated resumes.
7. People stop stealing your pens after they've seen where you keep them.
8. Diverts attention from the fact that you also came to work drunk.
9. Gives "bad hair day" a whole new meaning.
10. No one steals your chair.

**Don't forget to visit our webpage at [www.veteranspage.com](http://www.veteranspage.com).**

Veterans Benefits Service  
Field Office  
16 Main Street, Suite 310  
Lynchburg, VA 24501

(434) 947-6727

## The burden on those left behind

By Thomas M. Ruyle, Stars and Stripes Heroes

Service and sacrifice.

Dennis Abels Sr. understands.

His son, Sgt. Dennis Abels, is a mortarman with the 1st Battalion, 252nd Combined Arms Battalion. He's shipping out with the North Carolina National Guard's 30th Heavy Brigade Combat Team, headed back to Iraq for his second tour.

"It's hard on my wife," the elder Abels said. "I try to be strong for her. I try to be strong for everybody."

Still, he has every confidence in his son's being able to handle himself.

"He's got a good head on his shoulders."

Dennis Sr. was himself a combat engineer with the 9th Infantry, 15th Engineers in Vietnam, and spent an extended tour there, from July 1967 to November 1968.

As he watches his own son deploy for a second time, he gets a sense of what it was like for his own parents, back in Queens.

"My mother bought me a St. Christopher medal I wore when overseas [in Vietnam]," Abels said. You know, my wife bought one for [my son's] first tour. He still wears it."

At an overcrowded April deployment ceremony in Fayetteville, N.C., the importance of families was not lost on Col. Greg Lusk, commander of the 30th Heavy Brigade Combat Team.

"The majority of heroes are the families, who indeed remain here at home, carrying out all of the equally important aspects of our mission."

Lusk estimated that his soldiers really only make up about one third of his force.

"The ones who stay back home, they have the tough job," he said.

As deployment rates have skyrocketed this decade, military families have had to learn to cope with extended, repeated absences and the disruption of family life.

"It's still hard at night, coming home to a house where there's no one to talk to," said Diana Peplow, whose husband, Sgt. Conant Peplow, deployed with the 30th.

This is the second deployment for the family, and the first since the birth of the Peplows' youngest child, Gabrielle, 2.

Perhaps nowhere are those challenges more evident than in the National Guard and Reserve components, where often families aren't close to a military base, yet still need health care and other services.

Diane Coffill, who heads the North Carolina Guard's Family Readiness program, has become well attuned to the sacrifices made by military families.

Over the past several years, her office has established family service centers at National Guard armories throughout the state to assist families far from military bases. These centers ensure that families left behind have the same access to health care, financial counseling and emergency assistance as those supporting active-duty units on or near a military base.

Coffill points out that most states have similar programs to assist all military families during deployments. While her office primarily supports the North Carolina National Guard, military families from all branches are eligible to come in for assistance.

"It does not matter to us," she said. "We will help them."

### Staying busy

Tracy Cothran, mother of four young girls, has also been through a deployment before. Her husband, Sgt. Rick Cothran, went to Iraq with the 30th in 2004, and was heading back again in April. She noted that the support for military families has come of age since her family's first deployment.

"Before, we were kind of thrown to the wolves," she said.

But this time, as the girls have gotten older and are busy with sports and other activities, she relies on the various programs for assistance in keeping them busy during Cothran's current tour of duty. Tracy Cothran is taking advantage of grants to send her kids to various sports and music camps.

*(continued on next page)*

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At the deployment ceremony, the girls are shy, but have a message for their dad.

"We love you. Be safe. We miss you," says Samantha, Rick and Tracy's second-oldest.

Is it tough taking care of four girls while he's gone?

"I have my moments," Tracy said with a weary smile.

"I don't have much alone time — [only] when I go to work, and when I go to nursing school. On top of raising four children."

The girls' age helps this time around, though. "Now that they are growing up, I'll be a lot busier," she said.

Diana Peploe, with two children and enrolled in college, echoed a similar sentiment. "It might be a little easier, because I'm more busy," she said.

Among the programs available to military families in North Carolina is Kids On Guard, a state-based program in which children of deployed servicemembers get together to share their experience, so they get to feel that "they're not the only child in the neighborhood experiencing this deployment," Coffill said.

Coffill's office also works with Army posts to enhance children's activities while a family member is gone. At Camp Butner, north of Fort Bragg, children participate in day and weekend camps designed to show them the military life, complete with volunteers who explain the jobs and traditions of the armed forces.

The programs don't target only spouses and children.

Dennis Abels said his whole family stays "dialed in," going down to the local armory to put together care packages for his son's unit.

"We go down to the unit every month for a get-together," he said. "It's a nice thing to do."

### **New normal**

Coffill said the toughest challenge is when deployed troops come home.

"Servicemembers that have been gone are sort of stuck in a 'time-bubble,' " she said. While troops are downrange, families are making huge adjustments to keep life at a normal pace as children grow and become used to being without a parent. The

result is often a disconnect when the servicemember comes home.

"Re-establishing that 'new normal' and how everybody fits in ... can take its toll," she said. To that end, Coffill's state and federally funded organization has expanded programs to facilitate communication and counseling services for the families.

"When they do get home, the servicemember is sitting on the outside saying, 'They went on without me,' " she said. "Let us put [the families] in touch with the right people so you can get them all the way home."

It took Dennis Abels Sr. 30 days to get home after he got his orders out of Vietnam.

Now as he watches his son deploy again, he's sad, but is confident he'll be OK.

"I'm really proud of my son. He's got Army in his blood. My wife didn't want him to join the service at all, but it's his life."

Sgt. Abels' life is his own, but he has a family behind him every step of the way.

Spc. Robert Simmon can relate.

The father of a young daughter is deploying for the first time with the 30th Brigade's 1st Battalion, 252nd Combined Arms Battalion. He knows he has the support.

"If we need it, I know they'll be there for us."

Service and sacrifice.

Stripes editor Pat Dickson contributed to this report.

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**When somebody tells you nothing is impossible, ask him to dribble a football.**

## **Vietnam War Veteran Statistics**

Of the 2,709,918 Americans who served in Vietnam, Less than 850,000 are estimated to be alive today, with the youngest American Vietnam veteran's age approximated to be 54 years old."

So, if you're alive and reading this, how Does it feel to be among the last 1/3rd of all the U.S. Vets who served in VietNam This is the kind of information I'm used to reading about WWII and Korean War vets. Here are some statistics:

- 9,087,000 military personnel served on active duty during the Vietnam Era (August 5, 1964 - May 7, 1975).
- 8,744,000 GIs were on active duty during the war (Aug 5, 1964-March 28, 1973).
- 2,709,918 Americans served in Vietnam, this number represents 9.7% of their generation.
- 3,403,100 (Including 514,300 offshore) personnel served in the broader Southeast Asia Theater (Vietnam, Laos, Cambodia, flight crews based in Thailand, and sailors in adjacent South China Sea waters).
- 2,594,000 personnel served within the borders of South Vietnam (Jan. 1, 1965 - March 28, 1973). Another 50,000 men served in Vietnam between 1960 and 1964.
- Of the 2.6 million, between 1-1.6 million (40-60%) either fought in combat, provided close support or were at least fairly regularly exposed to enemy attack.
- 7,484 women (6,250 or 83.5% were nurses) served in Vietnam.
- Peak troop strength in Vietnam: 543,482 (April 30, 1968).
- The first man to die in Vietnam was James Davis, in 1958. He was with the 509th Radio Research Station. Davis Station in Saigon was named for him.
- Hostile deaths: 47,378
- 8 nurses died -- 1 was KIA.
- 61% of the men killed were 21 or younger. 11,465 of those killed were younger than 20 years old. Of those killed, 17,539 were married.
- Average age of men killed: 23.1 years
- Total Deaths: 23.11 years
- Five men killed in Vietnam were only 16 years old.
- The oldest man killed was 62 years old.

Highest state death rate: West Virginia - 84.1% (national average 58.9% for every 100,000 males in 1970).

- 25% (648,500) of total forces in country were draftees. (66% of U.S. armed forces members were drafted during WWII).
- Draftees accounted for 30.4% (17,725) of combat deaths in Vietnam.
- Reservists killed: 5,977
- National Guard: 6,140 served: 101 died.
- Vietnam veterans have a lower unemployment rate than the same non-vet age groups.
- 76% of the men sent to Vietnam were from lower middle/working class backgrounds.
- 79% of the men who served in Vietnam had a high school education or better when they entered the military service. 63% of Korean War vets and only 45% of WWII vets had completed high school upon separation.
- There is no difference in drug usage between Vietnam Veterans and non-Vietnam Veterans of the same age group
- Vietnam Veterans are less likely to be in prison - only one-half of one percent of Vietnam Veterans have been jailed for crimes.
- 82% of veterans who saw heavy combat strongly believe the war was lost because of lack of political will.
- Nearly 75% of the public agrees it was a failure of political will, not of arms.
- 97% of Vietnam-era veterans were honorably discharged.
- 91% of actual Vietnam War veterans and 90% of those who saw heavy combat are proud to have served their country.
- 74% say they would serve again, even knowing the outcome.
- 87% of the public now holds Vietnam veterans in high esteem.
- 1,713,823 of those who served in Vietnam were still alive as of August, 1995 (census figures).
- During that same Census count, the number of Americans falsely claiming to have served in-country was: 9,492,958.
- During the Census taken during August, 2000, the surviving U.S. Vietnam Veteran population estimate is: 1,002,511. The the number of Americans falsely claiming to have served in-country rose to 13,853,027.

## Tricare Standard pays for prevention

Obtaining clinical preventive services can help prevent illness before major health problems occur so Section 711 of the National Defense Authorization Act of 2009 encourages eligible Tricare Standard beneficiaries to use preventive health services by waiving all cost shares for certain types of these services that began on Sept. 1.

These services include screenings for colorectal cancer, breast cancer, cervical cancer and prostate cancer; immunizations; and well-child visits for children younger than 6.

Also, for all beneficiaries older than 6, when a visit to a health care provider includes one or more of the benefits listed above, the cost share for the visit is waived; however, other services provided during the same visit are subject to cost shares and deductibles.

Beneficiaries who received certain clinical preventive services in the past several months may be entitled to reimbursement.

“Early disease detection and chronic condition management programs result in the prevention of long-term health conditions and add savings for beneficiaries and the government in the long term,” said Navy Rear Adm. Christine S. Hunter, deputy director of the Tricare Management Activity. “It’s a great new benefit under Tricare Standard.”

The cost-share waiver applies to non-Medicare eligible, Tricare Standard or Extra beneficiaries; even if the beneficiary has not met the annual deductible. Beneficiaries enrolled in Tricare Prime are unaffected, since they do not have copayments for preventive services.

Medicare-eligible beneficiaries are covered by Tricare For Life which generally pays the remainder of any costs not paid under Medicare, including amounts for the listed preventive services; however, preventive services and all immunizations not covered by Medicare require Tricare Standard cost shares and deductibles for TFL beneficiaries.

Criteria such as age, frequency of care and family history

have to be met in order to waive cost shares for the six clinical preventive services. All other preventive services not included in the services listed in Section 711 are subject to cost shares and deductibles. This benefit can be applied to any services received on or after Oct. 14, 2008. Beneficiaries can request reimbursement for services received after Oct. 14, 2008, and before the implementation date of Sept. 1.

Reimbursement requests can be made by phone or in writing to the region where the beneficiary lives.

For requests by phone:

North Region  
Net Federal Services, LLC  
877- 874-2273

South Region  
Humana Military Healthcare Services, Inc.  
800-444-5445

West Region  
TriWest Healthcare Alliance  
888-874-9378

Requests submitted in writing to the regional claims processor should include the sponsor’s Social Security number, full names and dates of birth of all dependents and current mailing address. For written requests:

North Region  
Health Net Federal Services, Inc.  
c/o PGBA, LLC/TRICARE Claims Correspondence  
PO Box 870141  
Surfside Beach, SC 29587-9741

South Region  
Humana Military Healthcare Services, Inc.  
P.O. Box 740062  
Louisville, KY 40201-7462

West Region  
West Region Customer Service  
P.O. Box 77029  
Madison, WI 53707-7029

## Where is the Justice for the Veterans Affairs Mismanagement???

*“Congress Moves to Clear Disability Claims Backlog”  
Sep 24, 2007*

*“Nearly two dozen officials who received hefty performance bonuses last year at the Veterans Affairs Department also sat on the boards charged with recommending the payments.”  
May 15, 2007*

*“VA flooded by disability claims; Backlog mounts.”  
July 14th, 2009*

*“VA's inspector general says abuses ranging from nepotism to an inappropriate relationship between two VA employees led to \$24M of bonuses.”  
August 21<sup>st</sup>, 2009*

*“Nearly \$250,000 paid to workers at VA Roanoke office.”  
September 22, 2009*

Six years ago, the VA's backlog of 253,000 was considered unacceptable. Now the number has soared to over 400,000 as veterans of wars in Iraq and Afghanistan are joined by Vietnam veterans, many with new or worsening ailments.

A new study of the health records of 289,328 veterans of the current wars found that more than one-third of Iraq and Afghanistan war veterans who enrolled in the veterans health system after 2001 received a diagnosis of a mental health problem, including post traumatic stress disorder (PTSD), depression, alcohol abuse and a combination of three or more problems. The report also found - not surprisingly - that mental health problems rose steadily the more tours of duty the soldiers and marines served. Michael Walcoff, deputy under secretary for benefits, said the vast majority of the 82,000 claims the department receives each month are not from current veterans. "We're still getting a lot of Vietnam vets."

year that the VA had about 13,000 people processing disability claims. Walcoff said the VA recently hired 4,200 disability processors with their training taking months. The average time for processing a claim is 162 days, but some claims take much longer. How does the system work? Veterans who can demonstrate that a physical or psychological problem resulted from their military service are eligible for compensation. If an injury is severe- free health care. All current veterans are eligible for health care for five years after they leave the service, regardless of whether they are injured. The severity of a disability determines the compensation; a veteran with dependents, who is rated 100 percent disabled, and unable to work is eligible for more than \$3000 a month.

Why has the backlog soared? Advocates for reform include Representative John Hall, Democrat of New York and House Veterans' Affairs Committee Chairman, Bob Filner, Democrat from California. Both men have come up with creative ways to overcome the backlog. Congressman Hall has proposed legislation that would require the government to grant claims to veterans with PTSD as soon as they document they have served in a combat theater, including all of Iraq, Afghanistan and Vietnam. "We've got veterans sleeping under bridges or struggling to fit back in with their families or looking for jobs. It's no time to be messing around with compensation that we probably owe them and will probably pay them anyway." VA history supports the basis of his proposal since almost 90 percent of claims are eventually approved after delays, denials and appeals move through the bureaucracy. Chairman Filner suggests another approach to reach the same goal. "Let the VA send a check - I immediately - for a 30 percent disability to every veteran who files a claim." This would pay the minimum level and then review claims for greater disability. Once proven, the rest would be paid.

The VA figure of a six month delay in processing claims does not take into account the ordeal many veterans undergo as the process moves forward. Martin Schram, the Scripps Howard News reporter,

*(continued on next page...)*

researched and wrote "Vets Under Siege: How American Deceives and Dishonors Those who Fight Our Battles." (2008) Schram accused VA adjudicators of "shamefully" adopting an adversarial mindset toward veterans. He wrote, "They challenge thousands of veterans claims in ways that are mindless and disrespectful." He described inexperienced VA adjudicators routinely challenging and denying claims of combat-related disabilities. He cited Army military policeman Eric Adams of Tampa, who led a truck convoy in Iraq when a roadside bomb exploded in front of his van and a tractor-trailer smashed into him from the rear. First the VA adjudicator said Adams hadn't been in combat because he was just an MP. Later another adjudicator ruled that he didn't have PTSD after two VA doctors had diagnosed it.

Schram has proposed paying our veterans benefits right now and stimulating the economy at the same time. He wrote in his column, "We can treat VA benefits claims like IRS tax returns. Select a sampling, perhaps 10 to 25 percent, to be reviewed – and immediately pay the claims of the rest. Pay the veterans, and they will quickly shovel it back into the economy - just like tax cuts. Except we will be repaying men and women who truly need and merit the money, unlike tax cuts given to folks because they have offshore tax shelters."

Veterans for Common Sense, an advocacy group, casts a different light on the backlog of disability claims. They obtained records showing that some veterans are calling suicide hotlines to talk about the prolonged delays in their claims and the hardships they are suffering. Paul Sullivan, the executive director, said, "We're not saying vets are

threatening suicide over the claims issues. We're saying VA's claim situation is so bad that it is exacerbating veterans' already difficult situations." They have called on the VA to replace processors who have a record of taking exceedingly long time periods handling claims.

After Damian J. Todd, 33, served two tours of duty in Iraq with the Marine Corps, he was examined by a psychiatrist in January 2008. He described mental symptoms of unpredictable flashes of anger, replaying battle scenes constantly in his head, and jumping compulsively at loud noises. He was diagnosed quickly with PTSD, and submitted a disability claim a month later. Nearly 18 months later the VA finally granted his claim. During that time of delays and red tape, Todd was asked to document two stressful events that might have caused his trauma. He described driving a girl to the hospital after she had been torn apart by a bomb. She lived, but the memory of carrying her in his arms still brings tears to his eyes.

Todd, who is now attempting to start his own business, will receive \$770 a month for his PTSD as well as for shoulder, back, knee and hearing problems related to his combat service. He commented on the VA disability backlog, "There are a lot of other kids who need the money more. I just want the process to change, because it is ridiculous."



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Protect me from knowing what I don't need to know. Protect me from even knowing that there are things to know that I don't know. Protect me from knowing that I decided not to know about the things that I decided not to know about. Amen. ~Douglas Adams, *Mostly Harmless*

do that?" I told her, "I have no idea. But I'm going to break my ass trying."

I called Lieutenant General Alpha Bowser, Commanding General, Fleet Marine Force Atlantic, at home about 2330, explained the situation, and asked, "General, can you get me a quick appointment with the Admiral at Atlantic Fleet Headquarters?" General Bowser said, "George, you be there tomorrow at 0900. He will see you."

I was and the Admiral did.. He said coldly, "How can the Navy help the Marine Corps, Colonel." I told him the story. He turned to his Chief of Staff and said, "Which is the sharpest destroyer in port?" The Chief of Staff responded with a name.

The Admiral called the ship, "Captain, you're going to do a burial at sea. You'll report to a Marine Lieutenant Colonel Goodson until this mission is completed."

He hung up, looked at me, and said, "The next time you need a ship, Colonel, call me. You don't have to sic Al Bowser on my ass." I responded, "Aye Aye, Sir" and got the hell out of his office.

I went to the ship and met with the Captain, Executive Officer, and the Senior Chief. Sergeant Jolly and I trained the ship's crew for four days. Then Jolly raised a question none of us had thought of. He said, "These government caskets are air tight. How do we keep it from floating?"

All the high priced help including me sat there looking dumb. Then the Senior Chief stood and said, "Come on Jolly. I know a bar where the retired guys from World War II hang out."

They returned a couple of hours later, slightly the worst for wear, and said, "It's simple; we cut four 12" holes in the outer shell of the casket on each side and insert 300 lbs of lead in the foot end of the casket. We can handle that, no sweat."

The day arrived. The ship and the sailors looked razor sharp. General Bowser, the Admiral, a US Senator, and a Navy Band were on board. The sealed casket was

brought aboard and taken below for modification. The ship got underway to the 12-fathom depth.

The sun was hot. The ocean flat. The casket was brought aft and placed on a catafalque. The Chaplin spoke. The volleys were fired. The flag was removed, folded, and I gave it to the father. The band played "Eternal Father Strong to Save." The casket was raised slightly at the head and it slid into the sea.

The heavy casket plunged straight down about six feet. The incoming water collided with the air pockets in the outer shell. The casket stopped abruptly, rose straight out of the water about three feet, stopped, and slowly slipped back into the sea. The air bubbles rising from the sinking casket sparkled in the in the sunlight as the casket disappeared from sight forever.

The next morning I called a personal friend, Lieutenant General Oscar Peatross, at Headquarters Marine Corps and said, "General, get me the f—k out of here. I can't take this s--t anymore." I was transferred two weeks later.

I was a good Marine but, after 17 years, I had seen too much death and too much suffering. I was used up.

Vacating the house, my family and I drove to the office in a two-car convoy. I said my goodbyes. Sergeant Jolly walked out with me. He waved at my family, looked at me with tears in his eyes, came to attention, saluted, and said, "Well Done, Colonel. Well Done."

I felt as if I had received the Medal of Honor!



towards the house. Suddenly, the door flew open, a middle-aged woman rushed out. She looked at me and ran across the yard, screaming "NO! NO! NO! NO!"

I hesitated. Neighbors came out. I ran to her, grabbed her, and whispered stupid things to reassure her. She collapsed. I picked her up and carried her into the house. Eight or nine neighbors followed. Ten or fifteen later, the father came in followed by ambulance personnel. I have no recollection of leaving.

The funeral took place about two weeks later. We went through the drill. The mother never looked at me. The father looked at me once and shook his head sadly.

Another notification. One morning, as I walked in the office, the phone was ringing. Sergeant Jolly held the phone up and said, "You've got another one, Colonel." I nodded, walked into my office, picked up the phone, took notes, thanked the officer making the call, I have no idea why, and hung up. Jolly, who had listened, came in with a special Telephone Directory that translates telephone numbers into the person's address and place of employment.

The father of this casualty was a Longshoreman. He lived a mile from my office. I called the Longshoreman's Union Office and asked for the Business Manager. He answered the phone, I told him who I was, and asked for the father's schedule.

The Business Manager asked, "Is it his son?" I said nothing. After a moment, he said, in a low voice, "Tom is at home today." I said, "Don't call him. I'll take care of that." The Business Manager said, "Aye, Aye Sir," and then explained, "Tom and I were Marines in WWII."

I got in my staff car and drove to the house. I was in uniform. I knocked and a woman in her early forties answered the door. I saw instantly that she was clueless. I asked, "Is Mr. Smith home?" She smiled pleasantly and responded, "Yes, but he's eating breakfast now. Can you come back later?" I said, "I'm sorry. It's important; I need to see him now."

She nodded, stepped back into the beach house and said, "Tom, it's for you."

A moment later, a ruddy man in his late forties, appeared at the door. He looked at me, turned absolutely pale,

steadied himself, and said, "Jesus Christ man, he's only been there three weeks!"

Months passed. More notifications and more funerals. Then one day while I was running, Sergeant Jolly stepped outside the building and gave a loud whistle, two fingers in his mouth.... I never could do that... and held an imaginary phone to his ear.

Another call from Headquarters Marine Corps. I took notes, said, "Got it." and hung up. I had stopped saying "Thank You" long ago.

Jolly, "Where?"

Me, "Eastern Shore of Maryland .. The father is a retired Chief Petty Officer. His brother will accompany the body back from Vietnam ."

Jolly shook his head slowly, straightened, and then said, "This time of day, it'll take three hours to get there and back. I'll call the Naval Air Station and borrow a helicopter. And I'll have Captain Tolliver get one of his men to meet you and drive you to the Chief's home."

He did, and 40 minutes later, I was knocking on the father's door. He opened the door, looked at me, then looked at the Marine standing at parade rest beside the car, and asked, "Which one of my boys was it, Colonel?"

I stayed a couple of hours, gave him all the information, my office and home phone number and told him to call me, anytime.

He called me that evening about 2300 (11:00PM). "I've gone through my boy's papers and found his will. He asked to be buried at sea. Can you make that happen?" I said, "Yes I can, Chief. I can and I will."

My wife who had been listening said, "Can you

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## **New AMC Web site offers space-available travel info**

by Mark Diamond Air Mobility Command Public Affairs

Air Mobility Command here recently unveiled its first official, command-level AMC Travel Web site. People planning to travel the AMC military travel system can now point their Web browsers to [www.amc.af.mil/amctravel/index.asp](http://www.amc.af.mil/amctravel/index.asp) for the latest in AMC travel information.

The site, which officially went live July 24, offers prospective space-available travelers a wealth of information, including an updated AMC passenger terminal contact list (complete with phone, e-mail and Web links), and more than a dozen travel documents, example letters and brochures.

Every day around the world, hundreds of military and military-contracted commercial aircraft travel the world delivering troops and cargo. And each year, hundreds of thousands of military personnel, retirees, and their family members go along for the ride, courtesy of the AMC space-available travel program. Space-available flights, also known as "military hops," are a unique benefit to U.S. servicemembers, retirees and their families. Under the AMC travel program, unused seats on U.S. military and military-contracted aircraft are made available to non-duty passengers on a space-available basis (once space-required or official-duty passengers and cargo have been accommodated).

According to one AMC travel expert, the AMC Travel Web site was created simply because "AMC customers deserve it."

"(The AMC Travel) site was created to provide our customers a wealth of AMC travel information, which can be counted on to contain the most accurate and up-to-date travel information available," said Tech. Sgt. Steve Katsonis of the AMC passenger policy branch. "Our customers deserved a Web site where they can obtain travel information that is correct, up to date and validated by AMC. This Web site will give them that."

Sergeant Katsonis said AMC officials understand the massive amount of anxiety and stress felt by space-required and space-available travelers.

"Our goal is that this site will answer any questions the passengers will have, therefore minimizing their stress before they leave their homes," he said.

In the past, prospective space-available passengers frequently turned to one of several AMC headquarters offices in search of travel information. Sergeant Katsonis said although headquarters personnel are trained to respond to these public queries, he hopes the new Web site will provide all their information and more. Additionally, he said trained passenger service agents at AMC terminals worldwide are standing by to assist. People searching for up-to-the-minute AMC travel information are encouraged to contact their nearest AMC passenger terminal. A current listing is available on the new AMC Travel site. Another benefit of the new AMC Travel site is that it will be updated with the latest breaking news and updates. For instance, Sergeant Katsonis said active-duty dependent travel policies have gone through a few significant changes during the past few years.

He said Department of Defense officials now allow unaccompanied travel by dependents when the military spouse is deployed on contingency/exercise/deployment orders, also known as CED orders. According to Sergeant Katsonis, when the deployment is for 120 days or more, unaccompanied travel is authorized in category IV; and for deployments of 366 days or more, unaccompanied travel is authorized in the bottom of category III.

## "Burial at Sea"

by Lt Col George Goodson, USMC (Ret)

In my 76th year, the events of my life appear to me, from time to time, as a series of vignettes. Some were significant; most were trivial.

War is the seminal event in the life of everyone that has endured it. Though I fought in Korea and the Dominican Republic and was wounded there, Vietnam was my war.

Now 37 years have passed and, thankfully, I rarely think of those days in Cambodia , Laos , and the panhandle of North Vietnam where small teams of Americans and Montangards fought much larger elements of the North Vietnamese Army. Instead I see vignettes: some exotic, some mundane:

- \*The smell of Nuc Mam.
- \*The heat, dust, and humidity.
- \*The blue exhaust of cycles clogging the streets.
- \*Elephants moving silently through the tall grass.
- \*Hard eyes behind the servile smiles of the villagers.
- \*Standing on a mountain in Laos and hearing a tiger roar.
- \*A young girl squeezing my hand as my medic delivered her baby.
- \*The flowing Ao Dais of the young women biking down Tran Hung Dao.
- \*My two years as Casualty Notification Officer in North Carolina , Virginia, and Maryland .

It was late 1967. I had just returned after 18 months in Vietnam. Casualties were increasing. I moved my family from Indianapolis to Norfolk , rented a house, enrolled my children in their fifth or sixth new school, and bought a second car.

A week later, I put on my uniform and drove 10 miles to Little Creek, Virginia . I hesitated before entering my new office. Appearance is important to career Marines. I was no longer, if ever, a poster Marine. I had returned from my third tour in Vietnam only 30 days before. At 5'9", I now weighed 128 pounds - 37 pounds below my normal weight. My uniforms fit ludicrously, my skin was yellow from malaria medication, and I think I had a twitch or two..

I straightened my shoulders, walked into the office, looked at the nameplate on a Staff Sergeant's desk and said, "Sergeant Jolly, I'm Lieutenant Colonel Goodson. Here

are my orders and my Qualification Jacket."

Sergeant Jolly stood, looked carefully at me, took my orders, stuck out his hand; we shook and he asked, "How long were you there, Colonel?" I replied "18 months this time." Jolly breathed, "Jesus, you must be a slow learner Colonel." I smiled.

Jolly said, "Colonel, I'll show you to your office and bring in the Sergeant

Major, I said, "No, let's just go straight to his office."

Jolly nodded, hesitated, and lowered his voice, "Colonel, the Sergeant Major. He's been in this Goddamn job two years. He's packed pretty tight. I'm worried about him." I nodded.

Jolly escorted me into the Sergeant Major's office. "Sergeant Major, this is Colonel Goodson, the new Commanding Office. The Sergeant Major stood, extended his hand and said, "Good to see you again, Colonel." I responded,

"Hello Walt, how are you?" Jolly looked at me, raised an eyebrow, walked out, and closed the door.

I sat down with the Sergeant Major. We had the obligatory cup of coffee and talked about mutual acquaintances. Walt's stress was palpable.

Finally, I said, "Walt, what's the hell's wrong?" He turned his chair, looked out the window and said, "George, you're going to wish you were back in Nam before you leave here.. I've been in the Marine Corps since 1939. I was in the Pacific 36 months, Korea for 14 months, and Vietnam for 12 months. Now I come here to bury these kids. I'm putting my letter in. "I can't take it anymore." I said, "OK Walt. If that's what you want, I'll endorse your request for retirement and do what I can to push it through Headquarters Marine Corps."

Sergeant Major Walt retired 12 weeks later. He

*(continued on next page)*

had been a good Marine for 28 years, but he had seen too much death and too much suffering. He was used up.

Over the next 16 months, I made 28 death notifications, conducted 28 military funerals, and made 30 notifications to the families of Marines that were severely wounded or missing in action. Most of the details of those casualty notifications have now, thankfully, faded from memory. Four, however, remain.

My first notification. My third or fourth day in Norfolk, I was notified of the death of a 19 year old Marine. This notification came by telephone from Headquarters Marine Corps. The information detailed:

- \*Name, rank, and serial number.
- \*Name, address, and phone number of next of kin.
- \*Date of and limited details about the Marine's death.
- \*Approximate date the body would arrive at the Norfolk Naval Air Station.
- \*A strong recommendation on whether the casket should be opened or closed.

The boy's family lived over the border in North Carolina , about 60 miles away. I drove there in a Marine Corps staff car. Crossing the state line into North Carolina , I stopped at a small country store / service station /Post Office. I went in to ask directions.

Three people were in the store. A man and woman approached the small Post Office window. The man held a package. The store owner walked up and addressed them by name, "Hello John. Good morning Mrs. Cooper."

I was stunned. My casualty's next-of-kin's name was John Cooper!

I hesitated, then stepped forward and said, "I beg your pardon. Are you Mr. and Mrs. John Cooper of (address.)

The father looked at me-I was in uniform - and then, shaking, bent at the waist, he vomited. His wife looked horrified at him and then at me.

Understanding came into her eyes and she collapsed in slow motion. I think I caught her before she hit the floor.

The owner took a bottle of whiskey out of a drawer and handed it to Mr. Cooper who drank. I answered their questions for a few minutes. Then I drove them home in my staff car. The store owner locked the store and followed in their truck. We stayed an hour or so until the family began arriving.

I returned the store owner to his business. He thanked me and said, "Mister, I wouldn't have your job for a million dollars." I shook his hand and said; "Neither would I."

I vaguely remember the drive back to Norfolk.

Violating about five Marine Corps regulations, I drove the staff car straight to my house. I sat with my family while they ate dinner, went into the den, closed the door, and sat there all night, alone.

My Marines steered clear of me for days. I had made my first death notification.

The Funerals. Weeks passed with more notifications and more funerals. I borrowed Marines from the local Marine Corps Reserve and taught them to conduct a military funeral: how to carry a casket, how to fire the volleys and how to fold the flag.

When I presented the flag to the mother, wife, or father, I always said, "All Marines share in your grief." I had been instructed to say, "On behalf of a grateful nation." I didn't think the nation was grateful, so I didn't say that. Sometimes, my emotions got the best of me and I couldn't speak. When that happened, I just handed them the flag and touched a shoulder. They would look at me and nod. Once a mother said to me, "I'm so sorry you have this terrible job." My eyes filled with tears and I leaned over and kissed her.

Another notification. Six weeks after my first notification, I had another. This was a young PFC. I drove to his mother's house. As always, I was in uniform and driving a Marine Corps staff car. I parked in front of the house, took a deep breath, and walked

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