

Issue 2009-10 — October, 2009

Notices

Korea Retirees' Schedule of Events

Oct 1-2 – The Area III Retirement Services Office and the Military Retiree Assistance Office will be closed to observe the Korean Chuseok (Harvest Festival) holiday. The Area I Retirement Services Office will be open both days.

Oct 6 – USAG-Daegu RSO Office will be open Tue 1000-1400 at the Garrison Hq Building.

Oct 10 – The quarterly Osan AB Retiree Appreciation Day will be held at the Challenger Club starting at noon.

Oct 12 – All Korea retiree offices will be closed for the Columbus Day holiday.

Oct 13 – The USFK Retiree Council will meet at the USAG-Yongsan Main Street Cafeteria starting at 0730. Council members are asked to be ready to start the meeting promptly at 0730. Attendance by non-council members is by invitation.

Oct 20 – USAG-Daegu RSO Office will be open Tue 1000-1400 at the Garrison Hq Building.

Oct 20-21 – USAG-Yongsan RSO Office will be open Tue & Wed 0900-1500 in the Soldier Support Center, Bldg 4024, Room 140.

Oct 21 – The Military Retiree Assistance Office will be closed to allow us to enjoy the Osan AB Air Power Day activities.

Oct 27-28 – USAG-Yongsan RSO Office will be open Tue & Wed 0900-1500 in the Soldier Support Center, Bldg 4024, Room 140.

Osan AB Air Power Day on Oct 21

Osan Air Base will host Air Power Day on Oct. 21, with the highlight being a performance by the USAF Thunderbirds aerial demonstration team. This year's Air Power Day commemorates the 51st Fighter Wing's 61st Anniversary and the 61st Anniversary of the Republic of Korea Armed Forces. There will also be a wide variety of Korean and American high-performance aerial demonstrations, unique ground performances, military equipment static displays, a children's play area and a wide variety of food and souvenir booths.

Gates open at 9 a.m. Gates close for entry at 3 p.m. Air Show ends at 5 p.m. Public entrance (pedestrians only) is through the Doolittle Gate. Military entrance (pedestrians only) is at the end of Jo-Rang Mal Road across from Turumi Lodge. Click on the link below for details.

Osan AB Public Web Site

Annual Retiree Appreciation Days in Daegu and Seoul

USAG Daegu will host it's fifth annual Retiree Appreciation Day on Saturday, Nov 7. It will be held at the Kelly Fitness Center on Camp Walker starting at 0900 and ending at 1500. Details are available in Community Matters **below**.

USAG Yongsan will host its fourth annual Retiree Appreciation Day on Saturday, Nov 14. It will be held at the Main Post Club on Yongsan South Post starting at 0900 and ending at 1500. Details are available in Community Matters **below**.

Military Retiree Assistance Office

In This Issue

Medical Care Matters

VA End of Life Booklet

Health Care Reform

Veterans Not Using Some VA Healthcare

VA Warns of Scam Targeting Veterans

Signs of Stroke

Bringing Home the Wounded Troops

Pay Matters

COLA in the Hole for 2011, Too?

Is There a COLA Increase in the Future?

Part B Premium Relief Coming

Legislation Matters

New Fiscal Year, Same Old Delays

Community Matters

Afterburner Retiree Newsletter Back After 3-year Hiatus

VA Awards \$14.67 Million for Cemeteries

Photos of Those on Vietnam Veterans Memorial Sought

Daegu Retiree Appreciation Day

Yongsan Retiree Appreciation Day

Federal Service Matters

FEHB Rates, Coverage Announcement Pending

Federal Employees to Receive 25% Premium Refund

Regs Proposed on Domestic Partner Benefits

Laughing Matters

Best Blonde Joke

An Italian Boy's Confession

Red Skelton's Recipe for the Perfect Marriage

Director's Corner

Stroke Is Not a Laughing Matter

CBO Offers New COLA, Pay, Benefits 'Options'

Merchant Mariners of World War II

Commissary Vitamins Supplier Changes

Medical Care Matters

VA End of Life Booklet

U.S. Sen. Arlen Specter (D-PA) called on the Department of Veterans Affairs (VA) to consider suspending its use of an end-of-life planning document that critics have dubbed the 'death book for veterans.'

"There is an issue as to whether the VA document inappropriately pressures disabled veterans who forgo critical care by subtly urging them on end-of-life decisions," the lawmaker wrote in a letter to U.S. Sen. Daniel K. Akaka (D-HI), chairman of the Senate Veterans Affairs Committee, requesting that the Senate Veterans Affairs Committee hold a hearing on the matter. Early indications are Specter's request is being strongly considered. Specter said in an interview that he had not read the booklet but was disturbed by what he had gleaned thus far.

Concern about the document was raised Aug 18 when Jim Towey, the former director of the White House Office of Faith-Based Initiatives under President George W. Bush, railed against it in the Wall Street Journal. The booklet, Towey noted, includes a worksheet titled 'What makes your life worth living' that presents various scenarios, such as being confined to a

wheelchair, relying on a feeding tube or being unable to shake the blues. Towey compared the wording of the worksheet to a political push poll meant to steer readers to a predetermined conclusion. "This hurry-up-and-die message is clear and unconscionable," wrote Towey, who noted that the Bush administration had suspended use of the document but that it has been resuscitated by the Obama White House.

VA officials, however, said that the document has been misrepresented by critics and that the decade-old publication, titled 'Your Life, Your Choices,' is an educational resource meant to help veterans direct in advance the medical care they want in the event they are incapacitated. VA is not suggesting that injured or sick veterans consider ending their lives and if this is the impression or implication derived from any VA materials, then that is wrong. The document is actually a 52-page, optional guidebook for veterans. It is about living wills and end-of-life care.

The Bush Administration had the VA issue a directive in 2007 to list the book as an example of the type of document doctors should give to their patients if requested. The directive was updated in July by the Obama Administration. The document was developed under a federally funded research grant and published in 1997.

VA spokeswoman Katie Roberts said, "The booklet is designed to help veterans deal with excruciating questions about what kind of health care they would like to receive if they are unable to make decisions for themselves." It is not an advance directive or living will, Roberts said. It has been restored to the VA Web site because it was produced with federal money. The document is being revised, according to VA officials.

Assistant VA Secretary Tammy Duckworth, in a discussion on Fox News, said the VA provides its booklet it at no charge. "There are many other no-charge booklets that are out there. If veterans want to go and spend \$5 apiece and buy Mr. Towey's book on end-of-life discussions, they are welcome to do that." [Source: The Washington Post, Steve Vogel article, 25 Aug 09]

RAO (Baguio) Bulletin, Sep 1

Health Care Reform

House Committee on Veterans' Affairs Ranking Member Steve Buyer (R-IN-04) said Aug 6 that he remains committed to fixing problem provisions of the national health care reform bill H.R.3200 that could harm veterans, servicemembers and their families. "While I am generally opposed to the bill, it is my job as a legislator and an advocate for America's veterans to improve it as much as possible," said Buyer. "I am pleased that two of my six amendments to protect veterans were approved, but I will continue to work on my other amendments that were blocked on technicalities." Contrary to statements by the Energy and Commerce Committee and the White House, all of the concerns about legislative language in the bill that could harm veterans' health care have not been addressed.

The House Energy and Commerce Committee unanimously adopted two Buyer amendments to H.R.3200. One would ensure that veterans and servicemembers who choose to carry additional health insurance, along with care provided by the Department of Veterans Affairs (VA) or the Department of Defense (DoD), are not encumbered by provisions within the bill. Buyer's other adopted amendment would ensure that the Secretary of Defense and the Secretary of VA retain decision making authority for their respective health care systems, and that the Departments would never be challenged or obstructed by a secretary or commissioner from another sector of government. To view the adopted amendments refer to http://republicans.veterans.house.gov/documents/HR3200_Accepted_Amendments.pdf. To view the amendments that remain refer to http://republicans.veterans.house.gov/documents/HR3200_Pending_Amendments.pdf. If adopted they would alleviate the detrimental impact of certain provisions in the bill as follow:

- The first would make it crystal clear that VA health care is acceptable coverage and ensure that veterans enrolled in VA health care would never be subject to a 2.5% penalty tax for failing to have acceptable health coverage. H.R. 3200, in its current form could classify certain veterans enrolled in VA health care as not meeting acceptable health coverage standards, exposing veterans to punitive new taxes under the acceptable insurance definition in the bill.
- The second would require that any new public health insurance plan reimburse the VA in the same manner as other private health insurance plans. Currently, VA has authority to collect payments from private health insurance for treatment of non-service connected conditions. Private health care collections accounted for approximately 4% of the VA health budget in 2008. Limitations on the VA's ability to collect third party payments could result in the need for additional funding appropriations.
- The third would also exempt members of the National Guard and Reserve from the 2.5% individual mandate tax. Under H.R. 3200, if at any time in the course of a year an individual is without health insurance, the individual will be taxed. Members of the National Guard and Reserve while transitioning from the civilian work force to active duty service could through no fault of their own have a temporary break in health insurance coverage.

- The fourth would prevent the creation of disincentives to hiring members of the National Guard and Reserve. Similar to the individual tax penalty, H.R. 3200 would levy an 8% payroll tax penalty against employers that do not provide continuous health coverage to its employees throughout the year. However, providing continuous coverage for National Guard and Reserve members is not always necessary because they frequently transition to and from active duty where they have access to military Tricare. Buyer's amendment would prohibit the government from imposing such taxes on employers of National Guard and Reserves members.

Buyer has received support for his efforts from many Veteran Service Organizations. In a news release Aug 3, Disabled American Veterans (DAV) National Commander Raymond E. Dempsey made the following statement: "I applaud Representative Buyer for moving so quickly to amend this legislation in defense of veterans and their families," Dempsey said. "His amendments and bipartisan support from Chairman Waxman are big steps in the right direction. But until that floor amendment is made, our concerns are not fully resolved."

Buyer received assurances from House Energy and Commerce Committee Chairman Henry Waxman that efforts would be made to include the additional amendments prior to final action by the House. "I want to thank veterans for their support on these issues. There is much more work that still needs to be done," he said. "I look forward to continuing to work with Veterans Service Organizations and Chairman Waxman to ensure that our nation's heroes will not be adversely affected by this legislation." [Source: Rep. Steve Buyer press release, 17 Aug 09]

RAO (Baguio) Bulletin, Sep 1

Veterans Not Using Some VA Healthcare

An Aug 13 report by the Congressional Budget Office on the veterans' health program says 80% of more than 8 million enrolled veterans have access to other health care coverage, and most use the Veterans Affairs Department for outpatient care and some specialized care – such as mental health and substance abuse treatment – that may not be covered by private insurance. Most veterans do not choose VA for emergency care and inpatient hospital care.

The statistics are a bit surprising given that one-third of veterans enrolled in the VA system qualify not because they have a service-connected disability but because they have very low income. In those cases, the other health coverage usually is Medicare. Whether it would be in the best interest of low-income veterans (and a lower cost to taxpayers) to receive most of their care from VA is one of the topics being discussed in the debate on national health care reform. [Source: NavyTimes Page 7, Benefits article, 24 Aug 09]

RAO (Baguio) Bulletin, Sep 1

VA Warns of Scam Targeting Veterans

Veterans are reporting that they are receiving calls from people claiming to be from the VA Pharmacy. The callers are telling veterans that the billing procedure for prescriptions has changed, and that the veteran needs to provide his/her credit card number for prescription payment before the pharmacy will fill their medication requests.

Please note that this is a scam. All billing for any VA treatment and/or prescriptions is done through the MCCR Section of the VA. If the veteran wishes to pay his/her account by credit card, the veteran must provide the credit card number only to the VA's agent cashier. Agent cashiers are the only VA employees authorized to accept credit card payments.

News of the Force (Evening Edition), Sep 3

Signs of Stroke

The first step in preventing the debilitating effects of a stroke is to recognize the symptoms as quickly as possible and call for emergency assistance. They are:

- Sudden numbness or weakness of the face, arm or leg, particularly if it occurs on one side of the body.
- Sudden confusion or trouble speaking or understanding.
- Sudden trouble seeing in one or both eyes.
- Sudden trouble walking, dizziness, or loss of balance or coordination.
- Sudden, severe headache with no known cause.

Do not ignore the warning signs of a stroke and remember not all of them occur with every stroke. When you arrive at the hospital make sure you let them know you think you are having a stroke. If possible, pay attention to the time the symptoms started

and let them know that is well. There is a drug that can save critical brain tissue after a stroke, but it only works well if patients get to the emergency room within a certain period of time.

In the event you are with someone who is having a stroke, call 911 even if they tell you they are fine. Time is of the essence and it is imperative that they receive medical assistance immediately.

NAUS Weekly Update, Sep 4

*(There's more discussion on this at the **Director's Corner**.)*

Bringing Home the Wounded Troops

By Sgt. Jim Burke, U.S. Army Reserve (Ret.)

There is a new video available of the medevac of wounded troops from Iraq and Afghanistan.

It may help the American people understand what the military does for this country and how it is structured to do it. It is so worth watching that I encourage all to pass it to many so that they can see the care given to our wounded troops in this video about bringing the combat wounded home from Bagram Airbase, Afghanistan, in June 2008. It's a factual video on the C-17 aeromedical evacuation mission. To see the video, go to <http://link.brightcove.com/services/link/bcpid1407952648/bctid1664436922>.

News of the Force (page 1), Sep 9

Pay Matters

COLA in the Hole for 2011, Too?

Last week, we officially threw in the towel on any prospect for a 2010 [cost of living adjustment] COLA for Social Security, military/federal retired pay, [Survivor Benefit Plan] SBP, and [Department of Veterans Affairs] VA disability compensation recipients.

With inflation 2.3% in the hole through the first 10 months of the fiscal year, inflation would have to rise more than 4.6% in the next two months (the COLA is based on the July/August/September average) for there to be a 2010 COLA, and that's not going to happen.

But this is the first time in the nearly 50-year history of COLAs that there's been negative inflation for the full year, and that sent us back to research how the COLA law deals with that event.

We know there won't be a cut in retired pay, Social Security, etc. There just won't be a COLA. But how about 2011? Does the "COLA clock" reset at zero, or do we start the new fiscal year in the hole by whatever negative number the CPI represents at the end of September?

The short answer is that it's a cumulative calculation, and we will, in fact, start FY2010 in the "COLA hole." The law says the COLA is calculated based on CPI growth from the third quarter average to the next year's third quarter average.

However, it specifies that the starting point for the calculation is the third quarter of the year prior to "the most recent adjustment..." If there's no COLA in 2010 [remains neutral, neither up nor down from 2009], then the starting point for the 2011 COLA calculation still remains the third quarter of 2008.

So inflation will have to rise at least a couple of percentage points during the next fiscal year before the 2011 COLA clock will even start.

MOAA News Exchange, Sep 9

Is There a COLA Increase in the Future?

On Wednesday [Sep 16], the Bureau of Labor Statistics reported that the Consumer Price Index had gone up 0.4 percent. That means the CPI is still in negative territory and with only the figures for September to go, there is little likelihood for a COLA in 2010."

Last week, Rep. Carolyn McCarthy (D-NY) offered H.R. 3536 to provide a one-time payment of \$150. On Monday, Rep.

Walter B. Jones (R-NC) offered H.R. 3557 to provide the average COLA increases over the past 10 years. On Tuesday, Rep. Rodney Alexander (R-LA) offered H.R. 3572 to provide a 2.9 percent increase, which is the same percent increase as proposed in the President's Budget for an active duty pay raise.

It is way too early to speculate on whether any of these proposals will make it through Congress and then get signed into law. We will monitor them and others that may be offered.

NAUS Weekly Update, Sep 18

Part B Premium Relief Coming

As the potential implications sink in concerning the absence of any 2010 Social Security COLA, House leaders have rushed to pass legislation to prevent some unintended consequences for certain groups of Medicare enrollees.

A special law protects most Medicare enrollees from seeing any Part B premium increase in the event that there's no COLA for Social Security. Without that protection, a Part B hike would result in a net reduction of the person's Social Security check as of January 2010.

But the premium increase exemption doesn't apply to about 25% of Medicare recipients, including those who will newly qualify for Medicare, low-income seniors who qualify for both Medicare and Medicaid, and those with incomes above \$85,000 (\$170,000 for a married couple) who already are subject to "means-tested" (higher) Part B premiums.

An additional wrinkle in the law requires disproportional Part B premium increases for that 25% to help make up for the loss of revenue from the 75% who are protected from the premium hike. In this particular case, the Congressional Budget Office says those who aren't exempt would experience about four times the normal increase — a serious political hot potato.

So House leaders rushed to pass legislation on Thursday (by a vote of 406 to 18) to bar any 2010 Part B premium increase for any Medicare beneficiaries. The Senate is expected to follow suit quickly — and likely will have done so by the time you read this update.

MOAA Legislative Update, Sep 25

Legislation Matters

New Fiscal Year, Same Old Delays

September is the month when good congressional intentions bog down and hopes for timely action go a-glimmering.

In theory, Congress is supposed to pass separate annual appropriations bills for the various government departments before October 1 — the first day of the new fiscal year.

The reality is that happens extremely rarely, and that only some of the bills are finished on time.

The House has passed all 12 department funding bills, but the Senate almost always takes a more deliberate pace because its rules allow much more latitude for individual senators' time-consuming amendments, objections, and debate.

Senate Majority Leader Harry Reid (D-NV) this week conceded that the Senate will likely finish only 8 of the 12 bills (hopefully including the Defense Appropriations Bill) by the end of this month.

That means Congress will have to pass a "continuing resolution" to continue funding after September 30 so the remaining federal departments can keep operating until their respective appropriations bills are completed and signed into law.

MOAA Legislative Update, Sep 11

Community Matters

Afterburner Retiree Newsletter Back After 3-year Hiatus

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

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

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

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

Subscribers to the e-Afterburner, the online version, are asked to forego receiving hard-copy editions by allowing their names to be removed from the postal mailing list. To be removed from the hard-copy mailing list, people who receive the e-Afterburner should send their full name, U.S. Postal Service mailing address, and the last four digits of their Social Security number to: **afpc.retiree@randolph.af.mil**.

For retirees and annuitants who receive the hard-copy version, the Air Force Retiree Services staff relies on the Defense Finance and Accounting Service (DFAS) to provide current mailing addresses. "Not only is keeping your address current with DFAS important in order to receive an Afterburner, but DFAS also needs to know where to send you important documents about your pay," said Pat Peek, chief of Air Force Retiree Services.

With nearly 9,500 retirees living abroad without U.S. postal privileges, mailing them their Afterburner is very expensive. "Several hundred Afterburners that we send overseas are returned to us because of faulty addresses or the person is no longer at the address," explained Ms. Peek. "This wastes thousands of dollars. If our overseas audience can get their copy online, it would really help cut our postage costs," she said.

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

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

News of the Force (page 3), Sep 2

(Note: Here's the Sep 1 notification to e-mail subscribers: "The September 2009 edition of the e-Afterburner has been posted on the Air Force retiree Web site at **www.retirees.af.mil/afterburner/**. This edition is available in both .doc and .pdf formats for downloading and printing.")

VA Awards \$14.67 Million for Cemeteries

The VA announced last week awards for the establishment of two new cemeteries and improvements to a third. These awards include:

- \$7,218,366 to the Commonwealth of Virginia to establish the Southwest Virginia Veterans Cemetery in Dublin. The grant funds the first phase of construction on approximately 24 acres. The cemetery was created after the transfer of an 80-acre parcel from the Radford Army Ammunition Plant to Virginia last year.
- \$6,990,115 to establish Mississippi's first State Veterans cemetery in Newton. The project will provide construction of a main entrance, a committal shelter, pre-placed crypts, standard burial areas, a columbarium for cremation remains, in-ground cremation burial areas, scatter burial areas, a memorial walkway, roads, a maintenance facility, an assembly area and supporting infrastructure. Interment areas will include 1,091 standard burial plots, 1,000 pre-placed crypts and 192 columbarium niches.
- A \$326,267 grant for a one-acre project at the Northern Maine Veterans Cemetery in Caribou will allow that cemetery to continue to offer the option of cremation burial in a columbarium. The project will provide construction of an additional 216 columbarium niches. And at the Springvale State Veterans Cemetery, a \$240,634 grant will fund construction of a committal shelter at the new cemetery, which could be open for first burials late this year, depending on weather conditions.

NAUS Weekly Update, Sep 4

Photos of Those on Vietnam Veterans Memorial Sought

The Vietnam Veterans Memorial Fund, which manages the memorial on the National Mall in Washington, D.C., is seeking photographs of the more than 58,000 fallen service members whose names are inscribed on its black granite wall. The organization plans to incorporate the pictures in the memorial's planned underground Education Center. Persons with photos they wish to share can contact any FedEx Office store. For more information, visit the fund's Web site at <http://www.vvmf.org/>.

Armed Forces News Issue, Sep 18

Daegu Retiree Appreciation Day

On Nov 7, Area IV will celebrate and show appreciation to our Military Retirees, their Family Members as well as Active Duty Service Members that have an approved retirement, at the Kelly Fitness Center, Camp Walker. The event will last from 0900 to 1500 hours and include representatives from agencies throughout the Peninsula. Medical Services will be located in the Fitness Center and will administer Flu Shots, Blood Pressure and Cholesterol screenings, and Vision tests. Information will be provided on nutrition, cancer and smoking cessation.

Other on site organizations will include the Retirement Services Officer, Veterans Affairs, Civilian Personnel Advisory Center, Army Career and Alumni Program, Education Center, Army and Air Force Exchange Services, Family Moral, Welfare and Recreation, along with many others.

Dental and Veterinary services will be provided off-site at the respective clinics:

- The Bodine Dental Clinic on Camp Walker will have five Dentists and one Hygienist available to provide dental cleanings and screenings to Retirees and their spouses. The Dental Clinic will begin taking appointments on Oct 26 by calling 764-4307/4052. Walk-ins will be accepted and seen on a space available basis.
- Veterinary Services will be provided in Bldg S-341 from 0800 – 1200 hours and include vaccinations as well as micro chipping. Appointments may be scheduled for these services by contacting 764-4858. Walk-ins will be accepted and seen on a space available basis.

Plenty of raffle prizes will be given away and a free lunch buffet will be provided to attendees at the Fitness Center from 1130 – 1300. Please take time to complete and return the **Registration Form** not later than Nov 2 so that we may better project the number of attendees for planning purposes.

Marlene Rosalie, RAD Organizer

Yongsan Retiree Appreciation Day

The Area II Retiree Appreciation Day will be held on Nov 14 in the Main Post Club on Yongsan South Post from 0900 to 1500 hours. Dental services such as cleaning and exams will be provided. Medical services, including FLU shots, H1N1 shots, blood pressure and cholesterol checks will be provided, the pharmacy will also provide limited over the counter medication.

The U.S Embassy will provide informational support in the areas of passport renewal and application and social security application/verification information. Other agencies like the VA, Red Cross MWR will also provide a variety of support services.

Free lunch will be provided. Gifts and prizes will be provided from AAFES, DECA, VFW, NCOA and other support agencies. All retirees and their family members are welcome and encouraged to attend the RAD to take advantage of these valuable services being offered.

Mark Wade, Retirement Services Officer, Areas I & II

Federal Service Matters

FEHB Rates, Coverage Announcement Pending

The annual announcement of premiums and plan offerings in FEHB for the upcoming plan year – that is, calendar year – is likely to come within the upcoming weeks. That announcement, which follows negotiations between OPM and the carriers over the summer, is made well in advance of the opportunity to join the program or to change coverage, which occurs during the annual open season that this year runs November 9-December 14. While the September announcement typically includes rates and general coverage changes, specifics of plan offerings commonly aren't available until just before the start of the open season.

FEDweek Weekly Issue, Sep 2

Federal Employees to Receive 25% Premium Refund

Federal employees with life insurance through Worldwide Assurance for Employees of Public Agencies (WAEPA) will be receiving a 25% premium refund during the month of September. In declaring this refund, WAEPA's Board cited the non-profit association's continuing growth (54 consecutive years of policyholder growth), and its strong financial position. This is the thirteenth premium refund declared by WAEPA since 1996, during which time WAEPA policyholders have received over \$45 million in returned premiums. In September 2009 alone, WAEPA policyholders will receive refunds totaling \$6.2 million.

WAEPA is based in Falls Church Virginia and offers term life insurance to federal employees and their families as an alternative, or supplement, to FEGLI. As a non-profit association, WAEPA also offers Long-term Care coverage to the federal community, and has established a College Scholarship Program for its policyholders' children. WAEPA's Board of Directors is composed of career executives of the U.S. Government who serve on a non-paid voluntary basis.

To learn more about WAEPA visit <http://www.waepa.org>, or call 1-800-368-3484.

FEDweek Weekly Issue, Sep 9

Regs Proposed on Domestic Partner Benefits

[The Office of Personnel Management] OPM published in the September 14 Federal Register two sets of proposed regulations to carry out a June Presidential memo expanding eligibility under certain benefit programs to domestic partners. One set of regs would make same-sex – but not opposite-sex – domestic partners of federal and postal employees and retirees eligible to enroll in the [Federal Long-Term Care Insurance Program] FLTCIP.

The other set would revise the definition of family members whose needs might give rise to an employee's need to use sick leave or funeral leave or to make the employee eligible for leave sharing programs, to include domestic partners without regard to gender. It defines a domestic partner as an adult in a committed relationship with another adult, meaning they are not married to anyone else and they "share responsibility for a significant measure of each other's common welfare and financial obligations." Those regs also seek to address inconsistent policies among agencies regarding who is a family member for those leave purposes by adding other examples, including grandparents.

FEDweek Weekly Issue, Sep 16

Laughing Matters

Best Blonde Joke

Two sisters, one blonde and one brunette, inherit the family ranch. Unfortunately, after just a few years, they are in financial trouble.

In order to keep the bank from repossessing the ranch, they need to purchase a bull so that they can breed their own stock.

Upon leaving, the brunette tells her sister, "When I get there, if I decide to buy the bull, I'll contact you to drive out after me and haul it home."

The brunette arrives at the man's ranch, inspects the bull, and decides she wants to buy it. The man tells her that he will sell it for \$599, no less.

After paying him, she drives to the nearest town to send her sister a telegram to tell her the news.

She walks into the telegraph office, and says, "I want to send a telegram to my sister telling her that I've bought a bull for our ranch. I need her to hitch the trailer to our pickup truck and drive out here so we can haul it home."

The telegraph operator explains that he'll be glad to help her, then adds, it will cost 99 cents a word.

Well, after paying for the bull, the brunette realizes that she'll only be able to send her sister one word.

After a few minutes of thinking, she nods and says, "I want you to send her the word 'comfortable'."

The operator shakes his head. "How is she ever going to know that you want her to hitch the trailer to your pickup truck and

drive out here to haul that bull back to your ranch if you send her just the word 'comfortable'?"

The brunette explains, "My sister's blonde. The word is big. She'll read it very slowly.... 'com-for-da-bul'."
from the Internet

An Italian Boy's Confession

"Bless me Father, for I have sinned. I have been with a loose girl."

The priest asks, "Is that you, little Joey Pagano?"

"Yes, Father, it is."

"And who was the girl you were with?"

"I can't tell you, Father. I don't want to ruin her reputation."

"Well, Joey, I'm sure to find out her name sooner or later so you may as well tell me now. Was it Tina Minetti?"

"I cannot say."

"Was it Teresa Mazzarelli?"

"I'll never tell."

"Was it Nina Capelli?"

"I'm sorry, but I cannot name her."

"Was it Cathy Piriano?"

"My lips are sealed."

"Was it Rosa DiAngelo, then?"

"Please, Father, I cannot tell you."

The priest sighs in frustration. "You're very tight lipped, and I admire that. But you've sinned and have to atone. You cannot be an altar boy now for two months. Now you go and behave yourself."

Joey walks back to his pew, and his friend Franco slides over and whispers, "What'd you get?"

"Two months vacation and five good leads."

from the Internet

Red Skelton's Recipe for the Perfect Marriage

1. Two times a week we go to a nice restaurant, have a little beverage, good food and companionship.
She goes on Tuesdays; I go on Fridays.
2. We also sleep in separate beds.
Hers is in California, and mine is in Texas.
3. I take my wife everywhere....
But she keeps finding her way back.
4. I asked my wife where she wanted to go for our anniversary.

- "Somewhere I haven't been in a long time!" she said.
So I suggested the kitchen.
5. We always hold hands.
If I let go, she shops.
 6. She has an electric blender, electric toaster and electric bread maker.
She said "There are too many gadgets, and no place to sit down!"
So I bought her an electric chair.
 7. My wife told me the car wasn't running well because there was water in the carburetor.
I asked where the car was.
She told me, "In the lake."
 8. She got a mud pack, and looked great for two days.
Then the mud fell off.
 9. She ran after the garbage truck, yelling, "Am I too late for the garbage?"
The driver said, "No, jump in!"
 10. Remember: Marriage is the number one cause of divorce.
 11. I married Miss Right.
I just didn't know her first name was Always.
 12. I haven't spoken to my wife in 18 months.
I don't like to interrupt her.
 13. The last fight was my fault though.
My wife asked, "What's on the TV?"
I said, "Dust!"

from the Internet

Director's Corner

Stroke Is Not a Laughing Matter

As I read the warning signs in the **article on stroke**, I was reminded of my drinking days and how many of the signs of stroke can be misread as extreme drunkenness. Drunks and their antics are often entertaining, but misreading the signs could be disastrous, even deadly to a stroke victim.

If a stroke victim can get to a treatment facility to be evaluated and treated quickly (within three hours), much of the damage done by the stroke can generally be reversed. The important thing is quickly recognizing the difference and taking action. Here is how **one hospital** describes the reason:

The clot-busting drug, tPA, works by dissolving a 'hole' in the clot, allowing blood to flow through the blockage. This new blood supply decreases the amount of damage to the brain and can often eliminate the effects of a stroke. The drug not only helps patients survive a stroke, it also can lessen the severity of stroke complications.

The critical factor to tPA is that it must be administered **within the first three hours after a stroke occurs**.

The one factor I note as almost instantly recognizable in a significant number of stroke victims is the one-sidedness of the affliction. Drunks tend to be affected equally on both sides of their body. Stroke victims generally are not.

Jack Terwiel

CBO Offers New COLA, Pay, Benefits 'Options'

(Note from Jack: The following item should be read with the understanding that the Congressional Budget Office is a bunch of 'green eyeshades' looking at ways to save money. They have no legislative power at all.)

Last fall, the Congressional Budget Office (CBO) put out a book of budget options for consideration by the new Congress to

increase or cut spending on health care issues, including an option to charge TRICARE For Life beneficiaries thousands of dollars a year. In the end, the President's budget didn't include any of the military health care options.

Now, CBO has come out with Volume 2 of its budget options book (PDF), outlining possible ways Congress might hike or cut spending on military force levels, military pay and benefits, VA disability compensation, Social Security, COLAs, and taxes.

Here's a selection of some of the options listed in the new CBO publication.

Army Manpower: One option envisions adding 23,000 to "fully staff the active Army," as recommended in the Senate version of the FY2010 Defense Authorization Bill (S. 1390). Another would roll back recent increases and cut 65,000 from the active duty Army and 9,200 from the Army Reserve.

Military Pay Raise: This option would cap military pay raises .5% below private sector pay growth for each of the next five years and have the services offer additional bonuses as needed to meet specific skill needs.

Commissaries and Exchanges: This option would consolidate all service commissaries and exchanges into a single retail system and raise prices by 5%. Instead of subsidizing commissaries, DoD would provide active-duty servicemembers who receive subsistence allowances (but not retirees or reservists) a tax-free grocery allowance of \$600 per year.

Retired Pay/VA COLAs: This option would base the annual COLA adjustment for federal and military retired pay and VA disability compensation on the consumer price index for all urban consumers (CPI-U) instead of the current CPI-W (for all urban wage earners and clerical workers). CBO estimates this would depress COLAs by about .3% per year, which would be particularly disadvantageous for beneficiaries who retire earlier and live longer.

Social Security: Various options would raise the Social Security retirement age to 70, base benefit calculations on price changes rather than earnings changes, base COLAs on the chained CPI-U, reduce spousal annuities by one-third, or increase the maximum taxable earnings amount for current workers, among other ideas.

VA Disability Compensation: This option would reduce VA disability compensation by the amount of any Social Security Disability Insurance received.

Income Taxes: Options range from permanently extending some or all of the tax cuts approved in recent years or reducing the number of taxpayers subject to the Alternative Minimum Tax to raising tax rates by 1 percentage point for various segments of the population, limiting charitable deductions, or extending charitable deduction eligibility to taxpayers who don't itemize.

For perspective, CBO publishes these options books for each new Congress. Relatively few of the ideas in them have ended up getting enacted. Many are rehashes of ideas put forward many times in the past.

At this late stage of the legislative year, we don't expect them to get serious consideration for FY2010.

But as federal budgets tighten and deficits deepen in the years ahead, it's virtually certain that we'll have to contend with renewed threats to pay raises, COLAs, commissaries and TRICARE fees – and more – down the road.

MOAA Legislative Update, Sep 4

Merchant Mariners of World War II

One of the best kept secrets of World War II is the story of the men who served in the United States Merchant Marines.

Today, however, the story is clear. Merchant Marine ships and men enabled America to provide desperately needed war materiel, petroleum and related supplies to our troops and allies in freedom, leading to freedom's victory over Imperial Japan and Nazi Germany.

With their essential cargoes, the ships of President Roosevelt's Merchant Mariners became primary targets of German U-boats and Japanese Kamikaze attacks. Several thousands of men were killed or wounded, and more than 350 ships were sunk.

Losses of men and ships were so high newspapers were asked not to report casualty rates to avoid creating a shortage of volunteers and to prevent the enemy from knowing their success. That is why many Americans have never heard the story of courage and the critical role these men played in the victory of World War II.

Today, however, the secret must be told and our nation's gratitude must be expressed. These veterans need to be shown that our

country appreciates their valiant service.

To this end, we ask NAUS members and our readers to contact their Senators and ask them to add their name to S. 663, "The Belated Thank You to Merchant Mariners of World War II."

This NAUS-endorsed legislation, Senate bill S. 663, is exactly the same as a measure already approved in the House, HR 23, to give full recognition to the Merchant Mariner men of World War II.

S. 663 would secure the recognition and compensation Merchant Mariners were denied after World War II. And we ask you to ask your Senators to join the effort to finally open the secret of the heroism and the critical role these veterans served when freedom was threatened. Click here to send your Senators a message asking for support.

NAUS Weekly Update, Sep 11

(There is a retiree living in Korea who was a member of the Merchant Marine in WWII. He is James M. "Jack" Jackson and he lives in Anjeong-ri, outside USAG Humphreys. If you see him, thank him for his service.)

To give an idea of the dangers faced by the vulnerable Merchant Mariners in World War II, the following is an extract from the Merchant Marine web site at <http://www.usmm.org/ww2.html>.

Merchant ships faced danger from submarines, mines, armed raiders and destroyers, aircraft, "kamikaze," and the elements. About 8,300 mariners were killed at sea, 12,000 wounded of whom at least 1,100 died from their wounds, and 663 men and women were taken prisoner. (Total killed estimated 9,300.) Some were blown to death, some incinerated, some drowned, some froze, and some starved. 66 died in prison camps or aboard Japanese ships while being transported to other camps. 31 ships vanished without a trace to a watery grave.

[Illustration shows SS Byron D. Benson torpedoed on 4/4/42 off North Carolina: 10 members of the crew of 37 lost their lives.

1 in 26 mariners serving aboard merchant ships in World WW II died in the line of duty, suffering a greater percentage of war-related deaths than all other U.S. services. Casualties were kept secret during the War to keep information about their success from the enemy and to attract and keep mariners at sea.

Jack Terwiel

Commissary Vitamins Supplier Changes

For those who buy their vitamins and dietary supplements in the Commissary, you'll probably know by now that 'Your Life' is gone and 'Nature Made' is now on the shelf. The 'Your Life' manufacturer went bankrupt and is no longer in business.

Some of the vitamins and supplements at the dosages that you were familiar with may not be available now. However, you can help the Commissary staff get back up to full speed by checking the '**Nature Made**' web site and finding what's missing from the new stock. Then you can request that the Commissary start stocking it. While you're at the web site, sign up to qualify for coupons and points. I signed up and got three \$1 coupons and 300 points without breaking a sweat. The coupons are good for three months. You can amass points good for coupons or gifts, getting points by entering the code from each bottle of 'Nature Made' products that you buy. Sounds like a good deal to me.

Jack Terwiel