Sit.  
Stay.  
Heal.  

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Featured

18 SIT. STAY. HEAL.
Man’s best friend is more than a companion for many veterans who suffer the physical and mental effects of their military service. Specifically-trained service dogs are helping veterans overcome a variety of challenges, including the effects of post-traumatic stress disorder and traumatic brain injury.

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LOYALTY, PROTECTION AND SERVICE

FRA IS A CONGRESSIONALLY CHARTERED, NON-PROFIT ORGANIZATION ADVOCATING FOR CURRENT AND FORMER ENLISTED MEMBERS OF THE U.S. NAVY, MARINE CORPS AND COAST GUARD ON CAPITOL HILL. FOR MORE INFORMATION ON THE BENEFITS OF MEMBERSHIP, PLEASE VISIT WWW.FRA.ORG OR CALL 800-FRA-1924.

ON THE COVER
Labrador retrievers are among several breeds of dogs that are trained to assist veterans and others who have physical and mental disabilities. Photo by jjwithers at iStockphoto.
Communicate With Your Elected Officials

As the November elections draw near, it’s even more important for shipmates to keep abreast of their elected officials’ stand on issues relevant to military and veterans’ benefits. It’s equally important to make sure incumbent candidates understand their constituents’ perspective.

FRA’s Communicate With Your Elected Officials booklet is a great tool to help you share your views with those who represent you on Capitol Hill. Call our Member Services staff at 1-800-FRA-1924 or e-mail Teresa@fra.org and ask that a copy of this free booklet be sent to you.

Eileen Murphy is the Director of Marketing and Communications and serves as the Managing Editor of FRA Today. Please contact her at eileen@fra.org.
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Combined Federal Campaign, FRA Education Foundation Scholarship Season Kick-Off Together

As most students are beginning their academic year, the Fleet Reserve Association (FRA) Education Foundation is also gearing up for its 2012–2013 season. By partnering with military and education professionals, the Foundation promotes lifelong learning opportunities that help scholars reach their educational, professional and personal goals.

As a newly approved charity with the Combined Federal Campaign (CFC), the Foundation is participating in the only authorized solicitation of federal employees on behalf of approved 501(c)3 charitable organizations. CFC Kick-Off events are scheduled to be held around the nation this month, bringing added exposure to the Foundation’s generous scholarship program. September also marks the beginning of the Foundation’s scholarship year, when applications for 2013 awards become available.

Foundation scholarships of up to $5,000 are funded through private donations, established trusts and corporate sponsorships, and recipients are selected based on financial need, academic standing, character and leadership qualities. To be eligible for FRA Education Foundation awards, applicants must be affiliated with the Navy, Marine Corps or Coast Guard, either through their own service or that of a spouse, parent or grandparent. Members of the FRA and their family members qualify for a broader range of scholarships, several of which are funded through member legacy donations.

“The FRA Education Foundation was established in 2009 in an effort to expand FRA’s scholarship program that has been helping students pursue higher education for decades,” explained Joe Barnes, FRA’s national executive director and member of the FRA Education Foundation Board of Directors. “We’re very proud to have met the CFC’s stringent standards for participation and honored to be named a CFC-approved charity.”

Donations to the FRA Education Foundation, a 501(c)(3) charitable organization, are welcome from individuals, organizations and businesses, and are tax deductible. Contributions can be made during the 2012 CFC, which runs September through December, using Charity Code #80236. FRA members can also donate to the Education Foundation online at www.fra.org/support and information about the scholarship program, including application forms, is available at www.fra.org/foundation. The deadline to apply for Foundation scholarships is April 15th of each year.

“Through the generous support of our members, corporate sponsors and other donors, we were able to award a total $128,000 to 28 scholars in 2012,” said Barnes. (See page 6 for more information about the scholarship program and page 32 to see this year’s scholarship recipients.) “We’re very excited about the continued growth of the Foundation and look forward to expanding awareness and support for this important program through the CFC.”

Photos courtesy of the U.S. Navy, U.S. Coast Guard and U.S. Marines Corps.
Slowing Pay Increases and Unspent Health Care Funds

LAST MONTH’S COLUMN ON the 11th Quadrennial Review of Military Compensation (QRMC) report and recommendations is a timely lead-in to news of a recent RAND study that makes the case for slowing annual military pay increases (note additional 11th QRMC information on page 13).

RAND is a non-profit institution that conducts research on defense issues and its findings/recommendations are incorporated into QRMC reports, referenced by DoD officials and lawmakers on Capitol Hill regarding defense policy matters, including pay, family support, health care and other benefits. (Eleven RAND Corporation personnel are listed as members of the 11th QRMC principal research staff.)

During this period of growing deficits and intense budget scrutiny, there’s heightened interest in cutting manpower and benefit costs and all defense programs are being scrutinized. For example, among other issues, the recently released 11th QRMC includes controversial concepts to revamp the Reserve compensation and retirement programs to make them similar to the active duty systems, in order to — wait for it — save money.

RAND’s “Slowing the Increase in Military Pay” research brief explores other ways to cut costs, suggesting that “conditions may be favorable to a slower growth in military pay.” Before addressing specifics, it’s important to note that, like the QRMC recommendations, none of the RAND recommendations are currently legislative proposals.

To support limiting future military pay increases, RAND cites robust recruiting and retention stats, a decreasing demand for personnel due to the wars winding down, and high military/civilian pay comparability thanks to major pay and benefit enhancements (championed by FRA) enacted since 2000 in response to recruiting and retention problems. The report further references future budget savings projections ranging from $5 billion to $17 billion if the following options are authorized by Congress:

1) Reduce the annual military pay increase to a half percent less than the Employment Cost Index (ECI) for one year
2) Freeze basic pay for one year
3) Institute a series of below-ECI pay hikes for four years

These concepts are not new. Below-ECI pay hikes were in effect in the 1990s and contributed to the military/civilian pay gap that grew to 13.5 percent during that time. And freezing military pay to coincide with the federal civilian pay freeze that remains in effect has been discussed repeatedly on Capitol Hill.

Analysis comparing current pay scales with civilian rates is also familiar, however, few civilian jobs require the arduous, often life-threatening duty assignments or the lengthy and frequent separations from loved ones that are required of military personnel. Military service is unlike any other career or occupation, and current demands on the All Volunteer Force are unprecedented after more than a decade of war. There are also compelling indicators regarding stress on service members and their families, including alarming suicide and divorce rates. It should also be noted that the 1.7% pay increase for 2013 will likely be approved by Congress this fall.

On another issue, discussions on DoD spending cuts almost always include references to the rising cost of military health care. Medical costs have been repeatedly described as “eating the department alive” by defense officials and regularly cited as justification for drastic fee hikes — targeted primarily to military retirees. Yet, the DoD recently sent a request to Capitol Hill asking for authorization to reprogram $708 million in unspent funds from the Defense Health Program for 2012. In response, 24 members of Congress from both parties wrote to Defense Secretary Leon Panetta suggesting that these funds be used “to address the issues of military retiree health care, research and treatment for PTSD and TBI, and address the military suicide epidemic that we are currently facing.” FRA certainly concurs.

There are always threats to pay, health care, benefits and quality-of-life programs, particularly during severe deficit-reduction periods such as we’re experiencing. No laws protect these programs, and addressing current threats and fighting to preserve and/or enhance these important benefits is central to FRA’s mission and we’re working hard to do so in a challenging environment.

Please help this effort by staying informed, participating in the process by questioning candidates for Congress about their priorities, communicating regularly with elected officials, voting, and maintaining your membership in the FRA to help sustain a strong membership base supporting an important benefits-focused legislative agenda.

Joe Barnes is FRA’s National Executive Director and Chairman of the National Committee on Legislative Service and a member of the Special Committee on Future Strategic Planning. A member of Navy Department Branch 181, he is also an advisor to the National Committees on Budget and Finance and Membership and Retention.
THESE ARE CHALLENGING TIMES. Every day, young men and women risk their lives to protect and defend our Nation. But all too often, they leave the military with skills not needed in the public sector workforce, or have sustained injuries to prevent them from pursuing the career for which they were trained. This is reflected in the troubling high unemployment rate among veterans.

FRA believes that educating our service members and veterans is an important duty. The Association has been an outspoken advocate for enhanced education benefits for many years. For example, FRA was instrumental in ensuring the new Post-9/11 GI Bill benefit was available to military personnel who previously had no education benefits, and allowed transferability of benefits to family members of career service members.

The FRA Education Foundation’s scholarship program has also been helping deserving students reach their educational and professional goals, presenting annual awards of up to $5,000 to individuals pursuing college and graduate degrees. Thanks to the generosity of our members, legacy gifts and corporate sponsors, the scope of the program has grown substantially since 2001, increasing the number of recipients by more than 50 percent and boosting the monetary value of the awards by more than 260 percent. Just since 2001, the FRA scholarship program has provided 286 scholarships totaling $1,177,564. And this year, for the first time, the FRA Education Foundation is an approved CFC charity (Code #80236).

We recognize more is needed to ensure that our Nation’s military, and their families, are afforded an education that will benefit their future — and that of our country. The FRA Education Foundation makes scholarships available to eligible* full-time students who are U.S. citizens attending accredited colleges and universities in the United States.

Application Process
The applications are posted online at www.fra.org/foundation. FRA Education Foundation makes scholarship applications available from September 1st thru April 15th each year for the following school year. Scholarship applications must be postmarked no later than April 15. All applicants are considered for any scholarship the FRA is able to offer (subject to fund availability) that of our country. The FRA Education Foundation makes scholarships available to eligible* full-time students who are U.S. citizens attending accredited colleges and universities in the United States.

FRA Education Foundation scholarships should be sent to Scholarship Coordinator, Marilyn Smith at scholars@fra.org or call 1-800-FRA-1924, extension 107.

Other Scholarship Programs
The Walter E. Beall Scholarship
FRA’s Past Regional Presidents administer a scholarship for students who aspire to further their education in aeronautical engineering or pursue aviation-oriented degrees. These scholarships are funded by the estate of Past Regional President Southeast Walter Beall.

Applications for the Walter E. Beall Scholarships are available by writing to: Walter E. Beall Scholarship, 4911 Fennell Court, Suffolk, VA 23435, Attn: W. R. Holcombe. Requests can also be submitted via e-mail to prp. inc2@verizon.net. Applications for the Beall Scholarship must be sent to the above address and be postmarked no later than April 15th. Visit www.walterbeallscholarship.org for additional information.

The FRA Auxiliary Scholarships
The Auxiliary of the Fleet Reserve Association also sponsors an annual scholarship program. Applications for FRA scholarships can also be used to apply for Auxiliary scholarships; however, applicants who wish to be considered for both FRA and Auxiliary awards must submit separate application packages. (Applicants should simply check the FRA or Auxiliary scholarship box on Part B of the application and address the package to the appropriate organization. Never check both boxes or your application may be disqualified.) Visit www.la-fra.org for more information.

*Navy, Marine Corps and Coast Guard personnel and their families are eligible for FRA Education Foundation scholarships.
Final Month’s Pay for Retirees

Sometime back, there was much discussion concerning the pay of retirees who died at, let’s say, the 28th of the month. This payment is to be returned to DFAS. A change in the law was being sought as this was, first of all, a hardship on the survivors, and secondly, this particular pay was for the previous month — not the current month.

I have not heard anymore on this subject. Can you shed some light concerning this matter? Has any law been changed to correct this?

Thanks for all the good work the FRA is doing for all of us!

Roger E. LaPointe Sr.

FRA Response: Although there is pending legislation on this matter, no law has been enacted to change current policy that allows the Defense Finance and Accounting Service (DFAS) to recoup overpayments of retired pay. At FRA’s request, Rep. Walter Jones (N.C.) introduced The Military Retiree Survivor Comfort Act (H.R. 493) that would authorize forgiveness of overpayments in retired pay for the last month of a retiree’s life. If such overpayments are forgiven, the start date of Survivor Benefit Plan (SPB) payments would be shifted to the next full month.

Although retired pay is disbursed for the previous month, problems sometimes occur when the retiree dies near the end of the month. If notification and administrative details aren’t handled before DFAS processes the next retirement check, an overpayment occurs for the period between the retiree’s death and the end of the month. DFAS has the authority to recoup this overpayment with little or no warning to the survivors, which often creates unanticipated financial and emotional hardship.

A prewritten letter urging members of Congress to support this legislation and other key bills is posted on the Action Center at www.fra.org.

Lifetime Medical Care

With reference to Senator Lindsey Graham’s comment about “free lifetime medical care,” it may not have been law. However, having attended Recruiting School at NTC Bainbridge, Md., in August 1954, we were instructed to use this information as a tool for recruiting. During my recruiting tour I personally used it many times, as did the Marines, Army, and Air Force recruiters. It was “a big part of the deal” for myself and many, many others of that era. While TFL is a great benefit, Medicare payments, loss of military medical and dental access do not [align] with the promises being reneged upon by our elected officials.

If any blame is to be made in this, it is for the top brass of that period who did not stand up to acknowledge that it was a promise made in good faith by all services. They could not or would not have allowed their respective services to make such a promise unless it had been supported by our country’s leadership.

Further, when I reenlisted in the Navy in 1945 with the intent to make it a career, another promise was that my retired pay would always be based on present day Active duty pay scales. So much for the rules and regulations of those days.

It is always wise to remember that we serve at the will and pleasure of the powers that look at our pay as a heavy price for the services we rendered; service they or their predecessors ordered and we complied.

D. H. Wolfe

Senator Graham stated he didn’t believe anyone [joining the military] was promised free lifetime medical care. Well, Senator Graham, I am one of many who were promised exactly that.

If you will locate the Career Appreciable Notebook they used to talk to us about re-enlistments back in those days, you’d believe. Senator Graham should check things out before [saying] a U.S. Sailor wasn’t telling the truth. I am sure there are a lot of Sailors [and members of] other services, who’ve seen this book that was a contract to us.

Richard Bartrop
Finish FY 2013 Defense Authorization

The new fiscal year begins October 1, 2012 and one of many “to do” bills on the list is the FY 2013 National Defense Authorization Act (NDAA). The House has passed its version (H.R. 4310) and is waiting on the Senate to complete work on its Defense Authorization bill (S. 3254). The Senate bill has been approved by the Senate Armed Services Committee, but is awaiting consideration of Senate floor amendments and final passage after Congress reconvenes in September. Both bills are devoid of the Pentagon’s excessive TRICARE fee increases, which means no new TRICARE-for-Life (TFL) and TRICARE Standard enrollment fees. (TRICARE Prime beneficiaries will see a 3.6 percent increase on October 1, 2012, as a result of the FY 2012 NDAA that mandated increases capped at the same percentage increase in retired pay.)

Both the Senate and House bills increase pharmacy co-pays for retirees. The House bill limits pharmacy co-pay increases to no more than the percentage increase in retired pay. It also authorizes a multi-year demonstration project requiring TFL beneficiaries to use home-delivery for maintenance prescriptions for at least one year.

The Senate bill also mandates a BRAC-like commission to review retiree benefits and active duty pay. Currently-serving personnel and military retirees would not be affected by the commission’s recommendations. If the President approves the recommendation, the House and Senate can only vote it up or down, and Congress could not amend the bill.

FRA opposes the retirement commission and excessive TRICARE fee increases, punitive pharmacy co-pay increases and drastic cuts to military pay and retiree benefits. These and other benefits have been earned through 20 or more years of demanding military service. Politicians responding to budget pressures and supporting benefit cuts don’t realize the potential recruitment and retention problems, the possibility of returning to a “hollow force” and the associated threats to our nation’s security.

Shipmates are urged to use the Action Center (www.fra.org) to contact their legislators on the issues listed above and other pending legislative issues.

OMB: No Cuts to Military Personnel Accounts

The White House’s Office of Management and Budget (OMB) has announced that military personnel programs, including pay and benefits, will be exempt from automatic budget cuts (sequestration) that may take effect January 2, 2013. Jeffrey Zients, OMB acting director, and Deputy Secretary of Defense Ashton Carter testified before the House Armed Services Committee on the impact sequestration would have on the Department of Defense if Congress does not identify alternative spending cuts.

Carter said bluntly that “sequestration would be a disaster for Defense.” Eliminating the cuts to personnel programs is good news for service members, but will require deeper cuts in other programs. Zients said that the specific list of programs to be cut has not been determined, but that planning will be required soon to determine what other programs might be exempt and to what degree sequestration would affect non-exempt programs.

Related to these threats, members are strongly urged to use the FRA Action Center to contact their elected officials and ask them to support legislation (H.R. 3662 and S. 2065) to exclude DoD from sequestration.

To contact your members of Congress, please visit www.fra.org/sequestration

Stopgap Spending CR

Speaker of the House John Boehner (Ohio) and Senate Majority Leader Harry Reid (Nev.) recently agreed to draft a continuing resolution (CR) that will keep the government operating at current spending level for six months after the current fiscal year ends on September 30, 2012. This longer-than-usual CR is expected to be passed in September and will extend government operations well into 2013 to allow lawmakers to focus on pressing legislative priorities through the lame duck session following the November 6, 2012 elections.
**Walgreens and ESI Settle Dispute**

The Walgreens drug store chain and Express Scripts, Inc. (ESI), administrator for TRICARE’s pharmacy benefit, have reached an agreement that will again allow TRICARE beneficiaries to fill their prescriptions at Walgreens stores. The new multi-year contract will take effect on September 15, 2012.

The previous contract between the two companies expired last January and forced many Express Scripts patrons to use other retail pharmacies for their prescription needs. As a result, Walgreens prescription sales dropped during the early months of the year.

**New Health Care Benefits Bill**

Rep. Jon Runyan (N.J.) introduced the “Military Health Care Protection Act” (H.R. 6266) that would protect TRICARE beneficiaries from excessive and unfair enrollment fee increases and significant hikes in pharmacy co-pays included in the administration’s FY 2013 budget request. The bill is companion legislation to Senate legislation (S. 3203) introduced by Senators Frank Lautenberg (N.J.) and Marco Rubio (Fla.), and emphasizes that military service is unlike other civilian occupations and associated health care benefits are earned through 20 or more years of arduous service and sacrifice.

The bills prohibit any TRICARE fees and pharmacy co-pays from exceeding that year’s percentage increase in retired pay. Further, the proposals prohibit dependents of members who died while on active duty or from an injury, illness, or disease incurred while on active duty, from being charged an enrollment fee for TRICARE coverage.

FRA appreciates the leadership demonstrated by the sponsors championing this legislation and shipmates are urged to use the Action Center to contact their elected officials requesting support at: www.capwiz.com/fra/issues/alert/?alertid=61647406.

**TRICARE Pharmacy Options**

The TRICARE Management Activity (TMA) issued a statement to remind TRICARE beneficiaries that they have several pharmacy options, including military pharmacies, TRICARE Pharmacy Home Delivery and 56,000 retail network pharmacies.

Military treatment facility (MTF) pharmacies fill prescriptions free of charge, up to a 90-day supply for most medications. Not all medications are available at MTF pharmacies, but beneficiaries can use the TRICARE formulary search tool, (http://pec.ha.osd.mil/formulary_search.php) to determine if a medication is available. Registered users may also use TRICARE Online to request prescription refills at www.tricareonline.com.

TRICARE Pharmacy Home Delivery is another option with low or no co-pays for beneficiaries. It’s safe, convenient and easy to use from home, when traveling on a temporary assignment or moving to another TRICARE region. Prescriptions are mailed to any address in the United States and its territories. Beneficiaries can get up to a 90-day supply for most medications with minimal out-of-pocket costs. Once registered, beneficiaries can sign up for automatic refills or request them by mail, phone or online. TRICARE recommends home delivery option for prescriptions needed on a regular basis.

Beneficiaries who choose to fill or refill prescriptions at a retail network pharmacy can get up to a 30-day supply. Certain vaccines are covered for zero co-payment at participating network pharmacies. Call 1-877-363-1303 or visit www.express-scripts.com/TRICARE/ to find a participating pharmacy.

**Fee Increase for TRICARE Prime Enrollees**

The TRICARE Management Activity (TMA) announced that annual enrollment fees for military retirees participating in TRICARE Prime will increase effective Oct. 1, 2012. Last year’s fee increases varied based on enrollment date, but the new annual fees will rise to $269.28 for all individual enrollees and to $538.56 for families, aligning the fee structure for all beneficiaries. Medically retired uniformed service members and their dependents, as well as survivors of active duty deceased sponsors, are exempt from these increases.

The fee hikes are the result of 2011 legislation that limited TRICARE Prime fee increases to retirees’ 2012 cost-of-living adjustment (COLA) as determined by the Labor Department’s Consumer Price Index (CPI).

**GAO Upholds UnitedHealth’s TRICARE Contract**

The Government Accountability Office (GAO) upheld a Department of Defense (DoD) decision to award the TRICARE’s West region contract to UnitedHealth Group. The original decision was made in March following a lengthy battle between UnitedHealth and TriWest Healthcare Alliance, the company that’s had the contract since 1996.

TriWest was awarded its current contract in 2009, resulting in a protest by UnitedHealth. DoD then identified errors in the original award process and granted the contract to UnitedHealth, effective in April 2013. TriWest, in turn, protested that award and GAO’s recent decision is a result of that action. TriWest plans no further action to address the decision.

TRICARE’s West region includes approximately 2.9 million beneficiaries in 21 states, including Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, western Texas, Washington and Wyoming. TRICARE beneficiaries should not experience any changes to their benefits or services due to this change in the contractor.
Post-9/11 GI Bill 3 Years Later

The Post-9/11 GI Bill celebrated its third anniversary in August. Since being implemented in August of 2009, the education benefit has been extended to more than 773,000 veterans and their family members. The Post-9/11 GI bill pays tuition and fees directly to the school for eligible enrolled participants. They also receive a monthly housing allowance based on Base Housing Allowance (BAH) and up to $1,000 annually for books and supplies. Benefits may also be transferred to a spouse, and service members must have served in the military for at least six years and agree to serve four additional years from the date of election in order to do so. To transfer benefits to dependent children, service members must have served at least 10 years.

The FRA-supported benefit was sponsored by Senator James Webb (Va.), a Marine Corps Vietnam veteran and former Secretary of the Navy, who wanted an enhanced education benefit for veterans of the War on Terror. The program is the most extensive educational assistance program since the original GI Bill was enacted after World War II.

For more information on this program go to: http://www.gibill.va.gov/
For information on transferability, go to: http://www.defenselink.mil/home/features/2009/0409_gibill/.

Veterans Legislation Advances to Full House

The House Veterans Affairs Committee (HVAC) advanced three bills to the full House for consideration. The Improving Transparency of Education Opportunities for Veterans Act (H.R. 4057), the Military Family Home Protection Act (H.R. 5747) and the Veterans Fiduciary Reform Act (H.R. 5948) passed the full committee unanimously.

“These bills contain provisions from 17 different legislative proposals (including legislation addressing homeless veterans, open burn pit registry for personnel who served in Iraq and Afghanistan), and represent a considerable amount of the work done by the Committee this session,” said HVAC Chairman Rep. Jeff Miller (Fla.).

Legislators Respond to “Stolen Valor” Decision

Several legislative initiatives are moving forward in response to the recent U.S. Supreme Court decision (United States v. Alvarez), which struck down the original “Stolen Valor Act of 2005.”

Sen. James Webb (Va.) introduced the “Military Service Integrity Act” (S. 3372) and will offer the legislation as a floor amendment to the Senate version of the FY 2013 Defense Authorization Act (S. 3254). The bill/amendment would bring criminal penalties to any individual making a false claim about military service, medals or decorations in order to secure a tangible benefit or personal gain. The amendment was drafted to comply with the Supreme Court decision and a majority of Senators (52) have signed on as co-sponsors of the bill.

Rep. Joe Heck (Nev.) is also working to expand support for his legislation, “The Stolen Valor Act,” (H.R. 1775) which would make it illegal for individuals to benefit from lying about their military service, record, or awards. It is believed that this more narrowly focused bill would pass constitutional review on the grounds that its impact is limited to individuals that benefit from fictional accounts of military service. The measure was introduced last year and has 52 bipartisan co-sponsors. Companion legislation (S. 1728) in the Senate, introduced by Senator Scott Brown (Mass.), has 33 co-sponsors.

SecDef and VA Secretary Testify on DoD/VA Collaboration

Both the Secretary of Defense and Secretary of Veterans Affairs (VA) testified before a rare joint hearing of the House Veterans Affairs and Armed Services Committees to discuss Department of Defense (DoD) and VA collaboration. SecDef Leon Panetta expressed frustration that both departments “resist change. They resist coordination. They resist trying to work together.” VA Secretary Eric Shinseki noted that both departments have separate programs to care for wounded warriors that “don’t quite harmonize.”

Committee members expressed serious concern about the growing backlog of VA disability claims and delays in implementing the Virtual Lifetime Electronic Record (VLER) and the Integrated Disability Evaluation System (IDES) to replace the antiquated disability rating system. Panetta warned the committees that the system could be overwhelmed as the drawdown in Afghanistan begins to increase the number of military personnel returning to civilian life. The situation would be further compounded by additional sequestration cuts, although VA healthcare programs have reportedly been exempted from the automatic budget cuts. Shinseki revealed that VA administrative functions may be subject to sequestration and that he’s unable to specify how large the cuts will be for his agency.

Additional information on the hearing is detailed in Tom Philpott’s syndicated Military Update article (7-22-12) available on the FRA website at: www.fra.org.

A truly seamless transition from DoD to VA is a top priority for FRA, which has repeatedly stressed the need for a smooth transition in its testimony before both committees and in meetings with legislators and their staff. FRA strongly supports continuing oversight hearings to ensure that the bureaucracies of both agencies are held accountable for further progress on this issue.
**VETERANS ISSUES**

**Camp Lejeune Water Victims Bill Signed into Law**

President Obama recently signed the FRA-supported “Honoring America’s Veterans and Caring for Camp Lejeune Families Act” (H.R. 1627) into law (P.L. 112–154). The bill was sponsored by House Veterans Affairs Chairman Jeff Miller (FL) and, among other issues, authorizes the Department of Veterans Affairs (VA) to provide hospital care and medical services for certain illnesses and conditions affecting veterans and family members that were stationed at Camp Lejeune, NC, during the 30-year period of contamination. The bill received overwhelming bipartisan support — receiving no opposition in either chamber.

The legislation:

- Authorizes hospital care and medical services for certain illnesses and conditions for veterans and family members that were stationed at Camp Lejeune, N.C. for three decades beginning in 1957;
- Authorizes hospital care and medical services for certain illnesses and conditions for veterans and family members that were stationed at Camp Lejeune, N.C., for three decades beginning in 1957 when the water at the base is acknowledged to have been contaminated with carcinogens;
- Authorizes VA to waive copayments for telehealth and telemedicine, expands beneficiary travel reimbursement for veterans living in highly rural areas, and improves reimbursement rates for state veteran’s homes;
- Expands the eligibility for VA’s specially adapted housing assistance grants to certain veterans with disabilities; and
- Reauthorizes several VA programs to help homeless veterans and requires VA to report to Congress on progress on eliminating homelessness among veterans.

*FRA thanks shipmates who used the FRA Action Center to contact their elected officials on this important legislation. Those efforts were successful!*

**Update of PDBR Review of Disability Claims**

The Physical Disability Review Board (PDBR) announced that more than half of reviewed claims have been upgraded to a disability rating of 30 percent or more. The PDBR was mandated by the FY2008 Defense Authorization Act (NDAA) to reassess the accuracy and fairness of combined disability ratings of 20 percent or less for service members who were separated from service, rather than medically retired because of medical conditions. In order to be eligible for a PDBR review, service members must have been medically separated between September 11, 2001, and December 31, 2009, with a combined disability rating of 20 percent or less, and found ineligible for retirement.

This review panel is authorized to recommend an increase in a disability rating, uphold the previous finding, or issue a disability rating when the previous board did not assign one. The board, however, is not able to recommend a lower rating. Eligible veterans can request a board review by submitting a Department of Defense Form 294, Application for Review of Physical Disability Separation from the Armed Forces of the United States, which is available at http://www.va.gov/vaforms/.

Veterans requesting a review must mail their completed and signed DD Form 294 to SAF/MRBR, 550 C St. W., Suite 41, Randolph Air Force Base, TX 78150-4743. Applicants may submit statements, briefs, medical records or affidavits supporting their application.

**House Panel, IG Reviewing VA Conferences in Florida**

The House Veterans Affairs Committee (HVAC) announced that the Department of Veterans Affairs (VA) Office of Inspector General (IG) has launched an investigation into the approximately $9 million spent to hold a series of conferences last year in Florida. The expenditures were authorized by the department’s Human Resources Division and included multiple planning trips to various destinations at taxpayers’ expense and the cost of promotional items for attendees. Preliminary findings also reveal that VA employees are reported to have received inappropriate gifts at these events. In response, VA Secretary Eric Shinseki has rescinded the purchasing authority for Human Resources Division employees under investigation. The full IG report is due to be released next month.

The recently enacted “Honoring America’s Veterans and Caring for Camp Lejeune Families Act” (H.R. 1627 – Public Law 112-154) includes a provision that requires the VA to report any conferences that cost more than $20,000 to Congress. VA opposed the provision, claiming it would “impose burdensome notification and reporting requirements on the Department.” A statement from HVAC Chairman Jeff Miller (Fla.) says, “If the results of the IG investigation are upheld, this represents an egregious misuse of funds meant to provide for the care of America’s veterans."

**Veterans Jobs to Skills Act Signed into Law**

The Veterans Jobs to Skills Act (H.R. 4155) was signed into law by President Obama, making it easier for veterans to find jobs using skills acquired through military training. Co-sponsored by Rep. Jeff Denham (Calif.) and Rep. Tim Walz (Minn.), the legislation attempts to address the unacceptably high rate of veteran unemployment by streamlining the federal certification process, cutting through the bureaucratic red tape and making it easier for veterans to utilize the skills they acquired in the military to find work in the civilian sector.
Roth TSP Delayed

Although the Defense Finance and Accounting Service (DFAS) announced the availability of the Roth Thrift Savings Plan (TSP) on May 7, 2012 (as previously reported in FRA Today), implementation is being phased in. Marines have been able to contribute to the Roth TSP since June and the option will be available to other service branches through October 1, 2012.

According to DFAS officials, the phased implementation will ensure each customer’s taxable wages and TSP contributions are computed accurately and the schedule will provide time to complete and thoroughly test the complex changes that must be made to the various civilian, active duty and Reserve component payroll systems.

FRA Supports Navy ERB Hearing Request

National Executive Director (NED) Joe Barnes recently sent a letter to the chairman and ranking member of the House Armed Services’ Military Personnel Subcommittee in support of a hearing request by Rep. Scott Rigell (Va.), who wants the subcommittee to examine the Navy’s use of Enlisted Retention Boards (ERB) to involuntarily separate nearly 3,000 Sailors from the service. While the Navy is implementing these involuntary separations, it is also providing incentive pay for Sailors in the affected ERB ratings to extend sea tours and/or return to sea duty early. Rigell is a member of the House Armed Services Committee.

11th QRMC Report Released

The Department of Defense (DoD) recently released its report on the 11th Quadrennial Review of Military Compensation (QRMC), which concluded that military compensation for enlisted personnel and officers compares favorably with civilian pay for those with comparable education, skills and experience.

The report focuses on the following four areas of the military compensation system:

- **Special/Incentive Pays for Critical Career Fields:** The QRMC cited the advantages of offering special and incentive pays for career fields that are in high demand within DoD and suggested the Pentagon be given the authority to offer such incentives.

- **Combat Compensation:** The QRMC determined that the service members exposed to the greatest danger are currently receiving the smallest benefit and suggests combat compensation be restructured to ensure a more balanced relationship between risk and combat compensation, regardless of grade. The report recommends replacing the Combat Zone Tax Exclusion with a refundable Combat Tax Credit and refundable Direct Support Tax Credit.

- **Compensation for Wounded Warriors, Caregivers and Survivors:** According to the report, disability payments are, on average, adequate to cover the loss of income for wounded warriors, but continued examination of their earnings and disability payments is recommended. The QRMC acknowledged DoD and VA programs that support caregivers, but suggested the two departments work more closely together. And the report suggests partial elimination of the offset that currently penalizes surviving spouses who are eligible for Survivor Benefit Plan payments and Dependency and Indemnity Compensation, and adjusting SBP benefits when Guard and Reserve members die while performing inactive duty training.

- **Reserve/National Guard Compensation and Benefits:** Since Guard and Reserve personnel are now shouldering a heavier operational load than prior to 2001, the QRMC suggests providing reserve component personnel a total force pay structure, altering the Reserve retirement system to more closely align with the active duty system and providing retired pay to those who have completed 20 qualifying years when they reach the 30th year of military service.

FRA is reviewing the 290-page report and 900+ page addendum, which is the result of two years of work, and will track DoD’s responses to various recommendations and possible associated legislative proposals.

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**Voting Issues**

FRA successfully supported provisions in the FY 2010 Defense Authorization bill that streamlined the absentee voting process for service members (the Military and Overseas Voter Empowerment Act, or MOVE) and continues to seek support for improved voter participation in federal elections and expedited mail processing of military overseas ballots.

The Federal Voting Assistance Program (FVAP) recently announced the approved use of the 2011 version of the Federal Post Card Application (FPCA). The FPCA is the voter registration/ballot request form used by service members stationed abroad to begin the absentee voting process for U.S. citizens living overseas.

Although the 2005 version of the FPCA served its purpose without controversy, the Pentagon modified the text of the newer card, requiring voters to indicate whether “intend” or “do not intend” to return to the U.S. Many argued that the vague and confusing language could be a deterrent to voting, particularly for service members who might be subject to extended deployments.

**Absentee Voting Cases**

FRA, along with 17 other military organizations, is supporting a Motion to Intervene in conjunction with a lawsuit that challenges the three additional days service members have to participate in early voting for elections in Ohio. Collectively, these organizations believe members of military personnel deserve special accommodations, flexibility and additional time to facilitate their participation in elections in recognition of the demands associated with their service to our Nation.

In related news, the U.S. Justice Department is suing the state of Michigan for its failure to send ballots to overseas voters in time to participate in the state’s August federal primary. The suit claims that Michigan violated the 2009 Military and Overseas Voter Empowerment Act (MOVE), which requires states to ensure absentee ballots are sent 45 days or more before a federal election.

Current and former service members and their family members are invited to participate in FRA’s online survey on military voting at https://www.surveymonkey.com/s/KFPBZ7V

In related news, the Information Technology and Innovation Foundation issued a report recommending better use of technology and support services that could make voting more accessible for the more than 49,000 Americans injured in the wars in Iraq and Afghanistan. Many of these individuals are in recovery and rehabilitative centers away from their homes and face barriers that prevent them from voting privately and independently, according to Making Voting More Accessible for Veterans with Disabilities. The report details the barriers wounded warriors encounter when trying to vote and explores the opportunities for federal, state and local government agencies to improve participation in the election process for seriously wounded warriors.

The report suggests providing an accessible absentee voting system for use within treatment facilities, better use of technology for voter registration and requesting an absentee ballot, and better coordination with the Department of Veterans Affairs (VA) and other agencies to provide voter assistance for wounded warriors. It also presents specific recommendations on the design of ballots, equipment, and innovative technologies that could be used to improve access to voting.

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**Chief Aviation Electronics Technician Greg Overhalser, left, helps Chief Hospital Corpsman Wayne Gonsorcik register to vote during the Armed Forces and Overseas Citizens Voters Week aboard the multipurpose amphibious assault ship USS Iwo Jima (LHD 7). U.S. Navy photo by Mass Communication Specialist 2nd Class Morgan E. Dial.**
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Communicating With Shipmates

**KEEPING FELLOW SHIPMATES INFORMED** and engaged is critical to retaining them as FRA members. The ways in which we can share information and communicate with one another are changing rapidly, and can be the key to successful retention and recruiting efforts.

FRA National Headquarters provides information and encourages discussion through this magazine, our website (www.fra.org), via e-mail and “snail mail” communication channels, and through social media outlets, such as Facebook (www.fra.org/fb), Twitter (@FRAHQ) and TogetherWeServed (www.togetherweserved.com). We asked FRA branches what they are doing to keep in touch with fellow shipmates to promote retention, recruit new members and strengthen the Association. Here are the answers from several branch leaders:

Shipmate Charley Randall, secretary of Branch 201 in Austin, Texas, uses e-mail to remind shipmates about upcoming meetings and events and provide reminders about keeping their membership current. This is a cost-effective way to communicate with members who've indicated e-mail is the best way to reach them, but hard-copy reminders or phone calls are used to reach shipmates who don’t have access to e-mail. All members with e-mail addresses are also subscribed to *NewsBytes*, FRA’s weekly electronic update that highlights legislative news that impacts shipmates’ military and veterans benefits. Branch 201’s monthly newsletters are also sent electronically to both shipmates and Auxiliary members, as well as to some area politicians and other veterans’ organizations in the Texas Coalition of Veterans Organizations.

PRPEC Paul Gunther, Triangle Branch 182 in Bethesda, Md., sponsors a monthly information display at Walter Reed National Military Medical Center. Shipmate Gunther proudly wears an FRA shirt during these events aimed at informing Sailors, Marines and Coast Guard personnel about the FRA, its mission and history. Copies of FRA Today magazine are also available in locations throughout the medical center so military personnel can read articles of interest and learn more about our great organization.

Communicating FRA’s relevance to active duty personnel is a great way to expand FRA awareness. Del Hermann Branch 299 in Wilmington, N.C., hosted an excellent outreach event for the crew of the USS Gravely (DDG-107) prior to the ship’s commissioning ceremony. The ship’s crew was treated to a hot lunch buffet, which was coordinated by Shipmates Frank Roberts and Joy Walker. Other active duty personnel (not assigned to the ship) also stopped by to mix and mingle with the crew, explore FRA literature and ask questions about the FRA. Not only did the branch gain a few new members, Shipmates Roberts and Walker continue to interact with active duty personnel at the Naval Operational Support Center (NOSC) in Wilmington, who have invited the branch to set up an information table at an upcoming NOSC Family Day.

Shipmate Sharon A. Munday, secretary of Branch 124, Lakehurst, N.J., says that a welcome e-mail is sent to new members at the one-month mark in their membership and letters and renewal forms are sent (via e-mail or snail mail) when a shipmate’s membership is within two months of expiring. Activities and events are promoted through the branch’s quarterly newsletter, on Facebook, in an online local community blog (*Manchester Patch*) and through e-mail messages. Larger events are also announced in the local newspaper. When the town of Lakehurst has a community event (i.e., Family Night Out, FRA Branch 124’s Annual Cancer Walk, Memorial Day BBQ, 4th of July BBQ and Labor Day BBQ), the branch sets up a table to highlight the Association and its mission.

Branch 9 in San Diego, Calif., is also working to strengthen its retention statistics by sending letters and phoning shipmates with reminders to pay their dues. According to Branch Secretary Walter De Felice, they are in the process of developing an e-newsletter that will help to disseminate information to members in a more timely and cost-effective manner.

About 30 percent of FRA branches are maintaining their membership base, making them eligible for the FRA 100% Award. Making phone calls, mailing letters, sending information electronically, engaging in social media, visiting shipmates in their homes and conducting outreach events are all valuable ways to recruit and sustain members.

Keep up the good work!

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*Penny Collins* is FRA’s Director of Membership Development and a member of FRA Branch 24 in Annapolis, Md. She can be reached at penny@fra.org.
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10 years ago I’d have called you crazy to make such a prediction. Yet today it’s a fact. Now our deal with a $4 billion precious metals wholesaler nets you a great deal for America’s hottest ounce of silver!

It wasn’t more than ten years ago that we met with former U.S. Mint Director Donna Pope. She spoke with pride about what she considered to be her greatest achievement as Director under President Reagan: Creation of the American Eagle silver and gold bullion coin programs, the first of their kind in our nation’s history.

The purpose of these coins was to give people the opportunity to own physical silver and gold in a form certified for weight and purity by the U.S. Mint. While the bullion coin program was a signal success, nobody took into account the profound effect it would have on the collector market.

Silver Eagles = Today’s Morgan Dollars
In the 1800s and early 1900s, the U.S. Morgan Silver Dollar was struck year upon year at various mints and circulated at face value. Their core value was in their precious metal content. However, in top grades, Morgan Silver Dollars can sell today for tens and even hundreds of thousands of dollars each!

For the same reason, many collectors today see the Silver Eagle series as a literal “ground floor” opportunity to acquire the top-grade coins as they are released. They started submitting Silver Eagles to the leading independent coin grading services, such as Numismatic Guaranty Corporation (NGC), praying that the coins would come back with the highest possible grade: MS70 (all Uncirculated coins are graded on a point system from a low of 60 to a high of 70, with 70 representing flawless perfection). Of all the Silver Eagles produced by the U.S. Mint in 2011, less than one out of every 788 earned the NGC MS70 grade!

MS70 = $5,190
In the rarified atmosphere of MS70, Silver Eagles have soared to market prices that I can only characterize as surreal. Consider this: MS70 Silver Eagles have been selling for truly stratospheric prices. Here are just a few eye-popping examples:

1996 MS70 Silver Eagle $5,190 (NGC population: 128)
1998 MS70 Silver Eagle $2,500 (NGC population: 193)
1991 MS70 Silver Eagle $4,060 (NGC population: 118)
1994 MS70 Silver Eagle $1,600 (NGC population: 175)

Of course, the population of these MS70 coins is smaller because they are examples of the finest coins.

It Just Keeps Getting Better
I was thrilled to lock up a guaranteed supply of Perfect Gem MS70 2012 Silver Eagles from a primary distributor. Moreover, every coin is certified and encapsulated by NGC, one of the top two firms for grading coins. But better yet, because these coins were among the very first released, they all have the value-enhancing “First Releases” designation.

What Does “First Releases” Mean? NGC designates only those coins it certifies as having been released during the first 30 days of issue as First Releases. Collectors place a premium on these coins because they are struck from freshly made dies, which is thought to impart superior quality. Only a miniscule number of the mintage gets the First Releases pedigree - so it can turbo charge the value of an already valuable MS70 coin.

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More than 200,000 combat veterans suffer from PTSD and that number is expected to rise as approximately one million current service members will become veterans by 2017. The Departments of Defense (DoD) and Veterans Affairs (VA) are exploring virtual-reality exposure treatments, hyperbaric oxygen chambers and a variety of other high-tech treatments for PTSD, but a wealth of anecdotal data suggests a simpler solution: the calming influence and support of a dog.
During his 20-year Navy career, MA1 (SCW/AW) Orlando Rivera deployed nearly a dozen times, including two combat tours to Kuwait and another to Iraq. In an IED attack that took the lives of several comrades, he suffered a traumatic brain injury (TBI), lost the hearing in his right ear and his left knee was so badly damaged that he had to have surgery to replace the joint. And as if his physical injuries weren’t enough, he also suffers from severe post-traumatic stress disorder (PTSD).

“I walk with a limp and my left arm shakes like crazy...to the point where I can't hold anything in my hand,” explains Rivera. “My fingers cramp shut and my wife has to open them. My learning capabilities are slower and I stutter at times. I also have short term memory loss.”

His symptoms were so severe that he couldn’t go out in public. “If I went out to a large store or crowded restaurant, I would shake and tear up. I would freak out,” says Rivera. “We couldn't go out as a family, which was hurting all of us.”
How Dogs Make a Difference

The VA is currently exploring the benefits of dogs for veterans suffering from mental and physical health problems (visit http://clinicaltrials.gov/ct2/show/NCT01329341?term=Shirley+Groer&rank=1 for more information), but Rivera doesn’t need to wait for scientific studies. He has all the evidence he needs. Sweet Pea, a goldador (cross between a Labrador and a golden retriever) he received through the Paws for Patriots program at Southeastern Guide Dogs (www.guidedogs.org) in Palmetto, Fla., has changed his life for the better.

“The difference Sweet Pea has made in my life is so joyful,” he grins. “From the beginning, she was at my side and when I’d start to feel as if I was going to freak, she made sure to divert my attention to her with a hug or her just wanting me to pet her. She makes it easier for me to be in public and I now enjoy being outdoors. We even like doing public speaking – that’s how comfortable we are in public now.”

Sweet Pea is one of about 70 dogs trained by the Paws for Patriots program to assist wounded and disabled warriors. The primary thrust of its work is to pair guide dogs to visually impaired veterans, but the program also places facility therapy dogs at major military medical centers to encourage wounded warriors as they heal and provides veteran service dogs to vets who suffer from PTSD.

According to Jennifer Bement, public relations specialist for Southeastern Guide Dogs, the veterans’ assistance program grew out of the organization’s primary objective to provide top-notch guide dogs for individuals with visual impairment. “After hearing from our graduates that their dogs had not only acted as catalysts for mobility and independence, but also helped them transition back to civilian life by providing a constant calming influence, we extended the program to serve veterans living with PTSD,” explains Bement. “Not every dog is cut out to be a guide dog. ‘Career changed’ dogs, not perfectly suited for guiding, can be trained to provide veterans with PTSD a calm, steady influence and act as an anchor in their tumultuous world. The dogs work with a dedicated team of certified Southeastern trainers to learn very specific commands that will give the veteran better control of their environment.”

Dogs selected for this purpose must remain calm, cool and collected in circumstances that would be stressful to the handler, such as noisy places, crowded spots and enclosed areas. “If the dog has shown itself to be rock-solid and empathetic, then the training begins in earnest,” explains Bement. “Veteran service dogs learn a variety of commands that allow their handler to feel safe, secure and in control of their environment.”

Comfort on Command

The first command the dogs are taught is “block,” which allows the handler to define and protect his personal space from anyone who may be approaching or interacting with them. Many PTSD sufferers feel ill-at-ease if they can’t maintain personal boundaries and, when given the command, the dog will move in front of the handler and stay there to create a comfortable space for him or her.

Studies have shown that psychiatric patients awaiting therapy reported a significant reduction in fear after spending 15 minutes with dogs and anxiety dropped twice as much after spending 30 minutes with a dog than it did following therapeutic exposure to art and music. Further studies show reduced heart rate, blood pressure and cortisol levels (a hormone that is elevated when humans experience stress) during interactions with canines.

Jason and Harley are benefitting from the programs at Gabby Jack Ranch.

Photo provided courtesy of Gabby Jack Ranch.
Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses, spam and freezes. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind.

This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, E-mail, Calendar to Games— you name it… and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help.

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– Johnnie E., Ellijay, Ga
Another common symptom of PTSD is hyper-vigilance and a fear someone will come from behind to inflict harm, which makes it an uncomfortable experience to do everyday activities such as getting cash from an ATM, checking into a hotel, paying a cashier or any task that requires the vet to leave his/her back unprotected. Service dogs are trained to “watch” on command, positioning themselves in a reverse heel position at the handler’s side.

“In military speak, this command is ‘check my 6’ or ‘watch my back,’ just like you’d ask a fellow soldier to provide cover,” says Bement. “By assessing the dog’s body posture, the handler knows if there is anyone approaching from behind and if that person is a threat. If the handler isn’t comfortable, he/she can turn around to face whoever is approaching and move the dog into the block position.”

According to Bement, Southeastern’s dogs are also learning a relatively new command. “The ‘out’ command is proving very helpful for our vets with PTSD,” she says. “Imagine you are coming to the end of an aisle in a store and can’t tell if someone is approaching from either side. This can raise feelings of anxiety for someone suffering from PTSD. When given the ‘out’ command, the handler lengthens the leash and the dog moves out past the end of the aisle, looks both ways and alerts the handler if anyone is approaching. This eliminates the fear of the unknown.”

Guide dogs are taught a series of “find the…” commands, such as “find the chair,” “find the stairs,” “find the elevator,” etc. Veteran service dogs also respond to these commands, which can be a great help to a handler with PTSD.

“If the veteran is feeling uncomfortable in a situation, they may give the dog the ‘find the door’ command and the dog will lead them to the nearest exit. Similarly, if the handler feels the need to move out of a situation and find a quiet place to regroup, the ‘find the chair’ will direct the dog to take them to a place to rest.”

Bement says the other primary command veteran service dogs learn in the Paws for Patriots program may sound a little bit “touchy feely, but that’s exactly the point. They’re taught to ‘hug’ on command. While all of us enjoy getting affection from our four-legged friends, the mere tactile support of the dog for the veteran can have a grounding effect, bringing the handler out of an anxiety-ridden reaction. When given the hug command, the dog will gently either put its paws over the seated handler’s legs or up on their shoulders and will hold that position until the anxiety has passed.”

In addition to helping handlers deal with their PTSD symptoms, veteran service dogs can also serve additional functions. Shawn Mello, for example, uses Harpo, a goldador trained at Southeastern and fitted with a specialty balance harness, to help him maintain his balance. A former Army Special Forces soldier, Mello lost his right leg in a training accident that also resulted in vascular and nerve damage. His 20-year career in high-stress situations and the loss of his leg threw him into a Sweet Pea was by his side when MA1 Orlando Rivera retired from the Navy.

Photo provided courtesy of Orlando Rivera.
new battlefield — fighting the effects of PTSD.

“Harpo is trained to act as balance compensation for Shawn. When a handler has ambulatory issues, vertigo or dizziness from medications, they can give the ‘steady’ command,” explains Bement. “Harpo will brace Shawn’s body and provide a third point of contact until he is once again solidly on his feet. Handlers are taught the correct way to use the dog as a brace to ensure it doesn’t cause harm or pain. Shawn refers to Harpo as his ‘moving cane’ and also praises Harpo’s calming presence that helps him cope in stressful situations.”

“The Veteran Service Dog program is relatively new at Southeastern Guide Dogs, but we’re already seeing an increase in requests. We have a number of veterans who are overjoyed to regain some of the independence the horrors of war took from them,” says Bement. “They are now able to reenter the world; go out to dinner again; consider getting a job; look forward to leaving the safety of the same four walls and confront new situations by drawing confidence from a loving, beautifully trained, four-legged companion.”

**Finding the Right Dog**

There are numerous programs throughout the country that provide service or therapy dogs. Some are very specialized programs that offer highly trained animals, while others are more akin to pet rescue programs. And while all have their benefits, how’s a veteran to know which programs provide the kind of service dog they need?

Most programs have some type of screening process to determine if and how they can be of assistance to the vet. Such screening techniques can be revealing to both the program staff and the veteran.

“Sometimes during the interview process, we will determine that the veteran might be better served in a different program,” explains Terry Sandhuff of Homefront Dogs. “If that’s the case, we will give them a list of other programs available in the area.”

The programs referenced in this article do not charge for their dogs or services and rely on donations and grants to fund their training programs. But it’s important to understand that even organizations that require some form of payment from the veteran can provide good programs.

“Even some guide dog schools charge for their dogs, though in many cases it’s just a nominal fee,” explains Jennifer Bement of Southeastern Guide Dogs. “Regardless of their fee structure, I would certainly fully vet any organization I was looking at before committing to using their services. Experience and proven results would be things I’d consider very important in searching for a service dog.

“Another factor a veteran should consider is the past history of the dog,” Bement recommends. “There are a number of organizations that are taking shelter dogs and matching them with veterans. While this is a wonderful way to serve dual purposes, for the dog and the veteran, not knowing the dog’s history could lead to trouble. For example, the dog may have experienced something as a pup that didn’t reappear during training, but repercussions could arise down the road once they are matched with the veteran.”

### Different Paths to Healing

Paws for Patriots is one of many programs that provide service dogs for veterans and, while each program has a slightly different approach to meeting the needs of those who suffer from PTSD, all seek to help vets gain confidence and independence.

Veteran service dogs in the Paws for Patriots program are animals that

For a list of more than 50 organizations and programs that provide dogs to veterans, visit [www.operationwearehere.com/MilitaryServiceDogs.html](http://www.operationwearehere.com/MilitaryServiceDogs.html)
have been career-changed from the guide dog program for one reason or another. “It could be something as simple as chronic ear infections — something that would be difficult for a visually impaired person to care for,” explains Bement. “But all of our dogs are working breeds and want to serve. They are bored without a purpose. The dogs we place have shown themselves to be extremely sound and unflappable, highly empathetic and brave. The training period varies for each dog, but it usually takes at least three or four months after they’ve been career-changed to complete the training that entails a lot of repetition, coupled with much praise.”

And it’s not just the dogs that receive training. Teaching veterans how to handle their service dog is also a critical part of the equation and it’s no walk in the park, according to Rivera.

“The training [I received at Southeastern Guide Dogs] was very impressive. It was hard, but wonderful,” he recalls. “It was geared to transition the dogs from their professional trainers to us, their new owners and partners. The weeklong, hands-on course began on campus, but much of the training took place out in public in downtown Tampa and Sarasota. Sweet Pea was well-trained to obey all the commands, but the hardest part was trusting myself to trust her. My PTSD kept me from having a life outside of my home, but little by little that trust was proven. Sweet Pea ensured I was and felt safe. And in return, Sweet Pea was happy when I felt comfortable, because that meant she was doing her job properly.”

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“We receive puppies that are specifically bred to be service dogs and then pair a puppy with a veteran in our program,” Terry Sandhoff, director of training for Gabby Jack Ranch, explains. “Some other programs raise and train the dogs before pairing them with a vet, but our vets receive a dog when it’s only eight weeks old and they become the puppy raisers. The bonding begins immediately and it’s a truly joyful experience to watch. The first four months of a dog’s life determine what kind of dog he or she will become. We believe this is a critical time for the veteran and the dog to bond and build a strong foundation for their relationship.”

“Our program isn’t for everyone,” Sandhoff continues. “Participants must be mobile enough to train their own dog and have to be living locally for the duration of the program so they can attend classes weekly. We also allow veterans to bring in their own dog for training as their service dog, provided the
animal meets specific temperament, health, training and other service dog related standards.”

Puppies and owners begin the program with a four-week socialization class, or “Puppy Kindergarten,” where dogs are taught basic behavior skills. The next phase of training is basic obedience for service dogs and takes about three months. The next six months are spent training the dogs and veterans basic service dog concepts and commands, similar to those taught at Southeastern Guide Dogs.

“One of the things we teach our dogs is to alert when they observe a repetitive motion,” says Sandhoff. “Many who suffer from PTSD begin to tap their toes, clench their fists or dart their eyes around the room when they are feeling stressed. The dogs are trained to respond when they observe such behavior by nudging or putting their paw on the veteran’s lap to provide comfort and focus the handler’s attention away from the stress and toward the dog.

“We also teach a very subtle command that has proven very useful for vets in group settings,” she continues. “If the vet is feeling uncomfortable or senses an oncoming panic attack, he can put his hand at his side and give a very minor hand gesture that commands the dog to put its paw on the vet’s lap. The vet can then excuse himself, saying his dog needs to go out, without making a scene or being embarrassed. If he wants to return to the group setting, he can without explanation. This allows veterans to go out and try new experiences, knowing they have an exit strategy if they need it.”

Homefront Dogs are also trained to turn on lights, so that the vet doesn’t have to enter a dark room, and are also trained to “clear a room,” which is often done with the handler. “Many of these commands are also used by our veterans who have hearing impairment or mobility difficulties, and in our experience, about 90 percent of the vets we see who have PTSD also have some type of physical injury or problem,” Sandhoff explains. “It’s very common for the younger vets we see from [service in Iraq and Afghanistan] to have back or knee problems that inhibit mobility. Many of our Vietnam-era veterans have hearing impairment, so we also train our dogs to do hearing alerts. We train the dog to suit the veteran’s specific needs.”

Paws and Stripes, a non-profit organization in Rio Rancho, N.M., employs yet another strategy for pairing service dogs with veterans. According to the Paws and Stripes website (www.pawsandstripes.org), veterans choose a dog — from a local shelter or their own family pet — with which they feel a connection and then begin training the dog with the guidance of experienced trainers. “The veteran learns just as much as the dog, and together a bond is forged and strengthened between man and dog.” Like the other programs referenced in this article, there is no charge to the veteran for the dog, training, equipment or initial veterinary care. An additional upside of the program is reducing the population of homeless animals.

Paws and Stripes was founded and is headed by Jim Stanek, a three-tour Iraq veteran who suffers from TBI and PTSD, and his wife, Lindsey. Stanek knows first-hand how helpful a service dog can be.

“If my anxiety begins to spike, Sarge will react in a certain manner. He locks down and refuses to move or follow commands as a way of saying, ‘Hey, get yourself under control or I’m not moving.’ It forces me to divert my focus toward getting him at ease and, thus, calm myself.”

Defining Service

The Americans with Disabilities Act (ADA) was amended in 2010 to include very explicit guidance with regard to service dogs, including provisions that specifically include “calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack” as a duty a service dog might provide. The law also states that “the work or task a dog has been trained to provide must be directly related to the person’s disability.”

All the programs discussed in this article train dogs to perform specific tasks that their handlers are unable to do on their own because of a disability, which qualifies the animals as service dogs under the ADA. By law, these dogs are allowed to accompany their handlers to any facility open to the public. But there has been recent debate about the type of training the animals must receive in order to qualify them as service dogs in eyes of the Army, the Department of Veterans Affairs (VA) and Congress.

The Army released a memo in January regarding the use of service dogs and who is eligible to have one on Army posts. Concerns include service dogs that have become aggressive and a belief that some
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soldiers are using their dogs as an excuse to avoid physical training and/or deployment. In response, the Army’s new policy limits its definition of service dogs to those that have been prescribed by a primary care provider and are referenced in the soldier’s permanent medical record. In order to qualify as a service dog, the dog must also be trained by an organization accredited by Assistance Dogs International (ADI).

The VA defines service dogs as those “trained to help [veterans] with severe to profound hearing loss … or physical impairment that substantially limits mobility.” There is no mention of dogs that assist veterans suffering from PTSD on the VA website (www.prosthetics.va.gov/ServiceDogFAQ.asp) and, according to Bement, the VA is also working to tighten its guidelines regarding service dogs’ access to VA facilities. “In order for a dog to enter a VA facility, it must have been trained by an organization the VA has approved. We work closely with the VA and have placed Facility Therapy Dogs at several VA facilities, so Southeastern Guide Dogs is a qualified program.”

Congress also weighed into the discussion by adding similar language to a recently enacted omnibus veterans bill (H.R. 1627). The new law requires the VA to allow service dogs in all its facilities, but limits access to dogs that have been provided through a program “accredited by an appropriate accrediting body,” such as ADI or the International Federation for Guide Dogs.

Programs like Homefront Dogs and Paws and Stripes are not accredited, but that doesn’t mean they aren’t good programs. According to Sandhoff, programs like these don’t meet the new standard because “the accrediting forms are set up for programs that train dogs and then give them to the veterans. Because we don’t provide fully trained dogs and because our dogs are trained by the veterans themselves — with professional oversight, of course — we don’t meet the ADI standards. I doubt we ever will.”

But that doesn’t mean these dogs aren’t helping or shouldn’t be allowed in VA facilities. “The ADA guidelines are very clear,” she continues. “Our clients leave our program with dogs that are very specifically trained to meet their needs. If a dog isn’t behaving in a public arena, the law says the dog can be expelled. And though some people don’t out-and-out claim their pets are service dogs when they take them in stores or restaurants, they are implying it. When that dog acts inappropriately, it makes all service dogs look bad.”

“There are a lot of people that have PTSD and they have no idea how to cope.”

“Many of our clients have tried medications and/or high-tech treatments for PTSD, but they simply don’t want to live that way. Either those treatments weren’t effective for them or they simply didn’t fit the veteran’s lifestyle. Dogs don’t judge and, in my experience, they are making a tremendous difference for many men and women who’ve given so much. We have a young woman who summed it up best: ‘I just want to be normal and go places and do things that normal people do.’ Her dog gives her that sense of normalcy. How can that be a bad thing?”

Seeking Balance

Sandhoff, who has 35 years of dog-training experience, believes well-trained dogs can make a difference, regardless of accreditation or certification. In an environment where seeking mental health treatment still carries a negative stigma, military suicides have become an epidemic and the incidence of PTSD is increasing, why not let current and former military personnel try the calming effects and support of a service dog?

Lauren Armstrong is the Contributing Editor and Member of the FRA Auxiliary. She can be reached at lauren@fra.org.
Cargo Handling Battalion Six

Corpsmen United, USN
September 10–13, 2012, Rapid City, S.D. Contact Ken Busters, 501-691-0373, kbuster@scslink.net.

IUWGRTW/MIUIW210
October 27, 2012, Elkridge, MD. Contact Bill Ganz, 3436 Nanman Court, Elicott City, MD 21042, 410-418-5597, ynganz@yahoo.com.

Escort Carrier (CVE’s) Sailors & Airmen Association
October 27–31, 2012, Tucson, AZ. Contact George Manik, 50 North Island Road, Bayville, NJ 08721-3578, 732-269-0866, barbaramanik@verizon.net.

Marine Corps Air Transport Association

NAS Chase Field 3rd “All Hands” Reunion
April 11–13, 2013, Beeville, TX. Contact Mark Webb, 562-338-5088, mw Webb@naschasefield.com.

Naval Hospital - Philadelphia

Navy Nuclear Weapons Association
September 17–23, 2012, Rapid City, SD. Contact Dave Cobb, 352-454-2660, davecobb2@comcast.net.

OAE Association

Personnel who served at Holy Loch, Scotland
August 27–September 4, 2013. Open to all who served at U.S. Navy Submarine Base or Naval Support Activity. Contact Roland Kittridge, 508-877-2960, rk01701@yahoo.com.

Salute to the Armed Services/Veterans Football Game
October 27, 2012, Murfreesboro, Tenn. Contact Jim Clifton, jcliftoncgr@hotmail.com.

USNTC Bainbridge
September 27–30, 2012, Aberdeen, MD. Contact HMC Arline Caliger, PO Box 147 Harrison, TN 37341, 423-326-3654, kali88242@aol.com.

USS Arnold J. Isbell (DD-869)
September 26–29, 2012, Norfolk, VA. Contact Barry Dahlberg, 708-203-1445, evba@usa.com.

USS Ault (DD-698)
April 25–29, 2013, Erlanger, KY. Contact Pam at Gatherings Plus, PO Box 1023, Branson West, MO 65737, 417-338-4048.

USS Carpenter (DD-825)
April 25–29, 2013, Cincinnati, OH. Contact Coy Ritchie, 303-690-5118, coyritchie@aol.com.

USS Coolbaugh DE-217
September 23–27, 2012, Norfolk, VA. Contact Harvey Weiss, 217 Rothell Rd Toccoa, Ga 30577, 706-886-2709, wss_jnt@yahoo.com.

USS Cowell (DD-547)
October 6–8, 2012, Branson, MO. Contact Larry Salley, 19 Auburn Street, 864-268-3356, lsalley3@charter.net.

USS Davis (DD-937)
October 11–14, 2012, Herndon, VA. Contact Pete Lennon, 5 Skyline Dr., Plainville, CT 06062-2612, 860-747-8761, plti37@aol.com.

USS Fulton (AS-11)
September 12–16, 2012, Fort Worth, Texas. For more information, visit www.ussfulton.org or contact Ron Schwartzkopf at 20015 Highland Lake Drive, Lago Vista, TX 78645, 512-267-3183 or rchristion@att.net.

USS Hassayampa (AO-145/TAO-145)
September 6–8, 2012, Lexington, KY. Contact Norman Barron, 405-590-3717.

USS Laffey (DD-724)
September 23–26, 2012, Charleston, SC. Contact Jill Michel, (866) 423-4263, Jill.Michel@comcast.net.

USS Monrovia (APA 31)
October 10–14, 2012, Dearborn, MI. Contact Tom Crowe, 13670 Terra Santa St. Sterling Heights, MI 48312-4169, 586-979-4958, apa-31@comcast.net.

USS Mountrail (APA-213)

USS Renville (APA-227)
April 3–7, 2013, Portland, Ore. Contact Lynda Rumple, 187 Lakeshore Dr., Mooresville, NC 28117, 704-906-7622, lyndahd01@aol.com.

USS Robert E. Peary
September 6–9, 2012, New Orleans, LA. Contact Military Reunion Planners, 817-251-3551 or Cap10john@gmail.com.

USS Sellers (DDG-11)
October 11–14, 2012, Jacksonville, FL. Contact Delta Hinson, 2901 Bamberg Place Virginia Beach, VA 23453, 757-615-7089, DLH@aol.com.

USS Steinaker (DD/DDR-863)
April 25–April 28, 2013, Warwick, R.I. Contact Russ Noble, 4608 Buckhorn Dr., Traverse City, MI 49684, 231-944-2148, olnoble@att.net.

USS Virgo (AKA-20/AE-30)
September 26–30, 2012, Charleston, SC. Contact Ron Fosdick, 1529 Viper Rd, Pineville, SC 29468, 843-830-2271, rlf@t8cs.net.

USS William Seiverling (DE-441)
September 26–30, 2012, Memphis, Tenn. Contact T.W.McCuen, P.O. Box 242, Franklinville NJ, 856-697-4314, wfs441@aol.com.

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FRA Education Foundation Announces 2012 Scholarship Recipients

THE FRA EDUCATION FOUNDATION proudly announces its scholarship recipients for 2012. Funded through private donations, corporate sponsorships, established trusts and the FRA itself, the Foundation will give $128,000 in scholarships to 28 deserving students who are pursuing their dreams of a college degree in the 2012–2013 academic year.

“We’re extremely proud to have increased our award total this year,” says Joe Barnes, FRA’s National Executive Director and a member of the Foundation’s Board of Directors. “Students in 19 states, ranging from young college students to active duty personnel and spouses, will benefit from these scholarships and we’re sincerely grateful for the substantial gifts that make it possible.”


RECIPIENTS OF THE FRA EDUCATION FOUNDATION 2012 SCHOLARSHIP AWARDS ARE:

Fleet Reserve Association Awards ($5,000 each)

- Shannon Kerley, Wantagh, N.Y.
- Kali A. Murphy, Gilbertsville, N.Y.
- Sara A. E. Mattingly, Prattville, Ala.
- Travis M. Wells, Annapolis, Md.
- Christina R. Breitenbuecher, Mill Valley, Calif.

- Steffen W. Stroup, Bremerton, Wash.
- James A. Manning, Wamego, Kans.
- Madison K. Hoffman, Catawba, S.C.
- Jonathan Yong Kim, Imperial Beach, Calif.

Glenn F. Glezen Scholarship ($5,000)

- Sheila M. Davis, Bossier City, La.

Robert W. Nolan Scholarship ($5,000)

- Johanna Lee Poon, Los Gatos, Calif.

Joseph R. Baranski Scholarship ($5,000)

- Jill Gaitens, Virginia Beach, Va.

THE FRA EDUCATION FOUNDATION

The FRA Education Foundation provides academic scholarships to deserving students based on financial need, academic standing, and demonstrated leadership qualities. The Foundation is a 2012 Combined Federal Campaign-authorized charity (Charity Code #80236) and partners with military and education professionals to promote life-long learning opportunities that help scholars reach their educational, professional and personal goals.

To learn more, visit www.fra.org/foundation or call 703-683-1400.
Robert M. Treadwell Annual Scholarship ($5,000)

Alexander C. M. Menke, Bettendorf, Iowa

Colonel Hazel Benn Scholarship ($2,000 each)

Brian Bracht, Rensselaer, Ind.

Isaias J. Suarez, Jacksonville, Fla.

Express Scripts Scholarship ($3,000)

Leana C. Tupfer, Benicia, Calif.

Stanley A. Doran Memorial Scholarship ($5,000)

Deborah G. Jodrey, Graham, N.C.

The Donald Bruce Pringle Family Scholarship ($5,000)

Kristen Zwicky, Pekin, Ill.

PhrMA Scholarship ($5,000)

Luca F. Valle, Spokane, Wash.

GEICO Scholarship ($5,000 each)

Brittany Sanders, Springfield, Mo.

MCPO Ken E. Blair Scholarship ($5,000)

Kristopher R. L. Jackson, East Hartford, Conn.

HealthNet ($5,000 each)

Laura J. Martin, Manheim, Pa.

Samantha E. James, Mobile, Ala.

Katharine I. Christovich, Woodbridge, Va.

Destinee Ann Vigil, San Angelo, Texas

Individual Contributions Scholarship ($2,000)

Shelby T. Murphy, Fulton, Md.

GEICO Scholarship ($4,000)

Sarah D. Wennersten, Marysville, Wash.

Express Scripts Scholarship ($5,000)

Jay M. Turner, Ashby, Minn.

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Names in red indicate 50 year continuous members.
BRANCH 171
SOUTHERN LUZON, P.I.
(Left): Branch Treasurer Enrico Ortega (left) prepares to present a Certificate of Merit to Shipmate Apolinario Martinez (second from left) for his distinguished service to his branch, shipmates and FRA, while Shipmates (l to r) Ricardo Ferrer, Paul Cabasug and Alejo Holaso look on. (Center): During the same event, Branch President Viviano Cruz (left) presented a Continuous Membership pin to Shipmate Arturo Mendoza, who has been an FRA shipmate for more than 25 years, as Branch Master-at-Arms Ricardo Ferrer looks on. (Right): Ferrer, Cruz and Martinez were also on hand to acknowledge Shipmate Apolinario Mercado’s (far right) 20 years of continuous FRA membership.

BRANCH 136  MINNEAPOLIS, MINN.
Branch President Tom Dooley (left) and Vice President Gene Jarnagin (right) flank Artis Parker, director of Fort Snelling National Cemetery, as they place a monument in memory of all departed shipmates and Auxiliary members.

BRANCH 230  ROSEVILLE, CALIF.
Shipmate Bob Castle (center) accepts his 50-year membership pin from Branch President Bob Lightfield (left) and PRPWC Red Maurath (right) of Branch 296 (Auburn, Calif.) Castle is a Pearl Harbor Survivor who joined FRA in 1957.
To submit a photo for News From the Branches, please e-mail a photo as an attachment in jpeg format to FRAtoday@fra.org or mail a high-quality photograph to FRA Today, 125 N. West Street, Alexandria, VA 22314. Please include a brief description of the photograph and include the names of those pictured. Laser prints and scanned copies of photographs cannot be accepted.
A Message from the West Coast Regional President

THANK YOU FOR YOUR hospitality and the opportunity to be the West Coast Regional President representing this fine region. It has been my honor to serve as the West Coast Regional President the past two years. Having been a member for twenty years, it makes me very proud to say I am an American and a member of the Auxiliary of the Fleet Reserve Association.

The annual Pilgrimage set the spirit of honoring our dead at the Mast of the Maine and the Tomb of the Unknown. The second time I attended this ceremony, I was so very proud to carry our flag and be part of the program. I thought of my parents and their example of respect for our country and our flag. It also made me thankful to our military, who fought for the freedoms that we all cherish in the United States today. We are taught to thank the men and women who currently serve around this world with devotion, sacrifice and patriotism. Even more, we should honor those who have served in the past. Thank You!

The Auxiliary of the Fleet Reserve Association’s memorial services that we conduct at our national and regional conventions symbolize our patriotic respect for our members. It is important to preserve the traditions and principles of our Preamble to the Constitution. Please continue working on membership to encourage our growth. Keep in contact with all your members to make them feel proud they are a part of this great organization.

We in the West Coast Region were excited that the National President was at our convention this year. Please remember to support her project for the Susan Komen for the Cure and Prostate Cancer Foundation. These are most worthy causes, and I think it would be hard to find anyone who has not been touched by these diseases in some way. Let us help STOP them!

The members of the West Coast Region hope to see all of you at the Silver Legacy Resort Casino in Reno, Nevada, October 15-21, 2012 for the 85th FRA and 80th LA FRA National Convention. Please call (800) 687-8733 and give group code FLEET12 for reservations.

All pictures were submitted by Bud Harris, Branch 137 President

A Medical Unit of the Nevada National Guard
Returning troops from the Nevada National Guard often stop at the Washoe Indian Colony, Carson City, NV, and interact with the students. They display items from Iraq and Afghanistan for the students to see and hear of another country’s culture.

Some of the Headstart students shown in front of a large tanker truck.

Judy Schmidt proudly displays a badge and cashmere scarf received from Captain Bouldry’s Nevada National Guard Unit deployed in Afghanistan.

Judy Schmidt with some of her students in the Headstart Program, at the Washoe Indian Colony, Carson City, NV. In the front row is Captain Laura Bouldry, Nevada National Guard; she interacts with the students. The students help to pack the care packages and write letters to the troops in Iraq and Afghanistan.
ATTENTION: U.S. NAVY VETERANS
MESOTHELIOMA COMPENSATION CLAIMS FILING DEADLINE

U.S. Navy veterans have been exposed to asbestos onboard ships and many have developed mesothelioma lung cancer as a result. Millions of dollars in compensation are available for those who have been diagnosed with mesothelioma lung cancer and their loved ones. Thousands of US Navy veterans have already received compensation. Strict time deadlines may bar late claims. If you or a loved one has been diagnosed with mesothelioma then you need to call now for a free consultation and Claims Information & Evaluation Package.

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NAVY VETERANS MESOTHELIOMA CLAIMS HOTLINE

Sponsored by Quinn Law Firm. Nationwide representation of US NAVY Veterans and their families in mesothelioma claims. In home appointments are available nationwide by appointment only. Fees, costs, and expenses are charged only against any recovery that is made. No recovery – no fee. We do not sue the U.S. or Navy. Principal office Fort Worth, TX
MESOTHELIOMA
ASBESTOS LUNG CANCER
AND RETIRED SAILORS

Many sailors were exposed to asbestos onboard ships in the U.S. Navy. This asbestos exposure often causes lung cancer much later in life. Mesothelioma is a particular form of lung cancer that is only caused by exposure to asbestos.

FREE INITIAL LEGAL CONSULTATION
If you or a loved one has been diagnosed with MESOTHELIOMA OR ASBESTOS LUNG CANCER, please call us immediately to find out about the compensation you may be entitled to recover. We provide retired sailors and their families with a free no obligation initial legal consultation with an experienced lawyer. We represent clients from all 50 states.

NO RISK TO CLIENTS
Our clients are never at risk of paying any fees, costs or expenses out of pocket. All legal fees, court costs and other expenses are paid by the client only out of any judgment or settlement in the case.

DON'T LOSE YOUR RIGHTS!
Your legal claims must be filed within the time period allowed by law or you and your family members will lose all of your rights to recover against the corporations that are responsible for your injuries. CALL NOW!

“Meso patients need to work with a lawyer early and not just wait till their cancer is terminal. It can take years to establish a case.”

LeRoy Riddell
1935 - 2008
U.S. Navy Retired
Member VFW, DAV, American Legion and the Fleet Reserve
Former National President of the Retired Enlisted Association and client of The Johnson Law Firm.

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