

THIS BULLETIN UPDATE CONTAINS THE FOLLOWING ARTICLES:

- == United Nations Memorial Wall ----- (Contains 40,895 Names)
- == Fair Tax Act [01] ----- (Reintroduced as H.R.0025)
- == Military Health Care TF [01] ----- (TMOP Copay)
- == Tricare User Fees [17] ----- (Hikes Inevitable)
- == Tricare User Fees [18] ----- (DoD Ups the Ante)
- == VA Data Breach [29] ----- (Hard Drive Missing)
- == VA Claim Processing Goals ----- (OIF/OEF Vet Priority)
- == VA Facility Expansion [02] ----- (23 New Vet Centers)
- == VA Hiring Freeze Fallout ----- (Waiting Lists)
- == Small Business Administration ----- (Extension to 31 JUL)
- == GI Bill Inequities [02] ----- (Means Test)
- == Telemarketing Call Elimination [05] -- (139 Million Registered)
- == VA Prescription Policy [02] ----- (Split Pills)
- == Thunderbirds 2007 Show Schedule ----- (Dates & Locations)
- == Vet Cemetery Arizona ----- (Prescott Reopened)
- == Air Force Week Schedule ----- (2007 Locations/Dates)
- == VA Budget 2008 ----- (\$87 Billion Proposed)
- == Budget 2008 [01] ----- (SVAC Comments)
- == VA Budget 2008 [02] ----- (VFW Comments)
- == VA Budget 2008 [03] ----- (DAV Comments)
- == Government Overpayments ----- (Who's Responsible?)
- == VDBC [13] ----- (Next Mtg 21 FEB)
- == NGB DOD Representation [02] ----- (NG Empowerment)
- == CRDP [41] ----- (Majority Leader Support)
- == Military Payday Lenders [03] ----- (Reconsideration Asked)
- == VA Health Care Funding [07] ----- (H.J. Res. 20)
- == Medicare Part B Tax Credit [01] ----- (H.R.0343)
- == Income Tax (State) [01] ----- (Who Taxes What)
- == Reserve GI Bill [05] ----- (Veterans Misled)
- == VA Medical Education Support ----- (Increasing)
- == AFSA Benefits Monitoring ----- (Reduced Fringe Benefits)
- == VA Headstones & Markers [01] ----- (Eligibility & Availability)
- == Vet Gravesite Locator ----- (Where to go)
- == Retiree Survivor Comfort Act ----- (Last Check Retention)
- == Claims and Appeals ----- (Responsibility is Yours!)
- == VA Homeless Vets [03] ----- (Substance Abuse Services)
- == AF Combat Action Award [01] ----- (Awards Begin Apr 07)
- == Army Leisure Travel Services ----- (Discounts Offered)
- == Retiree Medal Wearing Policy ----- (When & Where)
- == SBP SSA Offset [08] ----- (5% Reduction)

- == Referral Bonus Pilot Program [01] ----- (Raised to \$2000)
- == Army Retired Soldiers Pin ----- (New Pin)
- == Cold Hands ----- (Cause & treatment)
- == Military Legislation Status 14 FEB 07 ----- (Where we stand)

UNITED NATIONS MEMORIAL WALL: The United Nations Memorial Wall can be found in the UN Memorial Cemetery, Daeyon-4dong, Nam-gu, Busan Metropolitan City, Korea. It is a little known memorial and work of art measuring two meters high by approximately 150 meters in length (one and one-half football fields) that contains the names of 40,895 allied servicemen who lost their lives on United Nations service during the Korean War. It is so little known that a search of the U.S. internet to gather data to assist in writing this article revealed no information on it. In length it is larger in size than the Vietnam Veterans Memorial in Washington DC which contains the names of 58,253 personnel who fell in service during the Vietnam War. The Memorial Wall was dedicated with virtually no fanfare or publicity on 24 OCT 06, marking the 61st anniversary of the 1945 founding of the United Nations.

The UN Memorial Cemetery Commission oversees the cemetery and is comprised of the Ambassadors (or their representatives) of the countries of the interred servicemen. The cemetery occupies 14.7 hectare of land donated by the Korean government. It became a burial ground in APR 51 following relocation of the graves by the UN Forces Command in Korea, which began in January of the same year, from six temporary graveyards scattered around the nation. These were mainly in the areas of Kaeseong, Incheon, Daejeon, Daegu, Milyang, and Masan. Although there had been about 11,000 of the UN's fallen braves interred at the cemetery in the years from 1951 to 1954, there now rest only 2,300 since Belgium, Colombia, Ethiopia, Greece, Philippines, and Thailand brought their fallen warriors back home. The US also took back most of theirs and France and Norway transferred some of theirs back home. Currently interred are 281 Australians, 378 Canadians, 44 French, 117 Dutch, 34 New Zealanders, 1 Norwegian, 36 Koreans, 11 South Africans, 462 Turkish, 885 British, 36 Americans, 4 unknown, and 11 non-combatants. [Source: Korea Vet News (Canada) 11 Feb 07 ++]

FAIR TAX ACT UPDATE 01: On 4 JAN Rep. John Linder (R-GA-07) introduced the Fair Tax Act of 2007 H.R. 0025 as a bipartisan bill for the first time since 2003. It immediately drew 24 cosponsors from 11 states. Today, just over one month into this Congress, the FairTax and its supporters have amassed 53 cosponsors from 24 states. To put this accomplishment in perspective, in the 107th Congress, they never came anywhere close to this number; in the 108th Congress, they only barely achieved it after two full years; and in the 109th Congress, the FairTax reached 52 cosponsors only after 15 months of hard work by volunteers across the country. Everyone knows that the income tax code is complicated and oppressive, but not everyone knows that the FairTax will free them from this intrusive burden.

The Act's stated purpose is, "To promote freedom, fairness and economic opportunity

by repealing the income tax and other taxes, abolishing the Internal Revenue Service, and enacting a national sales tax to be administered primarily by the states. If The Fair Tax Act were to become law, the following would happen.

- The law establishing the federal income tax would be repealed, both for individuals and for businesses.
- A constitutional amendment repealing the 16th Amendment would be sent to the states for ratification.
- All laws providing for payroll taxes for the funding of Social Security and Medicare would be repealed.
- A sales tax would be instituted on the sale of all goods and services at the retail level. This retail sales tax would replace all payroll and federal income taxes.
- Government funding would remain at present levels, and no changes would be made to Social Security and Medicare other than the method of funding those programs.

With the passage of H.R.0025 people would receive 100% of their paycheck. They would only pay tax on the money they spend at the retail level. All savings and investments would be tax free. Any money spent at the retail level would carry a 23% sales tax. A 23% sales tax may sound high until you consider there are the embedded taxes on every single product or service you purchase at the retail level. Harvard economists have estimated this embedded tax to be around 22% of the cost of those goods. That 22% represents the payroll taxes and corporate business and income taxes paid by every manufacturer, shipper, wholesaler, merchandiser and retailer having any connection whatsoever with the product you have purchased. These taxes are all added to the cost of consumer goods. As soon as these taxes vanish, economists agree that competitive market pressures will immediately cause prices at the retail level to fall. If prices decrease by over 20% and you start paying a 23% sales tax the overall costs of things would be the same. However, since people would not be taxed on their income they would retain all of their paycheck and every dollar they do not spend at the retail level remains untaxed.

The Fair Tax Act provides that no family, rich or poor, will pay sales taxes on the basic necessities of life. The cost of these basic necessities is set at the federally determined poverty level for various sized families. At the beginning of every month the head of every household in America will receive a check, or an electronic credit to their bank account, in an amount equal to the sales tax they would pay on the basic necessities for their sized family. This provision is completely neutral as to income, so class warfare political rhetoric becomes useless. Most people are not aware of this legislation which was initially introduced as H.R.2525 in the 107th Congress. To become law people need to let their elected officials know that they want some action. If you have interest in reducing your tax burden check out www.fairtax.org which explains in detail how the law would work. [Source: Rep. John Linder msg. 9 Feb 07 ++]

MILITARY HEALTH CARE TF UPDATE 01: The Task Force on the Future of Military Health Care held its second public hearing in Washington DC 6 FEB and was provided a number of informational briefings. RADM Tom McGinnis (USPHS), chief pharmacist for the Tricare Management Activity, warned that the non-formulary, or third-tier, copayments - which are set at \$22 - are having minimal impact on beneficiaries in

both the mail order (TMOP) and retail pharmacy venues. Despite efforts to shift beneficiaries away from those high cost drugs, both pharmacy venues have seen increased use in those drugs. As reported before, the retail system is the most costly for both the beneficiary and the government. In order to move patients away from the use of non-formulary (\$22) drugs he made several proposals to the task force which include:

- Making non-formulary drugs available only through TMOP
- Barring beneficiaries from obtaining maintenance drugs from the retail system
- Raising copayments in the retail network for a 30-day supply to from \$3 and \$9 to \$5 and \$15 for generics and brand name drugs, respectively
- Revising copayments in TMOP for a 90-day supply from \$3 and \$9 to \$0 and \$15 for generics and brand name drugs, respectively. Third tier drug copayments would change from a flat \$22 to 20% or 25% of the total cost of the drug.

At this meeting it was announced that they intend to hold public hearings around the country in the next few months. A schedule will be provided as soon as they decide where and when. Their recommendations may have enormous effects on all members of the military community. It is very important that they hear from the grass root retirees.

[Source: MOAA Leg Up 9 Feb 07 ++]

TRICARE USER FEES UPDATE 17: The Pentagon's top health official reiterated 30 JAN the need to increase Tricare fees because across-the-board cuts have not been enough to decrease the Defense Department's health care costs. Dr. William Winkenwerder Jr., assistant defense secretary for health affairs, said there is no way to cut operating enough to prevent higher fees. "That is a false hope," he said. "It is not possible." During a roundtable at the annual Military Health System Conference in Washington, Winkenwerder said the health care budget was at \$18 billion in 2000. In 2007, he expects it to grow to about \$40 billion. "We don't see an end to that, in the absence of some appropriate adjustments and changes. We haven't made any change in the benefits structure in 13 years. The rate of growth, especially with new benefits and the expansion of Tricare for older military retirees and reservists, is twice the rate of inflation and higher than private-sector growth." He reiterated a list of all the things the Defense Department has done to cut costs: changes to the prescription-drug formulary that saved \$5 million in two years, changes in the payment process for care that saved \$1 billion, and the conversion of military positions to civilian positions to save several hundreds of thousands of dollars. In spite of this he noted doing all of these things still does not get DoD anywhere near the amount of savings needed to have a lower-cost growth. Congress rejected last fall a 2006 proposal to save \$11 billion through increased fees for retirees younger than 65 or increasing what they spend out-of-pocket for doctor visits met with strong opposition. The Defense Department had planned to save \$735 million this year by increasing Tricare fees. The House defense appropriations subcommittee demanded that Winkenwerder solve the problem by asking the White House to present a request for more money. [Source: NavyTimes Kelly Kennedy article 30 Jan 07 ++]

TRICARE USER FEES UPDATE 18: The defense budget the Administration submitted to Congress on 5 FEB significantly upped the ante in the Pentagon's campaign to raise Tricare fees. It assumes even bigger fee hikes for FY2008 than last year's budget submission assumed for FY2007. Last year's budget proposed tripling Tricare Prime and Tricare Standard fees for retired officers and their family members and survivors over a two-year period, and more than doubling them for most enlisted retirees. It also would have increased retail pharmacy fees for all Tricare beneficiaries of all ages by almost 70%. The Administration projected that those fee hikes would save the Pentagon \$735 million in FY2007 and \$1.86 billion in FY2008, and cut last year's defense health budget by \$735 million on the assumption that Congress would accept them. Fortunately, Congress did not and barred the Pentagon from increasing fees in FY2007, pending review of alternative options.

This year, the Pentagon hasn't published any specific fee increase plan, indicating they are awaiting the results of a DoD-appointed Task Force on the Future of Military Health Care, which is supposed to provide interim recommendations on cost-sharing and pharmacy copays in May. But that's disingenuous, because the budget submitted to Congress this week assumes \$1.8 billion in savings from Tricare fee increases. That's almost three times the savings assumed in the FY2007 budget -- and happens to be precisely the amount of savings associated with the second year of last year's fee hike plan. So the budget puts enormous pressure on the Task Force (all of whose members were appointed by the Secretary of Defense and half of whom work for the Secretary) to propose at least the same fee hikes the Pentagon pushed last year - and assumes that Congress will implement them all immediately, without any two-year phase-in. In essence, the Administration has underfunded the defense health budget by presuming the task force's outcome, and has challenged Congress to either change the law to implement fee increases high enough to save \$1.8 billion or to find another \$1.8 billion from another source to make up for the underfunding.

The Military Officers Association of America thinks it's wrong to play this kind of budget "chicken" with the defense health program - especially in time of war. They believe strongly that Congress should establish clear guidelines in law about the unique role of military retirement benefits, including health care, as the primary offset for the extraordinary demands and sacrifices inherent in a military career. They must recognize that military members and families who serve two or three decades under those conditions are making a substantial, in-kind pre-payment for those benefits. The cash deductibles, enrollment fees and copays that they pay in retirement are only a small portion of their very large personal contributions toward their benefits. To help make this case, MOAA is asking their members and all others in the military community member to do the following as applicable:

- Sign, stamp and mail the four tear-out letters in their February issue of Military Officer magazine (two at page 32 addressed to the House and Senate Armed Services Committee Chairmen and two at page 52 addressed to the Committees' senior Republican). Similar tear-out letters last year helped turn the tide in Congress when Committee leaders stacked them on a witness table at a TRICARE hearing. Even more participation is needed this

year, now that Congress is facing a far greater budget challenge.

- Use MOAA's Web site to urge your U.S. representative to cosponsor Rep. Chet Edwards' (D-TX) and Rep. Walter Jones' (R-NC) Military Retirees Health Care Protection Act (H.R. 579).

- Pass the word about the proposed increases to all of your TRICARE-eligible friends and urge them to send the message available at

<http://capwiz.com/moaa/issues/bills/?bill=9275676>

[Source: MOAA Leg Up 9 Feb 07 ++]

VA DATA BREACH UPDATE 29: The Department of Veterans Affairs (VA) announced 2 FEB that an employee reported a government-owned, portable hard drive used by the employee at a Department facility in Birmingham AL and potentially containing personal information on about 48,000 veterans is missing and may have been stolen. The hard drive also contained highly sensitive information on nearly all U.S. physicians and medical data for about 535,000 VA patients. The data for the 1.3 million physicians who have billed Medicaid and Medicare, both living and deceased, could result in widespread fraud, such as the creation of fake Medicare and Medicaid invoices. According to congressional sources, the personal information on patients and the medical data were kept in separate files, but there is enough information that files could be linked. A VA research assistant was using the physician data to analyze VA health care providers and compare them to non-VA providers, according to a statement from the department. The research assistant used the hard drive to back up information contained on an office computer, and the data is not believed to have been encrypted. The employee has been placed on administrative leave pending the outcome of a criminal investigation, which is being conducted by the VA's inspector general and the FBI. A spokesman for the Centers for Medicare and Medicaid Services said the agency is aware of the situation and is working with the VA to get more information.

The VA announcement said there is no information that the data has been misused. VA spokesman Matt Burns said initial reports show encryption policies were not strictly followed. The incident marks the third major breach at the VA in less than a year. In MAY 06, the theft of computer equipment containing sensitive information from an employee's home put 26.5 million people at risk for identity theft. Four months later, another breach put at risk the personal data of up to 38,000 people. In both instances, the data was recovered and officials determined it was probably not touched. Following are actions taken to date or contemplated on this incident:

- On January 22, the employee at the Birmingham VA Medical Center reported that an external hard drive was missing. The hard drive was used to back up information contained on the employee's office computer, and may have contained data from research projects the employee was involved in. The employee also indicated the hard drive may have contained personal identifying information on some veterans, but asserts that portions of the data were protected. Investigators are still working to determine the scope of the information potentially involved.

- On January 23, VA's IG was notified the external hard drive was missing. The OIG

opened a criminal investigation, sent special agents to the medical center, and notified the FBI. VA's Office of Information & Technology in Washington, D.C. also dispatched an incident response team to investigate.

- The OIG has seized the employee's work computer and is in the process of analyzing its contents. VA IT staff is providing technical support in this effort. Analyzing the work computer may help investigators determine the nature of the information the hard drive potentially contained.

- Pending results of the investigation, VA is prepared to send individual notifications and provide one year of free credit monitoring to those whose information proves compromised.

- In addition to the ongoing criminal investigation, the OIG has initiated an administrative investigation to determine how such an incident could occur. VA will provide further updates as the investigation produces additional information.

Secretary of Veterans Affairs Jim Nicholson, said, "I am concerned about this report. VA's Office of Inspector General and the FBI are conducting a thorough investigation into this incident. VA's Office of Information and Technology is conducting a separate review. We intend to get to the bottom of this, and we will take aggressive steps to protect and assist anyone whose information may have been involved. VA is unwavering in our resolve to be the leader in protecting personal information, and training and educating our employees in best practices in cyber and information security. We have made considerable progress, but establishing a culture that always puts the safekeeping of veterans' personal information first is no easy task. I have committed VA to achieving such reform - and we will. This unfortunate incident will not deter our efforts, but it underscores the complexity of the task we have undertaken." Veterans who have lost faith in our government's ability to protect their personal data are advised to seek personal protection against identity theft through companies like LifeLock www.lifelock.com which will reimburse any losses incurred. [Source: VA News Release 2 Feb & GOVEXEC.com 12 Feb 07 ++]

VA CLAIM PROCESSING GOALS: Admiral Daniel Cooper, VA Undersecretary for Benefits and head of the Veterans Benefits Administration (VBA), has directed that all claims for benefits from veterans who have served in Operation Iraqi Freedom or Operation Enduring Freedom (OIF/OEF) will be given a higher processing priority. In a memo sent to all VA Regional Offices Cooper said, "Effective immediately, the processing of claims received from all OEF/OIF veterans will be a priority for VBA. This effort will supplement our previous initiative of providing case management for all seriously injured OIF/OEF veterans. While not every OIF/OEF claim will be case managed, these claims will be given first priority by VBA employees. These young men and women have recently returned from the combat zone and it is vital that we enter them into the VA system as soon as possible." Secretary Cooper's efforts to ensure our returning troops are given this priority are commendable. Now if only he can find enough employees to help shrink the ever growing claims backlog of the remaining vets. [Source: NAUS Weekly Update 9 Feb 07 ++]

VA FACILITY EXPANSION UPDATE 02: The Department of Veterans Affairs' vet center program, which provides readjustment counseling and outreach services to combat veterans, is expanding into 23 new communities across the nation in the next two years, the Department announced. These facilities are an important resource for veterans returning from the Global War on Terror and their families. New vet centers will be located in Montgomery, AL; Fayetteville, AR; Modesto, CA; Grand Junction, CO; Orlando, Fort Myers, and Gainesville FL; Macon, GA; Manhattan, Kan.; Baton Rouge, LA; Cape Cod MA; Saginaw and Iron Mountain MI; Berlin NH; Las Cruces NM; Binghamton, Middletown, Nassau County and Watertown NY; Toledo OH; Du Bois PA.; Killeen TX; and Everett WA. During 2007, VA plans to open the new facilities in Grand Junction, Orlando, Cape Cod, Iron Mountain, Berlin and Watertown. The other new vet centers are scheduled to open in 2008.

All vet centers are community-based. They provide counseling on mental health and employment, plus services on family issues, education, bereavement and outreach, to combat veterans and their families. They are staffed by small teams of counselors, outreach specialists and other specialists, many of these individuals are combat veterans themselves. Congress established the vet center program in 1979 in recognition that a significant number of Vietnam veterans were still experiencing readjustment problems. Today, all veterans who served in combat are eligible for care at a VA vet center at no cost, as are their families for military-related issues. Also eligible are veterans who were sexually assaulted while on active duty and the families of service members who die on active duty. Currently, VA maintains 209 vet centers in all 50 states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands. [Source: NAUS Weekly Update 9 Feb 07 ++]

VA HIRING FREEZE FALLOUT: In JAN 07 a former Marine Lance Corporal suffering from a severe case of post traumatic stress disorder, committed suicide at a friend's home in New Prague, Minn. The combat-wounded warrior received two Purple Hearts for his service and shrapnel injuries he sustained to his neck and hip while stationed in Fallujah and Ramadi. While he was there, 35 Marines in his unit were killed, including 17 of them in just 48 hours of intense combat. He looked forward to returning home to Minnesota to renew his life with loved ones and friends, but the horrific images and sounds of war followed him home. Unable to deal with his stress and wishing to salvage his relationship with his family, he went to the VA Hospital in St. Cloud, Minn. He told a staff member he was thinking of killing himself and asked to be admitted to the mental health unit. He was told that he could not be admitted that day. When he spoke to a counselor on the following day, he was told that he was No. 26 on the waiting list. Four days later, he committed suicide. While there is a full-scale investigation going on into the VA's handling of the case, it very sad that there had to be 26 other veterans on that list ahead of him waiting to be seen.

Waiting lists are a chronic VA problem that that cannot be alleviated with the limited number of staff at most VA hospitals that is the result of them having to make financial

cutbacks . Congress' inability to pass funding bills in time to meet VA's financial needs is a major factor in the cause of these cutbacks which has and is impacting adversely on many veterans. The problem continues to grow. On 6 FEB, the Veteran Affairs Health Revenue Center in Topeka announced a hiring freeze that will delay efforts to fill 90 new jobs. About 350 people work at the four-year-old center, which answers phone calls from veterans nationwide with questions about their health care bills. VA officials there say the hiring freeze is in place because Congress hasn't passed a permanent budget for the current fiscal year. The agency is operating under a continuing resolution that extends the old budget until a new one is passed. VA officials are hopeful the new budget will be approved by the time the continuing resolution expires February 15th. However, it takes time to hire and train new staff so even with increased funding there is no short term solution and many veterans will continue to have to wait for treatment to relieve their suffering. [Source: AL Weekly Update 9 Feb 07 ++]

SMALL BUSINESS ADMINISTRATION: On 7 FEB, the House cleared a measure that would extend the authorization of the Small Business Administration (SBA) through 31 JUL. This action gives Congress time to consider a longer-term reauthorization. The bill (HR 434), cleared by voice vote, would authorize all SBA programs and provisions (including pilot programs) implemented before 30 SEP 06. Recently, the Senate Committee on Small Business and Entrepreneurship held a hearing on Assessing Federal Small Business Assistance Programs for Veterans and Reservists during which they accepted testimony from representatives of service-connected small business owners. They have been pressuring GSA and their contracting officers to honor the presidential Executive Order 13360 (26 OCT 04) that requires all federal agencies to award at least 3% of all of their contracts to service disabled veteran owned businesses (SDVOB's). It was emphasized at this hearing that there are 3 million small businesses owned by veterans. In addition, 22% of veterans in the United States are either purchasing or starting a new business or considering purchasing or starting one. Congress has not made major changes to the SBA's authorization in six years. A previous House version of the measure would have extended the reauthorization through 31 DEC 07, but the Senate cut that back to midyear. On 7 FEB Rep. Nydia M. Velázquez (D-NY), chairwoman of the House Small Business Committee, urged lawmakers to clear the amended measure to ensure that all agency programs continue to operate. [Source: AL Weekly Update 9 Feb 07 ++]

GI BILL INEQUITIES UPDATE 02: The American Legion Economic Division has uncovered an injustice with Financial Aid packages available to recently discharged veterans. The "Means Test", or simply a test to assess the income and other education financial aid packages is unfair to veterans. Veterans education benefits are not used in EFC (Expected Family Contribution) calculation, however the prior years income is used to determine other eligibilities. This means that members who choose to enroll in school the year following their discharge must count their last year of active duty as their income. Reservists and National Guard members who are called up on average of 16 months must use this formula even if they were enrolled in college prior to their

mobilizations. The average total tuition, fee, room, and board charges for in-state students at public institutions are \$12,796, \$3121 more than the \$9675 granted annually for the full time MGIB-AD. The dollar amount of the MGIB-AD entitlement should be indexed to the average cost of college education including tuition, fees, textbooks and other supplies for a commuter student at an accredited university, college or trade school for which they qualify and that the educational cost index should be reviewed and adjusted annually. [Source: AL Weekly Update 9 Feb 07 ++]

TELEMARKETING CALL ELIMINATION UPDATE 05: As the number of phone numbers on the National Do Not Call (DNC) Registry surpassed 139 million, the Federal Trade Commission on 6 FEB reiterated that despite the claims made in e-mails circulating on the Internet, consumers should not be concerned that their cell phone numbers will be released to telemarketers at any time in the near future. In addition, according to the agency, it is not necessary to register cell phone numbers on the DNC Registry to be protected from most telemarketing calls to cell phones. The truth about cell phones and the DNC Registry is:

- Contrary to the e-mail, cell phone numbers are NOT being released to telemarketers, and you will NOT soon be getting telemarketing calls on your cell phone.
- There is NO deadline by which you must register your cell phone number on the Registry.
- Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers. Automated dialers are standard in the industry, so most telemarketers are barred from calling consumers on their cell phones without their consent.
- The national associations representing telemarketers have stated that their clients do not intend to start calling consumers' cell phones.
- There is only ONE DNC Registry. There is no separate registry for cell phones. You can register your phone number(s) in the National Do-Not-Call Registry at <http://donotcall.gov> or by calling 1(888) 382-1222.
- The DNC Registry accepts registrations from both cell phones and land lines. You must call from the phone number that you want to register. If you register online, you must respond to a confirmation e-mail.
- While the telecommunications industry has been discussing the possibility of creating a wireless 411 directory, according to the FCC, even if a wireless 411 directory is established, most telemarketing calls to cell phones would still be illegal, regardless of whether the number is listed on the federal government's National Do Not Call Registry.
- To learn more about the National DNC Registry and the rules that enforce it, visit the FTC at www.ftc.gov or the FCC at www.fcc.gov. For more information about a planned "wireless 411" directory, visit <http://www.qsent.com/wireless411>.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint in English or Spanish (bilingual counselors are available to take complaints), or to get free information on any of 150 consumer topics, call 1(877)

382-4357), or use the complaint form at <http://www.ftc.gov>. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad. [Source: FTC News Release 6 Feb 06 ++]

VA PRESCRIPTION POLICY UPDATE 02: Ever wonder why so many VA prescribed medications call for splitting pills to meet dosage requirements. One reason could be that United States Code; 38 USC 1722a. Paragraph (a)(1) subject to paragraph (2), states the Secretary shall require a veteran to pay the United States \$8.00 for each 30 day supply of medicine. If the amount supplied is less than a 30 day supply the amount of the charge may not be reduced. Paragraph (2) states The Secretary may not require a veteran to pay an amount in excess of the cost to the Secretary for medication as described in paragraph (1). VA's interpretation of this law allows the splitting of pills into smaller dosages and charging the \$8.00 copay for 15 vice 30 pills which can be split to provide a 30 day supply. Thus, by purchasing pills in larger dosages at a lower cost and splitting those to fill prescriptions VA can further reduce their overall cost of purchasing medications by doubling the return on each pill purchased. In other words if VA purchases 900 pills at \$1 each and dispenses them as whole pills in 30 day dosage increments VA will collect \$240 in copays making their net cost for the pills \$660. However, if they dispense the same pills in half pill dosages in 30 day increments they will collect \$480 in copays making their net cost for the pills \$420.

If the Bush budget proposal to raise VA copay from \$8 to \$15 is approved, VA's net cost for the aforementioned medication would be \$450 for whole pills and zero for split pills. However, since the Secretary may not require a veteran to pay an amount in excess of the cost to the Secretary for medication VA should then be required to reduce the \$15 copay to equal their purchase cost if the purchase cost does not exceed \$15 to comply with the law as it is now written. This same logic applies to dispensing pills in daily vice monthly increments. Since 50% of months have 31 days the charge for a monthly supply during those months would be \$16.00 vice \$8.00. Retirees using the TRICARE Mail-Order Pharmacy (TMOP) managed presently by Express Scripps should ensure their physicians use 30 day increments vice monthly increments in their prescriptions. If they do not, their Tricare copay will double to \$6, \$18, or \$44 for 31 day months. [Source: Various Feb 07 ++]

THUNDERBIRDS 2007 SHOW SCHEDULE: The U.S. Air Force Air Demonstration Squadron, "Thunderbirds," has announced its 2007 air show schedule featuring 68 shows in 21 states and nine European countries. The 2007 schedule is as follows:

- MAR: 24 & 25 -- Luke Air Force Base AZ; 31 -- Point Mugu Naval Base Ventura County CA
- APR: 1 -- Point Mugu Naval Base Ventura County CA; 14 & 15 -- Eglin AFB FL. ; 21 & 22 -- Barksdale AFB LA; 28 and 29 -- Langley AFB VA
- MAY: 5 & 6 -- Fort Lauderdale , FL; 12 & 13 -- McGuire AFB, NJ; 19 & 20 --

Andrews AFB, MD; 26 & 27 -- Wantagh (Jones Beach), NY
 - JUN: 2 & 3 -- Davenport IA; 9 & 10 -- Sacramento CA; 16 & 17 - Pittsburgh; 23 & 24 -- Galway , Ireland; 26 -- Krzesiny Air Base , Poland; 28 -- Mihail Kogalniceanu , Romania; 30 -- Ankara , Turkey
 - JUL: 1 -- Graf Ignatievo , Bulgaria; 4 -- Aviano AB , Italy; 7 & 8 -- Evreux Field , France; 14 & 15 - Royal Air Force Fairford , Eng; 25 -- Cheyenne WY; 28 & 29 -- Dayton OH
 - AUG: 11 & 12 -- Niagara Falls , NY; 15 -- Atlantic City , NJ; 18 & 19 - Chicago; 25 & 26 -- Otis Air National Guard Base, MA
 - SEP: 1 to 3 - Cleveland; 8 -- Minot AFB ND; 15 -- Hickam AFB HI; 22 & 23 -- El Paso TX; 29 & 30 -- Columbus OH
 - OCT: 6 & 7 -- Pope AFB NC; 13 & 14 -- Miramar Marine Corps Air Station CA; 20 & 21 -- Moody AFB Ga.; 27 & 28 -- New Orleans
 - NOV: 3 & 4 -- Cape Canaveral FL; 10 & 11 -- Nellis AFB NV

The Thunderbirds will also commemorate the 60th anniversary of the Air Force throughout their 2007 season. "We are representing six decades of air dominance this year," Colonel Robbins said. "The Air Force and Thunderbirds of today uphold the pride and professionalism that millions of Airmen have displayed for 60 years." [Source: Air Force Print News Feb 07]

VET CEMETERY ARIZONA: The Department of Veterans (VA) has announced veterans in central Arizona can now be buried at Prescott National Cemetery with the opening of a columbarium for cremation interments. The new, expanded facility for cremated remains officially opened 5 FEB. The 15.4 acre cemetery closed in 1974 when the facility ran out of space for casket burials, although eligible family members of veterans already buried there could be interred. The new columbarium provides a burial option to nearly 27,000 veterans and their dependents who were not served by an open VA national or state veterans cemetery. The \$2.4 million columbarium wall on the western side of the cemetery provides 3,000 niches for cremated remains and was built by Hal Hays Construction, a California-based small business contractor. Infrastructure improvements, including a road, sidewalks, irrigation and landscaping, were also made at the cemetery. Prescott National Cemetery is located at 500 Highway 89 North Prescott, AZ 86313
 Tel: (480) 513-3600/1412 Fax. It was placed on the National Register of Historic Places in 1999.

Also available to vets is the Southern Arizona Veterans' Memorial Cemetery (SAVMC) located at 1300 Buffalo Soldier Trail, Sierra Vista, AZ 85635 Tel: (520) 458-7144/7147 Fax or 1(888)952-4700. The Arizona Department of Veterans' Services has established the cemetery on approximately 145 acres of land which was previously part of Ft. Huachuca Military Reservation. The cemetery entrance is south of Fry Boulevard on Buffalo Soldier Trail. The state veterans' cemetery was made possible by a grant from the VA State Cemetery Grant Service in the amount of \$7.7 million for construction and equipment. Ground breaking was held 1 OCT 01 with interments began in DEC 01. Any

veteran who has an other than dishonorable discharge is eligible for burial in the SAVMC. Spouses and certain dependents are also eligible for burial. There is no charge for interment, for either veterans or their family members. Veterans may choose either a columbaria niche (which includes an inscribed granite niche marker) or a full-casket, in-ground burial (which includes an inscribed upright grave marker and a single or double concrete crypt liner). Applications for burial are available at the cemetery; most funeral homes in Arizona also have copies of the application.

Veterans with a discharge other than dishonorable, their spouses and dependent children can be buried in a national cemetery. Other burial benefits available for eligible veterans, regardless of whether they are buried in a national or a private cemetery, include a burial flag, a Presidential Memorial Certificate, and a government headstone or marker. In the midst of the largest cemetery expansion since the Civil War, VA operates 124 national cemeteries in 39 states and Puerto Rico and 33 soldiers' lots and monument sites. More than three million Americans, including veterans of every war and conflict, are buried in VA's national cemeteries. Information on VA burial benefits can be obtained from national cemetery offices, from the Internet at <http://www.cem.va.gov>, or by calling VA regional offices at 1(800) 827-1000. [Source: VA News Release 6 Feb 07 ++]

AIR FORCE WEEK SCHEDULE: Pentagon officials have announced the Air Force Week locations and dates for 2007. They are:

- . Phoenix , 19 to 25 MAR (Luke Air Force Base Open House, 24 & 25 MAR);
- . Sacramento , 4 to 10 JUN (California Capital Air Show, 9 & 10 JUN);
- . St. Louis , 2 to 8 JUL (Scott AFB Open House, 7 & 8 JUL);
- . New England with activities focused around Boston , 18 to 26 AUG (New Hampshire Air National Guard Air Show, 18 &19 AUG, and Otis ANG Air Show, 25 & 26 AUG);
- . Honolulu , 12 to 15 SEP (Air Force Ball, 15 SEP); and
- . Atlanta , 8 to 14 OCT (Great Georgia Air Show, 13 & 14 OCT).

The inaugural Air Force Week took place in St. Louis in AUG 06, and the success prompted Air Force officials to partner with other communities this year. The Air Force Week program is part of the proactive approach in communicating to the public, said officials. This year the Air Force will celebrate its 60th anniversary. Brig. Gen. Erwin Lessel, Air Force director of communication said these weeklong events offer people an opportunity to meet Airmen who are defending America, and to thank the public for its support. Each Air Force Week includes community visits and talks by senior Air Force officials, flight demonstration team performances, and displays providing a close look at Air Force men and women serving on the front lines. [Source: Air Force Retiree News Service 7 Feb 07 ++]

VA BUDGET 2008: Secretary of Veterans Affairs Jim Nicholson announced 5 FEB that President Bush will seek a landmark budget of nearly \$87 billion in fiscal year 2008 for the Department of Veterans Affairs (VA), with health care and disability compensation

for veterans receiving the majority of the spending. The FY '08 proposal represents an increase of \$37.8 billion, or 77%, from the budget in effect when the President took office. Under the new budget, VA will begin a new initiative to provide priority in processing claims for disability compensation from veterans of the Global War on Terror. Secretary Nicholson also announced plans to create a special Advisory Committee on OIF/OEF Veterans and Families, which will advise him on the full spectrum of issues affecting VA and the veterans and families of Operation Iraqi Freedom and Operation Enduring Freedom. The FY '08 budget proposal calls for \$42 billion in discretionary funding (mostly for health care) which is the largest amount ever requested by a President. It also would provide \$45 billion in mandatory funding, mostly for compensation, pension, educational assistance, home loan guaranties and other benefit programs.

In addition to the budget providing for the continuation of existing programs other highlights are:

- . Inclusion of \$750 million for capital improvements to its health care facilities, bringing the total to \$3.7 billion during the last five years. Funding is included for major construction projects in Denver; Las Vegas; Lee County, Fla.; Orlando, Fla.; Pittsburgh; and Syracuse, N.Y.

- . Nearly \$3 billion in mental health services to continue improvements in access to a full continuum of care for veterans with mental health problems, including comprehensive treatment for post-traumatic stress disorder (PTSD).

- . Funding for extended care services will reach \$4.6 billion in FY '08, of which 90% will be for institutional long-term care and 10% for non-institutional care.

- . Nearly \$192 million in construction funding to support VA's burial program. Resources are included to establish six new national cemeteries in Bakersfield, Calif.; Birmingham, Ala.; Columbia-Greenville, S.C.; Jacksonville, Fla.; Sarasota, Fla.; and southeastern Pennsylvania. This budget also includes funds for a gravesite development project at Fort Sam Houston National Cemetery in San Antonio and \$32 million in grants for the construction of state veterans cemeteries.

[Source" VA News Release 5 Feb 07 ++]

VA BUDGET 2008 UPDATE 01: In a major change of strategy, the 2008 Department of Veterans Affairs budget submitted to Congress 5 FEB separates the fate of proposed fee increases from the VA health care budget. Under the plan, any money generated from a proposed increase in prescription drug co-payments and a new enrollment fees of up to \$750 for priority category 7 and 8 veterans would go into the U.S. Treasury, not directly into the VA's budget. The plan is explained in the fine print of the 2008 budget documents. This arrangement, a departure from previous years, does not make it any more likely that Congress would approve the fee increases and may even make it easier for lawmakers to reject them. VA budget proposals for each of the past three years had the fee increases built into the health care budget. As a result, when Congress rejected the increases, lawmakers had to find other funding sources to replace the money that would have flowed into the VA budget from the fee increases.

Sen. Daniel K. Akaka, D-Hawaii, the Senate Veterans' Affairs Committee chairman, said he is not likely to approve fee increases under the new arrangement. His comments were:

- The doubling of drug co-payments for veterans' who make as little as \$28,000 a year seems particularly cruel. Take the example of a veteran living on Oahu, where the cost of living is so high, who takes seven different prescriptions each month: his out-of-pocket cost goes up by \$600 a year.

- The fact that the fees would go to the U.S. Treasury rather than the VA budget did not persuade him, either. Why are we asking veterans to suffer in order to finance a war? he asked. This administration consistently fails to consider the cost of caring for veterans as part of the cost of war.

- Under the administration's plan, priority category 7 and 8 veterans would have a higher co-payment for prescription drugs and would have an enrollment fee based on their family income. The drug co-payment, now \$8, would increase to \$15 for a 30-day supply. The new enrollment fee would be \$250 for veterans with family incomes of \$50,000 to \$74,999; \$500 for those with family incomes of \$75,000 to \$99,999; and \$750 for those with family incomes of \$100,000 or more. The plan would generate \$331 million for the Treasury from the co-pay increase and \$138 million from the tiered enrollment fees, according to budget documents.

[Source: NavyTimes Rick Maze article 6 Feb 07 ++]

VA BUDGET 2008 UPDATE 02: The national commander of the largest organization of combat veterans in the nation called President Bush's fiscal 2008 budget request for the Department of Veterans Affairs a significant step forward for America's military veterans. "The administration is again demonstrating that funding a nation at war includes caring for her warriors when they return home," said Gary Kurpius, a Vietnam veteran from Anchorage, Alaska, who leads the 2.4 million-member Veterans of Foreign Wars of the U.S. and its Auxiliaries. Released on 5 FEB was a \$87 billion proposal for the VA that includes an increase in discretionary medical care funding to \$34.2 billion, or almost \$3 billion more than last year's request, with significant increases in mental health care, and additional funding to help reduce a VA backlog that currently exceeds more than 870,000 claims. The administration's request does fall short of what the VFW and three other veterans' service organizations are recommending in their co-written Independent Budget, but Kurpius still called today's request a significant step forward, and an excellent starting point for the new Congress.

"The challenge for Congress now is to ensure that those areas that need additional funding are taken care of, and for both the House and Senate to ensure that a VA budget is approved before the government's new fiscal year begins on 1 OCT," he said. The VFW also calls upon Congress to reject the administration proposal to increase prescription co-payments and create annual enrollment fees for almost two million Category 7 and 8 veterans who do not have service-connected disabilities. The co-payment would jump 88% from \$8 to \$15 per monthly prescription. The enrollment fees would impact these veterans on a graduated scale of \$250 to \$750 per year and be based

on family incomes. "We are very pleased with the overall direction of this budget and commend the president for not forgetting about America's veterans," said Kurpius, "but we remain adamantly opposed to the prescription co-payment increase and enrollment fees. Veterans should not have to pay for health care they earned." [Source: VFW Press Release 6 Feb 07]

VA BUDGET 2008 UPDATE 03: While President Bush's fiscal year 2008 budget request would come close to providing adequate funding for veterans health care and other programs, the Disabled American Veterans (DAV) sees a number of flaws and shortcomings in the proposal that could adversely affect sick and disabled veterans. The President's budget proposes \$34.2 billion for the Department of Veterans Affairs (VA) health care system and relies on \$2.3 billion in collections. The budget plan also would increase prescription co-payments from \$8 to \$15 and impose a three-tiered annual enrollment fee of \$250, \$500 or \$750 for some veterans, depending on family income. But instead of going directly to the VA, those fees would be paid to the U.S. Treasury, where they conceivably could be siphoned off for other purposes. The DAV and other veterans service organizations that co-author The Independent Budget each year have recommended nearly \$44.3 billion in discretionary spending for the VA, with \$36.8 billion of that for veterans health care. They urge Congress to reject proposed higher pharmacy co-payments and the burdensome enrollment fees and fully fund veterans health care through direct appropriations. DAV National Commander Bradley S. Barton said:

- The President's co-payment and enrollment fee proposals are deliberately designed to force thousands of veterans out of the VA health care system.
- Because of chronic funding shortfalls, many veterans wait longer for medical appointments, VA hospitals are prevented from hiring additional nurses and other health care professionals to meet the growing demand for services and are forced to ration care.
- No matter how generously the administration believes it is funding veterans programs, it cannot guarantee the VA receives its new budget by the beginning of the new fiscal year on Oct. 1," he added.

Another major area of concern is that while the President's budget contains a commitment to improving the timeliness of veterans' benefits claims, it does not address the adverse impact of recently passed legislation that expands attorney involvement in the process. The VA has said it will have to create a whole new bureaucracy to perform the additional accreditation and attorney fee oversight responsibilities. With a backlog of more than 600,000 pending benefits claims and processing times averaging six months for initial claims and more than two years for appeals, the attorney fees law would likely add to the VA's woes, causing further delays and complicating an already overburdened system. The 1.3 million-member Disabled American Veterans, a non-profit organization founded in 1920 and chartered by the U.S. Congress in 1932, represents this nation's disabled veterans. It is dedicated to a single purpose: building better lives for our nation's disabled veterans and their families. For more information, refer to organization's Web site www.dav.org. [Source: DAV News Release 6 Feb 06]

GOVERNMENT OVERPAYMENTS: IT doesn't matter whose fault the error is, you're responsible for reporting it and can be held liable for any money overpaid for pay, allotment, compensation, pension, etc. Members of the military community who suspect they are drawing too much in pay or allowances because of a clerical error or computer glitch should alert pay officials rather than ignore the situation. When the government finds the error as it almost certainly will it will want that extra money back. Waivers of overpayments are granted on occasion. However, more often, recipients are found responsible for reporting pay errors and thus liable for any money overpaid. If you want to review repayment policies refer to the Defense Office of Hearings and Appeals (DOHA) web site www.dod.mil/dodgc/doha/ and read decisions on claims brought by fellow servicemembers or retirees to the DOHA's Claims Appeals Board. Cases are interesting because they often involve thousands of dollars. They are instructive too because recipients routinely are advised that they should have caught the overpayments even though the error originated elsewhere. The claims division of the DOHA handles disputes regarding pay allowances, travel, transportation, unused accrued leave, retired pay, and survivor benefits. It also settles disputes between transportation carriers and uniformed servicemembers concerning transit loss or damage on military moves. Claims actions usually uphold long-standing military pay principles applied to individual circumstance. Claims board decisions published on the DOHA Web site withhold the names of claimants to protect their privacy. [Source: Online Tom Philpott article 7 Jan 07 ++]

VDBC UPDATE 13: The next meeting of the Veterans Disability Benefits Commission is 21-22 FEB at the Hotel Washington, 15th & Pennsylvania Avenue, NW, Washington, DC. The agenda for the Commission's February meeting will feature:

- Updates on progress of studies underway at the Center for Naval Analyses (CNA) and the Institute of Medicine (IOM).
- A summary report on VDBC Member site visits and other related Issue Papers at various stages of development.
- Comments from interested parties on two topics related to specific Research Questions approved by the Commission on October 14, 2005. The two topics will be: Survivors' Concurrent Receipt (Research Question 21 addressing the SBP/DIC Offset); and Time Limit to File (Research Question 18).

Interested persons may attend and present oral statements to the Commission on 22 FEB. Oral presentations will be limited to five minutes or less, depending on the number of participants. Interested parties may also provide written comments for review by the Commission prior to the meeting by e-mail to veterans@vetscommission.com or by mail to Mr. Ray Wilburn, Executive Director, Veterans Disability Benefits Commission, 1101 Pennsylvania Avenue, NW, 5th Floor, Washington, DC 20004. Written comments were requested to arrive by 1700 on Friday, February 9th, to be included in the Commissioners pre-meeting documentation. [Source: NAUS Weekly Update for 2 FEB 07]

NGB DOD REPRESENTATION UPDATE 02: The House and Senate on 1 FEB introduced the National Guard Empowerment Act of 2007, to the 110th Congress which would make the National Guard Bureau (NGB) chief a four-star general with statutory authority to speak for the Guard at the highest levels of the Defense Department. Sens. Patrick Leahy (D-VT) and Christopher Bond (R-MO), co-chairs of the Senate National Guard Caucus, reintroduced their bill, S.430, to help make the National Guard a stronger and more responsible defense agency, which will improve the nation's defense and improve the military's ability to support civilian authorities during domestic emergencies. Reps. Tom Davis (R-VA) and Gene Taylor (D-MS) introduced an identical bill in the House, H.R.718. The Senate passed a modified version of the bill last year, while the House took no action. But the 2007 National Defense Authorization Act (NDAA) directed the Commission on National Guard and Reserves to review and present an opinion on the legislation, which is due 1 MAR. Guard leaders and a growing number of lawmakers, however, think the matter requires no further assessment. They believe their lack of input into final Pentagon decisions is responsible for the Guard's chronic funding shortfalls and recent Army and Air Force proposals to cut Guard personnel and equipment. Concerned citizens are encouraged to contact their elected officials and voice their opinions concerning this legislation that will impact our National Guard at the highest levels. [Source: Minute Man Update 2 Feb 07 ++]

CRDP UPDATE 41: The Senate majority leader on 31 JAN said that he would continue his seven-year push to eradicate the government's policy of reducing military retired pay for retirees who also receive veterans' disability compensation. Sen. Harry Reid of Nevada, who became majority leader in January when Democrats took control of the Senate, said that while he may be busy working on hundreds of other issues in his new role, concurrent receipt of disability and retired pay "remains one of my highest priorities. I am committed to a goal so that 100% of disabled veterans get what they deserve. I'll continue fighting until we succeed. We need to continue to chip away at this policy."

In reintroducing his bill, the Retired Pay Restoration Act (S.439), Reid said it would end once and for all the dollar-for-dollar offset in retired pay required for veterans also receiving disability compensation. Reid's sponsorship of legislation to end the ban on so-called concurrent receipt of full retirement and disability pay has kept the issue alive, as year after year the Senate has adopted Reid-sponsored amendments to the annual defense authorization bill. What had once been a complete prohibition on receiving both payments in full has slowly eroded to the point that the offset has been reduced or eliminated for thousands of veterans, including those who served 20 years in the military who have combat-related disabilities, and those with 20 years of service whose disabilities are rated at 50% or more. Reid specifically mentioned that he will fight this year to provide full concurrent receipt for veterans whose inability to work is a factor in their disability rating. By law, disabled veterans who are unemployable can be considered fully disabled even though their actual disability ratings may be as low as 70%. Although these "individual unemployability" veterans receive VA disability pay at the 100-percent-disabled rate, the extra pay does not

count for the purposes of concurrent receipt and is still offset from their retirement pay. Reid said some progress has been made, calling the past seven years "good but not really good" for disabled retirees. The offset in retired pay, a legacy of a law passed in the late 19th century, is still mostly in effect.

Reid said that when he first learned about the law on military retirement and veterans' disability pay from an aide, he thought the aide did not know what he was taking about. But he did. In many cases, this ban takes away a veteran's full retirement pay, wiping away benefits he or she earned in 20 or more years of service, and it's wrong. Few disabled retirees "can afford to live on their retirement pay alone. They are often denied any post-service working life. They receive disability compensation to pay for the pain and lost future earnings caused by a service-connected injury." He called the offset in retirement pay a "special tax on the very men and women who keep us safe." [Source: NavyTimes Rick Maze article 31 Jan 07 ++]

MILITARY PAYDAY LENDERS UPDATE 03: Reps. Kendrick Meek (D-FL-17) and Mike Ross (D-AR-04) are trying to persuade other House members to backtrack on legislative fixes won last year by the military coalition and others to protect the troops against unscrupulous payday lenders. Payday lenders often target military personnel to lure them into short-term loans of a few hundred dollars at 400% interest, holding the borrower's signed personal check as collateral. When borrowers can't pay off the high-interest loans immediately, they're trapped into renewing them repeatedly. The Military Coalition, the Defense Department, and a long list of consumer-protection organizations joined forces last year to win a law change capping interest rates on loans to servicemembers at a 36-percent annual rate. That still sounds high, but it limited their potential profits enough that payday lenders have indicated they'll stop targeting military families unless the law is changed. Reps. Meek and Ross are trying to get Congress to reconsider the 36% rate cap. Military, civil rights, veteran, and consumer organizations have sent letters to Congress strongly objecting to the Meek/Ross proposal and urging Congress not to sell out the troops to serve this unsavory industry. [Source: MOAA Leg Action Center 2 Feb 07 ++]

VA HEALTH CARE FUNDING UPDATE 07: Faced with a 15 FEB federal shutdown absent additional legislation to fund the government for the remainder of the fiscal year, the House passed a \$463.5 billion spending bill H.J. Res. 20 with bipartisan support by a vote of 286 to 140. The bill now moves to the Senate where it must be approved before the additional funding is available to VA. The resolution included some very good news for the VA - boosting up that agency's funding by \$3.6 billion, which should be enough to meet projected needs for VA health care and other programs. However, the additional funding will not bring instant relief to the VA or to the millions of veterans who rely on its services, primarily because the current fiscal year could be almost half over by the time the money is appropriated, and because it takes time to properly plan new construction and infrastructure upgrades, and to hire new employees. The resolution also included \$6.2 billion for military construction, but it fell short of providing what's needed

in some other important areas:

 Military health care: Provides an additional \$1.2 billion over 2006 funding levels - but that's still almost a billion dollars short of the \$2.1 billion the Pentagon says it needs to continue current programs.

 Base realignment and closure (BRAC): Provides an extra \$2.5 billion - \$1 billion more than the FY2006 amount - but that's a shocking \$3.3 billion short of what's needed to keep needed base facility changes on track. That makes a bad situation much worse, because the services are already four months into the fiscal year and still don't have their appropriations. And now they're going to get even less money than they thought. These cuts impact a wide-ranging list of military construction and quality-of-life projects: barracks, family housing, child care centers, training, and other facility issues that directly affect readiness. It raises the risk that families in units moving to new installations will arrive there only to find that there isn't enough housing, child care, schools, and other support facilities to accommodate their needs. You don't need a crystal ball to forecast how that would affect the pocketbooks and quality of life for military families - especially for the Army, which has been allocated over 60% of the BRAC budget.

As usual, the issues that so directly affect the troops have become a political football. Several senators, mostly Republicans, are lining up to try to add money in the Senate, saying current leaders have fallen short of meeting their obligations. Leaders on the Democratic side blame last year's Republican-led Congress for the problem, saying they wouldn't be faced with this mess if last year's Congress had finished the FY2007 funding as it was supposed to. Both points have some validity. The government has an absolute obligation to fully fund the well-documented needs of the military families who already are bearing the entire burden of sacrifice for the country in the current war along with the needs of those veterans who came before them. Health care needs must be funded. And if there is going to be a continuance of reshuffling units around the country, Congress must do whatever it takes to ensure needed support facilities are in place before they arrive without closing down support services at a closing or losing base. Troops and families need the support at both locations. Veterans concerned over these issues need to contact their legislators and let them know how they feel about these shortfalls. A suggested message to send is available at <http://capwiz.com/moaa/issues/alert/?alertid=9326946&type=CO>. [Source: MOAA Leg Action Center 2 Feb 07 ++]

MEDICARE PART B TAX CREDIT UPDATE 01: On 9 Jan 07 Rep. JoAnn Emerson (R-MO-08) reintroduced H.R.0343, the Military Retiree Health Care Relief Act of 2007. Without much ado, HR 343 would restore "the promise" of free life time health care for all military retirees which was taken away in 1956. This bill amends the Internal Revenue Code to allow a refundable tax credit equal to the aggregate Medicare Part B premiums paid under section 1840 of the Social Security Act by the taxpayer during the taxable year for enrollment of that eligible individual under part B of title XVIII of such Act. The term "eligible individual" means military retirees, their spouses, and/or widows. This

legislation is intended for all military retirees when they become Medicare eligible at age 65. While the premiums are effectively not paid by the beneficiary, the Social Security Trust Fund is not at risk because the General Fund would make up the difference. The previous bill died in committee for lack of cosponsors. To date this new bill has no cosponsors. To support it and/or contact your Representative with a preformatted message refer to

[http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9329391&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9329391&queueid=[capwiz:queue_id]). [Source: USDR Action Alert 3 Feb 07 ++]

INCOME TAX (STATE) UPDATE 01: DFAS-Cleveland does not withhold states taxes unless asked to do so by the retiree. Amounts withheld are not as with Federal Tax (based on marital status and exemptions), but by the dollar amount specified by retiree. To have state income tax withheld from retired pay, contact DFAS-CL in writing or visit local Retirement Services Office to complete a form. Following is a listing of how states deal with the military community in accessing their income tax. These are merely guidelines, individual states should be contacted to determine if information is still accurate:

- States with no income tax: Alaska, Florida (Imposes an intangible personal property tax), New Hampshire & Nevada (Imposes tax on certain capital gains, dividend and interest income.), South Dakota, Tennessee (Imposes tax on certain dividend and interest income), Texas, Washington, and Wyoming.

- States Which Exempt All Military Disability Retired Pay: Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Indiana, Iowa, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Puerto Rico, Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin.

- States Which Exempt All Military Retired Pay: Alabama, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Michigan (Does not exempt USPHS or NOAA retired pay), New Hampshire, New York, Pennsylvania, and Wisconsin (Full exemption for those in Armed Forces as of 31 DEC 63, or those who retire as of 31 DEC 63).

[Source: Ft. Gordon Retiree Newsletter Jan 07 ++]

RESERVE GI BILL UPDATE 05: Some citizen soldiers returning to college from duty in the war are being misinformed about their eligibility for continued GI Bills payments after they stop drilling with the Guard or Reserve. In 2005, the government enacted new GI Bill benefits (known as 1607 or "REAP"), which makes Guard and Reserve troops who return from the war eligible for education payments similar to active duty troops. "The problem starts when war veterans return to their Reserve or Guard unit and their unit leadership tells them if they stop drilling, then they automatically lose their education benefits," said Jack Mordente, president of the National Association of Veterans Program Administrators (NAVPA). Mordente, director of veteran's affairs at Southern Connecticut State University in New Haven, has assisted veterans with education benefits for 31 years. In May 06, Mordente found returning troops were getting the wrong information.

Colleagues from other colleges around the country are reporting similar situations. Through discussions with ranking personnel at the Department Of Veterans Affairs, Mordente confirmed that 1607 recipients could revert back to the original Reserve GI Bill - known as 1606 or MGIB-SR - upon discharge from paid drill status. They can then use their remaining entitlement for the number of months they were activated plus four more months. Furthermore, multiple periods of activation can be added together. "State and unit-level military leaders and school veterans' counselors don't know the facts because the VA and the Department of Defense have not made the legal rights of these war veterans widely known," Mordente said. Recently, as a result of Mordente's discovery, the VA changed their website to reflect the correct information.

The DoD, however, disagrees with the VA's interpretation of the law. Select Reserve members are told they lose their GI Bill if they leave paid drill status. Yet, if they file a claim with the VA they will be paid? "What's wrong with this picture"? "How does the DoD get away with ignoring a law they signed?" Mordente said. The government owes Guard and Reservists access to accurate information to help them make decisions - especially when pursuing a costly higher education program. How many veterans are affected? It's unknown exactly, but the DOD can determine who are eligible. The VA can then notify those who continued in school and pay them retroactively. (When veterans' personal information was compromised from a stolen computer, the VA spent more than \$17 million to send out mass mailings to inform veterans). What about those who didn't go to school because they were mis-informed? How can they be compensated? NAVPA is seeking legislation to extend the provision of the law and direct the DOD and VA to coordinate a major endeavor to contact eligible veterans and afford them the opportunity to use the benefits they earned. Meanwhile, veterans have been waiting up to four months to receive their GI Bill payments. "With the implementation of 1607 and the beginning of the school year, the VA has not been able to keep up with demand", Mordente said. "I have veterans who have to live on credit cards while they wait for their checks. Who will pay the interest?" For more information or to schedule interviews with veterans, contact (203)484-2343; relations.press@gmail.com. For more information on the REAP program refer to RAO Bulletin Update 15 Jan 05. [Source: NAVPA Press Release 29 Jan 07 ++]

VA MEDICAL EDUCATION SUPPORT: The Department of Veterans Affairs (VA), which already helps train nearly half of the physicians in the United States, will increase its support for medical education in the 2007-2008 academic year, adding 2,000 positions for advanced residency training over the next five years. More than 31,000 medical residents and 16,000 medical students receive some of their training in VA each year. The expansion in medical education begins in July 2007 when VA adds 341 new positions. Through its affiliations with medical schools and universities, VA is the largest provider of health care training in the United States. Currently, 130 VA medical facilities are affiliated with 107 of the nation's 126 medical schools. These training positions will address VA's critical needs and provide skilled health care professionals for the entire nation. The additional resident positions will also encourage innovation in education that will improve patient care, enable physicians in different disciplines to work together and

will incorporate state-of-the-art models of clinical care, including VA's quality and patient safety programs and electronic medical record system. As the nation's largest integrated health care system, VA provided care last year to 5.3 million veterans at more than 1,400 sites of care, including hospitals, clinics, nursing homes, rehabilitation treatment programs and veterans readjustment counseling centers. [Source: VA News Release 2 Feb 07 ++]

AFSA BENEFITS MONITORING: In NOV 06 the Air Force Sergeants Association started receiving reports of fringe benefits being reduced or eliminated on Air Force bases and asked its members to report any further curtailments. Examples: base gyms closed on weekends or otherwise operating under reduced hours; towel services at gyms suspended; fees imposed on retirees to use the gyms; funding cancelled for referees in intramural sports programs; and elimination of the Mildly Ill Family Child care program. AFSA says it will relay reports of such cutbacks to Congress, the Defense Department and Air Force leaders. The association can be reached at 1(800) 638-0594 or 301-899-3500 or by e-mail at staff@afsahq.org. [Source: Armed Forces News 2 Feb 07]

VA HEADSTONES & MARKERS UPDATE 01: The VA furnishes upon request, at no charge to the applicant, a Government headstone or marker for the grave of any deceased eligible veteran in any cemetery around the world. For all deaths occurring before 11 SEP 2001, the VA may provide a headstone or marker only for graves that are not marked with a private headstone. For deaths after that date a headstone or marker will be provided regardless of whether the grave is already marked with a non-government marker. Headstones and markers are provided for eligible spouses and dependents of veterans only when buried in a national, military post/base, or State veterans cemetery. Flat markers in granite, marble, and bronze, and upright headstones in granite and marble are available. The style chosen must be consistent with existing monuments at the place of burial. Emblems of belief for placement on Government Headstones and Markers are available can be viewed at www.cem.va.gov. Niche markers are also available to mark columbaria used for inurnment of cremated remains.

When burial or memorialization is in a national cemetery, a headstone or marker will be ordered by the cemetery officials based on inscription information provided by next of kin. When burial is in a private cemetery VA Form 40-1330, application for Standard Government Headstone or Marker (PDF), must be submitted by the next of kin or a representative, such as a funeral director, cemetery official, or veterans counselor, along with veterans military discharge documents, to request a government-provided headstone or marker. Do not send original documents as they will not be returned. Application for National Guard or Reserves who are entitled must include a copy of the Reserve Retirement Eligibility Benefits Letter with the application. Use of the Fax service at 1(800) 455-7143 can save up to seven days in obtaining a marker. This toll free fax service is only available for headstones or markers being placed in private cemeteries. All state veterans, military and post cemeteries must submit their applications by regular mail. The form and instructions are available at www.cem.va.gov. The application form

on the website can be filled in and printed for submitting by mail or fax. If you mail forward to: Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. Questions about a headstone or marker application can be directed to VA's Memorial Programs Service applicant assistance unit at (800) 697-6947. Persons not eligible for a headstone or marker are:

- . Anyone whose only separation from the Armed Forces was under dishonorable conditions or whose character of service results in a bar to veterans benefits.
- . Anyone ordered to report to an induction station, but was not actually inducted into military service.
- . Anyone convicted of a Federal capital crime and sentenced to death or life imprisonment, or convicted of a State capital crime, and sentenced to death or life imprisonment without parole. Federal officials are authorized to deny requests for headstones or markers to persons who are shown by clear and convincing evidence to have committed a Federal or State capital crime but were not convicted of such crime because of flight to avoid prosecution or by death prior to trial.
- . Anyone convicted of subversive activities after 1 SEP 1959. Eligibility will be reinstated if the President of the United States grants a pardon.
- . Members of groups whose service has been determined by the Secretary of the Air Force under the provisions of Public Law 95-202 as not warranting entitlement to benefits administered by the Secretary of Veterans Affairs.
- . A person whose only service is active duty for training or inactive duty training in the National Guard or Reserve Component, unless the individual meets the following criteria:
 - (1) Reservists and National Guard members who, at time of death, were entitled to retired pay under Chap 1223, title 10, United States Code, or would have been entitled, but for being under the age of 60. Specific categories of individuals eligible for retired pay are delineated in section 12731 of Chap 1223, title 10, United States Code.
 - (2) Members of reserve components who die while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while performing active duty for training or inactive duty training, or undergoing such hospitalization or treatment.
 - (3) Members of the Reserve Officers' Training Corps of the Army, Navy, or Air Force who die under honorable conditions while attending an authorized training camp or on an authorized cruise, while performing authorized travel to or from that camp or cruise, or while hospitalized or undergoing treatment at the expense of the U.S. for injury or disease contracted or incurred under honorable conditions while engaged in one of those activities.
 - (4) Members of reserve components who, during a period of active duty for training, were disabled or died from a disease or injury incurred or aggravated in line of duty or, during a period of inactive duty training, were disabled or died from an injury incurred or aggravated in line of duty.

Headstones and markers previously furnished by the Government may be replaced at Government expense if badly deteriorated, illegible, stolen or vandalized. They will also replace the headstone or marker if the inscription is incorrect, if it was damaged during

shipping, or if the material or workmanship does not meet contract specifications. If a Government headstone or marker in a private cemetery is damaged by cemetery personnel, the cemetery should pay all replacement costs. Marble and granite headstones or markers that are permanently removed from a grave must be destroyed, ensuring that the inscription is no longer legible. Bronze markers must be returned to the contractor. For guidance on obtaining a replacement headstone or marker, you may call the Memorial Programs Service Applicant Assistance Unit between the hours of 08-1700 (EST), M-F at 1(800) 697-6947 or click on the "Contact the VA" link on their website to contact the office via e-mail. Be sure to include the veteran's name, social security and/or service number, and date of death. Special Pre-World War I Era Headstones and Markers can also be obtained. Refer to www.cem.va.gov/cem/hm_hm.asp for additional info on this subject.

[Source www.cem.va.gov Feb 07 ++]

VET GRAVESITE LOCATOR: At http://gravelocator.cem.va.gov/j2ee/servlet/NGL_v1 you can search for burial locations of veterans and their family members in VA National Cemeteries, state veterans cemeteries, various other military/Department of Interior cemeteries, and private cemeteries when the grave is marked with a government grave marker. The Nationwide Gravesite Locator includes burial records from many sources. These sources provide varied data; some searches may contain less information than others. Information on veterans buried in private cemeteries was collected for the purpose of furnishing government grave markers, and VA does not have information available for burials prior to 1997. Erroneous information can be corrected, but there is no way to add to the information contained in the existing record. If your search returns incorrect information about a veteran or family member buried in a national cemetery, contact the cemetery directly to discuss your findings. To report incorrect information about a veteran buried in a private cemetery, click go to <https://iris.va.gov>. Names cannot be added to the listing if a government grave marker was not furnished for the grave, or if the existing government grave marker was furnished prior to 1997. For more complete information concerning individual records contact the cemetery or local officials.

The American Battle Monuments Commission provides information on service members buried in overseas cemeteries. If you cannot locate the person you are searching for, provide the following information on each individual:

- Full name, including any alternate spellings and military service branch
- Date and place of birth and death
- State from which the individual entered active duty

Most requests take approximately four weeks for a reply. Be sure to include your return mailing address, phone number or Internet e-mail address with your request and send it to: U.S. Department of Veterans Affairs, National Cemetery Administration (41C1), Burial Location Request, 810 Vermont Ave., NW Washington, DC 20420. [Source: www.va.gov Jan 07]

RETIREE SURVIVOR COMFORT ACT: On 24 JAN Congressman Walter B. Jones [R-NC-03] introduced H.R. 657, the Military Retiree Survivor Comfort Act. This legislation is a simple fix that would provide relief to surviving beneficiaries of military retirees. Jones's plan would let survivors keep the last check if there is any overpayment, but delay payment of military survivor benefits by one month. This would result in a small bonus for a survivor because retired pay is larger than survivor benefits. Jones has tried to get the plan passed since 2003 but has faced problems because of Defense Department objections. Jones hopes to raise the issue later this year when the armed services committee takes up the fiscal 2008 defense budget.

Currently, federal regulations require the Defense Finance Accounting Service (DFAS) to terminate payment of retired pay upon notification of the retiree's death. Once the surviving spouse or beneficiary notifies the finance center, DFAS then electronically withdraws the entirety of the last payment from the deceased retiree's checking account. Several weeks later, the retiree's beneficiary will receive a check in the mail containing a pro-rated portion of the military pay for the days for which the retiree was still living. Congressman Jones says, "The current process pays military retirees for when they are alive, but it can have an adverse impact on the retiree's beneficiary upon their death. When the retirement pay is deposited, they use those funds to make payment on items such as mortgages, medical expenses, or other living expenses. Automatically withdrawing those funds can inadvertently cause essential payments to bounce and place great financial strain on a beneficiary already faced with the prospect of additional costs associated with their loved one's death. While we take great pride in the service of our men and women in uniform, many times we fail to give proper recognition to the immense sacrifices military families make as a whole. In many respects, a military spouse has provided service and sacrifices equal to the military members themselves. While they may not face the perils of combat - they often raise families alone, endure long separations, and provide a safety net for other military families. H.R. 657 seeks to recognize that sacrifice by forgiving the overpayment made to the surviving beneficiary if that beneficiary has a joint bank account with the military retiree. In order to offset some of the minimal cost, the recipient receiving the overpayment would forgo the first month of Survivor Benefit Plan payments. The individual amounts will be small, but they will provide great comfort to those who are already suffering a loss. It is an important issue for survivors who are many times blind-sided when that last paycheck disappears." For additional information please contact Kathleen Joyce in Congressman Walter B. Jones' office at (202) 225-3415. To support this bill refer to [http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9322811&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9322811&queueid=[capwiz:queue_id]). [Source: Congressman Walter B. Jones Press Release 25 Jan 07 ++]

CLAIMS AND APPEALS: Drawing too much in pay or allowances? It doesn't matter whose fault the error is, you're responsible for reporting it and can be held liable for any money overpaid. Members of the military community who suspect they are drawing too much in pay or allowances because of a clerical error or computer glitch should alert pay officials rather than ignore the situation. When the government finds the error, as it

almost certainly will, it will want that extra money back. Waivers of overpayments are granted on occasion. More often, however, servicemembers are found responsible for reporting pay errors and thus liable for any money overpaid. For those who are curious about payment policies check out the Defense Office of Hearings and Appeals (DOHA) website www.dod.mil/dodgc/doha/claims/military/and read decisions on claims brought by fellow servicemembers or retirees to the DOHA's Claims Appeals Board. Cases are interesting, because they often involve thousands of dollars. They are instructive, too, because personnel routinely are advised that they should have caught the overpayments even though the error originated elsewhere. The claims division of the DOHA handles disputes regarding pay, allowances, travel, transportation, unused accrued leave, retired pay, and survivor benefits. It also settles disputes between transportation carriers and uniformed servicemembers concerning transit loss or damage on military moves. Claims actions usually uphold long-standing military pay principles applied to individual circumstance. Claims board decisions published on the DOHA Web site withhold the names of claimants to protect their privacy. [Source: Observation Post Tom Philpott article Jan 07 ++]

VA HOMELESS VETS UPDATE 03: Secretary of Veterans Affairs Jim Nicholson, joined by White House Director of National Drug Control Policy John Walters and Denver Mayor John Hickenlooper announced 31 JAN a new VA program to take substance abuse services directly to homeless veterans in the community. During a morning ribbon-cutting ceremony for the new, VA-funded 14-bed transitional housing facility for veterans at Denver C.A.R.E.S. (Comprehensive Addiction Rehabilitation Evaluation and Services), Nicholson committed to placing 30 substance abuse counselors in communities around the country to take substance abuse counseling directly to homeless provider sites. One of the new counselors is slated to serve Denver-area programs, including C.A.R.E.S. The addition of the counselors is, in part, in response to the President's New Freedom Commission on Mental Health, which called for a more recovery-oriented mental health system. The commission found that a key challenge to developing integrated treatment programs is overcoming the traditional separation between mental health and substance abuse treatment.

Other communities receiving new counselors as part of the announcement are: Albuquerque, N.M.; Atlanta; Baltimore; Boston; Chicago; Cincinnati; Cleveland; Columbia, S.C.; Dallas; Detroit; Houston; Gainesville, Fla.; Indianapolis; Iowa City, Iowa; Las Vegas; Little Rock, Ark.; Long Beach, Calif.; Los Angeles; Memphis, Tenn.; Miami; Milwaukee; Montrose, N.Y.; Philadelphia; Portland, Ore.; Salisbury, N.C.; San Francisco; St. Louis; Syracuse, New York; and West Haven, Conn. VA granted Denver's Department of Human Services \$310,828 to renovate existing space to create the 14 new transitional housing beds. VA helps hundreds of similar public and nonprofit organizations provide supportive housing and service centers for homeless veterans. For more information on White House Drug Policy, refer to: www.whitehousedrugpolicy.gov. [Source: VA News Release 31 Jan 07 ++]

AF COMBAT ACTION AWARD UPDATE 01: The Air Force will begin awarding a new Combat Action Medal in April. The Air Force Combat Action Medal (AFCAM) may be awarded to Airmen that have directly participated in active combat, either in the air or on the ground, as part of their official duty. Airmen serving as a crew member on a C130 providing key support to Coalition forces or Airmen servicing as a convoy escort operation that takes fire, for instance, would be eligible to apply for the award. Airmen can apply for the award to recognize participation in combat activities dating back as far as Sept. 11, 2001. In order for an Airman to wear the AFCAM, a narrative explanation of the Airman's involvement in combat activities must be submitted by a person with first-hand knowledge of the incident. The application will be processed through the chain of command and eventually be approved or disapproved by the Commander of Air Force Forces (COMAFFOR).

Since the Air Force started manning convoy operations in support of the war on terror, more Airmen have had an opportunity to put their rifle training to use in real-world scenarios. Today, explosive ordnance disposal and security forces Airmen, along with those performing in-lieu-of taskings, have joined battlefield Airmen working "outside the wire" in Iraq and Afghanistan and are regularly involved in combat situations as part of their duty. It is for those Airmen involved in combat operations, on the ground and in the air, that the Air Force has created the Air Force Combat Action Medal, said Gen. Brady. To develop criteria for the award and to get a better understanding of what Airmen were looking for in combat recognition, the Air Force consulted with combat-experienced Airmen. General Brady said the AFCAM will be unveiled sometime in April. Then, as part of the unveiling ceremony, some Airmen will be awarded the new medal. At that time, the Air Force will begin to process additional applications for the award. The AFCAM will be the highest-level Air Force individual award to not earn points under the Weighted Airmen Promotion System. [Source: About U.S. Military 30 Jan 07++]

ARMY LEISURE TRAVEL SERVICES: The Army's leisure travel services program has added options through the on-base Information Ticket & Reservation (ITR) offices, and through its online services at <http://www.offdutytravel.com>. One of companies new to the "Great Travel Deals" section of the site is GovArm.com. It provides vacation travel services for retired and other military personnel, including condominium rentals, cruises, vehicle rentals, hotel reservations, golf and campground discounts and vacation packages. GovArm.com condo rentals start at \$294 per week. These are last-minute, discounted, luxury condominium accommodations at beaches, mountain resorts and other locations. Amenities such as golf courses, day spas and ski slopes are available at most resorts. For more information, go to <http://www.offdutytravel.com> and click on "Great Travel Deals", or visit the ITR at the nearest Army installation. Another option in the Great Deals section is Golf Card International. This golfers' club has a network of more than 3,600 affiliated golf courses throughout North America providing discounts on golf, lodging, pro shop purchases and range privileges. A \$48 annual membership gives the golfer free green fees or up to 50% discount and discounted weekend play at most of the affiliated courses. For more information, go to <http://www.GolfCard.com/dod.cfm> or call 1(800) 321-8269. [Source: Army Echoes Jan-Apr 07]

RETIREE MEDAL WEARING POLICY: Secretary of Veterans Affairs Jim Nicholson recently urged veterans to show pride in their service by wearing their medals on Veterans Day. He said he hoped this display of military decorations, which he called the "Veterans Pride Initiative," would become a traditional part of Veterans Day, Memorial Day, the Fourth of July and other patriotic observances. Guideline for wearing awards are found in Army Regulation 670-1, Wear and Appearance of Army Uniforms and Insignia, retired Soldiers which states, ". retired soldiers may wear all categories of medals (described in this regulation) on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veterans Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-size or miniature medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as on the Army uniform, so they look similar to medals worn on the Army uniform." [Source: Army Echoes Jan-Apr 07 ++]

SBP SSA OFFSET UPDATE 08: April 1st will mark another step in the phase out of the reduction of Survivor Benefit Plan (SBP) annuity for annuitants age 62 and older. Originally, annuitants received 55% of the base amount selected (usually, but not always, the retired pay amount) until age 62 when the benefit was reduced to 35% of the base amount as eligibility for Social Security began. Congress changed the law to eliminate this reduction and to phase in the increase at 5% increments. This April, the post-age 62 benefit will increase to 50% of the base amount, which annuitants will see in their May check. The final increase will take place 1 APR 08, when all SBP annuitants will receive 55% of the base amount elected, regardless of age. A small group of annuitants who had their post-age 62 annuity calculated using the old Social Security offset method may already be receiving 50% of the base amount. If you are an SBP annuitant who is already receiving 50% of the base amount, your benefit will not change this April. It will increase to 55% in 2008. No annuitant will lose any benefits. [Source: Army Echoes Jan-Apr 07]

REFERRAL BONUS PILOT PROGRAM UPDATE 01: Bonuses have doubled to \$2,000 for retired Soldiers referring someone with no prior military experience to the Referral Bonus Pilot Program. The bonus is not paid to those referring immediate family members, including spouses, children, parents, stepparents and siblings. You can make referrals through the Army Referral System - Sergeant Major of the Army Recruiting Team (ARS SMART) Web site at <http://www.usarec.army.mil/smart>. To use ARS SMART, you'll need an Army Knowledge Online (AKO) user name and password. To make a referral, you'll have to establish a user account and submit personal information such as your social security number to facilitate payment of the bonus. You can also make referrals by calling 1(800) 223-3735, ext. 6-0473. The bonus is paid in two lump sums. The first half is paid when the Soldier begins basic training, and the second half is

paid after the Soldier graduates from One-Station Unit Training or Advanced Individual Training. The bonus increase is not retroactive. Those who made referrals before 13 NOV 06 are eligible only for the \$1K bonus. [Source: Army Echoes Jan-Apr 07]

ARMY RETIRED SOLDIERS PIN: The Army has created a new pin for retired Soldiers to emphasize retiree's lifelong bond with the Army. The pin combines the Army logo with the word "retired" emblazoned above. The Army Chief of Staff's (CSA) Retiree Council recommended replacing the "Retired, Still Serving" lapel pin. The Council asked for a larger pin that could be recognized from afar, be worn on clothing other than a suit jacket, and that would show the continuing bond between the retired Soldier and the Army. Over the next few months, a packet containing the new pin will be mailed to retired Soldiers. It will also include a letter from the CSA and the Sergeant Major of the Army, underlining the unending commitment between the Army and its retired Soldiers. Completing the packet will be news on the Army Strong theme and the recently increased recruiting referral bonus. It will be sent to the correspondence address on file at the Defense Finance and Accounting Service's Retired Pay Center. The mailing will occur over four months so you may hear from retired Soldiers who receive the pin before you do. A goal is to have all pins in the mail by late spring. [Source: Army Echoes Jan-Apr 07]

COLD HANDS: When body extremities turn white, then blue, then red, it's a likely sign of Raynaud's phenomenon. It can be initiated by emotional stress or cold temperatures and can affect fingers, toes, nose, and ears. In the classic response, sudden exposure to cold causes the small arteries just under the skin of the hands to constrict (to move blood to the body's core to reduce heat loss). When these small vessels constrict, circulation around the skin is reduced, and the hands turn white and feel cold. Next, the spasm begins to resolve, and some blood circulation returns to the smaller vessels. As the body uses the much-needed oxygen in the now-circulating blood, the hands turn blue and feel numb. As the vessels continue to dilate, circulation rebounds, and the hands turn bright red. This stage might feature painful tingling and throbbing. Most Raynaud's attacks last about 15 minutes. Most patients have their first attack between ages 15 and 40, and more women than men are affected. Episodes can worsen in frequency and intensity over time. Diagnosis depends on the signs and symptoms. Medical evaluation includes a search for a primary cause and might include a series of blood and other tests.

Treatment begins by addressing the underlying cause (if one has been identified), usually related to vascular disease, such as carpal tunnel syndrome. Injuries to the hands and feet, diseases of the arteries (atherosclerosis, diabetes), and autoimmune diseases (scleroderma, lupus, rheumatoid arthritis) all can lead to Raynaud's. Smoking is a significant contributor. Medications that affect the vascular system, such as beta-blockers for high blood pressure or drugs containing ergotamine for migraine headaches, can contribute to Raynaud's, as can the estrogen in birth control pills. Even over-the-counter cold medications containing pseudoephedrine are contributors. Hobbies and jobs involving chronic vibration of the hands also can be a cause. A can be prevented by

dressing warmly and avoiding sudden exposure to cold. Some people wear mittens and socks to bed. Wear loose clothing on hands and avoid high-heeled, constricting shoes and tight rings or other jewelry. Stopping smoking is essential to treatment and contributes to prevention. In severe cases, medications that dilate blood vessels are prescribed. If Raynaud's is triggered by stress, consider biofeedback and other techniques to reduce stress. During an attack, certain exercises can increase circulation. Warming your hands will shorten the spasms. Raynaud's is a chronic, repetitive problem, and over time it can reduce circulation. A severe episode can cause permanent blockage of the arteries, but typically the immediate effects of Raynaud's end when an attack does. To learn more about diagnosis, prevention, and treatment of Raynaud's phenomenon, visit www.niams.nih.gov and search for Raynaud's. [Source: MOAA Ask the Doctor Jun 06]

MILITARY LEGISLATION STATUS 14 FEB 07: Following is a listing of Congressional bills of interest to the military community that have been introduced in the 110th Congress. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A cosponsor is a member of Congress who has joined one or more members in his/her chamber (i.e. House or Senate) to sponsor a bill or amendment. The first member to sign onto a bill is considered the Sponsor, members subsequently signing on are Cosponsors. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can determine the current status of each bill, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. The key to increasing cosponsorship is letting our representatives know of veterans feelings on issues. At the end of some of the below listed bills is a web link that can be used to do that. Otherwise, you can locate on <http://thomas.loc.gov> who your representative is and his/her phone number, mailing address, or email/website to communicate with a message or letter of your own making:

H.R.0023: A bill to amend title 46, United States Code, to provide benefits to certain individuals who served in the United States merchant marine (including the Army Transport Service and the Naval Transport Service) during World War II. Sponsor: Rep Filner, Bob [CA-51] (introduced 1/4/07). Cosponsors (9).

H.R.0025: A bill to promote freedom, fairness, and economic opportunity by repealing the income tax and other taxes, abolishing the Internal Revenue Service, and enacting a national sales tax to be administered primarily by the States. Sponsor: Rep Linder, John [GA-7] (introduced 1/4/07). Cosponsors (54)

H.R.0081: A bill to amend title 38, United States Code, to provide that members of the Armed Forces and Selected Reserve may transfer certain educational assistance benefits to dependents, and for other purposes.

Sponsor: Rep Bartlett, Roscoe G. [MD-6] (introduced 1/4/07) Cosponsors (2).

H.R.0089: A bill to amend title 10, United States Code, to extend eligibility for combat-related special compensation (CRSC) paid to certain uniformed services retirees who are

retired under chapter 61 of such title with fewer than 20 years of creditable service.
Sponsor: Rep Bilirakis, Gus M. [FL-9] (introduced 1/4/07). Cosponsors (9). To support this bill and/or contact your Representative refer to <http://capwiz.com/moaa/issues/bills/?bill=9240191>.

H.R.0092: A bill to amend title 38, United States Code, to establish standards of access (i.e. 30 days) to care for veterans seeking health care from the Department of Veterans Affairs, would allow referral to civilian care in cases where the standard is not met, would require the VA to annually report its performance in meeting those access standards, and for other purposes. Sponsor: Rep Brown-Waite, Ginny [FL-5] (introduced 1/4/07). Cosponsors (7). To support this bill and/or contact your Representative refer to <http://capwiz.com/moaa/issues/bills/?bill=9240456>.

H.R.0109: A bill to amend the Small Business Act to make service-disabled veterans eligible under the 8(a) business development program. Sponsor: Rep Davis, Jo Ann [VA-1] (introduced 1/4/07) Cosponsors (None).

H.R.0112: A bill to amend title 38, United States Code, to provide for the payment of stipends to veterans who pursue doctoral degrees in science or technology. Sponsor: Rep Davis, Jo Ann [VA-1] (introduced 1/4/07). Cosponsors (None).

H.R.0136: A bill to amend title II of the Social Security Act to provide that individuals and appropriate authorities are notified by the Commissioner of Social Security of evidence of misuse of the Social Security account numbers of such individuals. Sponsor: Rep Gallegly, Elton [CA-24] (introduced 1/4/07). Cosponsors (3).

H.R.0140: A bill to amend title 10, United States Code, to require the amounts reimbursed to institutional providers of health care services under the TRICARE program to be the same as amounts reimbursed under Medicare, and to require the Secretary of Defense to contract for health care services with at least one teaching hospital in urban areas. Sponsor: Rep Green, Gene [TX-29] (introduced 1/4/07). Cosponsors (None). To support this bill and/or contact your Representative refer to

[http://capwiz.com/usdr/issues/alert/?alertid=9329026&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/issues/alert/?alertid=9329026&queueid=[capwiz:queue_id])

H.R.0156: A bill to amend title 38, United States Code, to provide for the payment of dependency and indemnity compensation (DIC) to the survivors of former prisoners of war who died on or before 30 SEP 99, under the same eligibility conditions as apply to payment of DIC to the survivors of former prisoners of war who die after that date.

Sponsor: Rep Holden, Tim [PA-17] (introduced 1/4/07). Cosponsors (11). To support this bill and/or contact your Representative refer to

<http://capwiz.com/moaa/issues/bills/?bill=9240856>

H.R.0191: A bill to amend the Internal Revenue Code of 1986 to repeal the inclusion in gross income of Social Security benefits. Sponsor: Rep Paul, Ron [TX-14] (introduced 1/4/07). Cosponsors (9).

H.R.0207: A bill to provide for identification of members of the Armed Forces exposed during military service to depleted uranium, to provide for health testing of such members, and for other purposes. Sponsor: Rep Serrano, Jose E. [NY-16] (introduced 1/4/07). Cosponsors (12).

H.R.0243: A bill to amend title 10, United States Code, to provide for the payment of Combat-Related Special Compensation (CRSC) to members of the Armed Forces retired for disability with less than 20 years of active military service who were awarded the Purple Heart. Sponsor: Rep Weller, Jerry [IL-11] (introduced 1/5/07). Cosponsors (None).

H.R.0303: A bill to amend title 10, United States Code, to permit certain additional retired members of the Armed Forces who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation (CRSC) and to eliminate the phase-in period under current law with respect to such concurrent receipt. Sponsor: Rep Bilirakis, Gus M. [FL-9] (introduced 1/5/07). Cosponsors (47). To support this bill and/or contact your Representative refer to <http://capwiz.com/moaa/issues/bills/?bill=9240026>

H.R.0315: A bill to amend title 38, United States Code, to require the Secretary of Veterans Affairs to enter into contracts with community health care providers to improve access to health care for veterans in highly rural areas, and for other purposes. Sponsor: Rep Pearce, Stevan [NM-2] (introduced 1/5/07). Cosponsors (9). To support this bill and/or contact your Representative refer to

[http://capwiz.com/usdr/issues/alert/?alertid=9328981&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/issues/alert/?alertid=9328981&queueid=[capwiz:queue_id])

H.R.0333: A bill to amend title 10, United States Code, to permit retired members of the Armed Forces who have a service-connected disability rated less than 50% to receive concurrent payment of both retired pay and veterans' disability compensation, to eliminate the phase-in period for concurrent receipt, to extend eligibility for concurrent receipt and combat-related special compensation to chapter 61 disability retirees with less than 20 years of service, and for other purposes. Sponsor: Rep Marshall, Jim [GA-8] (introduced 1/9/07). Cosponsors (12). To support this bill and/or contact your Representative refer to

<http://capwiz.com/usdr/issues/alert/?alertid=9226426&type=ML>

H.R.0339: A bill to amend title 38, United States Code, to improve access to medical services for veterans seeking treatment at Department of Veterans Affairs outpatient clinics with exceptionally long waiting periods. Sponsor: Rep Duncan, John J., Jr. [TN-2] (introduced 1/9/07). Cosponsors (None).

H.R.0343: A bill to amend the Internal Revenue Code of 1986 to allow a refundable credit to military retirees for premiums paid for coverage under Medicare Part B. Sponsor: Rep Emerson, Jo Ann [MO-8] (introduced 1/9/07). Cosponsors (1). To support

this bill and/or contact your Representative refer to

[http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9329391&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9329391&queueid=[capwiz:queue_id])

H.R.0402: A bill to amend title 38, United States Code, to provide for annual cost-of-living adjustments (COLA) to be made automatically by law each year in the rates of disability compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for survivors of certain service-connected disabled veterans. Sponsor: Rep Knollenberg, Joe [MI-09] (introduced 1/11/07).

Cosponsors (19). To support this bill and/or contact your Representative refer to [http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9330146&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9330146&queueid=[capwiz:queue_id]).

H.R.0447: A bill to amend title 38, United States Code, to provide that World War II merchant mariners who were awarded the Mariners Medal shall be provided eligibility for Department of Veterans Affairs health care on the same basis as veterans who have been awarded the Purple Heart. Sponsor: Rep Fortenberry, Jeff [NE-1] (introduced 1/12/07). Cosponsors (None).

H.R.0463: A bill to amend title 38, United States Code, to terminate the administrative freeze on the enrollment into the health care system of the Department of Veterans Affairs of veterans in the lowest priority category for enrollment (referred to as "Priority 8"). Sponsor: Rep Rothman, Steven R. [NJ-09] (introduced 1/12/07). Cosponsors (30).

H.R.0551: A bill to amend the Internal Revenue Code of 1986 with respect to the eligibility of veterans for mortgage bond financing, and for other purposes. Sponsor: Rep Davis, Susan A. [CA-53] (introduced 1/18/07). Cosponsors (19).

H.R.0579: A bill to amend title 10, United States Code, to prohibit certain increases in fees for military health care. Sponsor: Rep Edwards, Chet [TX-17] (introduced 1/19/07). Cosponsors (67). To support this bill and/or contact your Representative refer to

[http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9284961&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9284961&queueid=[capwiz:queue_id]) or

<http://capwiz.com/trea/issues/alert/?alertid=9289751&queueid=1050771381>

H.R.0585: A bill to amend title 38, United States Code, to expand the number of individuals qualifying for retroactive benefits from traumatic injury protection coverage under Servicemembers' Group Life Insurance. Sponsor: Rep Herseth, Stephanie [SD] (introduced 1/19/07). Cosponsors (1).

H.R.0612: A bill to amend title 38, United States Code, to extend the period of eligibility for health care for combat service in the Persian Gulf War or future hostilities from two years to five years after discharge or release. Sponsor: Rep Filner, Bob [CA-51] (introduced 1/22/07). Cosponsors (None).

H.R.0649: A bill to amend title XVI of the Social Security Act to provide that annuities

paid by States to blind veterans shall be disregarded in determining supplemental security income benefits. Sponsor: Rep Reynolds, Thomas M. [NY-26] (introduced 1/24/07).
Cosponsors (29).

H.R.0650: A bill to provide for the Secretary of Veterans Affairs to conduct a pilot program to determine the effectiveness of contracting for the use of private memory care facilities for veterans with Alzheimer's Disease. Sponsor: Rep Reynolds, Thomas M. [NY-26] (introduced 1/24/07). Cosponsors (11).
Reynolds, Thomas M. [NY-26] (introduced 1/24/07). Cosponsors (12).

H.R.0652: A bill to make the National Parks and Federal Recreational Lands Pass available at a discount to certain veterans. Sponsor: Rep Reynolds, Thomas M. [NY-26] (introduced 1/24/07). Cosponsors (32).

H.R.0653: A bill to amend title 38, United States Code, to allow the sworn affidavit of a veteran who served in combat during the Korean War or an earlier conflict to be accepted as proof of service-connection of a disease or injury alleged to have been incurred or aggravated by such service. Sponsor: Rep Reynolds, Thomas M. [NY-26] (introduced 1/24/07). Cosponsors (8).

H.R.0657: A bill to amend title 10, United States Code, to provide for forgiveness of certain overpayments of retired pay paid to deceased retired members of the Armed Forces following their death.

Sponsor: Rep Jones, Walter B., Jr. [NC-3] (introduced 1/24/07). Cosponsors (16). To support this bill and/or contact your Representative refer to

[http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9322811&queueid=\[capwiz:queue_id\]](http://capwiz.com/usdr/index_frame.dbq?url=http://capwiz.com/usdr/issues/alert/?alertid=9322811&queueid=[capwiz:queue_id]).

H.R.0675: A bill to amend title 38, United States Code, to increase the amount of assistance available to disabled veterans for specially adapted housing and to provide for annual increases in such amount. Sponsor: Rep Herseth, Stephanie [SD] (introduced 1/24/07). Cosponsors (None)

H.R.0690: A bill to amend title 10, United States Code, to reduce the minimum age for receipt of military retired pay for non-regular service from 60 to 55. Sponsor: Rep Saxton, Jim [NJ-3] (introduced 1/24/07). Cosponsors (48).

H.R.0704 : A bill to amend title 38, United States Code, to reduce from age 57 to age 55 the age after which the remarriage of the surviving spouse of a deceased veteran shall not result in termination of dependency and indemnity compensation (DIC) otherwise payable to that surviving spouse.

Sponsor: Rep Bilirakis, Gus M. [FL-9] (introduced 1/29/07). Cosponsors (None).

H.R.0737: A bill to correct an inequity in eligibility for military retired pay based on nonregular service in the case of certain members of the reserve components completing their reserve service before 1966.

Sponsor: Rep Scott, Robert C. [VA-3] (introduced 1/30/07). Cosponsors (8).

H.R.0760: A bill to amend title 38, United States Code, to deem certain service in the organized military forces of the Government of the Commonwealth of the Philippines and the Philippine Scouts to have been active service for purposes of benefits under programs administered by the Secretary of Veterans Affairs.

Sponsor: Rep Filner, Bob [CA-51] (introduced 1/31/07). Cosponsors (15).

H.R.0784: A bill to amend title 10, United States Code, to change the effective date for paid-up coverage under the military Survivor Benefit Plan. Sponsor: Rep Saxton, Jim [NJ-3] (introduced 1/31/07). Cosponsors (48).

H.R.0797: A bill to amend title 38, United States Code, to improve compensation benefits for veterans in certain cases of impairment of vision involving both eyes, and for other purposes. Sponsor: Rep Baldwin, Tammy [WI-2] (introduced 2/5/07). Cosponsors (19).

H.R.0959 : To expand a Department of Defense survivor annuity program that covers unremarried surviving spouses of certain members of the uniformed services who died before October 1, 1978, to include any otherwise eligible surviving spouse who remarries after age 55 or whose remarriage before age 55 is terminated. Sponsor: Rep Saxton, Jim [NJ-3] (introduced 2/8/07). Cosponsors (3).

H.R.991 : To amend the Internal Revenue Code of 1986 to allow individuals eligible for veterans health benefits to contribute to health savings accounts. Sponsor: Rep Campbell, John [CA-48] (introduced 2/12/07). Cosponsors (None)

S.0022: A bill to amend title 38, United States Code, to establish a program of educational assistance for members of the Armed Forces who serve in the Armed Forces after September 11, 2001, and for other purposes. Sponsor: Sen Webb, Jim [VA] (introduced 1/4/07). Cosponsors (None). To support this bill and/or contact your Representative refer to <http://capwiz.com/moaa/issues/bills/?bill=9242071>

S.0057: A bill to amend title 38, United States Code, to deem certain service in the organized military forces of the Government of the Commonwealth of the Philippines and the Philippine Scouts to have been active service for purposes of benefits under programs administered by the Secretary of Veterans Affairs.

Sponsor: Sen Inouye, Daniel K. [HI] (introduced 1/4/07). Cosponsors (3).

S.0066: A bill to require the Secretary of the Army to determine the validity of the claims of certain Filipinos that they performed military service on behalf of the United States during World War II.

Sponsor: Sen Inouye, Daniel K. [HI] (introduced 1/4/07). Cosponsors (None).

S.0067: A bill to amend title 10, United States Code, to permit former members of the Armed Forces who have a service-connected disability rated as total to travel on military

aircraft in the same manner and to the same extent as retired members of the Armed Forces are entitled to travel on such aircraft. Sponsor: Sen Inouye, Daniel K. [HI] (introduced 1/4/07). Cosponsors (2).

S.0071: A bill to amend title 10, United States Code, to authorize certain disabled former prisoners of war to use DoD commissary and exchange stores. Sponsor: Sen Inouye, Daniel K. [HI] (introduced 1/4/07). Cosponsors (None).

S.0117: A bill to amend titles 10 and 38, United States Code, to improve benefits and services for members of the Armed Forces, veterans of the Global War on Terrorism, and other veterans, to require reports on the effects of the Global War on Terrorism, and for other purposes. Sponsor: Sen Obama, Barack [IL] (introduced 1/4/07). Cosponsors (1).

S.0207: A bill to amend the Internal Revenue Code of 1986 to allow taxpayers to designate part or all of any income tax refund to support reservists and National Guard members. Sponsor: Sen Coleman, Norm [MN] (introduced 1/9/07). Cosponsors (2)

S.0225: A bill to amend title 38, United States Code, to expand the number of individuals qualifying for retroactive benefits from traumatic injury protection coverage under Servicemembers' Group Life Insurance. It would expand retroactive payments of traumatic injury insurance to servicemembers injured outside a combat area between 10 OCT 01 and 1 DEC 05. Sponsor: Sen Craig, Larry E. [ID] (introduced 1/9/07).

Cosponsors (1). To support this bill and/or contact your Representative refer to

<http://capwiz.com/moaa/issues/bills/?bill=9242246>

S.0326: A bill to amend the Internal Revenue Code of 1986 to provide a special period of limitation when uniformed services retirement pay is reduced as result of award of disability compensation. Sponsor: Sen Lincoln, Blanche L. [AR] (introduced 1/17/07).

Cosponsors (15). To support this bill and/or contact your Representative refer to

<http://capwiz.com/moaa/issues/bills/?bill=9294921>

S.0383: A bill to amend title 38, United States Code, to extend the period of eligibility for health care for combat service in the Persian Gulf War or future hostilities from two years to five years after discharge or release. Sponsor: Sen Akaka, Daniel K. [HI] (introduced 1/24/07). Cosponsors (1).

S.0415: A bill to amend the Revised Statutes of the United States to prevent the use of the legal system in a manner that among other things will stop the award of taxpayer dollars in legal fees to groups filing lawsuits against veterans' memorials and public displays of religion. Sponsor: Sen Brownback, Sam [KS] (introduced 1/29/07). Cosponsors (13).

S.0423: A bill to increase, effective as of December 1, 2007, the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled veterans. Sponsor: Sen Akaka, Daniel K. [HI] (introduced 1/29/07). Cosponsors (7).

[Source: <http://thomas.loc.gov> 31 Jan 07 ++]

S.0439: A bill to amend title 10, United States Code, to permit certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation. Sponsor: Sen Reid, Harry [NV] (introduced 1/31/07). Cosponsors (12).

[Source: <http://thomas.loc.gov> 14 Feb 07 ++]

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