



The American Legion

Bruckenthal-Cann Post 385 Newsletter

Serving Weston, Pembroke Pines, Miramar, Davie, Southwest Ranches & Sunrise



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WINTER 2009

Volume 4 Number 2

Adjutant's Report

As we enter the second half of this year, we start getting ready for our school awards, School Medals and JROTC. This Month January, we sponsored three school for the American Legion Shooting Sports programs with four teams. In January & February we will be attending two Four Chaplains ceremonies, one at the Coast Guard station and the other in Margate.

Membership is down this year, probably due to economic times, 44 members have not renew which is what we need to obtain our 100% Membership Award.

Every month on the 1st and the 15th, I email The VA News and other worthy news of importance pertaining to our Veterans, if you are not receiving my emails, please email me at: joemotes@aol.com so I may add you to our list.

We will have several Rickey's Get Togethers this year, always on Saturday at Noon, please come and join us, we understand that many of you can't attend our meetings so this is a way for you to get to meet your fellow post members.

For updates on our Post activities, check out our website at: www.alpost385fl.com.

Joe Motes, Adjutant

VA Outside Medical Claims: Occasionally veterans go to or are transported to non-VA civilian health care facilities for "emergent" treatment of their particular medical condition. To obtain VA payment for this care certain procedures must be followed to file a claim for payment for these services. Beginning with dates of service on and after 1 MAR 09 you must submit claims for VA payment consideration for emergency care not previously authorized to: Department of Veterans Affairs, Financial Services Center (FSC), Non-VA Emergency Claims, P.O. Box 149364, Austin, TX 78714-9364. All claims with dates of service before 1 MAR 09 must be mailed to your local VA Medical Center. To expedite claims processing, be sure that each claim is complete and filed within 90 days following the episode of care. Incomplete claims will be returned. Do not forget to include documentation of any communication with the VA regarding patient treatment or disposition. A call center at FSC is available to assist you with payment and claims processing inquiries. You may contact the customer call center at 1(866) 372-1144, M-F 08-1630 (CST) excluding Federal holidays. A claim file is complete if it has the following documentation:

- a. Complete UB-04 or CMS-1500 claim form to include the National Provider Identification (NPI) number
- b. Supporting medical documentation for the following services is needed for claims adjudication:
 - **Inpatient:** Admission sheet, discharge summary, operation reports, daily progress notes, and doctor orders.
 - **Outpatient:** Emergency room treatment notes (including chief complaint, and examination/evaluation results), applicable observation notes, any consultation reports, and diagnostic findings.

Emergency Transportation: Transportation notes indicating location the episode of emergency care took place and facility and address the patient was transported to. The transportation notes should include the chief complaint, examination/evaluation results, applicable observation notes, and any diagnostic findings

Service Officer's Report

General Information

As the year ends and the New Year starts, certain procedures could be asked of our Veterans.

By law, the VA is required to verify the self-reported (veteran, spouse and dependents, if any) of certain nonservice-connected or noncompensable 0% service-connected veterans to confirm the accuracy of their

Eligibility for VA health care

Copay status, and

Enrollment Priority Group assignment.

VA is required to bill private health insurance providers for medical care, supplies and prescriptions provided for treatment of veterans' non-service-connected conditions. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services. (ex: Humana Plus, United Health Care etc.)

All veterans applying for VA medical care are required to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance, and any payment received by VA may be used to offset "dollar for dollar" a veteran's VA copay responsibility.

Special Thanks to Chaplain Bob Nagle for the printing of this newsletter.

OUR MEETINGS FOR THE NEXT 4 MONTH:

FEBRUARY 2nd, 2010
MARCH 2nd, 2010
APRIL 6th, 2010
MAY 4th, 2010

there are no meetings JUN, JUL & AUG.

Our Post meets on the 1st Tuesday of each month at 7:00pm
at the Pembroke Falls Aquatic Center

Please check our website for the map or call me for information on each months meeting.

954-441-8735 or 954-559-3202.

REMEMBERING OUR FALLEN POST 385 MEMBERS

Our Post 385 Commander would kindly request that all Post members make arrangements for relatives or friends to notify the Post upon your passing so that we can properly honor your military service and membership in the American Legion



For God and Country

VA Benefits Assistance: If you need help learning about VA programs or with a VA application process, recommend you work with an approved Veterans Service Organization (VSO). It's their job to help you at no cost. To find a VSO go to VA's Directory of Veterans Service Organizations at <http://www1.va.gov/vso/index.cfm>. You can also check with your state VA department and your state's network of county veteran service officers. Most are listed at www1.va.gov/vso/index.cfm. If someone approaches you to help with a VA application, claim, or appeal, check to see if they are a VSO. Chances are they won't be because VSOs don't solicit for your business, you have to find them. There are a few organizations which use the front of helping with VA benefits as a way to meet prospective customers. These groups solicit for your business. They offer to get you money from the VA for long term care cost, assisted living, or survivor benefits. Tread lightly around these offers. On the surface, they appear legitimate but if not, it could wind up costing you time and money in the long run. Some things to look for are:

- Organizations having at their base, a financial services firm.
- Organization that are not an official Veteran Service Organization (VSO). VSOs are chartered by the VA to act as an official VA representative for members on VA matters.
- Organizations wanting to help in an area that is not their core business.
- Inability to get a satisfactory answer about how they make their money.
- The motive behind a financial service firm's interest in helping you with issues that get them nothing in return. The process, bureaucracy and time involved in helping vets with VA programs is substantial. Also, helping with some VA programs provides access to a veteran's complete financial information.



THE MCDONALD TEAM

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Proud sponsor and member of Post 385 – mention this ad for free gift and complimentary home value analysis. We will donate \$500 to the Post when you or anyone you refer to us buys or sells a home with us.

CHAPLAIN'S CORNER

by Bob Nagle

POW/MIA Flag Designer Dies



Newt Heisley (19xx-2009) was a pilot during World War II, a dangerous role that accounts for many war-time POWs and MIAs. Years after the war he had come to New York looking for work. "It took me four days to find a bad job at low pay," he later said of his introduction to "Big Apple" advertising agencies. But, by working hard, by 1971 he had gradually moved upward in the industry, eventually working for an agency with many national accounts.

As a veteran, the call for a flag designed to raise awareness of our Nation's POW/MIAs was a personal challenge. It was even more challenging when he considered that his oldest son Jeffrey was, during these Vietnam War years, training for combat with the United States Marines at Quantico, Virginia. As he pondered this new challenge a series of events set in motion the ideas that would create a flag unlike anything since the days of Betsy Ross. First, Jeffery became very ill while training for combat. The illness, diagnosed as hepatitis, ravaged his body emaciating his face and structure. When he returned home, medically discharged and unable to continue further, his father looked in horror at what had once been a strong, young man. Then, as Newt Heisley looked closer at his son's gaunt features, he began to imagine what life must be like for those behind barbed wire fences on foreign shores. Slowly he began to sketch the profile of his son, working in pencil to create a black and white silhouette, as the new flag's design was created in his mind. Barbed wire, a tower, and most prominently the visage of a gaunt young man became the initial proposal.

Newt Heisley's black and white pencil sketch was one of several designs considered for the new POW/MIA flag. Newt planned, should his design be accepted, to add color at a later date...perhaps a deep purple and white. "In the advertising industry, you do everything in black and white first, then add the color," he says. Mr. Heisley's proposal for the new flag was unique. Rarely does a flag prominently display the likeness of a person. None-the-less, it was the design featuring the gaunt silhouette of his son Jeffrey that was accepted and, before Mr. Heisly could return to refine his proposal and add the colors he had planned, the black and white flags were already being printed.

The design for the MIA/POW flag was never copyrighted. It became a flag that belongs to everyone, a design that hauntingly reminds us of those we dare not ever forget. Behind the black and white silhouette is a face we can't see...the face of a husband, a father, or a son who has paid with their freedom, for our freedom. Beneath the image are the words....

You Are Not Forgotten
Since 9/11
Facts about our military

- 1.9 million Americans have deployed.
- 876,000 are parents.
- 245,000 have been away twice,
- 91,000 three times,
- 48,000 four or more times.

VETERAN STATISTICS:

Following are the results of a number of public opinion surveys/polls related to how current day vets fair versus those from prior conflicts. The source Rasmussen Reports at is an electronic publishing firm specializing in the collection, publication, and distribution of public opinion polling information:

- Twenty-eight percent (28%) of adults nationwide believe that veterans of today's conflicts in Iraq and Afghanistan face more challenges when they return home than veterans of the Vietnam War. However, the latest Rasmussen Reports national telephone survey finds that another 24% believe veterans of today's conflicts face fewer challenges when they arrive home compared to those who served in Vietnam. The plurality (42%) believes the challenges veterans from both eras have faced are about the same.

- Of those who have served in the military 27% say today's veterans have it worse, while nearly the same number (28%) say they face fewer challenges than those who fought in Vietnam.

- Polling during the summer of 2007 showed that 47% of voters believed the War in Iraq is similar to the War in Vietnam from the perspective of the United States, but another 44% disagreed and said the wars are not similar.

- Sixty-one percent (61%) of all adults now believe veterans should receive preferential treatment when applying for a home or a job, while 21% disagree. Another 18% are undecided.

- Sixty-seven percent (67%) of veterans say those who serve in the military should receive preferential treatment in these matters, compared to 60% of non-veterans.

- Slightly more Republicans than Democrats believe veterans should be given higher priority when it comes to applying for jobs and homes. Sixty-one percent (61%) of voters not affiliated with either party agree.

- In May 09, only 46% of Americans said military veterans should receive preferential treatment in hiring or promotion, while 29% disagreed.

- Sixty-three percent (63%) say National Guard members whose jobs were eliminated while they were on active duty should receive special preference in hiring for other jobs.

- Voter confidence in America's conduct in the War on Terror is at its lowest level in nearly three years. But 52% of voters support no firm timetable when it comes to bringing troops home from Afghanistan.

[Source: Rasmussen Reports Recent Polls 9 Nov 09 ++

COLD WAR MEDAL:

U.S. Senators Olympia J. Snowe (R-ME), Jim Webb (D-VA), Blanche Lincoln (D-AR), and Mary Landrieu (D-LA) on 5 NOV introduced the Cold War Service Medals Act of 2009 (S.2743), bipartisan legislation to authorize the secretaries of the military departments to award Cold War Service Medals to American veterans. To date, no medal exists to honor the men and women who served and defended the United States during the Cold War. Comments from the Senators who introduced the bill were:

· Senator Snowe: "From the end of World War II to dissolution of the Soviet Union in 1991, the Cold War veterans were in the vanguard of the Nation's defenses. Although long overdue, this legislation will honor and recognize the American patriots who for nearly half-a-century defended the Nation against the advance of communist ideology in the form of the Cold War Service Medal. The commitment, motivation, and fortitude of these brave service members was second to none and their actions should be recognized in a long-standing military custom befitting their patriotism and service."

· Senator Webb: "The millions of Americans who served in uniform in the armed forces during the Cold War, spanning more than four decades, were the living embodiment of our nation's strategy of deterrence. In their efforts to preserve peace, hundreds died during isolated armed confrontations when the Cold War flashed hot at remote locations around the world. This legislation will appropriately honor those who served in an effort that resulted in the largest single expansion in the number of democratically elected governments in world history."

· Senator Lincoln: "America's Cold War veterans deserve every honor we can bestow upon them for their hard work and dedication to keeping our nation safe. The Cold War Service Medal would allow military service members, veterans, and their families to receive the recognition and honor they rightfully deserve. I will continue to work with my colleagues to ensure our veterans receive the support and care they and their families need. It's the least we can do as a grateful nation."

· Senator Landrieu: "For 46 years, we were engaged in a worldwide battle against communism. During that time, there were countless heroes, who served in our nation's Armed Forces and played a critical role in America's triumph. These men and women, who sacrificed so much for so many, deserve to be awarded the Cold War Service Medal in recognition of their faithful service to their country and tireless defense of freedom around the world."

Specifically, the Cold War Service Medal Act of 2009 would allow the Defense Department to issue a Cold War Service Medal to any honorably discharged veteran who served on active duty for not less than two years or was deployed for thirty days or more during the period from 2 SEP 45 to 26 DEC 91. In the case of those veterans who are now deceased, the medal could be issued to their family or representative, as determined by the Defense Department. The bill would also express the sense of Congress that the Secretary of Defense should expedite the design of the medal and expedite the establishment and implementation mechanisms to facilitate the issuance of the Cold War Service Medal. The award of the Cold War Service Medal is supported by the American Cold War Veterans, the American Legion, the Veterans of Foreign Wars, and other veterans' services organizations. [Source: Sen. Blanche Lincoln News release 5 Nov 09 ++]

VA LIFE INSURANCE:

The following life insurance policies are available to veterans through the Veterans Administration who can meet the appropriate criteria. For detailed information about all VA benefits and services, refer to :

· **SGLI:** Servicemembers' Group Life Insurance provides coverage up to \$400,000 for servicemembers. Coverage ends 120 days after discharge, but can be extended for up to two years if the member is totally disabled.

· **TSGLI:** Servicemembers' Group Life Insurance Traumatic Injury Protection is an automatic feature of SGLI that provides payments of up to \$100,000 for servicemembers who suffer losses such as amputations, blindness, and paraplegia, due to traumatic injuries.

· **VGLI:** Veterans Group Life Insurance allows servicemembers to convert their SGLI to lifetime renewable term coverage. VGLI must be applied for within one year and 120 days of discharge. If applied for within 120 days of discharge, there are no good health requirements.

· **S-DVI:** Service-Disabled Veterans Insurance provides up to \$10,000 of coverage for serviceconnected veterans. If totally disabled, they are eligible for an additional \$20,000. Veterans must apply within two years of being rated service connected for a new condition.

· **VMLI:** Veterans' Mortgage Life Insurance Provides coverage of up to \$90,000 for severely disabled Veterans and servicemembers who have received a specially adapted housing grant from VA.

· **NSLI:** National Service Life Insurance policy were available from 1940 to 1951 only. Premiums of this policy are capped at the age-70 rates. Once you turned 70, your premiums never increased. Since September 2000, a capped NSLI term policy will receive a termination dividend if the policy lapses, or if the policyholder voluntarily cancels their policy.

VA HOMELESS VETS: At the VA National Summit Ending Homelessness Among Veterans on 3 NOV Secretary of Veterans Affairs Eric K. Shinseki unveiled the department's comprehensive plan to end homelessness among Veterans by marshalling the resources of government, business and the private sector. Shinseki said, "President Obama and I are personally committed to ending homelessness among Veterans within the next five years. Those who have served this nation as Veterans should never find themselves on the streets, living without care and without hope." Shinseki's comprehensive plan to end homelessness includes preventive measures like discharge planning for incarcerated Veterans re-entering society, supportive services for low-income Veterans and their families and a national referral center to link Veterans to local service providers. Additionally, the plan calls for expanded efforts for education, jobs, health care and housing. "Our plan enlarges the scope of VA's efforts to combat homelessness. In the past, VA focused largely on getting homeless Veterans off the streets. Our five-year plan aims also at preventing them from ever ending up homeless.", Shinseki said.

Other features of the plan outlined by the secretary include:

- The new Post-9/11 GI Bill provides a powerful option for qualified Veterans to pursue a fully funded degree program at a state college or university. It is a major component of the fight against Veteran homelessness.

- VA is collaborating with the Small Business Administration and the General Services Administration to certify Veteran-owned small businesses and service-disabled Veteran-owned small businesses for listing on the Federal Supply Register, which enhances their visibility and competitiveness - creating jobs for Veterans.

- VA will spend \$3.2 billion next year to prevent and reduce homelessness among Veterans. That includes \$2.7 billion on medical services and more than \$500 million on specific homeless programs.

- VA aggressively diagnoses and treats the unseen wounds of war that often lead to homelessness - severe isolation, dysfunctional behaviors, depression and substance abuse. Last week, VA and the Defense Department cosponsored a national summit on mental health that will help both agencies better coordinate mental health efforts.

- VA partners with more than 600 community organizations to provide transitional housing to 20,000 Veterans. It also works with 240 public housing authorities to provide permanent housing to homeless Veterans and their families under a partnership with the Department of Housing and Urban Development. The VA/HUD partnership will provide permanent housing to more than 20,000 Veterans and their families.

Over the duration of the conference it is expected that over 1,200 homeless service providers from federal and state agencies, the business community, and faith-based and community providers will attend and participate in the summit. "This is not a summit on homelessness among Veterans," added Shinseki "It's a summit on ending homelessness among Veterans." [Source: VA News Release 3 Sep 09 ++]

CENSUS 2010:

The census is a count of everyone living in the United States every 10 years. It is mandated by the U.S. Constitution and the next one will be in the summer of 2010. Your participation in the census is required by law. The 2010 Census questionnaire will be one of the shortest in history, consisting of 10 questions. It should take less than 10 minutes to complete and federal law protects the personal information you share during the census. Census data are used to distribute Congressional seats to states, to make decisions about what community services to provide, and to distribute \$400 billion in federal funds to local, state and tribal governments each year. With preliminary work starting on the 2010 Census there are some basic cautionary notes for you to be aware of:

- If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.

- Census workers are currently only knocking on doors to verify address information. Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census.

- While the Census Bureau might ask for basic financial information, such as a salary range, the Census Bureau will not ask for Social Security, bank account, or credit card numbers nor will employees solicit donations. Eventually, Census workers may contact you by telephone, mail, or in person at home.

- The Census Bureau will not contact you by email, so be on the lookout for email scams impersonating the Census. Never click on a link or open any attachments in an email that are supposedly from the U.S. Census Bureau. [Source: NAUS Weekly Update 25 Sep 09 ++]

U.S. SAVINGS BONDS:

The U.S. Treasury reports holding nearly \$17 billion in unclaimed Series E savings bonds purchased between 1941 until 1980. Some may belong to service members who invested in savings bonds throughout their careers. Unfortunately, mature savings bonds may get misplaced or forgotten, and legislation has been introduced to have state treasurers assist in outreach efforts to track down bondholders. The bills are H.R.4198, introduced in the House by Rep. Shelley Berkley (D-NV) & Rep. Kevin Brady (R-TX), and S.827, sponsored by Senators John Rockefeller (D-WV), Pat Roberts (R-KS), and Patrick Leahy (D-VT). Refer to to see if you own any of these unclaimed Series E savings bonds. Treasury Hunt's database is limited - it doesn't contain a record of all savings bonds and only provides information on Series E bonds issued in 1974 and after. For additional information or claim submission guidance, visit the Treasury Hunt website: www.savingsbonds.gov. [Source: MOAA Weekly Leg UP 11 Dec 09 ++]

VA DISABILITY BENEFITS**Federal**

1. Commissary - 100% rating other than a temporary IU & SC. 100% qualifies you for a commissary letter from VA to obtain a Military ID for admission.
2. DVA fee basis outpatient medical card - applicable for any compensable SC disability if the situation warrants. Issuance is up to the local VA medical center.
3. Dental treatment - IU & SC 100% qualifies for all dental services. Others less than 100% do qualify in some circumstances
4. CHAMPVA medical card for dependents - IU & SC 100% qualifies.
5. Rating of 30% or more qualifies for additional compensation for dependents.
6. Rating of 30% or more qualifies for Aid and Attendance allowance for disabled spouse.
7. Rating of 50% or more qualifies for Treatment for any condition other than the one you are receiving disability for.
8. Annual clothing allowance (prosthetic/wheelchair/skin condition) - any SC condition that requires it.
9. Special adaptive home modification allowance - dependent on the actual disability such as loss or loss of use of both lower extremities, blindness in both eyes, loss of one lower extremity plus some other condition that impacts on balance or propulsion.
10. HISA grant for home modification - depends on the type of disability. SC are eligible up to \$4100 and NSC veterans are eligible for up to \$1200.
11. Auto purchase allowance (one time) - type of SC disability matters more than % age. Loss or loss of use of one or both hands or feet qualifies. Loss of vision in both eyes to a certain degree.
12. Auto adaptive modification allowance - same as above plus SC ankylosis of one or both knees, one or both hips also qualifies.
13. Service-Disabled Veteran's Insurance (S-DVI) - 0% or more for any service connected disability. You have two years to apply from date rating was granted. An increase in an existing service-connected disability or the granting of individual unemployability of a previous rated condition does not entitle a veteran to this insurance.
14. Waiver of VA insurance premium - IU & SC 100% could qualify under certain conditions.
15. Home mortgage life insurance - must have a specially adapted house.
16. Vocational rehabilitation educational training for the veteran - a SC disability that causes an employment handicap to potentially qualify. 10% need serious employment handicap, 20%+ only need employment handicaps
17. Withdrawal from SBP (after 5 or 10 years) - IU & SC 100% would qualify but with no futures.
18. DVA sponsored education for dependents - IU & SC 100% will qualify as long as there are no future VA examinations scheduled.
19. Civil service employment (veteran/spouse) 10-point preference.
20. Lifetime Golden access pass for federal parks - any rating as long as vet can show an ID card and paperwork identifying him as a disabled vet at the gate entrance to the park. The pass covers the fee for the vehicle and all parties therein.
21. Eligibility to compete for admission to military academies.
22. FPO/APO mail privileges for 100% rated if residing overseas.
23. Service-Related Death - up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed

.State -

Vets should check with their local VARO to see if any of the below state benefits are available to them:

1. Waiver of home disability insurance (CAL-Vet)
2. Property tax exemptions - In California call the LA County Tax Office (213) 974-3399 and ask for the "Veterans Exemption for Property Tax" and the forms to apply for the exemption.
3. DMV fee exemption and parking decal.
4. State EDC for dependents.
5. Waiver of registration fees at State colleges/universities (for vet/dependents).
6. State park permit.
7. Basic sport fishing license.

MEDICATION MEMORY AID: Have you ever taken a pill--vitamin or medication--and immediately forgotten that you took it? Forgetting if you took your pills is fairly common. If not, researchers at Washington University in St. Louis wouldn't have done a study about it. The study revealed that older adults who have to do something every day--like taking a pill, for example--often have no trouble remembering to do it. They just can't remember if they did it. Forgetting can lead to taking another pill--and the dangers of overmedication. In the study, "Repetition Errors in Habitual Prospective Memory: Elimination of Age Differences via Complex Actions or Appropriate Resource Allocation," Dr. Mark McDaniel and the team discovered that when older adults combined pill taking with physical movement--like patting their heads, or tapping the counter--it was easier for them to remember if they took the pill or not. Another thing you may try is to place your daily dose of pills in a dish. When the dish is empty you know you took them. [Source: About.com Senior Living 28 OCT 09 ++]

HALL OF VALOR: On 9 SEP 09 MilitaryTimes updated its Hall of Valor website. The database now contains 26,142 valor award citations. Users can access individual veteran's citations and read or print the citation by the recipient's name, branch of service, or conflict. If a recipient's complete name is unknown you can also search by whatever you have. The following Valor awards plus a picture of each are covered by this site:

- **Medal of Honor.** Presented by the President in the name of Congress, the Medal of Honor is the highest honor that can be bestowed upon any American. 3,468 citations available out of 3,468 ever awarded.

- **Distinguished Service Cross.** The DSC is our Nation's second highest award for military valor, behind only the Medal of Honor. The Distinguished Service Cross was established in 1918 to honor heroism of the highest degree that did not quite merit the Medal of Honor. The Navy Cross (Navy, Marines & Coast Guard) and the Air Force Cross all join the DSC as our Nation's second highest military award. 9,826 citations available out of 13,452 ever awarded.

- **Navy Cross.** Authorized 4 FEB 19, the Navy Cross was the Navy's third highest award for combat heroism and other distinguished services. On 7 AUG 42, Congress made the Navy Cross a combat only decoration with precedence over the Distinguished Service Medal, making it the Navy's second highest award ranking below only the Medal of Honor. It shares its position with the Army's Distinguished Service Cross and the Air Force Cross. 6,633 citations available out of 6,932 ever awarded.

- **Air Force Cross.** The Air Force Cross was established in 1960 to honor heroism of the highest degree that did not merit the Medal of Honor. Previously airmen of the Army Air Corps were awarded the Distinguished Service Cross for such actions. The medal became an exclusive award of the United States Air Force to replace the Army award for members of their own branch of service. The Navy Cross and the Distinguished Service Cross all join the Air Force Cross as the second highest U.S. military award. 194 citations available out of 194 ever awarded.

- **Silver Star.** The Silver Star is the third highest U.S. combat-only award. Established in 1918 as the Citation Star, in 1932 a provision allowed servicemen to receive it retroactively. It has been awarded for actions as far back as the Spanish-American War. 5,467 citations available out of 89,712 ever awarded.

- **Distinguished Flying Cross.** Awarded to U.S. and Foreign military personnel and civilians who have displayed extraordinary heroism while engaged in action against an enemy of the United States, in military operations involving conflict with a foreign force, or while serving with a friendly nation engaged in armed conflict against a force in which the United States is not a belligerent party. 8 citations available

- **Bronze Star.** Authorized on 4 FEB 44, the Bronze Star Medal is awarded to members of all branches of military service. The medal may be awarded either for meritorious service or for combat actions, in which case the "V" device is attached. 25 citations available.

- **Marine Corps Brevet Medal.** The Brevet Medal was considered to be the equivalent of the Navy Cross, although in precedence it ranked just behind the Medal of Honor since those receiving it had received field commissions as Marine Corps officers, under combat conditions, and had performed feats of distinction and gallant service. In 1940, the medal was declared obsolete, since the concept of brevet commissions was phased out of the United States military to be replaced by temporary and field commissions. 23 citations available out of 23 ever awarded.

- **Defense Distinguished Service Medal.** Established in 1970, the Defense Distinguished Service Medal is awarded by the Secretary of Defense for exceptionally meritorious service to the U.S. while assigned to a Joint Services Activity in a position of great responsibility. 4 citations available out of 263 ever awarded.

- **Army Distinguished Service Medal.** The ADSM is awarded for exceptionally meritorious service to the Government in a duty of great responsibility. 2,181 citations available out of 4,993 ever awarded.

- **Navy Distinguished Service Medal.** The NDSM is awarded for exceptionally meritorious service to the Government in a duty of great responsibility. 458 citations available out of 704 ever awarded.

- **Air Force Distinguished Service Medal.** Air Force Distinguished Service Medal is awarded for exceptionally meritorious service to the Government in a duty of great responsibility. 28 citations available out of 775 ever awarded.

- **Legion of Merit.** Authorized in 1942, the Legion of Merit was the first U.S. decoration created specifically to honor citizens of other nations' service to the United States. The medal is awarded to members of the United Nations Armed Forces for exceptionally meritorious conduct in the performance of outstanding service to the United States. 3 citations available.

- **Soldier's Medal.** The Soldier's Medal was established in 1926 and denotes acts of heroism in a non-combat situation. It is awarded for heroic actions on behalf of fellow soldiers or civilians. 2 citations available.

- **Navy and Marine Corps Medal.** The Navy and Marine Corps Medal was established by an act of Congress on 7 AUG 42. The decoration may be awarded to service members who, while serving in any capacity with the Navy or Marine Corps, distinguish themselves by heroism not involving actual conflict with an enemy. 2 citations available.

- **Airman's Medal.** Established in 1960, the Airman's Medal holds the same level of prominence as the Soldier's Medal and the Navy and Marine Corps Medal. It is awarded for heroic actions in a non-combat situation or setting. 7 citations available.

- **Air Medal.** For meritorious achievement while participating in aerial flight or for a single act of heroism against an armed enemy. Established in 1942, the Air Medal is awarded for meritorious achievement in aerial operations, for heroic acts in aerial operations against an armed enemy, or for merit in operational activities. During the Vietnam War, for instance, a single award of the Air Medal denoted participation by ground troops in a requisite number of "Combat Air Assaults". 2 citations available.

- **Army Commendation Medal.** The Commendation Medal is awarded by local commanders, requiring the signature of an officer in the grade of O-6, allowing for a broad interpretation of the criteria for which the medal may be awarded. 2 citations available

STOLEN VALOR WEBSITE: A leading veterans group has launched a special Web site aimed at raising awareness about the growing number of false claims of military service, medals and awards, and helping the general public report such claims to authorities and the media. “We’ve seen the news stories, and we have a lot of anecdotal evidence — people calling us and asking us about the issue,” said Jay Agg, national communications director for American Veterans Association (AMVETS). “ ‘What is it? How do I report it? What are the punishments? What constitutes a violation of the Stolen Valor Act?’ That is really ... the genesis of this project”. Duane Miskulin, AMVETS national commander said, “Veterans have a special place in American society. The brave men and women who answered our nation’s call to serve are revered for their tremendous self-sacrifice and courage in the face of daunting odds. Stolen valor is a serious offense — one that cuts into the core of what it means to be a veteran.” Miskulin said the 2005 Stolen Valor Act, which makes even false claims of an undeserved medal a federal misdemeanor punishable by up to year in prison and a \$100,000 fine, has not stemmed what he said is a rise, even in recent months, of such false claims.

The new Web site <http://reportstolenvalor.org> provides contact information for the FBI, U.S. Attorneys’ offices, inspector general hotlines for the military services, and the Veterans Affairs Department and various media outlets, as well as a sample form letter. It also links to the Military Times Web site, Hall of Valor, created by private watchdog Doug Sterner. The verified, ever-growing searchable database contains more than 26,100 valor award citations ranging from the Medal of Honor to the Air Force Achievement Medal with Combat “V.” It is searchable by service member, award, conflict and keyword. That effort would at least be complemented in some manner by a federal database called for by the Military Valor Roll of Honor Act, which AMVETS also boosts on its new site. The bill, sponsored by Rep. John Salazar, D-Colo., would require the establishment of a searchable public database listing the names of those awarded the Medal of Honor or any other medal authorized by Congress. The legislation now has 48 co-sponsors. The Hall of Valor database “is what has been developed instead, in a void, because the government isn’t maintaining these records,” Agg said. “I think it’s proper that the government should keep an accounting of its American heroes, of its war heroes. It should track military service in general, not just acts of valor.” [Source: NavyTimes William H. McMichael article 4 Dec 09 ++]

CREDIT CARD DESTRUCTION: In a world of escalating identity theft, one man’s trash is another man’s excuse to help himself to a new line of credit. Taking a few half-hearted swipes with the scissors to your old credit cards just won’t cut it anymore. Dumpster divers intent on looking for account numbers do not need much -- experts say even shredded cards can be pieced together by an earnest thief. Anything you put out on the street, you’re saying, ‘Have at it,’” said Jim Sticklely, author of “The Truth About Identity Theft” and a security expert who has done more than his share of picking through trash to identify security breaches for various corporate clientele. Much of the identity theft that touched nearly 10 million Americans last year is preventable by a few simple measures that take less than a minute of your time. With average identity fraud losses hovering around \$5,000 per person, taking a minute to destroy your credit cards and sensitive documents is a no-brainer. Here are six tips for doing it right. You might also want to go to [to view a 90 second video covering these steps:](#)

1. Properly Cut Up Your Credit Cards - Scissors can do a fine job of destroying a credit card -- provided that you use them correctly. After suffering from several cases of both credit card and identity fraud, blogger Jim Wang of Bargaineering.com developed his own system for cutting his cards that involves slicing each set of four numbers into six pieces (see the “How to destroy a credit card video” for a demonstration). Make sure you also cut through your signature and the on the card.

2. Shredding Your Cards and Documents - Shredders can also do the trick -- but be sure your shredder is specially designed to handle credit cards and has a cross-cutting function. These are typically twice the price of a normal shredder but less than \$100 -- worth the price to protect your credit.

3. Be sure to destroy magnetic stripes and chips - Wang advises that people take an extra step to deactivate the card’s magnetic stripe and, if present, its RFID chip. To scramble the data in the magnetic stripe, run a very strong magnet along the stripe on the back of the card. Apply scissors or a hammer to the chip embedded in the card, since “all the information stored on the card is also stored on the magnetic stripe and the chip itself,” he said. This takes just a few extra seconds.

4. Trash tip: Bag the pieces separately - Another step you can take to prevent curbside identity theft is to deposit the pieces of your destroyed credit cards in different trashcans around your house. The idea is that some receptacles are emptied more frequently than others, so if half of your destroyed credit card goes to the curb with the kitchen trash one week, the other half will go out with your office trash another week. This makes it nearly impossible for a thief to piece together your entire account number.

5. The recycling myth: It’s not safer than trash - It’s an unexplainable yet prevalent myth that recycling bins are somehow safer than trash bins for credit cards, statements and other sensitive documents, Sticklely said. They are not. At a recycling center, materials pass through a conveyor belt and human employees manually pick through items to make sure that only recyclable materials get through. Sticklely said that confidential information could easily be taken off the conveyor belt by someone who’s looking for it. “Recycling does not mean safer,” he said. If you want to recycle an item containing your account information, be sure to shred it first -- preferably with a cross-cut shredder, and follow the steps for bagging the pieces separately for maximum security.

6. Fire: The foolproof method - Of course, one way to completely eliminate any chance of credit card or identity theft is to incinerate all credit card-related documentation. Though it might not be the most earth-friendly activity, credit cards can be melted down, along with credit card statements, applications and blank checks from credit card companies. “We use our bills for kindling -- all our bills go into a bag right next to our fireplace,” Sticklely said. [Source: Wallet-Pop Cynthia J. Drake article 9 Sep 09 ++]

Estate Tax: Unless Congress changes the law, the federal estate tax will disappear on 1 JAN 2010. For the first time since the 1916 inception of the tax, the estate of anyone dying in 2010 will go to heirs tax free, a result of the 2001 tax law that phased out the estate tax over 10 years. But that law itself expires in 2011 and the estate tax will revert to pre-2001 law. The Economic Growth and Tax Relief Reconciliation Act of 2001 increased the effective estate tax exemption in steps from \$675,000 in 2001 to \$3.5 million in 2009 and reduced the top tax rate from 55% to 45%. Raising the exemption cut the share of estates subject to tax by nearly 90% — from 2.14% in 2001 to a projected 0.23% in 2009. That percentage is the lowest since at least 1934. With the 2009 exemption of \$3.5 million, an estimated 5,500 estates will pay the estate tax, yielding revenue totaling nearly \$14 billion. Revenues will drop to zero in 2010 (but a sharp increase in gift tax collections will make up some of the loss, albeit at the cost of lower estate taxes in future years). If the estate tax reverts to pre-2001 law and its \$1 million exemption, an estimated 44,000 estates — representing just under 2% of all deaths — will owe tax totaling more than \$34 billion.

Congress is currently debating various options to change the estate tax in 2010 and subsequent years. One approach would make the 2009 parameters permanent, thus imposing the tax on about one-quarter of 1 percent of estates in 2010. That share would grow slowly over time if the \$3.5 million exemption were not indexed for inflation, rising to about 0.4% by 2019. Revenues would roughly double over the decade from \$14.8 billion in 2010 to \$28.9 billion in 2019. Indexing the exemption would slow but not halt that growth as wealth will likely increase faster than prices. Other proposals in Congress would increase the exemption to \$5 million and reduce the tax rate to 35%, either immediately or by 2019. The higher exemption would cut the number of estates subject to tax and, in combination with the lower tax rate, would slash revenues by nearly half. The Tax Policy Center has projected the effects of those and other proposals at . [Source: Tax Policy Center Tax Facts Robertson Williams article 21 Dec 09 ++]

VA Outside Medical Claims: Occasionally veterans go to or are transported to non-VA civilian health care facilities for “emergent” treatment of their particular medical condition. To obtain VA payment for this care certain procedures must be followed to file a claim for payment for these services. Beginning with dates of service on and after 1 MAR 09 you must submit claims for VA payment consideration for emergency care not previously authorized to: Department of Veterans Affairs, Financial Services Center (FSC), Non-VA Emergency Claims, P.O. Box 149364, Austin, TX 78714-9364. All claims with dates of service before 1 MAR 09 must be mailed to your local VA Medical Center. To expedite claims processing, be sure that each claim is complete and filed within 90 days following the episode of care. Incomplete claims will be returned. Do not forget to include documentation of any communication with the VA regarding patient treatment or disposition.

A call center at FSC is available to assist you with payment and claims processing inquiries. You may contact the customer call center at 1(866) 372-1144, M-F 08-1630 (CST) excluding Federal holidays. A claim file is complete if it has the following documentation:

- a. Complete UB-04 or CMS-1500 claim form to include the National Provider Identification (NPI) number
- b. Supporting medical documentation for the following services is needed for claims adjudication:
 - **Inpatient:** Admission sheet, discharge summary, operation reports, daily progress notes, and doctor orders.
 - **Outpatient:** Emergency room treatment notes (including chief complaint, and examination/evaluation results), applicable observation notes, any consultation reports, and diagnostic findings.
 - **Emergency Transportation:** Transportation notes indicating location the episode of emergency care took place and facility and address the patient was transported to. The transportation notes should include the chief complaint, examination/evaluation results, applicable observation notes, and any diagnostic findings

VA Benefits Assistance: If you need help learning about VA programs or with a VA application process, recommend you work with an approved Veterans Service Organization (VSO). It’s their job to help you at no cost. To find a VSO go to VA’s Directory of Veterans Service Organizations at <http://www1.va.gov/vso/index.cfm>. You can also check with your state VA department and your state’s network of county veteran service officers. Most are listed at . If someone approaches you to help with a VA application, claim, or appeal, check to see if they are a VSO. Chances are they won’t be because VSOs don’t solicit for your business, you have to find them. There are a few organizations which use the front of helping with VA benefits as a way to meet prospective customers. These groups solicit for your business. They offer to get you money from the VA for long term care cost, assisted living, or survivor benefits. Tread lightly around these offers. On the surface, they appear legitimate but if not, it could wind up costing you time and money in the long run. Some things to look for are:

- Organizations having at their base, a financial services firm.
- Organization that are not an official Veteran Service Organization (VSO). VSOs are chartered by the VA to act as an official VA representative for members on VA matters.
- Organizations wanting to help in an area that is not their core business.
- Inability to get a satisfactory answer about how they make their money.
- The motive behind a financial service firm’s interest in helping you with issues that get them nothing in return. The process, bureaucracy and time involved in helping vets with VA programs is substantial. Also, helping with some VA programs provides access to a veteran’s complete financial information.

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VA Hospital Report Card: For the second consecutive year, the Department of Veterans Affairs (VA) has released a "hospital report card" as part of VA's effort to provide the public with a transparent accounting of the quality and safety of its care. In addition, for the first time, data from both the 2008 and 2009 reports will be available to the public in machine-readable format on . To empower Veterans and the public at large to track quality, safety and access to Veterans Health Administration (VHA) facilities, VA's hospital report cards include raw data on care provided in outpatient and hospital settings, quality of care within given patient populations, and patient satisfaction and outcomes. VA issued its first facility-level report on quality and safety in MAY 08. As part of the Obama Administration's commitment to open government and accountability, VA highlights its rigorous quality programs and actions taken to address the issues VA identified from the last report.

The report gives the health care system high marks, with VA facilities often outscoring private-sector health plans in standards commonly accepted by the health care industry. "Patient-centric care is our mission," said Shinseki. "As Secretary, I am committed to continuing to meet and surpass our high standards of care each and every day. In addition to allowing VA to demonstrate the quality and safety of its care, the report card provides opportunities to enhance health services ... it will become a valuable resource of information for Veterans, stakeholders and the department ... It will allow VA's health care system to be forward looking and focused on advancement." The 2009 report card highlighted:

- Marked improvements in smoking cessation counseling provided to 89% of Veteran patients, a 6% improvement from 2008 and among all ages at risk, 94% of Veterans received a pneumonia immunization, a 4% improvement.

- There is more to be done for women Veterans. To address this priority and provide women Veterans with the highest quality care VA has implemented several initiatives, such as placement of women advocates in every outpatient clinic and medical center, and creating a "mini-residency" program on women's health for primary care physicians.

- Minority Veterans are generally less satisfied with inpatient and outpatient care than other Veterans. In addition to targeting outreach efforts to these Veterans, a minority Veteran program coordinator has been placed in every medical center.