

AMERICAN LEGION PREAMBLE

For God and Country we associate ourselves together for the following purposes: to uphold and defend the Constitution of the United States of America; to maintain law and order; to foster and perpetuate a one hundred percent Americanism; to preserve the memories and incidents of our associations in the great wars; to inculcate a sense of individual obligation to the community, state and nation; to combat the autocracy of both the classes and the masses; to make right the master of might; to promote peace and goodwill on earth; to safeguard and transmit to posterity the principles of justice, freedom and democracy; to consecrate and sanctify our comradeship by our devotion to mutual helpfulness.

The Definition of "Veteran"

A veteran - whether active duty, retired, national guard or reserve - is someone who, at one point in his/her life, wrote a blank check made payable to "The United States of America", for an amount of "up to and including my life."

That is honor, and there are way too many people in this country who no longer understand it. -- Author Unknown

American Legion - Post 4
P. O. Box 14
Pocatello, ID 83204-0014

Non-Profit Org.
U. S. POSTAGE
Pocatello, ID 83201
Permit No. 100

November 2007

American Legion Post 4
P. O. Box 14
Pocatello, ID 83204-0014
<http://www.americanlegionpost4.com>

Dear Post 4 Legionnaire:

November is full of events for all the veterans in our community. The American Legion is the host VSO for this year's Veteran's Day ceremony, to be held at the Bannock County Memorial Building on Saturday, November 10th. The most up-to-date list we have is included with this newsletter, so you'll have no excuse for not knowing what is happening in town. And for anyone who likes to eat, and that's most of us, November is a veritable feast of meals that you don't have to prepare! Most of the meals are free, with donations gladly excepted.

The Disabled Veteran's Fishing program got fantastic coverage in the Idaho State Journal on Sunday, October 28th. The "free" web site version does not have some of the pictures that appear in the newspaper, so if you haven't wrapped your fish in the old copies of the paper yet, **please** bring them to the next Legion meeting on November 14th so we can keep a lot of original copies. Our Post is a major supporter of the fishing program, and Robert Dawson went along on the trip.

We still need all Post 4 members to send in their 2008 renewals. We are in a cut-throat competition with Post Falls for being **NUMBER ONE** in the state. We need you to get the renewal in as soon as possible. The second mailing for renewals has already gone out from National. If you get the second one and you've already renewed your membership, it just means that your renewal hadn't been processed yet when the second mailing went out. If you have not renewed yet, **please** send in your renewal form with your dues check. We need your support for all we do in the community, and to help all veterans in need of assistance of any kind.

Mike S. Schow
Commander, Post 4

Thank You Cards Available to American Legion Members And every one:

Something cool that Xerox is doing

If you go to this web site, "www.letssaythanks.com" you can pick out a thank you card and Xerox will print it and it will be sent to a soldier that is currently serving in Iraq . You can't pick out who gets it, but it will go to some member of the armed services.

How AMAZING it would be if we could get everyone we know to send one!!! This is a great site. Please send a card. It is FREE and it only takes a second.

Wouldn't it be wonderful if the soldiers received a bunch of these? Whether you are for or against the war, our guys and gals over there need to know we are behind them...

DAV Van: If you must miss you appointment on the van, contact the DAV scheduler as soon as possible so that the seat may be filled by another veteran needing transportation. **Very Important.**

American Legion Post 4 Officers

Commander - Mike Schow 234-4914
1st Vice Commander - Winford Lomon 232-8919
2nd Vice Commander - Jim Keezer 232-4821
3rd Vice Commander - John Rogers 232-4843
Chaplain - Dave DeGarlis 238-1247
Sergeant At Arms - Bob Holden 406-7113
Adjutant - Al Gibson 201-0539
Newsletter - Al Gibson
Service Officer - Open
Treasurer - Mike Schow
Sons of the American Legion Open
40&8 Voiture 451 Chef de Gare - Jim Keezer

American Legion Riders Officers

Director Frank Smith 317-1424
Ass't Director John White 681-0198
Secretary Al Gibson 201-0539
Treasurer Al Gibson
Historian Tom Janson 226-6653
Sergeant At Arms Bill Head 238-1467
Membership Wade Beery 223-6228
POW/MIA Liaison Phil Meek 241-3349
Purchasing Agent Jim Humble 237-0690
Road Captain Bill Head

EMAIL NEWSLETTER CONTRIBUTIONS

TO; algibson912@hotmail.com

Meetings for Service Organizations

1st Mon. **American Legion 40&8**, 7 PM
1st Thurs. **Fleet Reserve Assoc.** 7 PM
2nd Mon. **Purple Heart 1PM / VVA** 7 PM
2nd Wed. **American Legion** 7 PM
2nd Thurs. **NCOA** 6:30 PM
3rd Mon. **BCVMA** 7 PM
3rd Wed. **VFW & Auxiliary** 7 PM
4th Wed. **MCL Det. 698** 7 PM
4th Thurs. **DAV** 6:30 PM
Last Mon. **American Legion Auxiliary** 4 PM
POW/MIA - Fri - Nov 15, 7 PM at Red Lion Inn
MAC - Fri - Nov 8, 1130 at Memorial Bldg
melissah@co.bannock.id.us for MAC info
DAV Van Schedule: Call 208-221-0362

American Legion Internet Addresses

American Legion Post 4, Pocatello, ID

<http://www.americanlegionpost4.com>

American Legion Riders, Post 4, Pocatello, ID

<http://www.idaholegionriders.com>

American Legion, Idaho State, Boise, ID

<http://idlegion.home.mindspring.com>

American Legion, National

<http://www.legion.org>

VA Contact Numbers

Bannock County Vet Svcs. Melissa J. Hartman
Courthouse Annex Cnty. Vet. Svcs. Coord
130 N. 6th, Pocatello 83201 Ph. 236-7411
melissah@co.bannock.id.us

Idaho Div. of Vet. Svcs. Deborah A. Harmon
Office of Veterans Advocacy SE Idaho Veterans
Idaho State Veterans Home Service Officer
1957 Alvin Ricken Dr. 208-236-6358
Pocatello 83201

Poc. VA Outpatient Clinic 208-232-6214

Pocatello Vet Center [Counseling] 208-232-0316

We support the Yellow Ribbon campaign to recognize homecoming veterans. Contact John Rogers 232-4843

Dates Of Interest

November 10; Veteran's Day celebrations at the Bannock County Veteran's Memorial Building and local cemeteries. Host VSO is the American Legion

November 14; Legion meeting at Memorial Building; 7 PM

SLC VA Hospital 800-613-4012

Boise VA Regional Office 800-827-1000

Veterans Affairs Phil Clifton

Vocational Rehabilitation 208-478-9866

800-509-8547

NOTE: This newsletter plus attachments containing more information for veterans can be received electronically or viewed on our Post 4 web site.

Disabled Veterans Fishing Program; The Idaho State Journal for Sunday Oct. 28th had a cover article on the veteran's fishing trip held earlier. A very good article, and it can be seen at the ISJ web site, or on the email version of this newsletter. Web site is <http://www.projecthealingwaters.org/>

PAID UP FOR LIFE (PUFL) MEMBERSHIP COST:

Below is the Life Membership cost for American Legion Post 4. Find the column with your age, then go down to the cost. You'll never have to worry about another dues increase by enrolling for PUFL Membership. Full payment is not required, just 10% down which includes the 2007 dues, and the balance is paid over one year and is interest free. The table below is for the \$35 membership. Your age is on the top 2 lines, PUFL cost on the third.

NOTE: May 1st 2007 was the effective date for the new \$35 per year membership rate.

-24	25	30	35	40	45	50	55	60	65	70	75	80	85+
\$35/yr	- 29	-34	-39	-44	-49	-54	-59	-64	-69	-74	-79	-84	
\$1219	1160	1095	1024	946	862	772	679	585	493	406	325	253	206

Membership Renewals: Membership renewals for 2008 have slowed down a bit now that we're all resting up from Summer and getting ready for Winter. Our recruiters have been doing a fine job in lining up new Legion members. There are still some Active Duty military who have not joined as yet. Please let them know that we have a "paid up" program for all those serving on Active Duty. **First year is FREE.** And for those of you who have **NOT** renewed as yet, **PLEASE SEND IN YOUR RENEWAL AS SOON AS POSSIBLE** or Santa might leave you a lump of coal in your old combat boot!

Newsletter Mailing: The November 2007 Post 4 newsletter will be sent out electronically in PDF format to all those members who've asked for it to be delivered in that fashion. Sign up for the electronic newsletter by sending an email to "algibson912@hotmail.com". All 2007 newsletters may also be read on the Post 4 web site. We are including several articles in the email and web site version of the newsletter. If you don't get the email version, check out the web site. Good information on veteran's benefits and events taking place around the area.

New Items on eBay: This is a fund-raiser, which should be convenient for everyone. What would you like to see available on eBay? The web address is "<http://stores.ebay.com/americanlegionpost4>" or you can link to it from our web page.

Attendance Drawing: The drawing for the \$20 dinner prize is held at the end of each monthly meeting. You must attend to be eligible, and the entry form has been made a part of the Monthly Minutes distributed at each meeting, so you don't have to bring your newsletter and cut it up now.

American Legion Riders:

You must be a member of the American Legion to join the Riders, and you get a **FREE** email address of "[\(your name\)@idaholegionriders.com](mailto:(your name)@idaholegionriders.com)".

Holiday Mailing Deadlines; Postal Service Announces Holiday Deadlines

In order to get holiday gifts to deployed service members by Dec. 25, mailers should heed the U.S. Postal Service's suggested deadlines. Parcel post packages to deployed troops and those living on overseas installations should be sent by Nov. 13. Customers missing the parcel post deadline have the following options: Space-Available Mail (SAM) -- Nov. 27; Parcel Airlift Mail (PAL) -- Dec. 4 (except for ZIP codes starting with 093, which is Dec. 1);

Priority Mail and first-class letters and cards -- Dec. 11 (093 ZIP codes: Dec. 4); Express Mail Military Services -- Dec. 18 (not available to 093 ZIP codes).

Parcel post packages sent to arrive by the start of Hanukkah at sundown Dec. 4 should be mailed by Oct. 23. For other Hanukkah mailings, subtract 21 days from the deadlines listed above. To check mailing costs, visit <http://www.usps.com>, click on "calculate postage," then "calculate domestic postage."

A Thank You For A Job Well-Done for the Pocatello Combined Veteran's Honor Guard:

Subject: Pocatello Veterans Honor Guard

Good Job comrades

IDAHO STATE JOURNAL Sunday Oct 28, 2007

Thank You

I came to Pocatello on Friday to attend the funeral for Homer S. Satterfield. A wonderful service was held at the church and then we went to Mountain View Cemetery for the burial.

I was impressed with the remarkable military graveside rites by the Pocatello Veterans Honor Guard. There was a sense of pride on their part since they were all in full uniform. All could have passed strict military inspection, they looked so sharp. As a former Pocatellan, I was very proud of what they did.

I didn't count, but I believe there were 15 or more involved. They handled the service and the American flag with a lot of dignity and class. They had both old and young military veterans involved. This involvement will keep these traditions from disappearing in the future. Every branch of the services was represented, which was also very unique.

I was also pleased that these individuals would share of their time to be there and give back to one of their own who had served his country.

My thanks to them, both for myself and for the family.

Lowell A. Nelson Highland, Utah

VETS!!! If you know someone or you are a victim of "Agent Orange" and would like to help the cause. Contact: Gary Chenett, National Director,

The Order of the Silver Rose

9157 Ann Maria, Grand Blanc, Mich 48439

Ph: 810 714 2748 or 810 714 5442

E-Mail: fuzzyfrog@intouchmi.com

You may order patches, pins, and plaques. You may be awarded "The Silver Rose". This can happen!!! We all know so well "Agent Orange Kills!!!"

Attention: Vietnam Vets!!!! If you need verification of events that took place in or during the Vietnam War... contact: The Stars and Stripes Museum/Library Association, Inc.

17377 Stars and Stripes Way

P.O. Box 1861

Bloomfield, MO 63825

E-Mail: Stripes@newwavecomm.net

Web Page: starsandstripesmuseumlibrary.org

These wonderful people will research information for you at a cost of :\$10 donation.

This is a lot cheaper than paying someone in Washington DC \$50 an hr.

Local Business Supporters In Pocatello:

Eclipse Printing at 156 S. 3rd Ave. will provide business cards for Legion members at \$35 for 500.

Grandpa's Coffee Shop at 3304 Poleline Rd. for coffee, food, conversations. Smokers welcome.

Inkjet Express at 3318 Poleline Rd. for supplies and printer cartridge refills.

Jones Guns & Antiques at 546 S. Main St. for military collectibles, uniforms, firearms, and antiques.

UPCOMING EVENTS OF INTEREST TO VETERAN COMMUNITY

Nov 6 Tuesday; Election Day. Support your local and regional candidates that best represent both your personal values and community concerns.

Nov 6 Tuesday; Veterans Job Fair at the Ramada Inn sponsored by the Idaho Department of Labor. Time is 3 to 7 PM.

Nov 9 Friday; Free Veterans dinner at the Bannock County Veterans Memorial Building (BCVMB) sponsored by Bannock County. Time is 6 PM.

Nov 9 Friday; Honoring Veterans and free presentation on PTSD at Pocatello City Hall sponsored by The Cedar Health Center and Joshua D Smith & Associates. Time is 7 to 8:30 PM.

Nov 10 Saturday; Veteran's Day Ceremony 11:11 AM at the BCVMB. Building opens at 8:30 AM for donuts and coffee; served until 11. The host VSO this year is The American Legion.

Nov 10 Saturday; Veteran's Day Program at the Idaho State Veterans Home in Pocatello begins at 2:30 PM.

Nov 10 Saturday; Veteran's Day Program at the Sho-Ban School, Ft. Hall. Feast in cafeteria at 5 PM, Grand Entry 7 PM. Sunrise ceremony & breakfast on Sunday

Nov 10 Saturday; Marine Corps Ball celebrating the 232nd birthday of the United States Marine Corps. Dinner at Rosewood Reception Center, 1499 Bannock Hwy.

Nov 12 Monday; Free dinner for all veterans sponsored by the DAV at the Golden Corral Restaurant. Families are welcomed also. Time 4 to 8 PM

Nov 12 Monday; Firth High School Veteran's Day Celebration at 11 AM, at the Firth High School, in Firth ID.

Nov 14 Wednesday; American Legion Post 4 meeting, 7 PM at the BCVMB

Nov 16 Friday; Dinner/Dance sponsored by the VFW and American Legion at the BCVMB. Time 6 PM. Dinner will be Prime Rib (fantastic food!!) prepared by the Rev. Jim Jones.

(all meeting minutes are unofficial until approved at the Post meeting)

**The American Legion
Pocatello Post 4
Meeting Minutes For October 10, 2007**

Officers Present: 6

Members Present: 27

Guests: 3

Total Present: 36

Bingo Report: Doing well. Still trying to get new bingo equipment in to help with the games.

BCVMA Report: Work starts on roof on 10/22. Cleaned out old stuff from lockers. All funding has been received for the roof. New president of the BCVMA is Larry Hebron, replacing Richard Hollingsworth.

American Legion Riders Report: Had a fund raiser ride out to Chesterfield and back to Lava for a picnic. Tom Janson and his brother Bill prepared a huge feast and we had plenty of food left over. The new Riders tee-shirts are in and are very nice.

Funeral Report: 65 YTD. Still looking for more members of the Pocatello Combined Veteran's Honor Guard (PCVHG).

Sick Call Report: Al Eveland is sick. There is an 11/10 benefit in Rockland for Roger Amman.

Membership Report: We're at 58% of membership YTD with 81 new members this year.

Veterans Home Report: No report.

Baseball Report: No report.

Finance Report: Current report is that the Post has \$18,696.12 total assets. Details available. Lots of post items are for sale.

Service Officer Report: No Service Officer following Zach Rodriguez moving to Boise.

Old/Unfinished Business Report: The Homeless Stand Down is all set for Saturday 10/13, 8 to 12. Help needed tomorrow (10/11) at 2 PM for clean up of Building B at the fairgrounds. Need more help Friday AM for setting up. Post 4 and the 40&8 donated stuff for the HSD.

New Business Report: The Veteran's Day program is on 11/10, Saturday. Post 4 is the host VSO this year. Coffee and donuts 8:30 to 11, ceremony at 11. Program at the Idaho State Veteran's Home is at 2:30 PM. Navy Ball on 10/13 at the Memorial Building with Prime Rib dinner. Marine Corps Ball on 11/10 at Rosewood Reception Center, \$25 a dinner or \$45 for two. Dinner/dance on 11/16 sponsored by VFW and Post 4. New Years Eve dinner & party on Saturday 12/30, sponsored by the VFW and Post 4. Super Bowl Party on TBA with Post 4 as host. Honoring Veterans half-time show at Holt Arena is scheduled for Friday 10/26. Show up at 6 with uniform if you have one. Sweethearts Ball scheduled for Feb 16 at the Memorial Building, sponsored by the VFW and Post 4. Veteran's Dinner scheduled for 11/9 at Memorial Building sponsored by Bannock County, and the Commissioners will serve dinner. Free - at 6 PM. The DAV/Golden Corral Veteran's Day free dinner will be on Monday 11/12 and we'll bring veteran's to the restaurant again like last year. Volunteers needed for this. Firth High School has a veteran's assembly scheduled for Monday 11/12 at 11 AM.

Good Of The Order: Two members of the Post are running for public office in the upcoming election. Ralph Lillig in Pocatello, and Kermit Morrison in Chubbuck. Both asked for member support in their efforts. Win Lomon received an award from the Chamber Of Commerce, Military Affairs Committee for all his hard work.

The winner of the \$20 dinner prize was Phil Meek.

Meeting Closed At: 2010

Attendance Drawing. You must be in attendance at 2nd Wed. night meeting.

Prize: Dinner for two. Name

HONORING VETERANS AND UNDERSTANDING POST-TRAUMATIC STRESS DISORDER

“Post-traumatic Stress Disorder (PTSD) is one among the anxiety disorders. Researchers now know that anyone, even children, can develop PTSD if they experienced, witnessed, or participated in a traumatic occurrence, especially if the event was life threatening.

“PTSD can result from terrifying experiences such as rape, kidnapping, natural disasters, serious accidents, or war. The psychological damage such incidents cause can interfere with the person’s ability to hold a job or to develop intimate relationships with others.

“Veterans are the people most often associated with PTSD, or what was once referred to as “shell chock” or “battle fatigue.” The *Anxiety Disorders Association of America* notes that an estimated 15% to 30% of the 3.5 million men and women who served in Vietnam have suffered from PTSD” (National Center for PTSD, <http://www.ncptsd.va.gov>).

Cedar Health Center, Joshua D. Smith & Associates, NAMI SI and several Veteran service providers invite all who are interested in understanding PTSD, honoring our Veterans, and learning about Veteran services in our community to attend a **FREE** public presentation:

WHAT: Honoring Veterans and Understanding Post-Traumatic Stress Disorder
Speaker- Walt Freeman, MSW, Pocatello Vet Center

WHEN: Friday, November 9, 2007

WHERE: Pocatello City Hall
911 North 7th Ave

TIME: 7:00-8:30 p.m.

WHO: **FREE** presentation, all community members are invited to attend.

CONTACT: Jennifer with any further questions **(208) 233-2998**.

*Resource information and refreshments to follow presentation.

*For more comprehensive information on PTSD visit:

www.va.gov

www.vetcenter.va.gov/

www.ncptsd.va.gov

www.nimh.nih.gov/healthinformation.ptsdmenu.cfm

www.nami.org

Little known honor for Veterans

Navy Times
October 15, 2007

WHAT'S UP:

About 90 percent of deceased veterans are buried in private cemeteries. As a result, their families may not have been notified that they're entitled to presidential recognition of their loved ones' service, if they were honorably discharged. Awareness of the engraved Presidential Memorial Certificate isn't a problem for the families of vets buried in national cemeteries, which routinely pass out information about the certificates.

But some private cemeteries admit they do not, said Bob Manning, who works at Wood National Cemetery in Milwaukee and is part of a team trying to get the word out on behalf of the National Cemetery Administration.

WHAT'S NEXT:

Families of deceased vets who would like a Presidential Memorial Certificate — more than one can be provided to next of kin and loved ones — can call the closest national cemetery for more information. An online locator is at <http://www1.va.gov/directory>

A request form that can be downloaded and printed is online at <http://www.va.gov/vaforms/va/pdf/VA40-0247.pdf>

Veteran Service Officers and private funeral homes can contact the agency at
Email: pmc@va.gov

<http://www.cem.va.gov/cem/pmc.asp>

By Tom Philpott,
Special to Stars and Stripes
Pacific edition,
Saturday, October 20, 2007

President Bush's plan to reform the disability compensation system, which he sent to Congress on Tuesday, includes a four-part payment scheme targeted exclusively at a newer generation of service members and veterans. The plan is ambitious in scope and more generous than the current disability system. As proposed by the White House, it would be applied automatically only to future disabled veterans.

It would be offered as an alternative to current disability benefits only for veterans separated or retired from service since Oct. 7, 2001, the day of the U. S. invasion of Afghanistan. Former Sen. Robert Dole, an architect of the plan as co-chairman of the President's Commission on Care of America's Returning Wounded Warriors, said he is getting "push back" from veterans' service organizations.

Lawmakers will feel it too, he said, but it shouldn't deter them from giving newly-disabled vets and the current force a better disability package. "I think we passed the baton to this generation" as being "the greatest," Dole told the Senate Veterans' Affairs Committee on Wednesday. "If they do a little better than we did, that's OK.

These are the grandsons and sons of Vietnam veterans and World War II veterans. "Improving their benefits, he said, "shows we're making progress" and honoring their sacrifice. As described by Donna Shalala, Dole's co-chair and a former cabinet member under President Clinton, the Bush plan would totally restructure how disability compensation levels are set.

The military's role would be reduced to conducting a thorough physical and, from that, determining if an ill or injured service member is unfit for duty. Those found unfit would be retired with a lifetime annuity based on final rank and time in service. Annuities would set at 2.5 percent of basic pay multiplied by years served.

The VA then would award a disability rating based on any service-related injury or ailment found. In addition to the military annuity, veterans would get a three-part VA payment: (1) transition money to help adjust to civilian life; (2) a monthly payment for loss in earnings capacity, the same rationale for current disability pay; (3) a new quality-of-life payment to compensate for limits on day-to-day activities resulting from the disabilities.

The Bush administration rejected a Dole-Shalala recommendation that the VA pay for lost earnings stop when veterans begin to draw social security. Veterans' groups strongly opposed a drop in compensation in old age. The White House removed it before sending the package to Capitol Hill.

Less clear is the administration's position on whether all veterans separated as medically unfit should be eligible for lifetime benefits under Tricare Standard, the military's fee-for-service health insurance plan.

The White House proposal says that anyone who gets a DOD annuity for being medically unfit should be considered “retired” and thus should be eligible for retiree benefits such as base shopping privileges.

But to win eligibility for lifetime health benefits brings “an additional requirement,” said a White House background document. The member’s “unfitness for military service” would have to be “due to a combat-related serious injury” or “would have to meet other criteria” set down in regulations by the secretary of defense.

The “other criteria” might be, for example, that a service member be rated at least 30 percent disabled. That would match the current threshold for Tricare eligibility among disabled veterans. To some veteran advocates, the White House motive here is to block most veterans discharged as medically unfit from gaining access to Tricare benefits.

White House officials prefer a different spin. They have said the intent is to expand Tricare eligibility to more combat-injured veterans. At the Senate hearing, Shalala said the commission favored providing Tricare to disabled veterans and their families if the disabling conditions “were acquired in combat, supporting combat or preparing for combat.”

Shalala also said that the new qualify-of-life payment also would be tied only to combat-related injuries. Her statement was in conflict with White House documents, however, as well as briefings that officials gave to military associations and veterans’ groups.

[Shalala was more than a little off the mark last month too when she testified to the House Veterans Affairs Committee that the White House would be recommending lifetime Tricare to “everyone who is declared unfit for service for health reasons.”]Congress will be the final arbiter of legislation to help wounded warriors or to revise disability compensation.

Many veterans groups believe Congress this year will pass only those initiatives that bring immediate support to wounded warriors and their families, leaving until 2008 or beyond the challenge of overhauling disability pay and the VA ratings schedule.

Some of the “push back” Dole said he felt over his commission’s recommendations surfaced in the Senate hearing with lawmakers and veterans groups criticizing any plan that some portion of disability benefits be tied only to combat or combat-related injuries. Under the Bush plan, that could occur with regard to lifetime Tricare benefits.

Gerald T. Manar of the Veterans of Foreign Wars criticized the Dole-Shalala recommendations on disability compensation as “hollow” and too sketchy to implement. By contrast, he praised the 560-page report of the Veterans Disability Benefits Commission, which White House officials had no time to review before Bush last August endorsed and promised swift action on the Dole-Shalala recommendations.

The VDBC meanwhile is drawing quiet criticism of its own on Capitol Hill with some key staff members expressing frustration that it endorsed almost every costly idea floated by veterans’ advocates in recent years.

STATEMENT OF

GERALD T. MANAR, DEPUTY DIRECTOR
NATIONAL VETERANS SERVICE
VETERANS OF FOREIGN WARS OF THE U.S.

ON BEHALF OF
THE MEMBERS OF THE INDEPENDENT BUDGET

BEFORE THE
COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES SENATE

WASHINGTON, D.C.

2007

OCTOBER 17,

Thank you for this opportunity to provide the views of the members of the Independent Budget -- AMVETS, Disabled American Veterans, Paralyzed Veterans of America and the Veterans of Foreign Wars of the United States -- on VA and DOD collaboration, the Report of the President's Commission on Care For America's Returning Wounded Warriors, the Report of the Veterans Disability Benefit Commission and other related reports.

It seems that every few years another study is commissioned to examine some of the problems involving benefits and delivery of benefits available to service disabled veterans. With the Veterans Disability Benefits Commission (VDBC), a pattern has emerged that our nation requires a more comprehensive review every 50 years or so to help us all refocus on the entire system of benefits, note the things that are working well and devise solutions to those that no longer fully address the needs of the men and women who stood ready in both peace and war to defend our nation, even at the possible cost to themselves of disability or death.

Six years after terrorists attacked us on American soil, we remain deeply embroiled in armed conflict in both Iraq and Afghanistan. Over 3,800 men and women have been killed and nearly 28,000 wounded. Another 29,000 were treated for diseases and injuries not arising from combat, disabilities so debilitating that they required

air transport from the region in order to receive appropriate medical treatment.¹ There is no accounting for the thousands of other service men and women who were treated and returned to duty in that troubled region of the world.

Thousands of soldiers, Marines, sailors and airmen have returned home with catastrophic injuries. It was their difficulty in obtaining treatment, proper housing, adequate benefits and services, as well as basic help in the transition from military service to civilian life that caught our attention earlier this year. What was most disturbing was that the problems coming to light in 2007, while perhaps exacerbated by the current conflict, have existed to some extent for decades. The Presidents Commission on Care for America's Returning Wounded Warriors (PCCWW), created in March 2007 and reporting four months later, examined how the armed services treat those with serious injuries and help them through discharge from service and transfer to the Department of Veterans Affairs.

While this testimony will focus primarily on the recommendations of the PCCWW and VDBC on transition issues, we will also address the recommendations of both commissions on benefits provided by the Department of Veterans Affairs for disabilities arising while performing military service.

You have before you enough ideas, suggestions and recommendations to create another title in the US Code and keep regulation writers at both the Department of Defense and the Department of Veterans Affairs busy for the next 10 years. It is little wonder that you have asked those of us at this table to help you parse the cornucopia of proposals and make coherent the competing voices.

There are many good things presented in these reports: some are simple, others complex beyond imagination. Some will help DoD and VA help service men, women and veterans while others would create more problems. Some are inexpensive while others will place additional burdens on the Treasury.

We offer you our views, not to make your task easier, but rather, to help make the correct path more visible.

They are all veterans equally

One of the Guiding Principals adopted by the VDBC was that benefits should be awarded based on the severity of the service-connected disability and not on the

¹ <http://icasualties.org/oif/>; October 12, 2007

circumstance under which it was acquired. This principle is not new. At one time VA paid higher benefits to veterans with service connected disabilities incurred in combat. However, Congress recognized the inequity of paying veterans with identical disabilities different amounts of compensation solely because one received his injury in combat and the other did not; as a consequence, Congress equalized the rates for all veterans in 1972.

The Veteran Service Organizations we represent today endorse the current government policy and completely reject the notion that injuries acquired in combat are any more disabling, any more worthy of compensation, than those incurred elsewhere in service to our country. We agree with the VDBC that benefits should be based only on the severity of disability.

Transition

Care for seriously disabled service members – We support the PCCWW recommendations which would:

- Develop integrated care teams
- Create individualized recovery plans
- Develop and assign Recovery Coordinators
 - o However, we oppose the idea that Recovery Coordinators should be Public Health Service employees. We believe that properly trained VA employees, with substantial support from both DoD and VA, can be effective in supporting seriously disabled service members and veterans.

We believe that these services should be provided all seriously disabled service members regardless of where their disabilities were acquired. A soldier paralyzed from the neck down from an accident in Germany or Korea is no less deserving of these services than is someone who was paralyzed by an IED in Iraq.

Transfer of patient information across systems - We support the PCCWW recommendations that would:

- Make patient information available to all personnel who need it

- Continue efforts for a fully interoperable information system between DoD and VA
- Provide internet access to personal treatment records and health care information through secure websites for service members and veterans

Strengthen support for families of seriously disabled service members and veterans - We support the PCCWW recommendations that would:

- Expand eligibility for TRICARE respite care and aid and attendance
- Expand caregiver training for families
- Cover family members under the Family Medical Leave Act (FMLA)
 - o However, TRICARE, caregiver training and expanded coverage under the FMLA should be available to all seriously disabled service members and not just OIF/OEF service members

Improve care for service members with post traumatic stress disorder (PTSD) and traumatic brain injury (TBI) - We support the PCCWW recommendations that would:

- Address the shortage of mental health professionals in both DoD and VA
- Establish and expand networks of experts in PTSD and TBI
- Improve dissemination of clinical practice guidelines
- Increase availability of treatment for PTSD for Iraq and Afghanistan veterans from the VA
 - o While we support increased availability of mental health providers through the VA for veterans suffering from PTSD, the PCCWW recommendation that "...all Iraqi and Afghanistan veterans who need PTSD care [should] receive it from VA" is problematic.

First, all veterans who are discharged today may receive free treatment for virtually any problem within two years of discharge. In addition, this recommendation would allow any new veteran, regardless of the *source* of PTSD (e.g. pre-service car wreck) to move ahead of veterans with service related PTSD. Further, we are already receiving complaints from older veterans who believe that they are being forced to wait longer for appointments because of priorities given to newer veterans.

We believe the better approach would be to vastly increase the numbers of mental health professionals at VA to provide better and timelier service to all veterans with PTSD. While increasing mental health staff, VA should use its fee-basis authority whenever old or young veterans must receive care immediately.

Finally, VA should improve its ability to triage veterans with mental health symptoms to ensure that those who might be a danger to themselves or others are seen immediately and by an appropriate professional.

Again, we believe that every disabled service member should be eligible for every benefit and service required by the severity of the disability they have and not by the place or circumstance under which it was incurred.

Enhance the Joint Executive Council (JEC) – We support the recommendation of the VDBC to:

- Develop a strategic plan with specific milestones
- Designate lead officials responsible for each milestone
- Include DOL and SSA in the JEC

VA and DoD should develop a joint intensive case management program for severely disabled veterans with an identifiable lead agent - We support the recommendation of the VDBC

Congress should adequately fund and mandate the Transition Assistance program DoD wide - We support the recommendation of the VDBC.

Benefits Delivery at Discharge (BDD) should be available to all disabled service members including Guard, Reserve and medical hold patients - We support the recommendation of the VDBC.

DoD should mandate separation examinations for all service members; the examination should conform with VA protocols and directives - We support the recommendations of the VDBC.

DoD should provide TRICARE free of charge for severely injured service members and their families - We support the recommendation of the VDBC.

We commend the other recommendations from the VDBC dealing with transition issues to you for consideration.

Post Service Transition

Both the PCCWW and the VDBC understand the need to ensure that services and benefits do not stop as disabled service members make the transition to civilian life. Too often, the only “transition” disabled service members received was a Transition Assistance Program briefing or a bit of counseling from the VA or a veteran service officer at a BDD site. The recommendations discussed earlier, if adopted, should make the transition process much better for disabled service members.

However, most veterans are not seriously disabled at discharge and are not processed through the Disability Evaluation System. While they know what their education benefit eligibility might be, they have little knowledge of vocational rehabilitation, home loan guarantees and the like from VA.

Vocational rehabilitation - Both the PCCWW and the VDBC recommended changes in vocational rehabilitation which, in our view, should be seriously considered for implementation.

- Veterans with service connected disabilities causing employment handicaps should be encouraged to undertake and complete training that will help them find not just gainful employment but a career for life.
- Further, vocational rehabilitation should not be a one-time benefit. Disabilities often worsen throughout life and some veterans may need vocational rehabilitation services a second time. Helping a disabled veteran remain productively employed should be a goal of VA. We believe that a disabled veteran should be able to utilize vocational rehabilitation more than once.
- Vocational rehabilitation subsistence allowance rates are inadequate to support veterans as they obtain the training needed to help them adjust to the employment handicap caused by their service-connected disabilities. We support increases in subsistence allowance rates.

Transition Payments – As the claims backlogs have increased at the VA, it seems that a growing number of people, including some Members of Congress,

have voiced the opinion that these veterans should not be made to wait for VA to decide their claims for benefits. Their greatest concern has been for the recently discharged veteran who often has little income, perhaps some disability and no job. In the last year, some have even suggested that VA should simply pay the veteran whatever it is they claim.

We oppose the use of the disability compensation program to pay what amounts to a transition benefit or bonus. We do, however, support the idea of a transition payment independent of VA compensation. We urge Congress to consider creating such a payment, a form of deferred compensation, independent and separate from VA compensation, to help men and women during the initial few months following their discharge from service.

Reengineering VA disability compensation – revolution or evolution?

In 2004 the Congress enacted legislation creating the Veterans Disability Benefits Commission:

“The purpose of the Veterans' Disability Benefits Commission is to carry out a study of the benefits under the laws of the United States that are provided to compensate and assist veterans and their survivors for disabilities and deaths attributable to military service, and to produce a report on the study.”²

The first few meetings of the Veterans Disability Benefits Commission (VDDB) (starting in May 2005) were met with skepticism and wariness by some of us in the veteran community. We were well aware of the forces which led to the creation of that commission and were deeply concerned that at least some Commissioners harbored secret agendas which, if adopted, would lead to the dismantling of programs designed to help treat and compensate veterans for the residuals of disabilities incurred or aggravated while in service to our country.

During the 28 public sessions spanning 55 days of public hearings, it became apparent that Commissioners were willing to work hard to learn about compensation benefits: what they are, how the program evolved to where it is today and what problems exist. Further, we were gratified to note that Commissioners were willing to reconsider their opinions as facts were brought to light by the Center for Naval Analyses and the Institute of Medicine. We watched extensive fact gathering and more extensive debates on issues that were critical to the establishment of a foundation for later decisions.

² PL 108-136, Section 1502. See also, <http://www.vetscommission.org/index.asp>, Charter.

While we have disagreed with some decisions made by the commission we could tell the veterans we represent that the commission was well on the way to producing a thoughtful and constructive report which addressed many problems without harming veterans.

A few weeks ago the VDBC released its final report. Of the commission's 114 recommendations, fully 83 percent deal with compensation benefits or factors related to compensation benefits. Even when the commission drifted a little afield and made recommendations dealing with transition issues, it is clear that most deal with ensuring that VA has the information it needs as soon as possible to process claims from veterans.

The President's Commission on Care for America's Returning Wounded Warriors, on the other hand, was created in March 2007 and delivered its report less than four and a half months later. It produced 24 recommendations; 8 of the 24 recommendations were focused on discarding the current compensation program and substituting a new program requiring a new rating schedule, new rates for disability benefits, new theories of what could be service connected, how long compensation payments would continue and so on.

While there are a few ideas presented by the PCCWW that may have merit, the discussion, below, describes those that are most objectionable.

- **Two tiered system** – The PCCWW recommends the creation of a two-tiered system of compensation for service connected disabilities, one for combat injured veterans and one for all others. Under their proposal, combat injured veterans would be eligible for quality of life payments while those not injured in combat would be denied. This means the paralyzed veterans mentioned earlier in this paper would receive substantially disparate compensation even though their quality of life would be the same.
- **Delay of compensation** – The PCCWW would delay compensation benefits for a minimum of 3 months and possibly for years while the veteran receives "transition" payments. In our view, it is for Congress to decide whether newly discharged veterans should be granted a transition benefit for a short period following service. Since the transition benefit is not based on disability but would be, in fact, available to all new veterans, it should not replace compensation paid for disability incurred or aggravated while in military service. If Congress agrees that vocational rehabilitation rates are too low and do not encourage veterans to remain in vocational rehabilitation, then it should raise those rates to appropriate levels.

· **Average impairment of earnings capacity** – In its report, the PCCWW says that:

“Congress has directed that the VA disability compensation system should replace lost civilian earnings.”³

What the law actually says is:

“The ratings shall be based, as far as practicable, upon the average impairments of earning capacity resulting from such injuries in civil occupations.”⁴

The seemingly subtle difference between “earnings” and “average impairment of earning capacity” is significant. We commend to you the discussion in the VDBC report on this topic. We can say, however, that this focus on earnings rather than average impairment of earning capacity opens the door for some of the draconian recommendations by the PCCWW discussed below. What the commission recommends is nothing short of throwing out a compensation program, designed, refined and tested over 70 years to pay disabled veterans based on the average impairment of earnings capacity to one based solely on loss of earnings. This, in turn, opens the door for means testing, taxing and curtailing compensation.

· **Means testing compensation** – The PCCWW would substitute a payment scheme that is means tested in place of the current compensation program (“...the amount would be recalculated periodically as veterans’ condition or earnings change.” Figure 11) (“...once transition payments end, disabled veterans should receive earnings-loss payments – to make up for any lower earning capacity remaining after training.” Draft, page 6). This means that veterans with identical disabilities would receive different benefits or, in some cases, no compensation at all. The commission suggests that the DoD disability annuity payment, as well as the quality of life payment, would continue for life. However, only about 10 percent of all veterans (those discharged through the DES) would receive the annuity. While not all veterans have service-connected disabilities for which they receive compensation, a significant percentage of those receiving compensation today would not be eligible for the annuity.

Further, since the PCCWW proposes that only combat injured veterans would be potentially eligible for quality of life payments, those non-combat injured veterans no longer eligible for compensation because of means testing would receive nothing at all.

· **Taxing compensation** - The PCCWW would tax disability compensation payments to veterans. In a word, we find this proposal to be outrageous. We are speaking of men and women who sacrificed not only their time and energy in defense of our nation but who continue to suffer from the residuals of injury or disease incurred during that service. Under this proposal, veterans would be taxed to marginally mitigate a reduction of their benefits when they can no longer work. Outrageous.

· **Termination at retirement** – The PCCWW proposes the termination of compensation benefits at “retirement” to be followed by Social Security. A recent article in the Washington Post showed that more people work past

“retirement” than ever before; and the trend is increasing. Further, a Center for Naval Analysis study conducted for the VDBC shows that current compensation rates generally replace lost earnings *if* paid over a veteran’s lifetime. If the PCCWW recommendation is adopted, veterans will not have earnings replaced by compensation prior to “retirement” unless compensation rates are substantially increased.

· **Abuse of reexamination process** – The PCCWW recommends that veterans be recalled for examination every three years throughout their lifetime to determine whether their disability has worsened or improved. VA already has the authority to reexamine veterans whose disabilities could improve. This authority has existed for many decades. If it is not often used now it is more a function of VA trying to manage its workload by reducing review examinations in the face of extremely high backlogs than it is anything else.

Further, this proposal is a transparent attempt to not just identify those individuals whose disabilities may improve over time but to harass those veterans whose disabilities are static. And since failure to report for an examination is a basis for terminating compensation, this practice would, if adopted, result in the termination of benefits to many veterans whose disabilities are either static or worsened primarily because they do not always notify the VA when they move.

For these reasons, and others, we strenuously object to the proposals by the PCCWW to throw out the current compensation program and put in its place a program which will be harmful to the vast number of men and women who have volunteered to serve our nation, and who are fighting even now in Iraq and Afghanistan.

The Veterans Disability Benefits Commission has exhaustively examined the current compensation program, affirmed its strengths and pushed forward many thoughtful and constructive recommendations for evolving it into a mechanism to better serve America’s new generations of veterans. Their approach is to retain the best parts of the disability compensation program and create a process for measured and deliberate reform and improvement. We urge you to carefully consider their recommendations.

We trust that this is the first of several hearings on these reports and other proposals affecting the transition of service members from warrior to respected veteran. We appreciate the opportunity you have afforded us today.

NATIONAL ASSOCIATION FOR UNIFORMED SERVICES

NAUS WEEKLY UPDATE FOR OCTOBER 19, 2007

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“While Walter Reed is set to close in 2011, we will ensure it remains a state-of-the-art facility until the last day of operation.”

~ President George W. Bush, Oct.16, 2007 ~

WASHINGTON REPORT

COLA Announced

The annual Cost of Living Allowance (COLA) increase was announced on October 17. Social Security, military retired pay, VA disability and Dependency and Indemnity Compensation (DIC) will increase by **2.3 percent**. The increase goes into effect on December 1 and will be reflected in January 2008 paychecks.

Administration Forwards Veterans Changes to Congress

Earlier in the week, President Bush sent a proposal to Capitol Hill that would implement recommendations of the Dole/Shalala commission requiring legislative action. Commenting on the proposal the President noted, "Medical advances have enabled battlefield medics and hospitals to provide our wounded warriors with care that would have been unimaginable just a decade ago. Yet our system for managing this care has fallen behind ... that needs to be changed."

The White House proposal contains provisions that would modernize the veterans disability compensation system, improve treatment of PTSD and Traumatic Brain Injuries, and strengthen support for family members including the expansion of TRICARE respite care and aide and personal attendant benefits to service members seriously injured in combat. It did not include a commission recommendation to terminate certain benefits once a retiree reached Social Security age. A move NAUS concurs with.

The President related that the Administration had already taken steps to implement many of the commission's proposals and it was up to Congress to take care of the remaining items. "The need to enact these reforms into law is urgent, and I call on both Republicans and Democrats in Congress to come together and pass a good bill that I can sign into law" Bush said. "We also need to complete the Veterans Affairs appropriations bills that funds veterans' benefits and other ongoing programs. I fully recognize Congress and I have our differences on other appropriations bills, but the Veterans Affairs bill is one where we agree. I ask the House and Senate to work together to pass a bill that I can sign, and send it to my desk by Veteran's Day."

Veterans Disability Benefits Reviewed

Testifying before the Senate Veterans' Affairs Committee on Wednesday, former Senator Bob Dole and former Health and Human Services Secretary Donna Shalala outlined the findings and recommendations of the President's Commission

on Care for America's Returning Wounded Warriors. As previously reported, these include payments for severely wounded servicemembers to ease transition into civilian life; increasing compensation for service-connected disabilities and an additional payment to take into account reductions in the in "quality-of-life."

During the hearing former Health Sec. Shalala noted that of the 34 recommendations made by their commission only six require legislation, referring to her panel's proposal to modernize the disability compensation process and to provide incentives for education under the VA's Vocational Training and Rehabilitation program. She also urged Congress to simplify the disability claims process. "By simplifying and modernizing the DOD and VA disability systems, Congress will make the systems less confusing, eliminate payment inequalities, and provide a foundation with appropriate incentives for injured veterans to return to productive life." Former Sen. Bob Dole acknowledged that some of the panel's recommendations would result in a significant increase in payments to the wounded servicemembers but urged members of the committee to enact the changes within the next 6 months.

Also testifying at Wednesday's hearing was LTG Terry Scott, Chairman of the Veterans' Disability Benefits Commission. He addressed many of his panel's priority issues, including the expansion of concurrent receipt and the procedures on fitness of duty and separation.

Sen. Daniel Akaka (D-HI), Chairman of the Senate Committee on Veterans' Affairs, noted that many significant recommendations made by the VDBC are not contemplated in the President's Commission on Care for America's Returning Wounded Warriors final report and warrant further review before any action is taken. The same goes with legislative proposals pertaining to wounded veterans made by the Administration earlier in the week. He indicated these issues might be addressed at a hearing scheduled for later this month.

The Committee's Ranking Member, Sen. Richard Burr (R-SC), welcomed recommendations made at the hearing and noted, "[The job now] is to give these brave men and women the tools they need and to remove the stumbling blocks in their way...The challenges facing many veterans today have as much to do with confusing, bureaucratic programs operated by many different offices of the government, as they do with the lack of benefit programs or the lack of resources." He closed by restating the committee's willingness on both sides of the aisle to improve the benefits and services provided to veterans.

VDBC Commissioner Dies Suddenly

Charles E. "Butch" Joeckel, Jr., a member of the Veterans' Disability Benefits Commission and a NAUS member, died suddenly at his home in Florida on Wednesday, October 17.

Commissioner Joeckel was a Silver-Star recipient and double amputee from his actions as a Marine during the Tet offensive in Vietnam in 1968.

He was also a former National Adjutant of the DAV and more recently has been the executive producer of the American Veterans Awards Show from Hollywood, California, and the Executive Director of Help Disabled War Veterans, an association affiliated with Help Hospitalized Veterans.

Fellow Commissioner NAUS President MG Matz expressed his condolences from the entire NAUS staff, to the family and friends of Commissioner "Butch." He will be missed.

NDAA Conference to Begin

Now that both the House and Senate have finished their respective versions of the National Defense Authorization Act (HR 1585), they will shortly begin a joint conference to work out the differences between the two versions. NAUS has put an Action Alert on our website urging our members and supporters to contact their elected representatives and ask them to support the Senate provision that eliminates the SBP/DIC offset and accelerates "paid-up" premiums. Unlike the Senate, the House version falls short. It would only reduce the \$1,067 offset with a token payment of \$40 per month. Please go to the NAUS website **Error! Bookmark not defined.** click on the "Be Heard on the Hill" (Capwiz) section and then click on the alert called "Support Senate Version of NDAA." Ask your family, friends and neighbors to become involved, too.

House Examines Veterans Benefits Disparities

On Tuesday, the House Veterans' Affairs Subcommittee on Oversight and Investigations held a hearing to review the disability claims rating process and assess the causes of disparities in disability ratings that are administered by the Department of Veterans Affairs. Variances in VA disability compensation rates range from an average of \$12,000 per veteran in New Mexico to less than \$8,000 per veteran in Ohio.

Among the actions under review are six recommendations from the Institute for Defense Analyses (IDA) on providing improved consistency in VA disability ratings and claims payments: 1.) Standardize training for rating specialists; 2.) Standardize the medical evaluation reporting process; 3.) Increase oversight and review of rating decisions; 4.) Consolidate rating activities to a central locations; 5.) Develop metrics to monitor consistency in adjudication results; and, 6.) Improve and expand data collection and retention.

The hearing marks what NAUS trusts will be the continuation of a more rigorous effort to modernize and improve the way we evaluate disabilities and award compensation for injured service members, exactly as the Veterans' Disability Benefits Commission and a number of other blue-ribbon panels have also recommended.

HEALTH CARE NEWS

VA Proactive in Fight against MRSA

This week the news was saturated with stories on the increasing rates of methicillin-resistant staphylococcus aureus (MRSA) infections in the United States.

The VA wants veterans to know they have taken proactive steps to combat the infection at each of its 153 hospitals and are placing greater emphasis on hygiene and screening procedures to help control spread of the disease.

The new disease control plan is based on a pilot program that reduced the worrisome staph infection rate by 70 percent at a VA facility earlier this year. "VA demonstrated that dramatic reductions in MRSA-related infections are possible," said Acting Secretary of Veterans Affairs Gordon H. Mansfield. "VA's completion of

our national deployment of these serious prevention measures reinforces VA's stature as one of the safest health care environments nationally."

To read the complete VA press release, click here [Error! Bookmark not defined.](#) For more information on MSRA, click here [Error! Bookmark not defined.](#)

TRICARE Adds Coverage for MRI Screenings for Breast Cancer

(TMA Press Release) Recognizing its diagnostic value, the TRICARE Management Activity recently changed its policy adding coverage for Magnetic Resonance Imaging (MRI) screening for women at high risk of developing breast cancer. The American Cancer Society has clear guidelines defining high risk, which doctors can use to determine who qualifies for the coverage.

Anyone who meets the criteria for a breast MRI will be covered by TRICARE, retroactive to March 1. If any qualified beneficiaries received this care on or after March 1, 2007 and it was denied, they can resubmit their claim for reimbursement.

Breast cancer is the third most common cancer among TRICARE beneficiaries and the second most common cause of cancer death for women in the United States. An individual's level of risk can be impacted by a number of factors including age, family history and race. Doctors can advise their patients of their individual risk factors, but even women of average or low risk should be vigilant.

"The availability of MRI screenings does not reduce the importance of regular examinations," said Army Major General Elder Granger, Deputy Director, TRICARE Management Activity. "All women over 39 years old need to get those annual mammograms. The key to dealing with cancer is early detection."

For more information about breast cancer go to [Error! Bookmark not defined.](#)

TRICARE Looking for Feedback

Officials at the TRICARE Management Agency say they hope to make the new [Error! Bookmark not defined.](#) even better with the continuing help of their beneficiaries who will send their input and comments via the website. Every Website visitor who had difficulty or has a suggestion is invited to use the website's [Error! Bookmark not defined.](#) and leave a detailed message so the Web team can work on the problem. They are eager to hear what beneficiaries have to say. The new website includes much new information including a link in the [Error! Bookmark not defined.](#) section to the TRICARE [Error! Bookmark not defined.](#), which is a repository of useful documents like the TRICARE handbooks.

ACTIVE DUTY NEWS

Christmas Mailing Deadlines Are Rapidly Approaching

While the season may still seem far away, NAUS wishes to remind you that if you are hoping to send Christmas greetings or gifts to deployed troops, you need to be aware of some rapidly approaching deadlines. According to the Military Postal Service Agency (MPSA), mail going parcel post must be sent by Nov. 14 while first class mail must be sent by Dec. 10 to arrive by Dec. 25.

United States Navy 232 Years Later and Still Going Strong

Since October 13, 1775, when the Continental Congress of the United States recognized the need for naval forces, the United States Navy has been vital in protecting our national security. In recognition of its 232nd birthday, Secretary of the Navy Donald C. Winter released this message to the fleet:

"Two hundred thirty-two years after the continental Congress voted to commission a swift sailing vessel with ten carriage guns and an appropriate number of swivels, the United States Navy now reigns supreme as the most powerful Navy in the world. But a Navy is only as good as the people who train, maintain, and operate the fleet that the nation has built. It is you, the Sailors and civilians of our Navy, who shoulder the burden and make the sacrifices that have made this success possible. ... On this 232nd birthday of the United States Navy, take quiet pride in knowing that your service and your sacrifice will continue to do honor to a great nation. Thank you for your service and may God bless you, your families, and our nation."

Armed Forces Support Coalition

The Armed Forces Support Coalition based in Durango, Colorado, provides military families in the Southwestern Colorado and the Four Corners Area with assistance, information, care packages, letters and educational activities. Assistance has also been provided in other parts of the country as needs have been identified. For more information, visit the [Error! Bookmark not defined.](#)

SemperComm Accepting Award Nominations

The SemperComm Foundation is accepting nominations from the military community for its 2008 SemperComm Award, which recognizes extraordinary efforts by military members to boost the morale of their fellow servicemembers while stationed at remote locations. This award is open to military personnel from all branches of the U.S. Armed Forces. Nominees will be judged based on three criteria: what actions the individual took to boost morale; the duty station's size and remoteness; and the nominee's willingness to go above and beyond the call of duty. Nomination forms are available on the [Error! Bookmark not defined.](#) and will be accepted until Jan. 28, 2008.

Commissaries Update Ground Beef Recall

The Defense Commissary Agency (DeCA) has updated the name of one of the frozen ground beef products pulled from its stores as part of the Topps Meat Company, LLC voluntary recall. Agency food safety officials have identified and pulled from its shelves Mike's 20 Seasoned Beef Patties. The products subject to recall bear the establishment number "Est. 9748" inside the USDA mark of inspection as well as a sell-by date between "SEP 25 07" and "SEP 25 08." For a full list of the recalled items, go to Food Alert: Expansion of frozen ground beef recall, dated Oct. 1, 2007 or the [Error! Bookmark not defined.](#)

Helmets to Hardhats

Helmets to Hardhats is a national program that connects National Guard, Reserve and transitioning active-duty military members with quality career training and employment opportunities within the construction industry. Visit their website **Error! Bookmark not defined.** to search for jobs, learn how to break into a trade, find apprenticeship programs and more.

NAUS NEWS

Naval Submarine Base Retired Activities Office, Groton, CT

NAUS President MG Matz presents a national legislative benefits update at the annual Military Retiree Seminar sponsored by the commanding officer and the U.S. Naval Submarine Base Retired Activities Office in Groton, Conn. The event takes place 9 a.m. to noon Oct. 20 in the Dealey Center Theater. A valid military identification card is necessary for entry to the submarine base.

Retiree Day at the Pensacola Naval Air Station

NAUS Veterans Benefits Advisor Mike Plumer presents a Legislative Update at the Retiree Day at the Pensacola Naval Air Station on October 20. He looks forward to seeing many NAUS members at the event.

TRICARE for Life Claims Administrator Visit

On October 22-24, Morgan Brown, NAUS Senior Legislative Assistant, travels to Madison Wisconsin to visit the Headquarters of the Wisconsin Physician Service (WPS). WPS is the claims administrator for all TRICARE for Life (TFL) claims.

Society of Military Widows

The Society of Military Widows concludes its week-long convention on Sunday, Oct. 21. The event is being held this year in the Nation's Capital. Look for photographs and an account of the 2007 session in the Nov-Dec issue of the *Uniformed Services Journal*.

Our Soldiers, Sailors, Airmen, Marines and Coast Guardsmen stand in harm's way around the globe to defend our nation and our cherished liberties. NAUS asks you to please pray for their continued strength and protection—and pray as well for their families, who daily stand in support of their spouses, fathers and mothers, sons and daughters, and brothers and sisters.

GOD BLESS AMERICA

Quick action urged on vet disability checks

By Hope Yen -
The Associated Press
Thursday Oct 11, 2007 5:34:16 EDT

WASHINGTON — Injured veterans suffering long waits for disability checks could have their claims processed immediately with audits done later, if need be, the head of a special commission said Wednesday. Separately, two major veterans groups expressed impatience at government delays in improving care for wounded troops.

They urged President Bush to move quickly to nominate a new Veterans Affairs secretary who would finally make the “needs of our nation’s veterans a national priority.” “This is no time for the president to fill such an important position with a placeholder for the remainder of his term,” said David W. Gorman, an executive director of Disabled American Veterans. Retired Lt. Gen. James Terry Scott, chairman of the Veterans’ Disability Benefits Commission, testified before Congress Wednesday.

His was the first of several commissions and task forces to weigh in on the Hill on the issue of reducing delays in veterans’ disability pay. Last week, the 13-member commission issued a 544-page report on the ailing system, calling the current 177-day wait unacceptable. It called for better technology, standardized procedures and additional staff to reduce the Department of Veterans Affairs claims backlog to about 90 days within two years.

Under questioning Wednesday, Scott acknowledged that more radical efforts might be needed. He said a VA pilot program that would let veterans get benefits without having to prove their claim first — subject to random audits later for validity — might work if the new VA secretary works closely with Congress to ensure there are no unintended consequences.

Such a proposal, similar to the process by which taxpayers file their returns with the IRS, has been touted before by Harvard professor Linda Bilmes and more recently by former VA secretary Jim Nicholson, just before leaving office. Scott said the VA was hesitant about such a radical proposal because of the risk of fraudulent claims that might be difficult to recoup later.

But he added that it might be worth trying, given the lack of success so far with other measures. “The VA as an institution has been hit about the head and shoulders so much that trying something new is sometimes resisted because they’re afraid they’ll be left holding the bag,” Scott told the House Veterans’ Affairs Committee.

“I wouldn’t object to a pilot program,” he said. “The current system is so complicated, it’s a wonder to me that anyone can get a claim processed.” Several of the House committee members said they would be interested in crafting legislation to give the VA such authority. Disability claims pouring in

“We have to cut through the bureaucracy and do it soon,” said committee Chairman Bob Filner, D-Calif., noting that disability claims from veterans injured in Iraq and Afghanistan are pouring in at rates faster than the VA can train new processors. Filner said the pilot program could offer accountability and some protection from fraud if veterans were required to submit claims with the assistance of a “properly trained or certified officer.

”“We have to stop this adversarial approach where we have to prove every little detail,” he said. The comments come as the Bush administration and Congress struggle to find clear answers to some of the worst problems afflicting wounded warriors more than seven months after disclosures emerged of shoddy outpatient treatment at the Pentagon-run Walter Reed Army Medical Center.

The Government Accountability Office earlier this month in particular cited Army problems in providing personalized medical care and the VA’s backlogs in disability pay. Nicholson, who stepped down Oct. 1, has said his successor will have to “think outside the box” to solve intractable delays in disability pay.

Gordon Mansfield, the VA’s deputy secretary, is serving as acting secretary pending a nomination of a successor by Bush. On Wednesday, the group Iraq and Afghanistan Veterans of America aired a new television ad that chastises both Congress and the Bush administration for continuing problems in veterans care.

The group noted that even though the House and Senate passed separate bills that significantly boosted funding for the stressed veterans health care system, the budget has yet to be approved due to disagreements among lawmakers and the White House, which is urging more “fiscal restraint.” “It is critical that they take immediate action on issues that will substantially impact veterans’ lives,” said Paul Rieckhoff, the group’s executive director.

Subject: you could've heard a pin drop

Yes, we're an imperfect country...and some of the media delights in that, pointing it out to us repeatedly. But here's a pleasant read about America and our unselfish motives around the world. Enjoy.

When in England at a large conference, Colin Powell was asked by the Archbishop of Canterbury if our plans for Iraq were just an example of empire building' by George Bush.

He answered by saying, "Over the years, the United States has sent many of its fine young men and women into great peril to fight for freedom beyond our borders. The only amount of land we have ever asked for in return is enough to bury those that did not return."

It became very quiet in the room.

Then there was a conference in France where a number of international engineers were taking part, including French and American. During a break one of the French engineers came back into the room saying "Have you heard the latest dumb stunt Bush has done? He has sent an aircraft carrier to Indonesia to help the tsunami victims. What does he intended to do, bomb them?"

A Boeing engineer stood up and replied quietly: "Our carriers have three hospitals on board that can treat several hundred people; they are nuclear powered and can supply emergency electrical power to shore facilities; they have three cafeterias with the capacity to feed 3,000 people three meals a day, they can produce several thousand gallons of fresh water from sea water each day, and they carry half a dozen helicopters for use in transporting victims and injured to and from their flight deck.. We have eleven such ships; how many does France have?"

Once again, dead silence.

A U.S. Navy Admiral was attending a naval conference that included Admirals from the U.S., English, Canadian, Australian and French Navies. At a cocktail reception, he found himself standing with a large group of Officers that included personnel from most of those countries. Everyone was chatting away in English as they sipped their drinks but a French admiral suddenly complained that, 'whereas Europeans learn many languages, Americans learn only English.' He then asked, 'Why is it that we always have to speak English in these conferences rather than speaking French?'

Without hesitating, the American Admiral replied 'Maybe its because the Brits, Canadians, Aussies and Americans arranged it so you wouldn't have to speak German'

You could have heard a pin drop!



Education Benefits Made Easy

The definitive guide to the GI Bill, VA programs,
and military educational benefits.

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Introduction

Why go to school?

There are many reasons why you should get your college degree now. The three most common? **Income, Jobs, and Opportunity.**

Did you know that:

- The median income for a person with a High School diploma is \$28,000?
- The median income for a person with a Bachelor's degree is over \$45,000?
- Junior officers and enlisted servicemembers with a Master's degree are the most sought-after employees in America?
- Over a lifetime, employees with Master's degrees earn 41% more than those with a Bachelor's degree?
- Earning a degree has never been more convenient, and you may never have a better opportunity to take advantage of your benefits?

The 3 most common reasons for avoiding getting your college degree are: "It takes too long," "It costs too much," and "It's too difficult on a hectic work schedule."

But did you know that:

- Using your Military Experience can save years and a ton of money in tuition?
- Using your GI Bill benefits, Tuition Assistance, and Scholarships could get you your degree with little to no out-of-pocket cost to you?
- Distance Learning and Online Courses are designed to fit your hectic schedule?
- You may have between \$39,000 and \$73,000 in educational benefits just waiting for you to use them?
- If you don't take advantage of your benefits you could lose them?

How Military.com can help

This guide will help you tap into all the resources that are available to you as a servicemember or veteran. Military.com will arm you with valuable information to make the most of the opportunities you now have, which will save you money and time, help you skip ahead, and just plain get ahead!

Section 1

VA Education Benefit Programs

The Veteran's Administration (VA) provides three main sources of education benefits:

- The Montgomery GI Bill for Active Duty Veterans & Servicemembers.
- The Reserve GI Bill and Reserve Education Assistance Program (REAP) for today's Reserve and National Guard members.
- The Veteran's Education Assistance Program (VEAP) for those who enlisted between 1977 and 1985.

What is the Montgomery GI Bill?

The Montgomery GI Bill gives active duty and veterans **over \$38,000** (tax free) that can be used for tuition, books, fees, and living expenses while you earn your degree, certification or attend trade school.

The following table shows how much you can get from the VA each month while you earn your college degree:

If you go to school:	Each month you'll get:
Full time (Usually 12 or more Credits)	\$1101.00
$\frac{3}{4}$ time (Usually 9-12 Credits)	\$825.75
$\frac{1}{2}$ time (Usually 4-9 Credits)	\$550.50
$\frac{1}{4}$ time or less (Usually 3 or less Credits)	\$275.25

Am I eligible for the Montgomery GI Bill?

You qualify if:

- You contributed \$100 a month for the first 12 months you were on active duty, or you elected to convert from VEAP;
- You were Honorably Discharged (Veterans Only);
- You have completed High School or have an equivalency certificate before you apply for benefits;
- You have served at least 2 years on active duty.

Visit Military.com's GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

GI Bill: Hot Tip

You can speed up the GI Bill application process by filling out and submitting your application for GI Bill benefits VA Form 22-1990 as soon as you become eligible.

What is the Reserve Education Assistance Program?

The Reserve Education Assistance Program is for Reserve & Guard Members who have been activated since September 11, 2001. Through this program, also known as REAP or GI Bill Chpt. 1607, eligible reservists and guardsman can get assistance with college tuition, books, fees and vocational training or certification expenses.

The following table shows how much you would get while you earn your college degree:

If you served for:	Each month you will get:
90 or more consecutive days	Up to \$440.00
One or more consecutive years	Up to \$660.00
Two or more consecutive years	Up to \$880.00

Am I eligible for the REAP?

You qualify if you are a:

A member of a reserve component who served on active duty on or after September 11, 2001 under title 10 U.S. Code for a contingency operation and who serves at least 90 consecutive days or more is eligible for chapter 1607. -or-

National Guard member and your active duty is under section 502(f), title 32 U.S.C. and they serve for 90 consecutive days when authorized by the President or Secretary of Defense for a national emergency and is supported by federal funds.

You are eligible as soon as they reach the 90-day point whether or not you are currently on active duty.

Disabled members who have an illness or disease incurred or aggravated in the line of duty, and are released before completing 90 consecutive days, are also eligible.

Visit Military.com's Reserve GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

What is the Reserve GI Bill?

The Reserve GI Bill is for Reserve & Guard Members. Through the GI Bill you can get **over \$11,000** (tax free) to help with college tuition, books, fees and vocational training or certification expenses.

The following table shows how much you would get while you earn your college degree:

If you go to school:	Each month you will get:
Full time (Usually 12 or more Credits)	\$317.00
$\frac{3}{4}$ time (Usually 9-12 Credits)	\$237.00
$\frac{1}{2}$ time (Usually 4-9 Credits)	\$157.00
$\frac{1}{4}$ time or less (Usually 3 or less Credits)	\$79.25

Am I eligible for the Reserve GI Bill?

You qualify if:

- You have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985;
- You have completed your Initial Active Duty for Training (IADT);
- You have a high school diploma or equivalency certificate before completing IADT;
- You remain in good standing while serving in an active Selected Reserve unit.

Visit Military.com's Reserve GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

Reserve GI Bill: Hot Tip

The Reserve GI Bill is worth over \$10K and you pay nothing to get it! It only requires a 6 year commitment to serve in the reserves.

What is the Veteran's Education Assistance Program (VEAP)?

VEAP is VA educational benefit that matches your contributions on a \$2 for \$1 basis. This benefit may be used for:

- Degree and certificate programs.
- Flight training.
- Apprenticeship/on-the-job training and correspondence courses.
- Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Am I eligible for VEAP?

You qualify if:

- You entered service for the first time between January 1, 1977, and June 30, 1985;
- You opened a contribution account before April 1, 1987;
- You voluntarily contributed from \$25 to \$2700;
- You completed your first period of service;
- You were discharged or released from service under conditions other than dishonorable.

Visit Military.com's VEAP section at <http://www.military.com/VEAP> for more eligibility details.

How do I apply for my GI Bill benefits?

Follow these steps to apply for all GI Bill programs:

1. Verify the school and the program are covered.
2. Complete **VA Form 22-1990**, which you can find at http://www.military.com/VA_22_1990, and submit it to the school's VA certifying official (usually the registrar) for verification.
3. The school official will complete **VA Form 1999** and submit both VA 1990 and VA 1999 forms to the applicable VA Regional office.

If you have not yet selected a school, simply complete VA form 1990 and submit your application to your VA regional office. Contact the VA directly to determine if a school, university, trade school or certificate program is approved for the GI Bill.

When do my benefits expire?

All GI BILL programs expire 10 years after your date of last discharge. This means that any active duty service (90 days or more) during that 10 year period will reset your 10 year limit.

Are there any major changes to the Montgomery GI Bill?

Under the Veterans Benefits Improvement act of 2000, there were many changes to your benefits. Top-up and Buy-up are two changes that directly affect servicemembers who are currently on active duty.

GI Bill Benefits: Hot Tip

Remember to give the VA 4–6 weeks to process your eligibility request VA Form 1990.

What is Top-up?

Top-up allows active duty servicemembers to use your GI Bill to supplement your military Tuition Assistance program. Top-up will cover the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military.

Do I qualify for Top-up?

You qualify for Top-up if you are currently on active duty and have completed a minimum of two years service, and you meet the eligibility requirements for military tuition assistance and the "New" GI Bill.

How do I apply for Top-up?

Follow these simple steps to apply:

1. Complete your service branches Tuition Assistance request form.
2. Complete an application for VA education benefits, **VA Form 22-1990**, which you can find at http://www.military.com/VA_22_1990. Indicate "Top-up" on the VA application in item 9C.
3. Send your TA approval form, along with the application for VA education benefits, to the VA Regional Processing Office that handles your claim. The address is on the form.

For more on Top-Up, visit the Military.com Top-Up section at <http://www.military.com/Top-Up>.

Top-Up: Hot Tip

Using the GI Bill Top-up to supplement your Tuition Assistance is a great way to stretch your GI Bill benefits.

What is Buy-up (Increased Contributions)?

Buy-up allows Active Duty Servicemembers to make an additional contribution of up to \$600 to increase their GI-Bill total contribution to \$1800. This "buy-up" will increase their benefits by as much as \$150 a month, which is a total benefit increase of \$5,400.

Am I eligible for making additional contributions?

You qualify if you enlisted after August of 1985 you can elect to contribute up to an additional \$600 before you separate.

How do I apply for this "buy-up"?

To apply - simply contact your personnel support center to make arrangements to contribute any amount up to \$600 using form DD-2366-1 to process your request.

Check out these great Military.com resources:

- Military.com Scholarship Finder - <http://www.military.com/scholarships>
- Job Search – <http://www.military.com/careers>
- Get all the information you need about being in the military – <http://www.military.com/benefits>
- Access special military discounts - <http://www.military.com/discount>
- Get pay charts and benefits info - <http://www.military.com/pay>
- Reconnect using our military Buddy Finder - <http://www.militarylocator.com/>
- Veteran Job Board - <http://www.military.com/Careers/Home/>

Section 2

Money for College

There are many sources of college money for servicemembers and veterans, including:

- Military Tuition Assistance
- Service Specific Program
- Federal Financial Aid
- Scholarships

What is Military Tuition Assistance?

The Armed Forces Military Tuition Assistance (TA) Program is a benefit provided to eligible members of the Army, Navy, Marines, Air Force, and Coast Guard. Each service will pay up to 100% for the Tuition expenses of its members.

TA Quick Facts:

- Each Service has its own criteria for eligibility, obligated service, application processes and restrictions.
- TA is usually paid directly to the institution by the individual services.
- Active duty members may elect to use the GI BILL "top-up" in addition to TA to cover high cost courses.
- TA is not a loan; it is money you have earned just like your base pay!

Tuition Assistance: Hot Tip

Tuition Assistance is at an all time high -- don't take it for granted, you never know when it might begin to drop.

Tuition Assistance Benefits Chart

Service	Amount Covered	Covered Fees	Who is Eligible	Form
Air Force	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active duty Reserves	Online
Army	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty ARNG on Active Duty Reserves in AD status	Online
Navy	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour 16 Semester Hours @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty Reserves in AD status	NETPDTC 1560/03
Marines	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty	NETPDTC 1560

Coast Guard	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty Reserve Civilian Employee	CG-4147
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Visit Military.com's Education page at <http://education.military.com/> for more information about tuition assistance.

What are Service Specific College Programs?

In addition to Tuition Assistance Programs, the Army, Navy, Air Force, Marines, and Coast Guard, along with their affiliated aid organizations, offer you and your dependents college programs, loans, grants, and college scholarship programs. These financial assistance programs were created to ensure that a motivated individual like you is given every opportunity to pursue your education goals. The table below is a quick reference to the programs each service has to offer. Visit the Service-Specific Program section at http://www.military.com/Service_Ed for more details.

Programs	Army	Navy	Air Force	Marines	Coast Guard
GI Bill Kicker	College Fund	College Fund	N/A	College Fund	N/A
Student Loan Repayment *	Yes, up to \$65k	Yes, up to 65k	Yes, up to \$12k	N/A	N/A
Loans, Grants & Scholarships	Army Emergency Relief	Navy Marine Corps Relief Society	Air Force Aid Society	Navy Marine Corps Relief Society	Coast Guard Mutual Assistance / Coast Guard Foundation

Federal Financial Student Aid

What is Federal Financial Student Aid (FSA)?

The Federal Government offers several Financial Student Aid Programs with extremely low interest loans and grants. This money is paid directly to the school for disbursement, meaning once the school has taken its share, the remaining loan or grant balance belongs to you.

Do military servicemembers qualify for Federal Student Aid?

YES! It doesn't matter whether you are active duty, reserve, veteran, retiree, on the GI Bill, or not – you should be taking advantage of these programs. There are numerous examples of active duty members receiving federal loans and large grants. Remember: Grants are gifts you don't need to repay!

How do I apply?

Once you have enrolled in college, you need to start the application process. You can apply for all of the available FSA by filling out the FAFSA form online (<http://www.fafsa.ed.gov/>). Once you have submitted the Free Application for Federal Student Aid (FAFSA), your school will notify you which types of loans, grants and the total amounts you are qualified to receive. When you get this notification from the school, simply select to loans and grants you want and the school will finish

the loan process. For more information, see the Military.com Federal Student Aid section at http://www.military.com/Fed_Aid.

FSA: Hot Tip

When you apply for Federal Financial Student Aid using the Free Application for Federal Student Aid (FAFSA), be sure to visit the "Official FAFSA" website at <http://www.fafsa.ed.gov>.

Military Scholarships

What are Military Scholarships?

Military Scholarships are grants (free money) designated to be given to military servicemembers, veterans, or dependents to help cover the cost of tuition, fees, books, living expenses and more.

As a member of the armed forces you are eligible for thousands of scholarships worth millions of dollars. Many of these scholarships go unclaimed each year.

How do I find the Scholarships that apply to me?

That's the best part; Military.com recently launched a brand "Scholarship Finder" that will help you find exact scholarships that are waiting for you to apply.

Scholarships: Hot Tip

Many scholarships are available for servicemembers, veterans, and family members depending on your location, financial needs, and military service. Use the Scholarship Finder at <http://www.military.com/scholarships> to help narrow your search.

Section 3

Money and Timesaving Educational Tips

As a servicemember or veteran of the military you have many ways to save money and time. They include the following Non-Traditional Education options:

- College Credit for Military Experience
- Credit by exam
- Distance learning / Online Courses

College Credit for Military Experience

What is College Credit for Military Experience?

The American Council on Education (ACE) continuously evaluates military schools, correspondence courses and occupations to determine the amount of college level credit they're worth.

How are ACE credits applied?

Each college that you apply to determines the number of credits they will accept, and how they will be applied toward your degree. In fact, some schools may choose not to grant any credit for military experience. **That is why it is critical to shop around for the most "military friendly" school available.**

Finding a Military-Friendly School: Hot Tip

Military.com can help you get in contact with several "military friendly" schools with the School Finder – the only school finder on the Web that searches for schools based on military programs and benefits. Visit the School Finder Link at <http://www.military.com/Education/SchoolLocator> to get a jump-start on finishing your degree. Remember, the longer you delay, the longer it will take to reach your goals.

How do I apply for my ACE credits?

The first step to claiming the credits you have earned is to request a transcript from your military service. Each service will provide unofficial personal copies and send schools an official copy of your transcript at no charge. Each service branch has their own system for recording your military education and experience credits.

Visit Military.com's ACE section at <http://www.military.com/ACE> to get more information on how to order your military transcript.

Your Transcripts: Hot Tip

Unless you know for sure that you need a particular course, you should wait until the school gets ALL your transcripts before you sign up for classes. Otherwise you may end up taking courses you don't need.

Credit-by-Exam

What is Credit-by-Exam?

You may know these exams by their common acronyms CLEP, DSST, GRE, and ECE. The "Credit-By-Exam" program gives you the opportunity to demonstrate college-level achievement through a program of exams in undergraduate college courses.

The tests cover all the major college level courses like history, economics, psychology, math, literature to name a few.

How does Credit-by-Exam work?

The credit-by-exam program is purely self-paced and flexible. Each test is based on college level courses. You can choose to watch videos, listen to audiotapes, study textbooks, or brand name study guides to prepare and YOU determine when you're ready to take the examinations.

If you are active duty you can choose to have your grade report entered into your military educational transcript. This will simplify the transcript request process when you begin the college enrollment process.

Where can I take these exams?

Active Duty and Reserve Servicemembers can take these exams at no charge through their Education Service Office thanks to the Defense Activity for Non-Traditional Educational Support (DANTES). Veterans can usually take these exams at their local college campus or national test centers.

Visit Military.com's DANTES section at <http://www.military.com/CreditbyExam> for details on how the credit-by-exam program can work for you.

Education: Hot Tip

There are many disreputable schools -- commonly referred to as "Diploma Mills" -- out there. Be sure that the school you are considering is a regionally or nationally accredited school.

Distance Learning / Online Courses

What is Distance Learning?

Distance learning is a completely flexible means of taking college courses at home, at work or even on duty; it fits your schedule, life style, and goals. Using distance learning you can earn everything from an Associates Degree to a PhD.

Servicemembers and veterans have numerous ways to study for their degree at a distance including:

- Video Tapes
- Online Courses

- Correspondence Courses
- Television

Are these distance learning courses from "real" schools?

Yes! Not only are they "real" schools, but thousands of big-name universities and colleges – including the University of Phoenix, Penn State, Capella University, St. Leos College and the University of Maryland – all offer distance learning courses.

What are online courses?

Online courses follow the same format as traditional college courses, with a professor, textbooks, homework, exams, etc. However, online courses have a much higher degree of flexibility and usually use a combination of:

- Message boards
- E-mail
- Chat rooms
- CD-ROMs
- Textbooks

How do online courses work?

In a typical online course, the professor posts weekly reading assignments and study questions, and schedules a group online chat time. The student must post answers to the study questions and respond to at least one other student's postings by the end of that week. Online courses typically have weekly deadlines – however, your daily/weekly study schedule is completely up to you. At the end of the course or module, you will have a final exam (lower level) or written essay requirement (upper level) summarizing the context of the class.

How do I select the right school for me?

You need to find the school that accepts your military experience and credit-by-exams, offers flexibility, scholarships and military discounts, and is covered by your Tuition Assistance and the GI Bill.

Finding a School: Hot Tip

Fortunately, as a member of Military.com you can find the right "Military Friendly" school with our School Finder – the only school finder on the Web that searches for schools based on military programs and benefits. Visit the School Finder Link at <http://www.military.com/Education/SchoolLocator> to get a jump-start on finishing your degree.

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Military.com has over 8 million members... and growing. We help members make the most of military experience, cut the red tape in using their benefits, get ahead in their careers, enjoy military discounts, and stay connected for life to friends or mentors from the service. We strive to offer top-notch services to a community that deserves nothing less.

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**American Legion
Post 4
VFW Post 735**



veteran's Rememberance Dance

Public Is Invited!

November 16, 2007

**Veterans Memorial Building
300 North Johnson**

6:30 PM Dinner At 7:PM

Prime Rib and All Trimmings

Dance 7:30 Till

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FLOAT TRIP BENEFITS VETS



River guide Dave Page holds a net for Mike Johnson, a Vietnam veteran who lost his legs in combat. Johnson in Riverton, Utah.

Over eggs and pancakes inside the diner, the veterans traded stories about brown trout, che life after war.

The six men ignored the freezing rain falling intermittently outside of The Angus restaurant on Saturday morning. For the sake of catching fish in blue ribbon trout waters and visiting with p empathize, they were eager to brave the elements during a six-hour float trip on the South F River.

"You know they say, 'No pain, no gain.' My motto is, 'No pain, no pain.'"

"I was supposed to get my clothing allowance in 10 days and it still hasn't come yet. Vance c could get a clothing allowance."

"You know where all the fish are Mike?"

"Were you in an area of Vietnam that was sprayed? If you were, it's automatic. You're automatically 100 percent (disabled) for Agent Orange."

The day's fishing trip was organized by Vance Wasden, a local disabled veteran who's convinced landing the big one can be therapeutic. Wasden found a willing partner to help organize float trips for disabled veterans from throughout the West in river guide and outfitter Larry Larsen, of Pocatello. Sponsors to support the trips have proven to be as plentiful as native trout in the South Fork. Several more trips are already in the works.

"The whole point of this is there is life after disability, and there's still something to look forward to," Wasden said. The cast of characters assembled at the diner included a father-son team from Utah, a veteran who drove 18 hours

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**ASK A
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father-son team from Utah, a veteran who drove 10 hours from California for the trip, a commander with Disabled American Veterans in Pocatello, a former Utah National Guard medic who returned from Iraq with post-traumatic stress disorder and Wasden.



There were also several event organizers on hand, all of whom the veterans thanked frequently for the opportunity to go fishing on a cold and snowy morning.

The man who spearheaded the outing, Wasden, served three tours in the Persian Gulf and his most recent tour of duty in 1998. He wasn't injured in combat. Rather, the health problems that have left him 100 percent disabled are the result of a dose of outdated anthrax vaccine given to him by the U.S.

His festering ailments have resulted in near amputations of his limbs. He's easily tired, has trouble walking, has coped with internal bleeding, seizures and other health problems. The southpaw now catches fish with his right hand because his left arm has a limited range of motion.

Wasden spent two years restricted to a wheelchair due to the bad vaccine and made a promise that time that if he could ever walk again, he'd show other disabled veterans that no medicine could cure him. A combination of dry flies and rising fish.

With help from Larsen, a guide with Black Dog Outfitters and owner of the Guide Shack in Sun Valley, and a half dozen other disabled veterans made the inaugural float trip in April of an organization called Accessible Anglers.

Though fly fishing is the bait to lure veterans to Accessible Anglers events, it's the camaraderie that typically agrees makes the trips memorable.

For example, Wasden got to meet Charles Robey of Barstow, Calif. Robey is a man who understands the ordeal that Wasden endures on a daily basis.

Robey, too, had his health ruined by a bad dose of anthrax vaccine. He heard about Wasden's involvement with Protecting Our Guardians, an organization that's been working to put anthrax vaccines on the battlefield.

Robert Dawson is a member of the American Legion Post 4 based in Pocatello, which donates money to veterans. Dawson is also commander of both the local Veterans of Foreign War and the DAV.

"It helps to heal the mind," said Dawson, a Vietnam veteran. "I'm glad to get out and do things that I can't do right now."

The father-son team, Mike and Matt Johnson, engaged in some good-natured trash talking about the trip. The elder Johnson, Mike, lost both legs below his knees when a booby trap detonated in Vietnam in 1968.

"I hope it's one of those memorable things - to heck with the father and son team," Mike said. "I'll mock news headline: 'The dad just whipped his son's ass on the fishing!'"

Mike teaches high school health class and coaches girls' basketball at Riverton High School. Mike's father-in-law heard about the trip and thought it would be a perfect fit.

"They started talking about fishing and hunting, and he mentioned he had a son-in-law who was from Vietnam who liked to hunt and fish and didn't get out much," Mike said. "I haven't done much fishing."

His son Matt, a Salt Lake Community College student studying computer science, returned from Iraq in 2006. Matt served as a machine gunner with the renowned Marine Corps 3rd Battalion, 5th Fleet, a decorated Marine Corps infantry battalion.

"That's a different feeling, knowing sort of what they're going through, and yet it's different," Mike said. "I was getting worried about him getting hurt real bad. We were glad to see him back pretty much the way he was."

Matt's first order of business upon returning from Iraq was to unwind in Alaska on a 10-day fishing trip with his deployment money.

The Johnson family spent 10 years living in Alaska, and Mike is the first one to admit, "In Alaska, if you catch a red salmon, you send Matt."

Mike had been anticipating the trip for weeks and figured snow and rain would surface when they arrived. Then again, he'd already made up his mind to have fun despite the elements.

...and then again, he already made up his mind to have fun despite the elements.

"It doesn't make any difference," Mike said as he finished his breakfast. "I don't think the fish some bad weather but caught some big fish."

At the hotel the previous night - the Shilo Inn in Idaho Falls offered the veterans free rooms - hear talk from organizers about the event growing in the future.

"This kind of stuff is therapeutic, even if it's just a short moment, it's a big deal," Matt said.

Laughing, Mike added to his son's comments while holding his hands about 3 feet apart: "I h moment like that. I want it to be like that big."

Three guides with South Fork Outfitters in Swan Valley and one other guide with Black Dog : for the trip.

Some of the boats for the outing were provided by Freestone Boat Works, which operates ou the Guide Shack. The partners who run Freestone, Bart and Shawn Stolworthy and Dave Pa prototype for a handicapped accessible drift boat. If it works as hoped, they'll build more.

The float

Standing on a muddy bank while the guides prepared their drift boats, Warren Price, of Sara was eager to launch and make his first casts with a fly rod.

"I've never fly fished in my life. I've lure fished and bait fished," Price said. "Everybody tells r 'You'll never go back.'"

Price, a financial planner by trade, spent a decade serving as a medic with the Army Nationa Iraq by choice, volunteering in 2003 to fill in for a pregnant medic with another unit.

That unit, the 116th Engineering Company based in Spanish Fork, Utah, was charged with r Price returned from his deployment two years later, he had trouble holding a job for any leng mental toll of living in a war zone.

He's since written a children's book explaining in simple terms why Daddy may seem somew comes home from Iraq.

"I went over there thinking of all the John Wayne movies and all of the Band of Brothers stuff different," Price said. "I came back messed up. I'm disabled now from post traumatic stress - because I know what I did was right."

Price's wife, Marnee, a childhood friend of Wasden's, encouraged her husband to join the flo would benefit from the relaxing experience and the company of other veterans. He jumped a wife-sanctioned fishing trip.

"It is therapeutic," Price said about fishing. "I've also started sculpting since I came back. Yo getting some bad juju out when you're working with your hands."

Under the expert tutelage of guide Sue Talbot, of Idaho Falls, Price had favorable odds on hi new sport.

Talbot, of South Fork Outfitters, once led Vice President Dick Cheney on a Snake River float was still secretary of defense.

In 2006, Talbot guided the boat of anglers that scored the highest point total in the history of Jackson One Fly competition. Fishing ends for participants once they lose their first fly.

By winter, Talbot and her husband, also a guide, head to Florida, where she's the sole femal flats on the lower Florida Keys.

In a drift boat with rods rigged with both wet and dry flies, Price and Talbot launched from a p along a shallow inlet. A light snow fell as Talbot stroked the drift boat toward the South Fork's of the cottonwoods lining the banks on the crav afternoon were already bare. The remaining

brown.

The bundled-up veterans had the river to themselves. On a pleasant summer day, Talbot is a any given stretch with as many as 15 boats of anglers - not that a crowd matters much on a the South Fork to a guide who knows every bend and riffle.

"This river is such a good river to fish," Talbot said as she paddled toward the far bank. "It's g It's really a fun river to guide."

Upon reaching "good" water, Talbot threw the anchor to give Price a quick lesson. She first s stand up and fish with his legs secured within a padded platform designed to offer anglers su demonstrated the proper fly-fishing cast and instructed Price to "mend" his line.

Mending, Talbot explained, involves flipping the floating fly line upstream or downstream upc fly a more natural looking float.

Call it beginner's luck, but Price's line was bent with the weight of a good-sized mountain whi first cast.

"Oh! I've got one! Oh!" Price said triumphantly.

"Keep your rod tip up," Talbot advised as he wrangled with the native fish.

Before Price could reel it in, the fish slipped off.

But it took only a few more casts before his fly rod was bent again. This time, Price landed a

"You can feel it," Price said after releasing the white fish, amazed at the difference between i versus a spinner or bait.

As the boat continued to drift, Talbot pointed out a riffle and a line of foam, which she explain food to eager trout.

After casting as directed, Price landed a smaller white fish. During the few ensuing casts, he big hooked. Though Price worked to force the lunker to the surface, it wouldn't budge. After a persisted for about a minute, the fish slipped off.

By this time, the sky was dumping quarter-sized snowflakes. As the boat slowly drifted on, T; mink perched atop a pile of rocks on the bank.

A few minutes later, a large, brown object resembling a log motored across the river a few ya

"Look at that beaver! He's going to smack his tail," Talbot predicted.

On cue, the animal whacked the water in disgust and dove beneath the surface, a performar witnessed countless times before.

The setting resembled a scene from within a snowglobe when Talbot docked the drift boat or overlooking the so-called "bathtub." It's a pool of deep water at the base of the trademark Fa several rivulets of water cascade down a sheer, rock terrace surrounded by golden cottonwo

All around the island, the fish were attacking a hatch of blue-winged olive flies. Price made a matching dry fly and pulled in a pan-sized trout, followed by a big white fish.

When the fishing slowed down and the snow storm let up, Talbot's boat joined the rest of the around a campfire, where the veterans and their guides watched a bald eagle circling in a th

Everyone at the campfire reported success. Even Robey, who'd fallen into the river while ste and was drying his wardrobe by the campfire, couldn't suppress a grin when he told the othe cutthroat he'd landed.

Mike took home bragging rights over his son - the elder Johnson landed three good fish and whoppers that got away.

Wasden's list included the largest rainbow he'd ever caught on a dry fly, the largest white fish his life and a 20-inch cutthroat. Not to be outdone by his old man, Wasden's 12-year-old son all the rainbows, browns and white fish he'd reeled in throughout the day.

After lunch, the snow had subsided and the anglers floated for a final hour. Price hooked one like a beast and eventually got away.

It was twilight at the end of a cold and gray day, and Talbot was busy strapping her drift boat silently studied the water - medicine for a medic.

There's no place for stress on the river, even on a dreary afternoon.

"I think I have a new favorite sport," he said.

By [John O'Connell](#)

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