

From: Ark-La-Tex Chapter of  
The Military Officers Assn. of America  
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POSTMASTER: Please send the change of address orders to:  
MOAA, PO Box 134, Barksdale AFB, LA 71110-0134

PERIODICAL



# The Military Officer Newspaper

The monthly Newsletter for Members of the Ark-La-Tex Chapter  
of The Military Officers Association of America.  
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of military officers. It is an independent, non-profit,  
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5-STAR CHAPTER 2004 THRU 2011 - UNIQUE COMMUNICATION 2010-2011



VOLUME 01 ISSUE 29

Editor- Col. Steve dePyssler, USAF, RET

#382

1,440 Mailings

October 2015

## No COLA increase for 2016 Social Security

Odds are Social Security recipients won't see a benefit increase in 2016, given the low rate of inflation, dampened primarily by a large decrease in the price of gasoline over the past year. The final determination on a benefit bump will come in Oct., but continued decreases in gasoline prices make it highly unlikely that inflation will pick up enough in the next two months for a cost-of-living hike.

The Social Security wage base will likewise remain flat for next year... staying at \$118,500. By law, if beneficiaries get no increase, the wage base can't rise.

## President cuts annual active duty pay increase to 1.3%

President Obama sent a letter to House and Senate leaders to notify them that he will cap military pay raises at 1.3 percent next year as a way to reduce defense spending. In the letter, he called the reduction as "unfortunate but necessary." The president noted that administration officials do not believe smaller pay increase (1.3 percent vs. 2.3 percent) will hinder recruitment and retention.

If it stands, the 1.3 percent raise will be the third consecutive year of increases that fall short of estimated private-sector wage growth, and will widen the gap between military and civilian salaries. For an E-4 with three years of service, the difference between the two potential pay raises would total about \$268 a year. A 1.3 percent raise would follow in the wake of 1 percent raises in both 2014 and 2015; the lowest annual military pay increases in the all-volunteer era that began in 1973.

## Remembering 9/11



Youth from the Louisiana National Guard Youth Challenge Program "CAMP KID" installed 3000 American flags for all the first responders and citizens that gave their lives at the World Trade Centers 2001/9/11 attack. The Youth install these flags in front of the Bossier Civic Center each year. REMEMBER WE WILL NEVER FORGET!

## Tricare Medications

As information to you and your subscribers, starting 1 Oct 2015 TRICARE will be sending letters to specific beneficiaries filling certain brand name medications at retail pharmacies (i.e. CVS, Walmart, etc.), and advising those retail pharmacy beneficiaries that their specific brand name meds must be filled in the future at the Military Treatment Facility (MTF) Pharmacy (on-base pharmacy) or via the TRICARE Home Delivery Pharmacy. Beneficiaries not receiving a letter or currently utilize MTF Pharmacies or TRICARE Home Delivery Pharmacy to fill their meds are not affected.

This is being done to help control medical costs. The retail pharmacy option (i.e. CVS, Walmart, etc.) is the most expensive place beneficiaries can fill their medications. In an effort to

save the most taxpayer dollars, beneficiaries are recommended to utilize either the MTF or TRICARE Home Delivery Pharmacies. In addition, the MTF and TRICARE Home Delivery Pharmacies have lower co pays, thus saving beneficiaries out-of-pocket costs. For a full description of eligibility, contact information and prescription costs at the various beneficiary options, beneficiaries can visit the website: <http://tricare.mil/pharmacy>

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If patients would like to switch to the TRICARE Home Delivery Pharmacy, beneficiaries can call 1-877-363-1433 or go to the website: <https://www.express-scripts.com/TRICARE/homedelivery/>

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See page 4 for article  
with more information



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Col. Steve dePyssler

## Dear Editor: Reader challenges article on social security

On page 3 of your September 2015 edition of the Retiree News you have an article entitled, "Our Social Security" which contains half-truths and out-right falsehoods. Please refer to the following Social Security Administration site: <http://www.ssa.gov/history/InternetMyths.html> which will explain.

Also you blame President Bill Clinton and Vice-President Al Gore for the 85% taxation of Social Security benefits without mentioning that President Ronald Reagan first introduced such taxation at 50%. I've subscribed to your publication for many years and I am very disappointed that

you would publish such false information. Please publish a correction.

Ray Ponthieux  
Senior Chief Petty Officer  
U.S. Navy Retired  
Natchitoches, LA

*Editors note: Please accept our apology if printed articles and information contained incorrect information or any appearance of bias. We strive to keep information published relevant to all our readers and free of such error or bias. It appears we may have missed this during our review of this particular article.*

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The Military Officer is published monthly by the Ark-La-Tex Chapter, The Military Officers Association of America, P. O. Box 134, BAFB, LA 71110. For address changes, please mail to: Military Officers of America Association (MOAA), P.O. Box 134, BAFB, LA 71110 or email: [rao@barksdale.af.mil](mailto:rao@barksdale.af.mil) or fax: 318-456-3520. Annual dues are \$20 (includes \$3 dues and \$17 subscription). Mail article suggestions, recommendations and complaints to MOAA at the above address. This newsletter is designed to provide information in regard to subject matter covered. It is published with the understanding that the editor is NOT engaged in rendering legal, accounting or other professional service and is strictly a volunteer without pay. If legal advice or other expert assistance is required, the services of a competent professional person should be sought. The opinions expressed are those of the editor and not of the chapter.

# CAPITOL HILL UPDATE

## VETERANS' ISSUES

### HOUSE ACTION

#### H.R. 800 (Express Appeals Act)

#### Cosponsors: 18

Directs the Secretary of Veterans Affairs to carry out a pilot program to provide veterans the option of using an alternative appeals process to more quickly determine claims for disability compensation. Introduced by Rep. Beto O'Rourke, D-Texas

**Referred to Committee: Veterans' Affairs**

### SENATE ACTION

#### S. 167 (Clay Hunt Sav Act)

#### Cosponsors: 35

Directs the Secretary of Veterans' Affairs to provide for the conduct of annual evaluations of mental health care and suicide prevention programs of the Department of Veterans' Affairs and would require a pilot program on loan repayment for psychiatrists who agree to serve in the Veterans Health Administration of the Department of Veterans' Affairs.

Introduced by Sen. John McCain, R-Ariz. Referred to Committee: Veterans' Affairs

**Signed into law Feb. 12, 2015.**

#### S. 743 (Honor America's Guard-Reserve Retirees Act) Cosponsors: 18

Recognizes the service in the reserve components of the Armed Forces of certain persons by honoring them with status as veterans under law. Introduced by Sen. John Boozman, R-Ark.

**Referred to Committee: Veterans' Affairs**

#### S. 1085 (Military and Veteran

#### Caregiver Services Improvement Act) Cosponsors: 10

Expands eligibility for the comprehensive assistance program for family caregivers of the Department of Veterans' Affairs

Expands benefits available to program participants to enhance special compensation for members of the uniformed services who require assistance in everyday life. Introduced by Sen. Patty Murray, D-Wash.

**Referred to Committee: Veterans' Affairs**

#### S. 1203 (21st Century Veterans Benefits Delivery Act) Cosponsors: 10

Improves the processing of claims for benefits under laws administered by the Secretary of Veterans' Affairs.

Introduced by Sen. Dean Heller, R-Nev.

**Referred to Committee: Veterans' Affairs**

## RETIREE ISSUES

### HOUSE ACTION

#### H.R. 303 (Retired Pay Restoration Act) Cosponsors: 68

Permits additional retired members of the Armed Forces who have a service-connected disability to receive both disability compensation from the VA for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation.

Eliminates the phase-in period under current law with respect to such concurrent receipt.

Introduced by Rep. Gus Bilirakis, R-Fla.

#### Referred to Committees: Armed Services; Veterans' Affairs

#### H.R. 333 (Disabled Veterans' Tax Termination Act) Cosponsors: 60

Permits retired members of the Armed Forces who have a service-connected disability rated less than 50 percent to receive concurrent payment of both retired pay and veterans' disability compensation

Eliminates the phase-in period for concurrent receipt

Extends eligibility for concurrent receipt to chapter 61 disability retirees with less than 20 years of service.

Introduced by Rep. Sanford Bishop, D-Ga.

**Referred to Committees: Armed Services; Veterans' Affairs**

### SENATE ACTION

#### S. 271 (Retired Pay Restoration Act) Cosponsors: 18

Permits certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans' Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation. Introduced by Sen. Harry Reid, D-Nev.

**Referred to Committee: Armed Services**

## SURVIVOR ISSUES

### HOUSE ACTION

#### H.R. 1594 (Military Surviving Spouses Equity Act) Cosponsors: 120

Repeals the requirement for reduction of survivor annuities under the

Survivor Benefit Plan to offset the receipt of veteran's dependency and indemnity compensation. Introduced by Rep. Joe Wilson, R-S.C.

**Referred to Committee: Armed Services**

#### H.R. 979 (Eliminate the SBP-DIC Offset) Cosponsors: 6

Eliminates the dollar for dollar offset of Survivor Benefit Plan (SBP) from VA Dependency and Indemnity Compensation (DIG) Introduced by Sen. Bill Nelson, D-Fla.

**Referred to Committee: Armed Services**

## SURVIVOR ISSUES

### SENATE ACTION

#### S. 471 (Women Veterans Access to Quality Care Act) Cosponsors: 11

Allows a credit against income tax for amounts paid by a spouse of a member of the Armed Forces for a new State license or certification required by reason of a permanent change in the duty station of such member to another State. Introduced by Sen. Dean Heller, R-Nev.

**Referred to Committee: Veterans' Affairs**

#### S. 714 (Frontline Mental Health Provider Training Act) Cosponsors: 1

Require the Secretary of Defense and the Secretary of Veterans' Affairs to jointly conduct a pilot program to assess the feasibility and advisability of expanding the use of Veterans Affairs of physician assistants specializing in psychiatric medicine. Introduced by Sen. Joe Donnelly, D-Ind.

**Referred to Committee: Veterans' Affairs**

# Information about this publication

Published by Ark-La-Tex Chapter of MOAA. "Military Officers Association of America, Ark-La-Tex Chapter Newsletter" is published to inform members and family members of changes in legislation, defense policies and other matters affecting their military rights, benefits and obligations. It also contains information about Barksdale AFB and the local retiree community. While every effort is made to verify information in this publication, we can't guarantee the accuracy of information furnished by outside agencies.

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USPS No. 11960  
 "The Military Officer"  
 Editorial and Publication  
 Published each month at 801 Kenney Ave. Rm#1301,  
 BAFB, LA 71110  
 Periodicals Postage paid at  
 Bossier City, LA. 71111

Postmaster:  
 Send address changes to: Ark-La-Tex Chapter MOAA  
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# Tricare to change policy on long-term prescriptions

By Patricia Kime

pkime@militarytimes.com

Starting Oct. 1, Tricare beneficiaries with long-term prescriptions for brand-name medications to treat chronic conditions will need to fill them by mail or through a military pharmacy.

Under an interim rule published by the Defense Department on Aug. 6, Tricare will begin requiring these beneficiaries to use the Tricare Mail Order Pharmacy System or pick up their prescriptions at a military hospital or clinic.

Maintenance medications are all prescriptions for chronic health issues, from high blood pressure medicine and cholesterol-lowering drugs to painkillers, antidepressants and more.

The new rule will not apply to prescriptions for generic drugs; drugs prescribed to treat acute illnesses; or prescriptions covered by other medical insurance, according to the interim regulation.

Congress mandated the change in the fiscal 2015 National Defense Authorization Act. It's similar to a pilot program introduced in February 2014 that requires Tricare For Life beneficiaries to fill all long-term prescriptions by mail or at military facilities.

Defense officials say 61 million prescriptions were filled under Tricare at retail pharmacies in fiscal 2014, at a cost

to the government of \$5.1 billion.

Defense officials estimate the program could save at least \$88 million a year, since the government pays 32 percent less for brand-name maintenance drug prescriptions filled by mail or through military pharmacies than at retail stores.

DoD savings over the first year of the Tricare For Life pilot program totaled \$123 million.

Defense officials stress that the new rule not only will save the government money, it will also help beneficiaries. DoD estimates that beneficiaries may save an average of \$176 per prescription per year by moving brand-name prescriptions from retail to home delivery or a military treatment facility, since co-payments are lower and most mail-order can be filled for 90 days.

Under the interim rule, The Defense Health Agency will maintain a list of medications considered maintenance drugs and will publish it on the Tricare Pharmacy Program website and make it available through the Tricare Pharmacy Program Service Center phone system.

Under the new program, patients can fill new prescriptions for maintenance medications at a military treatment facility or receive a supply of 30 days or less from a retail pharmacy. They will then be required to refill the prescription at the MTF or by mail.

## TRICARE pharmacy changes for certain beneficiaries

As an FYI to you and your subscribers, starting 1 Oct 2015 TRICARE will be sending letters to specific beneficiaries filling certain brand name medications at retail pharmacies (i.e. CVS, Walmart, etc.), and advising those retail pharmacy beneficiaries that their specific brand name meds must be filled in the future at the Military Treatment Facility (MTF) Pharmacy (on-base pharmacy) or via the TRICARE Home Delivery Pharmacy. Beneficiaries not receiving a letter or currently utilize MTF Pharmacies or TRICARE Home Delivery Pharmacy to fill their meds are not affected.

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If patients would like to switch to the TRICARE Home Delivery Pharmacy, beneficiaries can call 1-877-363-1433 or go to the website: <https://www.express-scripts.com/TRICARE/homedelivery/>



**Cutline: Tricare beneficiaries' brand-name maintenance medications will have to be filled through mail order or at a military treatment facility pharmacy - such as this one at Schriever Air Force Base, Colo. - starting Oct. 1.**

*Staff Sgt. Julius Delos Reyes/Air Force*

Tricare will grant case-by-case waivers for personal hardship, emergency or "other special circumstance," according to the rule. Waiver requests will have to be made through Express Scripts, Tricare's pharmacy benefits management company.

Tricare beneficiaries now can fill a 90-day prescription for a generic drug at no cost by mail or pay \$8 for a 30-day supply at a retail pharmacy. For brand name prescriptions, they pay \$16 for a 90-day supply by mail and \$20 for a 30-day supply through retail pharmacies.

Medications not listed in Tricare's formulary run \$47 for a 30-day prescription at a retail pharmacy and \$46 for a 90-day supply by mail.

## Shopping the Exchange Pays \$224 Million in Dividends

The Army & Air Force Exchange Service paid a dividend of \$224 million in 2014 to morale, welfare and recreation efforts for the Army, Air Force, Marine Corps and Navy. In the past 10 years, the Exchange has provided more than \$2.4 billion in dividends to military programs such as youth services, family counseling and other activities that make life better for military members and their families.

Roughly two-thirds of Exchange earnings are paid to the Services' morale, welfare and recreation programs, while the other third goes toward building new stores and renovating facilities

Prescriptions filled at military pharmacies are available to beneficiaries at no cost.

Tricare pharmacy co-payments have become a source of contention this year during deliberations on the fiscal 2015 defense authorization bill, with Senate negotiators wanting to increase fees for brandname prescriptions and drugs not listed in the Tricare formulary.

House lawmakers negotiating the final version of the bill remain opposed to the increases.

The two bodies are expected to negotiate an agreement and finalize the broader bill after they return to Washington, D.C., from their summer recess Sept. 8.

The Exchange's mission of providing quality goods and services at competitively low prices while generating earnings to support quality-of-life efforts means that the Exchange benefit is more than finding a good price in merchandise. This structure ensures that shoppers who take advantage of their Exchange benefit at brick-and-mortar stores or online at [www.shopmyexchange.com](http://www.shopmyexchange.com)

100 percent of Exchange earnings serve Soldiers, Airmen and their families. When service members shop or dine at their Exchange, they're investing in their own community, making it a better place to live and work.

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DIRECTIONS.**

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The end of the year is a good time to take a look at where your investments are heading. We can help you keep them on track and moving forward. Consider an IRA from USAA to help plan for what's ahead. Call us for guidance on building a strategy for your needs.



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# Global Strike Command establishes school for its best and brightest

by Joe Thomas

**Air Force Global Strike Command Public Affairs**

7/31/2015 - BARKSDALE AIR FORCE BASE, La. - The Cold War ended in 1991, and with it, a comprehensive knowledge of the nation's deterrence capability. The link between strategic deterrence and technical competence faded away, with Airmen often gaining expertise in other areas. This shortage in thinking is a problem the School for Advanced Nuclear Deterrence Studies aims to remedy.

"SANDS is for the best and brightest of the command," said Lt. Gen. Stephen Wilson, former AFGSC commander and the driving force behind the school's creation. "It will draw on educators and curricula from across the nation. These students will be the 'Jedi Knights,' the really smart folks every combatant command wants."

The year-long program, which is housed at Kirtland AFB, New Mexico, will consist of AFGSC officers, civilians and joint officers who seek to become masters of the nuclear enterprise—all learning and working from the same capstone education. The curriculum stands as a consolidation of all things assurance and deterrence.

"Students will complete a rigorous master's degree program in operations management from the Air Force Institute of Technology," said Dr. Adam Lowther, SANDS director. "They will also be expected to complete a 'Great Books in Deterrence' reading program, and complete several professional courses from Defense Threat Reduction University, the Air Force Nuclear Weapons Center and Sandia National Labs.

"They will also write a master's the-

sis that seeks to answer a current question important to AFGSC and the Air Force," he added. "It is specifically designed to develop leaders who are well-versed experts in deterrence and assurance. Graduates will be permanently coded with an advanced academic degree identifying them as



SANDS alumni."

Students will also take classes in research design, operations management, leadership and weapons effects among other topics. Given the array of material that will be covered, students will work collaboratively with some of the best faculty at the Air Force Institute of Technology and elsewhere.

"I hope to gain a broader understanding of the policy and strategy that goes into how the US executes nuclear deterrence around the world," said Maj. Matthew Boone, deputy director of AFGSC's Commander's Action Group. "This is also a great opportunity to learn from experts who are on the cutting edge of our field."

Boone will be among only six students attending the school in its first year; however, the number of students admitted each year will increase, according to SANDS staff.

"The goal is to have 12 to 15 students per class," Lowther said. "These

students will come from across the nuclear enterprise. For the inaugural course, we accepted bomber weapons system officers, missileers and a security forces officer. In the future, the program will open up to more career fields including government civilians and joint partners."

Acceptance to SANDS is competitive, as graduates will serve as the foundation for the command's expertise. Although many will apply, only a few will be selected each year.

"AFGSC will select its very best officers from across all career fields for the program," Lowther said. "The Advanced Study of Air Mobility, the program upon which SANDS is based, has been so successful that 80 percent of Air Mobility Command wing commanders and above are graduates of it. AFGSC seeks to replicate those high standards of selecting quality officers, offering a top quality program, and placing them in the right follow-on assignments."

While most course instruction will take place at Kirtland AFB, students will also travel to key locations that contribute to the deterrence and assurance mission. Ultimately, the goal of the course is to produce deterrence experts who can fill command and staff positions within Global Strike Command and more broadly in the Air Force, Department of Defense, Combatant Commands, Joint Staff and NATO, according to SANDS staff.

Students will also return to subordinate commands within AFGSC to share their knowledge with colleagues, helping to improve the overall understanding of Airmen. The end state is a command driven by innovation and expertise and a capability that remains the sharpest edge of the nation's nuclear capability.

# Hammering ISIS 24 hours a day

The Air Force's role supporting Iraq and Syria in Operation Inherent Resolve as of Aug. 14:

## Sorties

■ Air Force aircraft have flown 67 percent of the more than 45,485 coalition sorties.

■ On average, slightly less than half of sorties – approximately 55 per day – are by aircraft capable of conducting airstrikes.

■ The Air Force has flown 91 percent of the nearly 14,335 coalition tanker sorties essential to the range and persistence of operations. The coalition flies about 32 tanker sorties per day.

■ The Air Force has flown the majority of the approximately 7,681 coalition intelligence, surveillance and reconnaissance sorties.

## Strikes:

■ The Air Force has conducted approximately 66 percent of the more than 6,189 coalition strikes.

■ About 15 strikes occur each day.

■ Air Force aircraft have dropped at least 40 percent of 13,874 coalition bombs.

## The Upside of Downsizing

Retirees relocate to smaller homes both to free up cash and to make their lives easier.

### TOP REASONS FOR DOWNSIZING

Lower monthly housing costs

64%

Larger home is too much work

44%

Fewer family members in the household

18%

Want to free up cash from prior home

18%

NOTE: Respondents are age 50 or over, and they downsized in retirement. SOURCE: Merrill Lynch and Age Wave "Home in Retirement" study, 2015

# Who benefits most/least from ObamaCare

Some groups will obviously benefit from ObamaCare more than others, but if the new law eventually proves successful and improves the healthcare system of the United States by decreasing the number of uninsured, providing more consumer protections while simultaneously holding down healthcare costs, all Americans should be

pleased.

On the other hand, if the new law continues to drive up the price of our premiums, co-pays, and deductibles, and in the process creates another ravenous, budget-busting entitlement monster, we will have good reason to be unhappy with ObamaCare.

Winner: Uninsured - Finally get cov-

ered at low/no cost

Winner: Private Insurance Market - Lower prices/new protections

Loser: Medicaid/CHIP Recipients - System could be overwhelmed

Loser: Employer-based plans - Taxed for first time, could drop coverage

Loser: Medicare Recipients - \$455 billion in spending cuts

# Are Living Trusts the answer

By Patricia N. Miramon,  
Attorney at Law

Not a day goes by without someone calling me for a “price” on a Living Trust. Often the caller has already decided that he needs a Living Trust and will not even consider discussing his reasons for wanting to set up a Living Trust, or the possible adverse consequences of such a document. If the only reason for setting up a Living Trust is to “avoid probate” you probably don’t need one.

First, “probate” really means that the will is filed and recorded and declared valid by the judge. This is usually a simple procedure and is just the first part of the “succession” or transfer of the property to the heirs. Secondly, avoiding this legal procedure should not be your goal. Contrary to popular belief, most probate proceedings are not costly and do not take years. Typical “probate and succession” costs are less than the average cost of a Living Trust and the entire procedure can be done in six to eight weeks. Also, you are likely to incur post-death legal and accounting expenses even with a Living Trust because an inventory of the assets of the deceased still has to be filed, and the inheritance tax forms still have to be filed, regardless of the fact that the property was in a Living Trust.

Many people do not understand that a Living Trust is a separate legal entity, set up in order to transfer ownership of property out of one’s estate. As such, if you transfer your home to a Living Trust, you will likely lose the right to claim homestead exemption on that

home. This could result in many thousands of dollars paid for property taxes.

Once the trust is drafted and signed, in order to completely “avoid probate” you must legally transfer ALL the property you own to the trust. In the case of immovable property such as your home, this must be done by a deed, duly recorded in the courthouse where the property is located. Besides the costs of the trust, you will have the costs of deed preparation, and recording fees. When the trust is terminated, there will be more costs involved in transferring the trust assets to the beneficiaries. Many times the person who has set up the trust has neglected to transfer everything, thus resulting in the need for succession proceedings to be filed anyway.

Trusts can be effective and recommended for a variety of situations such as setting up educational or special needs funding for children, grandchildren, or disabled persons. Like any other legal document, you should fully understand all of the consequences of a Living Trust. Beware of a person who attempts to “sell” you a Living Trust by persuading you that a living trust is the right estate planning method for everyone, everywhere. Each situation is different. Meet with a lawyer, discuss your estate and your wishes, and make an informed decision as to whether a living trust is right for your estate.

*Editors Note: There is another kind of trust that I have, it is an educational trust. You fund one time, children get monthly income and when last child dies, money left goes to a school, there are also tax benefits.*

## Durable medical equipment

Durable Medical Equipment (DME) is any equipment for beneficiary use that helps them live a better quality of life. DME, covered by most health insurances, is also covered by TRICARE when ordered by a TRICARE authorized provider.

To be considered DME, the equipment must be medically necessary and reusable. TRICARE covers the cost of medical supplies when related directly to a covered medical condition and when those supplies are obtained from a medical supply company, a pharmacy, or an authorized provider.

DME can be rented or purchased, but your regional contractor will determine which is most appropriate for your situation. The contractor will consider your prescription, your current medical condition, and the amount of time you will

need the DME. TRICARE will pay for the replacement of a medically required DME that you own if your medical condition changes or equipment malfunction because of reasonable wear and usage. If you accidentally damage a DME that you have purchased and the manufacturer’s warranty has expired, TRICARE will also cover the cost of repairs or replacement costs.

Two popular examples of prescribed DME are walkers and continuous positive airway pressure (CPAP) machines. Recently, TRICARE added breast pumps and breast pump supplies to its list of DME. For more information, please visit the Durable Medical Equipment page on the TRICARE website. You can also get information on the expanded breast pump policy on the TRICARE website.



Have you made prearrangements for your family, or do you still have that to do? Leaving these decisions to your children on the worst day of their lives is a terrible emotional burden.

**Call Today To Receive a FREE Family Planning Portfolio**

<p><b>Centuries Memorial</b> 8801 Mansfield Shreveport, LA 71108 (318) 686-4334</p>	<p><b>Hill Crest Memorial</b> 601 Hwy. 80 East Haughton, LA 71037 (318) 949-9415</p>
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# Patricia N. Miramon

Attorney At Law

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**(888) 869-0055**  
**(318) 865-4041 Fax**

# Social Security at 80: Modest changes now could save program's future

Stephen Ohlemacher  
Associated Press

WASHINGTON - As Social Security celebrates its 80th birthday, the federal government's largest benefit program stands at a pivotal point in its history.

Relatively modest changes to taxes and benefits could still save it for generations of Americans to come, but Congress must act quickly, and even limited changes are politically difficult.

The longer lawmakers wait, the harder it will become to maintain Social Security as a program that pays for itself, a key feature since President Franklin Roosevelt signed the Social Security Act on Aug. 14, 1935.

"The more time that they take, the less acceptable the changes will be because there needs to be adequate time for the public to prepare and to adjust to whatever changes Congress will make," said Carolyn Colvin, acting commissioner of the Social Security Administration.

Social Security's longterm financial problems are largely a result of demographic changes. As baby boomers swell the ranks of retirees, relatively fewer workers are left to pay taxes.

In 1960, there were more than five workers for every person receiving Social Security. Today there are fewer

than three. In 20 years, there will be about two workers for every person getting benefits.

"Remember, these are our most vulnerable population," Colvin said. "These are the elderly who helped to build this country. These are the disabled who certainly did not wish to become disabled."

## Options unpopular

The options fall into broad categories: benefit cuts, tax increases or a combination of both. None is popular.

Nearly 60 million retirees, disabled workers, spouses and children get monthly Social Security payments - a number projected to grow to 90 million in the next two decades.

About 168 million workers pay Social Security taxes.

Adding to the gridlock, Republicans are pushing to cut benefits, while Democrats are increasingly pulling to expand them. The debate is playing out in Congress and the presidential campaign, increasing the likelihood Washington will delay until the issue becomes a crisis.

Some 72 members of Congress signed a letter to President Barack Obama in July, calling for Social Security benefits to be enhanced.

"In my view, given the fact that poverty among seniors is going up, that seniors are struggling, that people with dis-

abilities are struggling, we have got to expand benefits, not cut them," said Sen. Bernie Sanders, I-Vt., who is running for the Democratic nomination for president.

The poverty rate among those 65 and older has inched up in recent years. But it still is significantly lower than the poverty rate for younger age groups, in large part because of Social Security.

Sanders has proposed increasing Social Security's annual cost-of-living adjustment and increasing minimum benefits for low-wage workers.

The average monthly payment is \$1,221. That comes to about \$14,700 a year.

## Trust fund declines

Sen. Orrin Hatch, R-Utah, scoffed at the idea of expanding benefits.

"Where are they going to get the money?" asked Hatch, chairman of the Senate Finance Committee, which has jurisdiction over Social Security. "They don't ever seem to give any consideration to how deeply in debt our country is and how difficult it's going to be to get out of it."

For much of the past three decades, Social Security produced big surpluses, collecting more in taxes than it paid in benefits. Social Security's combined trust funds are now valued at \$2.8 trillion.

# Louisiana ranked fourth in friendliness

Survey shows state gets highest marks in tax and labor rules, and ease of starting a new business

Small business owners say Louisiana doesn't hassle them, so a recent poll gave the state high marks for market friendliness.

In its annual Small Business Friendliness Survey, Thumbtack.com gave Louisiana an A and put it at No. 4 nationally. Its highest ratings in the nearly-18,000-business poll revolve around having an environment without much government influence.

In 2014, Thumbtack.com ranked Louisiana No. 5 in small business friendliness. They ranked Texas No. 1 this year.

Louisiana earned an A+ ranking for its regulatory environment, which included licensing, tax and labor rules, and an A for ease of starting a business.

The state's worst score was a B- in zoning regulations.



# Free app lists veterans benefits, discounts

By Karen Jowers,  
militarytimes.com

A new, free mobile app can help direct you and your loved ones to veterans benefits you may have never realized you're eligible for, from the Department of Veterans Affairs to state and local agencies.

It can also be helpful as another source for active-duty members who may want to see whether they're eligible for some benefits and discounts now, or who would like to get up to speed as they transition out of the military.

"The fact is, everyone transitions. This is a great resource to find out what may be available," said Brendan Reilly, CEO of Defense Mobile, which has developed the app called miliSOURCE.

"The main difficulty veterans have is managing benefits," Reilly said.

"As we started to dig, we found that only 40 percent of veterans are collecting the benefits they have earned."

Many of those vets often said they didn't realize they were eligible. "This gives them a tool to identify those benefits," he said.

Although the name is similar to DoD's Military OneSource, miliSOURCE is not a government website.

The 900-plus benefits gathered by miliSOURCE encompass a broad range, including education and other benefits on the federal level, and discounts and exceptions for veterans, like hunting and fishing licenses, that some states offer. Some localities also exempt 100 percent disabled veterans from having to pay property taxes, for example.

Out of the 900 benefits on the app, less than one-third are linked to the

VA, Reilly said. The remainder come from states, localities and veterans service organizations. The app works similar to some tax software, asking you questions and producing a report of what's available. It provides a summary of each benefit, and links you to a form to download or email to yourself. For most of the benefits, Reilly said, there are videos that explain it so that you don't even have to read it.

It asks questions like when you served, whether you have a disability rating, whether you have dependents, whether you've thought about going to college, whether you've thought about buying a house.

The app can pinpoint the location of the closest VA hospitals and clinics, as well as VFW and American Legion posts.

I asked a friend who is a veteran to check out the app. He said he was

already familiar with most of the VA information that miliSOURCE highlighted because of the Navy's transition assistance program.

But he did see some information on miliSOURCE about a state scholarship for veterans that he said he might apply for, and noted there was information about other benefits and discounts which with he was not too familiar.

Reilly said he has heard some heartwarming stories about the helpfulness of the app. One older couple said the husband had retired, but the wife had to continue working in order to meet their financial obligations. Using the app, they found they were eligible for an extra \$6,800 in benefits — and she was able to retire.

Reilly encourages family members to tell others about the app, adding that he believes there are many veterans who are missing out on benefits.

## Flu shots for veterans

SHREVEPORT - Overton Brooks VA Medical Center, including the VA Outpatient Clinics in Monroe, Louisiana; Texarkana, Arkansas; and Longview, Texas will offer flu shots to enrolled Veterans during scheduled clinic appointments and in special walk-in flu shot clinics as outlined below. There is no charge for the flu shot and Veterans are reminded to bring their VA identification card.

Overton Brooks VAMC (Shreveport) Walk-in Flu Clinic (no appointment needed)

Every Tuesday, Wednesday and Thursday, - September 16 to November 19 from 1-3 p.m. Check-in at the 1South4 Reception Desk at the front entrance south wing.

Longview CBOC Walk-in Flu Clinic (no appointment needed)

Every Wednesday - September 16 to December 16 - 1-3 p.m.

Monroe CBOC Walk-in Flu Clinic (no appointment needed)

Every Wednesday - September 23 to December 30 -1-3 p.m.

(Excludes November 11, 2015, November 25, 2015, and December 23, 2015)

Texarkana CBOC Walk-in Flu Clinic (no appointment needed)

Every Wednesday - September 16 to December 16 -1-3 p.m.

Veterans are also welcome to report to their assigned Primary Care Clinic as a Walk-In visit and receive the flu vaccine.

All dates exclude Federal Holidays

## 16 percent of medical positions unfilled at Overton Brooks

In mid-July, 16 percent of Overton Brooks VA Medical Center's medical positions were unfilled, according to data provide by the Veterans Health Administration through a Freedom of Information Act request. Of those positions - 205 in all - 33 positions for physicians were vacant and 70 nursing positions were unfilled.

Hospital spokesman Shannon Arledge disputed the data, saying the hospital's human resource department confirmed 134 vacancies Thursday and only 80 were related to the direct patient care.

The hospital, Arledge said, is not understaffed and services are being provided. "We are still meeting the needs of veterans here at Overton Brooks," he said.

The data showing a shortage of VA critical intake employees in Shreveport and elsewhere - 41,000 total- reveals a national trend. As of July 15, one in six jobs for critical intake workers, doctors, nurses and assistants were vacant at VA hospitals and clinics serving the nation's veterans.

Overton Brooks is actively recruiting for 31 positions. He said 19 of those 31 positions have actively closed or selections or offers are currently being made.

The unfilled positions were partly due to complex hiring procedures and poor recruitment, according to critics of the nation's network of 139 hospitals

and clinics treating veterans.

Overton Brooks has hired 16 physicians and 51 nurses since Oct. 1, 2014.

In Shreveport, there was a 16.5 percent vacancy rating, according to the data provided. Thirty-three of Overton Brooks' 167 physician positions were open in mid-July and 70 of the 420 nursing positions were unfilled.

Some of the positions included in the data requested from the VHA may have been eliminated for cost-saving measures but are still included in the database.

All of the vacancies for a single position may not be isolated to one department. The data provided through the FOIA request may contain positions that are not necessarily related to direct patient care, such as a medical, support assistant and shouldn't be considered.

In Shreveport, veterans waited an average of 9.2 days for primary care and 6 days for specialty care. And according to the VHA data, 5.9 percent of appointment had more than 30-day waits as of mid-July.

Again, Arledge provided different numbers than what the VHA reported.

He said the average wait time for primary care as of July 1 was 15 days. As of Aug. 1, the wait time had been reduced to an average of 7 days, he said. Appointments for mental health average four days and there's a five-day average for specialty care.

**127** Employees in direct care patient positions have been hired

**9%** Turnover rate for nurses

**10%** Turnover rate for medical officers

## New Agent Orange benefits

Earlier this year, a report by the National Academy of Sciences Institute of Medicine concluded crews operating on C-123 aircraft during the Vietnam War were exposed to Agent Orange.

In congressional testimony provided in May, MOAA recommended that Congress and the VA act on the report.

The report found evidence that those who served aboard or worked on the C-123 aircraft associated with Operation Ranch Hand (ORH) were exposed to the herbicide both during and after the Vietnam War, when many of the aircraft remained in service for aeromedical transportation and other missions.

The VA published an interim final rule June 18 to allow veterans to apply for disability compensation and VA care for any of 14 presumptive medical conditions due to exposure to Agent Orange. The ruling applies to active Air Force and Air Force Reserve veterans assigned to specific C-123 units from 1969-86 who have developed an Agent Orange condition.

In a press release, the VA said, "Air Force and Air Force Reserve flight, medical, and ground maintenance crew members who served on the contaminated ORH C-123s are presumed to have been exposed to herbicides during their service, thus making it easier for them to establish entitlement for some VA benefits if they develop an Agent Orange related presumptive condition. In addition, for affected Air Force Reserve crew members, VA will presume that their Agent Orange-related condition had its onset during their Reserve training. This change ensures that these reservists are eligible for VA disability compensation and medical care for any Agent Orange related presumptive condition and that their surviving dependents are eligible for Dependency and Indemnity Compensation and burial benefits."

MOAA recommends any Air Force veteran who served in a C-123 squadron during or after the Vietnam War contact a veterans service organization that represents and assists veterans in the VA claims process.

## Should you consider high-dose flu shot?

The Fluzone High-Dose-which is four times more powerful than a standard flu shot-is an option for people 65 and older. A study of 2.5 million seniors enrolled in Medicare, published in The Lancet Infectious Diseases, found that it was 22 percent more effective in preventing the flu compared with a regular

flu shot (although it might be more likely to cause side effects such as fever and soreness). "What's most important is that you get vaccinated, regardless of whether it's the higher-dose vaccine or the regular vaccine," says our chief medical adviser, Marvin M. Lipman, M.D. "Both will provide protection."

## AARP Driving Classes 2015

**By taking the "Smart Driver Course" participants may: Update their knowledge of the rules of the road, learn or improve defensive driving techniques and extend their safe driving lifetime.**

**Successful course completion qualifies attendees to possible discount of up to three years on auto insurance from most insurers.**

**All classes meet on the days indicated below from 1200 to 1600 hrs. Barksdale AFB Golf Course Clubhouse.**

**Call the Barksdale Retiree office- 318-456-4480 to register.**

**Cost is \$15 per person (proof of AARP Membership required) and \$20 for non-AARP member. This can be paid by cash or check made payable to AARP. Students must attend a total of 4 hours in order to receive a certificate of completion.**

**The Golf Course Clubhouse has a snack bar open until 2pm for meals. After 2pm there are drinks & snacks available for purchase.**

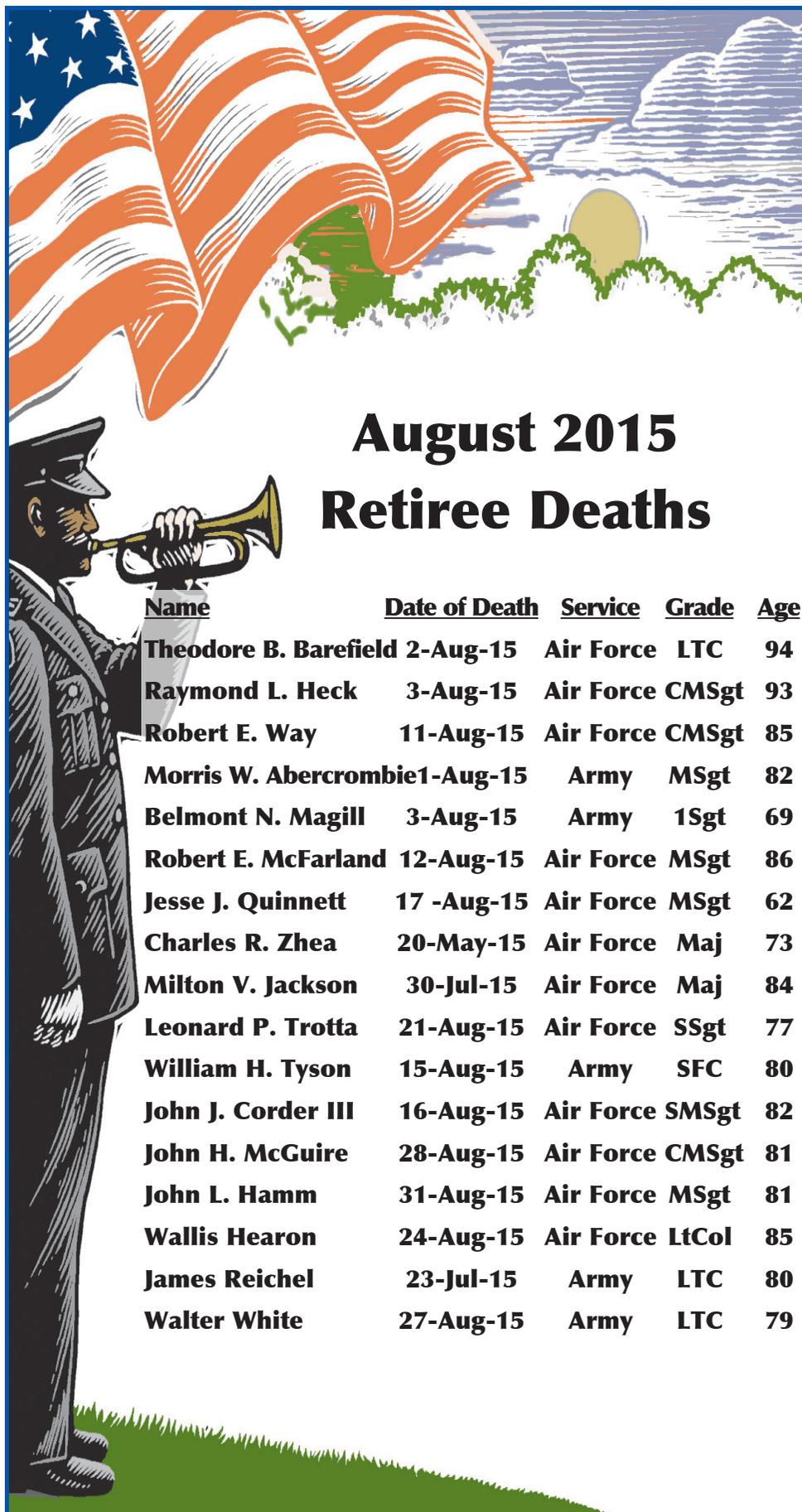
**Food or drink cannot be brought in from the outside.**

**2015 Classes:**

**27 Oct**

**15 Dec**





## August 2015 Retiree Deaths

Name	Date of Death	Service	Grade	Age
Theodore B. Barefield	2-Aug-15	Air Force	LTC	94
Raymond L. Heck	3-Aug-15	Air Force	CMSgt	93
Robert E. Way	11-Aug-15	Air Force	CMSgt	85
Morris W. Abercrombie	1-Aug-15	Army	MSgt	82
Belmont N. Magill	3-Aug-15	Army	1Sgt	69
Robert E. McFarland	12-Aug-15	Air Force	MSgt	86
Jesse J. Quinnett	17-Aug-15	Air Force	MSgt	62
Charles R. Zhea	20-May-15	Air Force	Maj	73
Milton V. Jackson	30-Jul-15	Air Force	Maj	84
Leonard P. Trotta	21-Aug-15	Air Force	SSgt	77
William H. Tyson	15-Aug-15	Army	SFC	80
John J. Corder III	16-Aug-15	Air Force	SMSgt	82
John H. McGuire	28-Aug-15	Air Force	CMSgt	81
John L. Hamm	31-Aug-15	Air Force	MSgt	81
Wallis Hearon	24-Aug-15	Air Force	LtCol	85
James Reichel	23-Jul-15	Army	LTC	80
Walter White	27-Aug-15	Army	LTC	79

## MOAA scholarship recipients offer 'Thanks' to local chapter

Dear Ark-La-Tex Chapter #1,

I would like to extend my most sincere thanks for selecting me as your Designated Scholar for the 2015-2016 school year. This school year marks my second year attending Louisiana State University in Baton Rouge. As a computer science major, I am required to buy countless textbooks detailing the intricacies of computer programming and mathematics. The MOAA loan and the five-hundred dollar grant that you have gifted me makes it so that when it comes to buying these increasingly expensive books money does not become a barrier to my higher education or my participation in the LSU Golden Marching Band. While I have chosen to study computers as a profession, my passion for music is something that I hold important to myself. Being able to participate in the Golden Band from Tiger Land is a truly once in a lifetime experience that is all made possible through the money that you have donated.

My Sincerest Thanks,  
Thomas E. Johnson

Dear MOAA Donor,

I would like to extend my sincere gratitude for your generous donation towards my college education. Without the support from MOAA, it might not have been possible for me to attend Wheaton College, a place that I have only grown in love for. Over the past two years, I have had the opportunity to go after my goals and learn an incredible amount and I could not have done that without your help. Going into this junior year, I am looking forward to representing not only MOAA but also the United States military as a whole, in the way I pursue my education.

Thank you again,  
Rachel Thomson

*Editors note: Thomas and Rachel were recipients of the Rachael and Thomas Thomson Educational Assistance Program. They each received a \$5,000 interest free loan plus a \$500 grant from MOAA Educational Assistance Program.*

## MOAA Educational Assistance Program

The following have received a \$5,000 loan and \$500 grant in Col. Steve dePyssler's name: Wesley Davis, majoring in sociology/criminology at LSU and Lauren Petrosch, majoring in chemistry and music at Sewanee: The University of the South.



## Death and loss happen

Survivor's Checklist: First Steps for Moving On to ease survivors into the immediate actions necessary in the days, weeks, and months after a loved one's death.

This checklist-style brochure provides in an easy-to-track timeline the contact information for the first agencies and institutions to notify upon the death of a servicemember or military dependent. It follows up with a list of

other contacts to consider that are not as time-sensitive but nonetheless are important.

Keep this checklist readily available alongside your important papers. MOAA Premium and Life members can download the checklist at [www.moaa.org/publications](http://www.moaa.org/publications) or call MOAA's Member Service Center at (800) 234-6622 to receive a copy by mail.

## Widow/Spouse Deaths

Name	Date of Death	Veteran
Lorraine E. White	14-Jul-15	LCDR Alfred N. White
Mildred J. Jones	4-Aug-15	MSgt James E. Jones (deceased)
Linda Terrell	4-Aug-15	CPO Arion C. Terrell
Judy B. Raison	4-Jun-15	CMSgt John B. Raison
Sandra L. Owens	22-Jul-15	TSgt Travis J. Owens
Elizabeth M. Russell	16-Jul-15	MSgt Jimmy R. Russell (deceased)

## DID YOU KNOW?

One of the biggest reasons for rising medical costs in the United States is the high prices doctors must pay for medical malpractice insurance. According to an analysis by the journal Health Affairs, \$56 billion (2.4% of all health-care spending) is spent on medical malpractice insurance each year.

## DID YOU KNOW?

Big businesses that don't offer workers health insurance will pay fines of \$2,000 for every full-time employee who receives a government subsidy for purchasing coverage through an exchange, excluding the first 30 employees.

## Vision plan for MOAA members

You might already know general vision coverage for TRICARE beneficiaries covers eye exams for some, but there is no coverage or discounts for eyewear. And nowadays, many employers only offer a vision plan with limited discounts.

So how do we fill the gap to help our members and their families get coverage for eye exams as well as frames and contact lenses? We introduce the new MOAA vision insurance plan through MetLife as another benefit of your MOAA membership.

Members enrolling in this plan now have many options for vision care and can select from a variety of features right for any budget. This includes a

broad spectrum of eyewear options: frames from classic to designer styles and discounts for lens options such as scratch-resistant coating. This plan includes coverage for contact lenses. After copayments, the plan provides coverage for fittings and lenses.

The plan has no waiting period. Once you are enrolled and your coverage is effective, you can schedule eye exams and use your benefits immediately.

To find out more about the monthly premiums and participating providers, visit [www.moaainsurance.com](http://www.moaainsurance.com) or call (800) 247-2192 for additional information on this program.

To learn more, visit [www.moaa.org/memberbenefits](http://www.moaa.org/memberbenefits).

## Veterans helping veterans

I got a call earlier today from someone who was assisting a Veteran in getting his VA benefits paperwork submitted. During this process, the Veteran needed to get a copy of his birth certificate - the person assisting him found out that Louisiana allows Veterans to get

copies of any vital records (birth certificates, marriage licenses, divorce decrees, etc) free of charge - Unfortunately many veterans may not be aware of the statute and their qualification to get these items free of charge.

## Texas Tuition Promise Fund tuition plan

The Texas Tomorrow Fund--you pay into the fund for a calculated number of payments and it will now pay for all of your child's tuition in college. The state terminated the fund at one point. Texas is now ready to reinstate the fund under a new title.

Previous Texas education program may be reinstated. The "Texas Tomorrow Fund" was started and later terminated by the state of Texas. This program may now be reinstated with the fund under a different name.



Tuition Promise Fund, will give you an important opportunity to prepay and save for your child's future education. The Texas Tuition Promise Fund, managed by NorthStar Financial Services Group, LLC, is open to enrollment each year from Sept. 1 through Feb. 28 (29 in leap years) and newborns can be enrolled from Sept. 1 to July 31.

For more information on the plan, please visit the website <https://www.texas-tuitionpromisefund.com>

*Editors note: Article from Greater Granbury MOAA Chapter Web Site*

*Submitted by Alice Karr (permission previously granted to LSOC to republish Greater Granbury MOAA Web Site information by Gary Kizer)*

### Texas Tuition Promise Fund®, the state's newest prepaid tuition plan

Lock in tomorrow's college tuition costs at Texas public colleges and universities at today's prices. The new Texas prepaid tuition plan, the Texas

## New program at Red Chute Shotgun Club

We are excited to announce our newest program available at your Gun Club.

Red Chute Shotgun Club has just completed the installation of a brand new Sporting Clays range. The course features 14 stations and 100 birds and even offers a programmable delayed release card reader system.

Join us as we launch the Sporting Clays range. We look forward to seeing you.

## VA Medical Center construction update

1. Lobby expected to be completed early November 2015
2. Urgent care - use emergency room
3. Specialty Care - 5 Days
4. Primary Care - 9 Days
5. Parking garage delay - document problem with two bids submitted. Also trying to add on a 2nd elevator.
6. South Wing - Add 2 floors in 2017
7. New Cancer Center to be located between Podiatry and Dental Clinics 2018

## Koval receives Patriot Award



Kenneth P. Koval, Chief Master Sergeant, Retired, received a Patriot Award at the Bossier Chamber of Commerce Patriot Awards luncheon held at the Bossier Civic Center September 11, 2015. The Annual Chamber luncheon recognizes local veterans and first responders who serve with distinction.

## As times goes by...

One evening a grandson was talking to his grandmother about current events. The grandson asked his grandmother what she thought about things in today's world.

The Grandmother replied, "Well, let me think a minute. I was born before television, penicillin, polio shots, frozen foods, Xerox, contact lenses, Frisbees and 'The Pill'.

"There were no credit cards, laser beams or ball-point pens; no pantyhose, dishwashers, clothes dryers, and man hadn't yet walked on the moon.

"Your grandfather and I got married first, and then lived together. "Until I was 25, I called every man older than me 'Sir'. We were before computer-dating, daycare centers, and group therapy. Our lives (including schools) were governed by the Ten Commandments, good judgment, and common sense.

"We were taught to know the difference between right and wrong and to stand up and take responsibility for our

actions.

"Serving your country was a privilege, and living in this country was a bigger privilege.

"Having a meaningful relationship meant getting along with your cousins.

"Draft dodgers were those who closed front doors as the evening breeze started.

"Time-sharing meant time the family spent together in the evenings and weekends, not purchasing condominiums.

"We never heard of FM radios, tape decks, CD's, electric typewriters, yogurt, or guys wearing earrings. The term 'making out' referred to how you did on your school exam.

"There was no Pizza Hut, McDonald's, or instant coffee. We had 5-cent & 10-cent (5 and Dime) stores where you could actually buy things for 5 and 10 cents.

"Ice cream cones, phone calls, rides  
*see Time... page 15*



## Bond values and interest rates

Are you worried an interest rate increase will affect the value of your bonds?

Some bond holders might worry about rising interest rates because when interest rates rise, bond values can fall. But an upcoming interest rate increase is not news. Future increases will be in fractional increments. Even assuming a rate increase that will rock the bond world, what's the worst that can happen?

If you hold individual bonds and you intend to hold them until maturity, you've got nothing to worry about. Interest rate hikes only affect your individual bond portfolio if you sell prior to the bond's maturity date.

Bond mutual funds, on the other hand, could see their share prices decrease, and, therefore, your account value will decline a bit. How much?

Check your bond fund on the Yahoo Finance website ([www.finance.yahoo.com](http://www.finance.yahoo.com)). Plug your bond fund ticker symbol into the "Quote Lookup" search box on the upper left corner of the page. If you aren't sure of the ticker symbol, type in the name of your fund. Try VBMFX.

Next, on the left margin under "Fund," click on "Holdings." Scroll down to the bottom to the "Bond Holdings" box, and note the duration. While not an exact measure, generally this means for every 1 percent increase in interest rates, this fund's value will

decline by that percent (or go up in value if interest rates decline).

Changes to interest rates will not occur in 1-percent increments. They will be in fractional amounts over long periods of time.

Per Benjamin Graham, proper investment management is about the management of the risk, not the management of the return. So let's manage the risk.

This potential loss in value can be offset by investing in another fund that mitigates the drop in value or actually thrives in rising interest rate environments.

You can choose a bond fund with a smaller duration. A lower duration number means a smaller drop in value. You probably can sustain a smaller drop over the long haul.

Some investment choices allow you the opportunity to establish a portfolio that might increase in value. Consider balanced funds - combination stock and bond funds. Or maybe consider a more conservative stock fund, like an equity-income-type fund. This is a fund that holds dividend-paying stocks.

The key to all this is your portfolio allocation - not the news or world events. The safest bet is to have an appropriate allocation that is built to withstand fickle market and economic conditions. Then, regardless of what happens in the future, you have planned for it and can ride it out - good or bad.

## How much should I tip the various people who do work at my house?

If you use a service to hire workers (lawn crews, snowplow drivers), tip those you get regular visits from-but not the owners, says Boston etiquette consultant Jodi R.R. Smith. Tip once a year, as close to the holidays as you can.

Don't tip craftsmen or technical specialists, like plumbers or alarm installers. "They're well paid and could take offense," Smith says.

She generally suggests \$5 to \$10 per worker for a quick job, or \$20 to \$25 for bigger projects. Someone who hauls a sofa to a third-floor walk-up, for instance, should get more than someone carrying a desk into a ranch house.

With multiple workers, use small bills to split the money evenly.

Food delivery is a special case: "Give them \$5 per pizza, and they'll start coming to you first."

## When should I sign up for Medicare?

Medicare coverage generally kicks in at 65, and the deadlines matter.

The initial enrollment period-the three months before you turn 65, your birthday month, and the three months after-applies to all forms of Medicare. That's Part A (hospital), B (doctor and outpatient costs), C (private Advantage plans that cover A and B), and D (prescription drugs).

Miss that window, and face serious consequences. For one thing, you'll have to wait until the annual enrollment period for Part A and B; that runs from January to March each year.

More problematic, late enrollment triggers pricey surcharges (see graphic), which last a lifetime and grow with each year of delay.

## Data breach affects over 21.5 million OPM records

The scope of the data breach at the Office of Personnel Management (OPM) went well beyond numbers initially reported. OPM originally thought the cyberattack was limited to 4.2 million records. Upon further scrutiny, investigators concluded the number of records compromised is closer to 21.5 million. Individuals affected include past and present federal and military employees, as well as any applicants that applied for a clearance since 2000.

Information compromised in the breach includes Social Security numbers and fingerprints and residency, educational, family, financial, health, and employment history.

OPM's website details the next steps it will take in notifying those affected by the data breach. OPM sent notifications by mail informing people of the services available. These services will be available for at least three years:

- full-service identity restoration support and victim recovery assistance;
- identity-theft insurance;
- identity monitoring for minor children;
- continuous credit monitoring; and

• fraud-monitoring services beyond credit files.

### Protecting Yourself

• Carefully read your monthly credit card, bank, and any other financial statements. Crooks often start with a small theft. Sometimes they continue the same small theft month after month, hoping to fly under the radar. Other times, after the small theft, they go for the big money.

• Regularly check your credit report to make sure no one else has defaulted on a new credit card obtained in your name. The law permits you to obtain for free a report once every 12 months from each of the three major credit reporting agencies - Equifax, Experian, and TransUnion. Go to the central site set up by these agencies for this purpose, [www.annualcreditreport.com](http://www.annualcreditreport.com). or call (877) 322-8228.

• Stay up-to-date on the latest information about the data breach. Visit [www.opm.gov/cybersecurity](http://www.opm.gov/cybersecurity).

For more information and advice about identity theft, visit [www.identitytheft.gov](http://www.identitytheft.gov) and [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

## The inadequate war on Alzheimer's

Alzheimer's research had a small victory recently, when two new drugs were found to possibly slow the disease's relentless attack on brain cells. But the search for a cure isn't moving nearly quickly enough.

Alzheimer's kills about 100,000 Americans a year and undermines the final years of some 5 million more. Care for the afflicted accounts for almost one-fifth of Medicare and Medicaid spending; by 2030, that's expected to reach almost half a trillion dollars a year. Alone among the most widespread diseases, Alzheimer's has no proven treatment, much less a cure. Drugs exist to mitigate symptoms, but no new ones have been approved since 2003.

Money seems to be one obstacle. Considering the severity of Alzheimer's and the number of people who suffer from it, the disease gets relatively little research money. This year, the National Institutes of Health, the chief U.S. funder for medical research, will spend almost 10 times as much on cancer research as on Alzheimer's-even though just four times as many people have cancer-and it will spend five times

as much on HIV/AIDS-even though only twice as many people have AIDS as have Alzheimer's. No wonder the number of deaths from Alzheimer's continues to increase as deaths from other major diseases decline.

Charitable contributions toward Alzheimer's research also lag those of other causes. For every dollar raised in 2012 for cancer research, groups dedicated to Alzheimer's raised 3¢, according to the Urban Institute's National Center for Charitable Statistics.

One way to make Alzheimer's a greater priority is to force Congress to focus on it. A law passed last year requires that the NIH send annual funding requests for Alzheimer's research directly to the president and lawmakers, bypassing the governmentwide budget process. Lawmakers may also want to consider that taxpayers will end up paying either way. Medicare and Medicaid will spend \$153 billion caring for patients with Alzheimer's and other kinds of dementia this year, about 261 times what the NIH will spend looking for ways to prevent and cure the disease. Until one is found, these numbers are way out of balance.

## Personal finance: When debt hurts-and helps

Americans have a “love/hate relationship with debt,” said Ben Steverman in Bloomberg.com. Eight in 10 Americans have some kind of debt, whether it’s a mortgage, credit card debt, or student loans, according to a new report by the Pew Charitable Trusts. But though nearly everyone is at least a little bit in the red, “we judge each other harshly” for any overuse. Eighty-five percent of poll respondents said their fellow citizens use debt “to live beyond their means.” At the same time, 7 in 10 said debt is necessary to build wealth, and a similar number said debt has expanded their opportunities by making it possible to invest in a home or an education.

The key is to know the difference between bad debt and good debt, said Bruce Helmer and Peg Webb in the St. Paul, Minn., Pioneer Press. Inefficient or “bad” debt, like a big balance on high interest credit cards, grows fast and offers no financial advantages like a tax deduction or the ability to earn back your investment. Efficient or “good” debt is fine, assuming you can pay it off over time. It can be used to acquire assets that grow in value, like a home, or increase your earning power, like a student loan. The idea isn’t to avoid debt entirely; it’s to have the right kind, and to make it work for you.

“I believed that to live a modern, comfortable life, I had to get into debt,” said Trent Hamm in Lifehacker.com. Using credit cards on short-term expenses is the biggest mistake I’ve ever made. When I got serious about digging my way out (and I eventually paid off every cent), I realized I could have a pretty good day-to-day life without extra debt. The biggest lesson I’ve learned is this: Except for the basics, “stop buying stuff you won’t remember in a week.” Comb through your bank statements and look for these purchases. If you can’t remember that chain restaurant meal, it probably wasn’t worth it.

Whatever you do, it’s crucial to payoff debts like credit cards or high-interest loans and mortgages before you hit your golden years, said Nicholas Pell in TheStreet.com. Worst-case scenario, “you might have to push retirement back so that you can payoff your outstanding debt.” Aggressively paying down your liabilities before you retire will also be good practice for living on a lower income. Assign any money you can save to your debt, starting with the credit card that has the highest interest rate. If things are really dire, set up a meeting with a credit counselor before tapping your 401(k) early.

## New rights coming for Medicare patients who are in the hospital

President Obama will sign legislation requiring hospitals to make clear to patients when they’re receiving “observation” care but haven’t actually been admitted.

The distinction is important. Medicare Part A doesn’t pay for observation care and won’t cover rehab programs in a nursing home unless someone is an inpatient for at least three days. Patients can use private coverage, but not everyone has it.

Hospitals are boosting their use of observation care in place of admissions as they come under pressure from Medicare to curb unnecessary hospitalizations.

Attempts to broaden coverage aren’t likely to fly. One bipartisan measure in Congress, which would count time under observation toward the three-day stay to trigger Medicare coverage, will probably stall because of the expected high cost.

**The key to good health is simple: Eat well, exercise and take care of yourself, and you’ll lower your risk for practically every health condition there is.**

## VA Medical Center needs your donations

### Non-Monetary Needs

Pool Sticks, Pool Chalk, radio (surround sound compatible)

Warrior Closet: Summer Attire, Shorts, T-shirts, Shoes, Socks, Underwear, Pajamas

15 Passenger Vans or SUV( to be used for DAV Patient Pick up)

Desktop Computers and printers for the Library for Veteran Use

Puzzle Books (Find A Word)

Coffee for patients

Canteen Coupon Books to provide needed items to Veterans

Healthy Snacks to distribute with hospitality cart (coffee/water/snacks)

Mental Health Intensive Case Management (MHICM): T-shirts, underwear, socks, belts for MHICM, Personal hygiene items for MHICM participants, Movie passes for MHICM participants

Occupational Therapy: Popcorn, oil, popcorn salt, bags, popcorn for the inpatients group; rollup exercise mats (about 15) these will be used for our relaxation classes. Various snacks to be used as prizes for Bingo day (chips, pretzels, etc.), reading glasses (i.e., from Dollar Store)

Homeless Program: Towels/wash clothes/pots and pans/dishes/underwear/socks, Backpacks/Personal grooming supplies/shoes, twin or full size beds/bedding/furniture suitable for small apartments, hats and gloves/clothing for job interviews, cleaning supplies (brooms, dust pan, mops, spray cleaner, dish and laundry detergent, etc., food for our food pantry (non-perishable, small cans, etc., appropriate for individuals) microwaves and small appliances/TV’s, alarm clocks and radio’s, money donated for assistance with getting ID and birth certificates, as well as paying application fees and security deposits on apartments and purchasing special clothing or boots for jobs. Day planners or calendars, bicycles for transportation.

Home Based Primary Care: Smoke alarms Movies

Veterans Justice Outreach: Gift Cards (oil change, restaurant, store, etc.) as an incentive when a “big” accomplishment in their personal situation is achieved.

### Monetary Needs

(checks should be made payable to “VA Medical Center”)

Operation Enduring Freedom/ Operation Iraqi Freedom/ Operation New Dawn - Funds are used to assist

Veterans with immediate financial needs and to support other programs benefitting these Veterans.

Recreational Therapy (Mental Health Service) Funds are used to assist Veterans going thru occupational/psychosocial rehabilitation.

Social Work (Social Work Service) Funds are used to assist veterans/families with transportation/lodging or other specific needs that may arise that the Veteran cannot afford to pay, which is evaluated on a case-by-case basis.

General (Voluntary Service) Provide for needs of Veterans. Funds can be transferred to other accounts as needed.

Veterans Games & Events/Recreation Send patients (Veterans) and volunteers to local, regional & national events.

Day Activity (Mental Health Service) Funds are used to support psychosocial rehab and recovery clients with materials for projects, social outings and community reintegration.

Longview Clinic (Primary Care Service) Provide refreshments such as coffee, bottle water, soft drinks and reading materials to Veterans during their time of waiting for scheduled/nonscheduled appointments.

Women Veterans Program (Primary Care Service) To provide education materials and supplies related to women’s health issues due to the increase in the number of female veterans.

Monroe Clinic (Primary Care Service) Provide refreshments such as coffee, bottle water, soft drinks and reading materials to Veterans during their time of waiting for scheduled/nonscheduled appointments.

Homeless Program Mental Health To obtain birth certificates and other ID’s for homeless vets, extreme size clothing for homeless vets and other outings for vets, including Holiday Events.

All donations must be processed through the Voluntary Service Office. Voluntary Service (135)

Overton Brooks VA Medical Center 510 E. Stoner Ave., Shreveport, LA 71101 318-990-5048

Donors should know that 100% of every contribution goes directly to benefit Veterans and their families.



# Take steps now to trim long-term care costs

The cost of long-term-care insurance increased more than 8% last year, but you don't have to pay full price for your premiums. Just as there are ways to save on auto and home insurance, the same is true for long-term-care policies.

Unlike other types of insurance, your premiums won't increase annually once you take out a policy because the amount is locked in from the start. If you do nothing to find discounts, you'll pay a lot more in the long run.

"The price you pay for long-term care insurance depends on several things, including your age when you apply, your health and what discounts you are eligible for," says Jesse Slome, executive director of the American Association for Long-Term Care Insurance. "Someone who is 60 today is going to pay more than someone who was 60 last year."

High-net-worth individuals with

more than \$5 million in assets may be better off self-funding their long-term care, but everyone else should read on.

## Buy at the Sweet Spot

One of the biggest ways to save on the insurance is to take out the policy at the right age. Buy too early and you'll be paying for something you aren't likely to need for a long time. Wait too long and you may have a health issue that precludes you from getting insured. Consider this: The American Association for Long-Term Care Insurance says a long-term care policy for a couple age 60 will cost between \$1,980 and \$3,840 a year, depending on the amount of coverage. Wait five years until age 65 and the cost jumps to \$3,450 to \$4,453 a year.

Experts say the sweet spot for getting long-term-care insurance is between your late fifties and early sixties.

## Shop Around

Every carrier offers different rates and varying coverage, which means you either need to comparison shop or work with an agent that sells long-term-care policies from several insurers. Married couples, especially, can save big. Some carriers will sell a policy that covers both partners for less than the cost of two separate policies, says Steven Weisbart, senior vice president and chief economist for the Insurance Information Institute. The savings can be 15% to 40%, says Michael Fitzpatrick, founder of LTC Partnership, a long-term-planning firm.

Because the features and exclusions for policies can vary from one insurer to the next, comparing costs accurately can be hard to do. The safe bet:

Choose an agent who sells policies from four to six carriers, Slome says.

## Wait Longer for Payouts

With car and home insurance, policyholders keep costs down by taking on bigger deductibles. Although long-term-care insurance doesn't have deductibles, you can achieve a similar outcome by having a longer waiting or elimination period before the policy begins paying a claim.

By choosing a 60-, 90-, or even 180-day elimination period as opposed to a 30-day period, you can reduce the premium a few hundred dol-

lars a year, says Weisbart. For example, if our proverbial healthy couple who are age 60 buys a joint policy with an elimination period of 90 days, they will pay \$1,579 a year instead of \$1,895 for a standard policy with a 30-day waiting period.

## Sacrifice Inflation Protection

With long-term-care insurance, you pay premiums today for coverage you may need in the future. Because the cost of care will continue rising, many poli-

cies offer consumers inflation protection to ensure that daily benefits keep up with the cost of living. That way, if a stay in a nursing home costs \$200 more a day 15 years from now, the policy will cover it in full.

But inflation protection can raise your premiums as much as 80%, says insurance broker Scott Leavitt. Although you can save money skipping inflation protection, that could leave you with a shortfall that must be made up somehow from other savings, says Shirley Whitenack, partner at Schenck Price Smith & King LLP and president of the National Academy of Elder Law Attorneys.

If you don't want to sacrifice inflation protection, go with a higher daily benefit-\$300 instead of \$200, for instance to offset the lack of inflation protection, and pay the rest of your care costs out of pocket, says Leavitt.

## Cherry-Pick Your Coverage

A few insurers may let you choose only the coverage you think you'll need—either nursing home or in-home care instead of getting both. How much you save will vary, but it's a risky strategy. Whitenack recalls one client who took out a policy for in-home care only, went in for elective surgery and ended up in a coma. The long-term-care policy didn't cover the hospital expenses, but fortunately, Medicare and supplemental insurance did.

A better option may be to shorten the policy's length of coverage—for example, to 10 years instead of for a lifetime—because chances are you won't need outside care that long. After all, Leavitt says, the average nursing home stay is less than three years.

*Donna Fuscaldo is a contributor to Personal Finance.*

## Make Long-Term Care Coverage Affordable

A few tweaks to a fully loaded long-term-care insurance policy can save thousands of dollars in premiums and still protect a portion of your retirement savings.

Consider choosing an inflation adjustment of less than the standard 5%. Nursing home rates have increased by 4% annually over the past five years, and assisted living and home care costs have risen 2% a year or less.

Shortening the benefit period saves money but probably wouldn't provide enough coverage for a degenerative condition, such as Alzheimer's. To hedge their bets, couples can buy a shared benefit policy. Instead of, say, a

three-year benefit period each, they'd have a pool of six years to use between them.

Extending the waiting period can also lower the premium, although you'll have to pay the full cost of care before your insurance covers anything. Policies with a 90-day waiting period tend to offer a good balance, but look for a "calendar day" waiting period. That starts the clock ticking as soon as you qualify for care, either because you need help with two activities of daily living or because you have cognitive impairment. A "service day" waiting period counts only the days you receive care.

UNITED STATES POSTAL SERVICE™ Statement of Ownership, Management, and Circulation (Required by 39 U.S.C. 3685)		
1. Publication Title <b>Ark-La-Tex Chapter The Military Officer</b>	2. Publication No. <b>11960</b>	3. Filing Date <b>09/25/2015</b>
4. Issue Frequency <b>Monthly</b>	5. No. of Issues Published Annually <b>12</b>	6. Annual Subscription Price <b>\$17</b>
7. Complete Mailing Address of Known Office of Publication (Street, City, County, State, and ZIP+4) (Not Printer)		Contact Person <b>Col. Steve dePyssler</b>
<b>PO Box 134, Barksdale AFB, LA 71110-0134</b>		Telephone <b>318-456-5976</b>
8. Complete Mailing Address of Headquarters or General Business Office of Publisher		
<b>PO Box 134, Barksdale AFB, LA 71110-0134</b>		
9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do Not Leave Blank)		
Publisher (Name and Complete Mailing Address) <b>Colonel Steve dePyssler, PO Box 134, Barksdale AFB, LA 71110-0134</b>		
Editor (Name and Complete Mailing Address) <b>Colonel Steve dePyssler, PO Box 134, Barksdale AFB, LA 71110-0134</b>		
Managing Editor (Name and Complete Mailing Address) <b>Colonel Steve dePyssler, PO Box 134, Barksdale AFB, LA 71110-0134</b>		
10. Owner (If owned by a corporation, its name and address must be stated and also immediately thereafter the names and addresses of stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address as well as that of each individual must be given. If the publication is published by a nonprofit organization, its name and address must be stated.) (Do Not Leave Blank)		
Full Name Complete Mailing Address <b>Ark-La-Tex Chapter The Military Officer, PO Box 134, Barksdale AFB, LA 71110-0134</b> <b>Colonel Steve dePyssler, PO Box 134, Barksdale AFB, LA 71110-0134</b>		
11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check here. <input type="checkbox"/> None		
Full Name Complete Mailing Address		
12. For completion by nonprofit organizations authorized to mail at special rates. The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes. (Check one) <input checked="" type="checkbox"/> Has Not Changed During Preceding 12 Months <input type="checkbox"/> Has Changed During Preceding 12 Months (If changed, publisher must submit explanation of change with this statement)		
13. Publication Name <b>Ark-La-Tex Chapter The Military Officer</b>		14. Issue Date for Circulation Data Below <b>09/01/2015</b>
15. Extent and Nature of Circulation		
a. Total No. Copies (Not Press Run)		
1465		
b. Paid and/or Requested Circulation		
(1) Paid/Requested Outside-County Mail Subscriptions Stated on Form 3541. (Include advertiser's proof and exchange copies)	989	989
(2) Paid In-County Subscriptions (Include advertiser's proof and exchange copies)	451	451
(3) Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Non-USPS Paid Distribution	0	0
(4) Other Classes Mailed Through the USPS	0	0
c. Total Paid and/or Requested Circulation (Sum of 15b (1), (2), (3), and (4))		
1440		
d. Free Distribution by Mail (Samples, complimentary, and other free)		
(1) Outside-County as Stated on Form 3541	0	0
(2) In-County as Stated on Form 3541	0	0
(3) Other Classes Mailed Through the USPS	0	0
e. Free Distribution Outside the Mail (Carriers or Other Means)		
0		
f. Total Free Distribution (Sum of 15d and 15e)		
0		
g. Total Distribution (Sum of 15c and 15f)		
1440		
h. Copies Not Distributed		
25		
i. Total (Sum of 15g and 15h)		
1465		
j. Percent Paid and/or Requested Circulation (15c/15g X 100)		
100%		
16. Publication of Statement of Ownership <input checked="" type="checkbox"/> Publication Required. Will be printed in the 10/01/2015 issue of this publication. <input type="checkbox"/> Publication not required		
17. Signature and Title of Editor, Publisher, Business Manager, or Owner <b>Steve dePyssler COL USAF EDITOR</b>		Date <b>25 SEPT 2015</b>
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## Chips Ahoy for credit cards

October 1, 2015, is the deadline for card issuers and retailers alike to be ready for chip-based credit cards. The rest of the world has long since moved on to the counterfeit-proof chip, while the United States remains the last bastion of magnetic-stripe cards and a counterfeiter's delight.

But in that timeless chicken-and-egg question of what comes first, banks didn't want to issue new cards before retailers had the card readers for them, and retailers didn't want to buy new card readers until banks had issued the chip-based cards. Hence the October 1 deadline, when both sides must be ready for the chip or bear the full cost of fraudulent purchases. That liability, which all parties of a transaction used to share, will fall to whichever link in the chain hasn't upgraded to the new technology. With U.S. losses from card fraud amounting to more than

\$3 billion annually, the cost of not complying is no trifling sum, particularly for smaller banks and retailers who are least likely to be ready in time.

A 2015 CardHub survey found that the 10 largest card issuers, including PF Holdings, Wells Fargo and U.S. Bancorp, as well as the 50 largest retailers, expect to be ready. But the study also found many retailers short on details for meeting the deadline, raising doubts about just how ready some of them really are. Among our own retail holdings, Home Depot was transparent about its plans, but Best Buy offered few details, according to CardHub.

Chip-based cards aren't a cure-all. They don't prevent data breaches or online fraud. Plus, gas stations, which have to rip up concrete to install pumps with new card readers, have until 2017 to comply. -Catherine Siskos



## When the experts say it's OK to hurt your credit

It's smart to keep your credit score high, said Geoff Williams in USNews.com, but on occasion, it's "OK, reasonable, or even smart" to make financial decisions that will cause your score to drop. In some scenarios, taking a hit to your score can actually contribute to the "greater good" of your overall financial health. Applying for multiple loans, for instance, will lower your score by a few points, but it can also provide more options for favorable financing. When you're starting a new business, taking on credit card debt might be unavoidable. However, a small score drop that helps you save money in the long run is likely worth it. Joining a debt management program will also hurt your score, but if it helps you get control of your finances, it's better than hitting rock bottom.

## Are municipal bonds still safe?

With Puerto Rico unable to pay its \$72 billion debt, and state and local budgets falling short across the U.S., are municipal bonds still a safe bet? asked Tara Siegel Bernard in The New York Times. Individual investors hold more than two-thirds of the \$3.7 trillion

invested in municipal bonds, either directly or through mutual funds. But despite the troubling headlines, those investments are mostly safe. Default levels remain "exceedingly low and are not expected to rise meaningfully." The default rate of the S&P Municipal Bond Index was 0.17 percent in 2014 and about 0.11 percent in 2013. But there are "some basic lessons that bear repeating." Invest in a diversified portfolio of municipal bonds and know what you own. Some 52 percent of municipal-bond mutual funds contain Puerto Rican debt, but the exposures range from less than 1 percent of the fund's assets to nearly half.

## Don't forget about your IRA

"Too many investors view IRAs simply as parking accounts for their rollover 401(k) money," said Ruth Davis Konigsberg in Time.com. As a result, most IRAs go untouched. Less than 9 percent of investors with an IRA contributed to it in 2013, according to a study by the Investment Company Institute. Other studies put that number even lower. It's true that IRAs don't offer the same benefits as 401(k)s, but it's still a chance for your money to grow tax-deferred. The annual contribution limit, at \$5,500 (or \$6,500 for those over 50), is lower than the \$18,000 allowed for a 401(k), but even that amount "can make a sizable difference to your retirement security."

## 10 Tips for Downsizing in Retirement

These 10 items can remind you how to make moving into new retirement digs easier.

**1 A CLOCK.** The ideal move requires at least three months' preparation. It's emotionally taxing to go through your treasured possessions, so make the sorting sessions short - a couple of hours or so - if at all possible.

**2 A MATCH.** Ask, "What would I replace if my house burned down?" Then keep those things and get rid of what you wouldn't replace.

**3 LAST YEAR'S CALENDAR.** If you haven't used clothes or gadgets in a year, you probably can do without them forever.

**4 THREE LARGE BINS:** keep, trash, and sell or donate. Consider an estate sale. Identify local charities that pick up stuff, or put usable things out in your yard and list them on Craigslist's free section. Empty the trash bin often - disposing of recyclables appropriately and renting a dumpster or dumpster bag for large loads.

**5 A COMPUTER THUMB DRIVE.** Hire a service (or a trusted teenager) to scan and digitize documents and photos; store essential originals offsite. You're retiring, right? You'll have plenty of time later to sort and label photos.

**6 A PHOTO ALBUM.** Have collections of figurines, teddy bears, or souvenirs? Mary Hunt, author of *Live Your Life for Half the Price* (Revell, 2015), says to take pictures of them.

"Kids love to look through photo albums in ways they might not appreciate staring into a closet or attic," Hunt says - and you're free to sell or donate the objects themselves (which you won't ever have to dust or insure again).

**7 YOUR GARAGE DOOR REMOTE.** You probably won't have a garage, so mentally write off almost everything in it before you courageously tackle disposing of its contents.

**8 GRAPH PAPER.** Avoid disaster by measuring the furniture you want to move and making paper shapes to scale, to move around and place on a diagram of your new space.

**9 A GLASS OF WATER.** It sparkles, it's essential to life. Which of your possessions bring pure joy? Keep these essentials. Jenison Klinger, a move manager with About Seniors, made one of her clients feel at home by keeping a basket of junk mail to return to his desk. "He was happy," Klinger says.

**10 A WHITE FLAG.** Sometimes it's time to surrender and hire someone to take over. Managers like Klinger and others available through the National Association of Senior Move Managers expertly help retirees sort their possessions, dispose of some, and then move and unpack the rest in their new retirement home. Don't use the match! If you're overwhelmed, get some experienced help.

- Latayne C. Scott

## Teach your children well

Our children need to know that they are citizens of the most powerful, good and honorable, nation in the history of mankind the exceptional nation. They must know that they are the inheritors of a great legacy and a great duty. Ordinary Americans have done heroic things to guarantee freedom's survival. Now, it is up to us. Speaking at Omaha Beach on the 40th anniversary of the D-Day landings, President Reagan put it this

way, "We will always remember. We will always be proud. We will always be prepared, so we may always be free."

Mr. Cheney, former vice president of the United States, and Ms. Cheney are the authors of "Exceptional: Why the World Needs a Powerful America," from which this article was adapted; the book is being published Sept. 1 by Simon & Schuster's Threshold Editions.

## Time...

on a streetcar, and a Pepsi were all a nickel. And if you didn't want to splurge, you could spend your nickel on enough stamps to mail one letter and two postcards.

"You could buy a new Ford Coupe for \$600, but who could afford one? Too bad, because gas was 11 cents a

gallon.

"In my day, 'grass' was mowed, 'coke' was a cold drink, 'pot' was something your mother cooked in, 'aids' were helpers in the Principal's office, and 'software' wasn't even a word."

Guess how old Grandma is? She was born in 1952-63 yrs old!



# America At War: A Chronology of U.S. military interventions and the prices paid

The world has known many kinds of war – the Hundred Years' War and a "hundred-hour war," the Seven Years' War and the Six-Day War, cold wars and phony wars, great wars and "splendid little wars."

Whatever anyone wants to call it, the truth is that war is part of humanity. It can be limited or deterred. But it cannot be outlawed like a crime because there's no consensus on who should play judge, and there's waning interest in the role of sheriff. Nor can it be cured like a disease because of the very nature of man, as some of history's greatest thinkers have concluded. "There is a time for war and a time for peace," Solomon wrote.

America's generals are seldom so matter-of-fact about war. William Tecumseh Sherman called it "hell." Robert E. Lee said it was "terrible." Dwight Eisenhower deplored it for "its brutality, its futility, its stupidity."

Drawn from various sources, including the Congressional Research Service (CRS), Congressional Budget Office (CBO), Department of Defense, Veterans Museum and Memorial Center, Smithsonian Institution and media outlets, the following is not an exhaustive catalog. After all, a CRS index of U.S. military intervention tallies some 330 "notable deployments of U.S. military forces overseas" since 1798. This list does not include, for instance, myriad limited military engagements – blockades, humanitarian airdrops, rescue operations, raids and drone strikes. But by highlighting the vital statistics of our most consequential and/or costly military engagements, it traces war's impact on America.

## **Revolutionary War, 1775-1783**

**U.S. military deaths:** 4,435

**U.S. wounded:** 6,188

**Cost:** \$101 million in 1770s dollars

The 4,435 war deaths represent almost 0.2 percent of the population at the time.

## **Barbary Wars, 1801-1805 and 1815**

**U.S. military deaths:** 35

**U.S. wounded:** 64

In 1795, the United States paid almost \$1 million to ransom 115 sailors. Thomas Jefferson bitterly opposed this policy and overturned it as president.

## **War of 1812, 1812-1815**

**U.S. military deaths:** 2,260

**U.S. wounded:** 4,505

**Total serving:** 286,730

**Cost:** \$90 million (2.2 percent of GDP in peak year)

After defeating the British Empire less than 30 years earlier, the young republic was soundly swatted back into place in 1812.

## **Indian Wars, 1813-1838 and 1866-1890**

**U.S. military deaths:** 1,000

**Total serving:** 106,000

Estimates range wildly about the number of Native Americans who died in the frontier wars.

## **Mexican War, 1846-1848**

**U.S. military deaths:** 13,283 (1,733 battle deaths)

**U.S. wounded:** 4,152

**Total serving:** 78,718

**Cost:** \$71 million (1.4 percent of GDP in peak year)

Congress declared war against Mexico in May 1846, after only a few hours of debate.

## **Civil War, 1861-1865**

**Union military deaths:** 364,511 (140,414 battle deaths)

**Union wounded:** 281,881

**Confederate military deaths:** 133,821

**Union cost:** \$3.18 billion (11.3 percent of GDP in peak year)

**Total serving:** 2,213,363 (Union); 1,082,119 (Confederate)

## **Spanish-American War, 1898**

**U.S. military deaths:** 2,446 (385 battle deaths)

**U.S. wounded:** 1,662

**Cost:** \$283 million (1.1 percent of GDP

in peak year)

**Total serving:** 306,760

Arguably America's first humanitarian war. The war also had strategic implications, as Washington used Spain's mistreatment of Cuba as a pretext to move against Spanish possessions in the Philippines, Puerto Rico and Guam. Following the sinking of USS *Maine*, Congress declared war in April 1898.

## **Philippines, 1899-1901**

**U.S. military deaths:** 4,200

**U.S. wounded:** 2,800

**Total serving:** 120,000

Not unlike the Iraq war a century later, the postwar occupation of the Philippines led to an insurgency that proved far bloodier than the initial conflict.

## **Mexico, 1914-1919**

**U.S. military deaths:** 21

**U.S. civilian deaths:** 35

**U.S. forces deployed:** 6,000

Supporting anti-government revolutionaries inside Mexico, President Woodrow Wilson ordered U.S. troops to seize the port at Veracruz and prevent the shipment of German arms to the Mexican government. The government was ousted, just as Wilson wanted. But when the new government proved too independent for Wilson, he began supporting forces under the command of Pancho Villa. When Wilson recognized the Mexican government, the spurned Villa launched raids into the United States, killing dozens of American civilians. Wilson then ordered Gen. John Pershing to lead an expedition into Mexico to kill or capture Villa, but events in Europe soon trumped all other matters of foreign policy.

## **World War I, 1917-1918**

**U.S. military deaths:** 116,516 (53,402 battle deaths)

**U.S. wounded:** 204,002

**Total serving:** 4.73 million

**Cost:** \$20 billion (13.6 percent of GDP in peak year)

Congress declared war on Germany and Austria-Hungary in 1917, after Germany resumed unrestricted submarine warfare and tried to lure Mexico into the war against the United States.

## **World War II, 1941-1945**

**U.S. military deaths:** 405,399 (291,557 battle deaths)

**U.S. wounded:** 670,846

**Total serving:** 16.11 million

**Cost:** \$296 billion, the equivalent of \$4.3 trillion today (36 percent of GDP in peak year)

In 1941, Congress declared war on Japan after the attack on Pearl Harbor, and then on Germany and Italy after their declarations of war against the United States. In 1942, Congress declared war on Bulgaria, Hungary and Romania after they declared war on the United States.

## **Cold War, 1947-1991**

**Total serving:** 35 million

**Cost:** \$4.65 trillion (14.2 percent of GDP in peak spending year, 1953)

## **Berlin Airlift, 1948-1949**

**U.S. military deaths:** 31

**Peak U.S. troop level:** 32,900

**Cost:** \$224 million (\$2.2 billion today)

From June 1948 to September 1949, Allied pilots flew 277,000 missions and delivered 2.3 million tons of supplies to Berlin. About 75 percent of those missions were flown by Americans.

## **Korean War, 1950-1953**

**U.S. military deaths:** 36,574 (33,739 battle deaths)

**U.S. wounded:** 103,284

**Total serving in theater:** 1,789,000

**Cost:** \$30 billion (4.2 percent of GDP in peak year)

The war's economic cost as a percentage of GDP and battle deaths as a percentage of total military deaths underscore why *The New York Times* called Korea "World War 2.5."

## **Vietnam War, 1965-1975**

**U.S. military deaths:** 58,220 (47,434 battle deaths)

**U.S. wounded hospitalized:** 153,303

**Cost:** \$111 billion (2.3 percent of GDP in peak year)

**Total serving in Southeast Asia:** 3,403,000

When President Lyndon Johnson asked military leaders what they needed to win, the answer was seven years, 700,000 to 1 million troops and an unfettered air campaign. Instead, Johnson and President Richard Nixon launched a combined 16 bombing pauses and 72 peace initiatives, thus undercutting battlefield momentum.

## **Lebanon, 1982-1984**

**U.S. military deaths:** 265

**U.S. wounded:** 177

**Total deployed ashore:** 1,800

President Ronald Reagan deployed 1,200 Marines to Lebanon as part of a congressionally authorized multinational peacekeeping force. Also deployed were elements of the 6th Fleet, including USS *New Jersey*, which unloaded its 16-inch guns during the campaign, and the carriers *Independence* and *John F. Kennedy*, which launched airstrikes into the war zone. On Oct. 23, a truck loaded with explosives rammed into the Marine barracks in Beirut, killing 241 Americans.

## **Grenada, 1983**

**U.S. military deaths:** 19 (18 battle deaths)

**U.S. wounded:** 116

**Total deployed:** 5,000

Reagan deployed U.S. forces to Grenada to rescue U.S. citizens, reverse a Cuban-backed coup and restore order. U.S. forces discovered 800 Cuban advisers and enough weaponry to arm 10,000 troops.



World War I: German troops wearing gas masks and throwing hand grenades.

# America at War...

## *Persian Gulf, 1987-1988*

As the Iran-Iraq War spilled into the Persian Gulf, the two belligerents began attacking commercial shipping. Iranian fighters strafed Kuwaiti tankers. Iran boarded a U.S. civilian ship. An Iraqi warplane attacked USS *Stark*, killing 37 sailors. To protect Kuwaiti vessels from the maelstrom, the United States began reflagging and escorting Kuwaiti ships. In April 1988, USS *Samuel B. Roberts* struck an Iranian mine northeast of Qatar. The attack prompted Reagan to order Operation Praying Mantis. "By the end of the operation, U.S. air and surface units had sunk or severely damaged half of Iran's operational fleet," a Navy report details.

## *Panama, 1989-1990*

**U.S. military deaths:** 23  
**U.S. wounded:** 322  
**Total deployed:** 26,000

In December 1989, President George H.W. Bush dispatched U.S. troops to protect American citizens, restore Panama's democratically elected government and apprehend Gen. Manuel Noriega, who had been involved in drug trafficking, weapons smuggling and a campaign of violence against his political opponents.

## *Gulf War, 1990-1991*

**U.S. military deaths:** 382 (147 battle deaths)  
**U.S. wounded:** 467  
**Total serving in theater:** 694,550  
**Cost:** \$61 billion

The United States led a large international coalition to defend Saudi Arabia from attack (Desert Shield) and eject Saddam Hussein's military from Kuwait (Desert Storm). Congress passed an authorization for use of military force (AUMF). An asterisk is attached to the cost of the war because it was largely underwritten by international partners.

## *Iraqi Kurdistan, 1991*

**U.S. military deaths:** 5  
**Peak U.S. troop level:** 12,316

When Hussein moved against Kurdish minorities at the end of the first Gulf War, Bush dispatched U.S. forces to mount a massive humanitarian operation in northern Iraq. U.S. forces rescued 400,000 Kurds from starvation. The five American deaths came in the initial phase of Operation Provide Comfort and were caused by land mines, weapons misfires and transport accidents. The total-serving number is limited to the initial months of Provide Comfort. Follow-on operations continued in Iraqi Kurdistan for years: GAO reported \$320.5 million spent on Provide Comfort in 1991. As late as 1996, Congress was still appropriating \$143 million for Provide Comfort. No-fly zones over northern and southern Iraq were an outgrowth of Provide Comfort. Maintaining

these protective umbrellas – and the related sanctions-and-inspections regime – cost \$13 billion annually through 2002.

## *Somalia, 1992-1994*

**U.S. military deaths:** 43  
**Peak U.S. troop level:** 28,000  
**Cost:** \$2.22 billion (fiscal 1992-fiscal 1995)

Acting in response to U.N. resolutions, Bush dispatched 28,000 troops to Somalia in the closing hours of his presidency to protect food shipments from tribal warfare and looting. But in 1993, the United Nations expanded the limited humanitarian mission into an ambitious nation-building effort. When Somali clans ambushed U.N. peacekeepers, President Bill Clinton sent hundreds of



**Flag raising on Iwo Jima.**

U.S. Army Rangers and Delta Force operators into Mogadishu to apprehend clan leaders, leading to the bloody "Black Hawk Down" episode and triggering the beginning of the end of America's mercy mission in Somalia.

## *Haiti, 1994-1996*

**U.S. military deaths:** 4 (all non-hostile)  
**U.S. troops:** 16,253 (plus 11,773 in the "joint-operations area")  
**Cost:** \$2 billion

Clinton dispatched troops to Haiti to restore the democratically elected president to office and stabilize the troubled country. This was nothing new: U.S. forces intervened 16 times in Haiti between 1900 and 1913, before a lengthy occupation from 1915 to 1934. President George W. Bush sent troops into Haiti in 2004, as did President Barack Obama in 2010.

## *Bosnia, 1995-2004*

**Total serving:** 100,000  
**Cost:** \$14.83 billion (fiscal 1992-fiscal 2004)

Between 1992 and 1995, the war in Yugoslavia claimed 250,000 people. It wasn't until a U.S.-led air armada was

allowed to take the offensive against Serbian militiamen in late 1995 that Serb strongman Slobodan Milosevic finally came to the peace table. In December 1995, Clinton ordered the deployment of 25,000 troops to Bosnia as part of NATO's follow-on peacekeeping operation. By the latter half of 2003, the United States had sustained only one hostile fatality, CRS reports. The last U.S. troops withdrew in December 2004.

**Global War on Terrorism / Operation Enduring Freedom (OEF) / Operation Freedom's Sentinel / Operation Resolute Support, 2001-present**

**U.S. military and DoD civilian deaths:** 2,355 as of March 2015 (1,845 battle deaths)  
**U.S. military wounded:** 20,067  
**Americans/friendly foreign nationals killed on Sept. 11, 2001:** 2,976  
**Total serving:** 2.5 million+

When Milosevic tried to repeat in Bosnia, NATO launched a 78-day air campaign targeting his army and government. Milosevic's regime was mortally wounded, and 850,000 Kosovar refugees returned home. Two U.S. pilots were killed when their helicopter crashed in Albania. In addition, during the first year of the peacekeeping mission, three U.S. troops died in accidental deaths and 24 were injured. About 660 U.S. troops remain in Kosovo, down from 7,000 in 1999.

## *Afghanistan, 2001-present*

**U.S. military deaths:** 2,215 as of March 2015 (1,832 battle deaths)  
**U.S. military wounded:** 20,026  
**Total serving:** 831,576 (as of May 2014)  
**Cost:** \$825.7 billion (0.7 percent of GDP in peak year)

The war in Afghanistan began Oct. 7, 2001. Within weeks, U.S. forces, in conjunction with an indigenous alliance of anti-Taliban militia, toppled the Taliban regime. Then U.S. troop levels in Afghanistan began to increase: 1,300 in 2001, 10,000 in 2003, 20,000 in 2006 and hitting a wartime high of 100,000 in 2010. CBO estimates that an additional \$1 trillion will be appropriated from 2015 to 2024 "for military operations and diplomatic activities in Afghanistan and other possible overseas contingency operations."

**Iraq / Operation Iraqi Freedom/ Operation New Dawn, 2003-2011**

**U.S. military and DoD civilian deaths:** 4,491 (3,529 battle deaths)  
**U.S. wounded:** 32,244  
**Total serving:** 1.5 million+ (March 2003-December 2011)  
**Cost:** \$820 billion (1 percent of GDP in peak year)

Congress authorized military action against Iraq in October 2002, citing "Iraq's ongoing support for international terrorist groups" and "development of weapons of mass destruction." Saddam Hussein's army and regime were quickly routed, but Iraq's postwar war proved costly. And the costs continue to mount.

**Operation Inherent Resolve, 2014-present**

**U.S. military deaths:** 3 (as of March 2015)  
**Cost:** \$8.4 million per day

The earlier-stated casualty numbers and economic figures from the Iraq war do not enfold the U.S. military campaign in Iraq and Syria targeting the Islamic State. With military commanders expecting the operation to last more than three years, Iraq promises to dominate the balance of Obama's presidency, just as it did the previous three administrations. This August will mark 25 years that the United States has been wrestling with Iraq.

*Alan W. Dowd is a contributing editor for The American Legion Magazine.*

**Joe Rosenthal, Associated Press**

As CRS details, the Bush and Obama administrations have reported "U.S. anti-terror related activities" in Kenya, Ethiopia, Eritrea, Afghanistan, Pakistan, the Philippines, Georgia, Yemen, Iraq, Djibouti and Somalia. In addition, DoD reports that OEF casualties have occurred in Guantanamo Bay (Cuba), Djibouti, Eritrea, Ethiopia, Jordan, Kenya, Kyrgyzstan, Pakistan, Philippines, Seychelles, Sudan, Tajikistan, Turkey, Uzbekistan and Yemen. This explains the differing casualty numbers for what might be called "OEF-Global" and "OEF-Afghanistan." OEF officially gave way to Operation Freedom's Sentinel and Operation Resolute Support in Afghanistan in late 2014. Congress passed an AUMF in September 2001. According to the 9/11 Commission, "Calling this struggle a war accurately describes the use of American and allied armed forces to find and destroy terrorist groups and their allies in the field."

## *Kosovo, 1999-present*

**U.S. troops deployed during hostilities:** 31,600  
**Cost:** \$9.56 billion (1999-2004)



## **HEZBOLLAH**

### *Remain tied down*

While Hezbollah still talks about attacking Israel, the reality is that they will remain tied down in Syria fighting the IS and other Sunni Islamic terror groups on the border for some time to come. Hezbollah leaders admit this is necessary because as much as most Lebanese hate everyone involved in the Syria civil war, and especially the Assads, they give Hezbollah credit for fighting to keep rebels from moving into Lebanon.

## **INDIA**

### *Counterbalance against NATO*

India and Pakistan have joined the Shanghai Cooperation Organization (SCO), a regional security forum founded in Shanghai in 2001 by Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, Russia and China. The main purpose of the SCO was originally fighting Islamic terrorism, but Russia hopes to build the SCO into a counterbalance against NATO. SCO members conduct joint military exercises, mostly for show, and they share intelligence on terrorists, which is often useful.

## **IRAN**

### *Don't trust Iranians*

After months of negotiations between Iran and a UN-backed coalition of Britain, China, France, Germany, Russia and the United States, a treaty was agreed on. This came because of a growing willingness among many coalition members to trust Iranian pledges to abide by any treaty. Many in the West, and the Arab world, don't trust Iran and demand a deal with strict monitoring. Iran rules this out as a violation of their sovereignty, an affront to their honor and so on. Israel and many Arab states immediately denounced the deal and are pressuring the Western nations involved to not ratify it.

### *Peace deal celebrated*

The announced peace deal between the West and Iran, which is to halt the Iranian nuclear weapons program and lift the sanctions, was celebrated in government-controlled areas of Syria. Since 2011, Iran has spent some \$50 billion to help keep

the Assads in power and protect the Shia minority. The lifting of the sanctions means that aid will continue and even increase.

### *Failed treaties*

Critics of the new Iran treaty point out that two similar, and recent, deals failed. The 1994 deal with North Korea was simply ignored by the North Koreans who went on to create their primitive but very real nukes and, a few years before that, there was a deal with Iraq, which had an even more peculiar outcome. After he was captured Saddam Hussein admitted that he had shut down his "weapons of mass destruction" programs in the 1990s, but kept that secret from the outside world and all but a few Iraqis. He wanted the Iranians to believe that Iraq was still actively working on nuclear and chemical weapons and to make the deception convincing, he ordered that UN inspectors be deceived and interfered with at every opportunity.

## **IRAQ**

### *Laughable*

A prominent Iraqi Shia cleric openly accused the West of creating the IS and continuing to support IS violence against Shia in Iraq and elsewhere. Many people in the Middle East, Sunni and Shia, believe this.

### *Executed for sorcery*

The Islamic State in Iraq and the Levant (ISIL) got some media attention because they had beheaded two Muslim women accused of sorcery. For a Muslim, the only thing unusual about this was how the women were killed, as public beheading is usually reserved for men. Sorcery is quite common in the Islamic world, even though it is strongly condemned in the Koran. Many Islamic majority countries consider sorcery a capital crime and the guilty are usually executed.

## **IS**

### *Up by a third*

According to the U.S. State Department, one of several government or commercial organizations that try to count terrorism activity found that terrorist violence was up by a third in 2014 to 13,500, mainly due to IS in Syria and Iraq, and Boko Haram in Nigeria. The number of terrorist-related deaths nearly doubled to 33,000, and the number of kidnappings nearly tripled to 9,500.

### *Plan foiled*

IS forces tried to lure the Kurds away from Raqqa by making a raid into Kurdish-held areas near the Turkish border. This made lots of scary headlines but, in the end, got a lot of IS men killed and no ground was taken.

### *A better picture*

The growing number of interrogated IS men who were captured or deserted has provided a better picture of the IS organization. Not surprisingly, given the number of IS leaders who once worked for Saddam Hussein, IS's military organization is very similar to Saddam's "Republic of Fear" of the 1990s, including something every successful dictatorship has created: a "regime maintenance" force. For IS this is the Shield of Islam, a brigade of carefully selected, loyal, well-armed, -trained and -led men. The Shield of Islam protects IS leadership from unruly or dissenting IS members as well as hostile action by anyone else.

## **MEXICO**

### *Lack of integrity*

The Mexican national media are outraged at their government's failure to keep Chapo Guzman in prison. Much of the criticism focuses on the lack of integrity in judicial institutions and security organizations. Several sources indicate that government officials are worried that Guzman's escape could damage U.S.-Mexico relations because it demonstrates the untrustworthiness of Mexican security institutions.

## **PAKISTAN**

### *No evidence*

While Pakistan talks peace with Afghanistan and the Taliban, senior Pakistani generals still talk of war with India. This includes repeated accusations that India is sponsoring Islamic terrorism inside Pakistan and threats that Pakistan might use its nuclear weapons if India does not back off. The problem with this is that Pakistan presents no evidence, while India has plenty of evidence that Pakistan is responsible for much of the Islamic terrorism inside India. Most UN members agree with India, but the Pakistanis dismiss that as the result of another anti-Pakistan conspiracy.

## **POLAND**

### *Good news, bad news*

Good news and bad news for the Polish Navy. On 2 July 15 the first and most-likely only ship of the Slazak-class offshore patrol vessels (OPV) was launched at the Gdynia Navy Shipyard. The bad news is that this comes 14 years after construction began. The Slazak is the first locally built Polish Navy ship to be launched since 1994 and is scheduled to enter service in the second half of 2016.

## **RUSSIA**

### *Police state ways*

Russia has returned to its police state ways and the traditional threatening attitude toward neighbors. Rather than being run by corrupt communist bureaucrats,

the country is now dominated by corrupt businessmen, gangsters and self-serving government officials. The corruption has made it more difficult to do business with foreign countries and anti-corruption efforts have only been partially successful.

### *A great threat*

A growing number of Western diplomats and military leaders believe Russian aggression in Ukraine has created a situation that makes Russia the single greatest threat to the West. This is because for a year now Russian leaders have been threatening to use their nuclear weapons if NATO interferes with "legitimate" Russian moves in Ukraine. These threats have been vague but many Ukrainians, Russians and Westerners believe Russia is intent on grabbing all of Ukraine, even at the risk of starting a major war or even at the risk triggering use of nuclear weapons.

### *Fabricated evidence*

The Organization for Security and Cooperation in Europe (OSCE) voted to condemn Russia for clearly violating the February ceasefire agreement. The 400 OSCE monitors in eastern Ukraine and Donbas, whose job is to oversee the ceasefire, have complained for months that they are being restricted by rebels and, less frequently, Ukrainian forces from carrying out inspections. Anyone in or near Donbas, as a lot of foreign journalists are, can hear or see the daily machine gun, mortar, rocket and artillery fire by Russian and rebel units. Russia denies everything and insists that any evidence is fabricated.

### *Distort or hide facts*

Inside Russia the government line that the sanctions and the lower oil prices have done little harm are belied by opinion surveys that show over 70% of Russians have less to spend. The unemployment rate is up to 14% and, despite government efforts to distort or hide official statistics, economists inside and outside Russia agree that the Russian GDP is shrinking and foreign trade is sinking even faster. Inflation is over 16% and rising as the government tries to paper over the situation by printing more cash.

### *More money to steal*

The Russian semi-free economy is more productive than the centrally controlled communist one, but that just provides more money to steal. A rebellion against the new dictatorship is brewing, showing enough democratic impulses remain to shape government and push reform. The government is pushing back, which often backfires because most Russians want economic and personal security and are willing to tolerate a



police state only if there is some benefit.

### *Return to the past*

Russia entered the 21st century with a newly elected government dominated by former secret police (KGB) officers who promised to restore economic and civil order. Some of those promises were kept but, in the process, this has been turning Russia into a police state with less political and economic freedom. A growing number of Russians oppose this and the government responds by appealing to nationalism.

### *Russia wants out*

Russia is desperate to get out from under their long-time support for the Assad government in Syria - it's an expense they just can't afford right now - so Russia has been proposing possible peace deals. Earlier in the year, efforts to negotiate a Russian-Iranian supervised peaceful political settlement of the Syrian civil war failed. Russia has quietly abandoned that and is now trying to build a new coalition with Jordan, Turkey, Saudi Arabia and Assad-controlled Syria, whose sole goal is to destroy the IS and leave the issue of Assad rule for later.

## **SAUDI ARABIA**

### *It's a bad deal*

Saudi Arabian leaders came out and publicly agreed with Israel about what was wrong with the Iran treaty. The Israelis, Saudis and other Gulf Arabs agree that Iran is more likely to behave like North Korea or a Saddam-ruled Iraq rather than comply with the treaty and pull back on getting nukes. Inside Iran the new treaty is seen as a great victory and, on the streets and on the Internet, the average Iranian sees this as their well-deserved opportunity to get their nukes.

### *Halted terrorist plans*

Saudi Arabia announced it had halted IS plans to carry out several major terror attacks. The Saudis said that over 400 terrorist suspects were arrested recently, many of them known to be pro-IS.

## **SOMALIA**

### *Corrupt to the core*

Somalia's government revealed that security and political problems would prevent it from holding national elections

in 2016, as they had earlier agreed. Some foreign donors believe this is a ploy so the interim government can stay in power longer and steal more aid money, but UN and peacekeeper officials agree that security throughout the nation will not be achieved by the end of 2016. Part of the problem is political, with many of the clans maintaining armed militias and refusing to abide by a "one man, one vote" system. That is, some clans demand more foreign aid and other resources than their numbers justify.

## **S. KOREA**

### *Corruption everywhere*

In early July 2015, South Korea prosecutors announced that an anticorruption investigation, begun in late 2014, had already led to the prosecution of 63 senior government people. Most were charged with procurement corruption, long a problem in South Korea and throughout East Asia, but until now only attacked piecemeal when a senior official was caught in some blatant act of bribery or theft. Amongst the 63 charged were 10 current or retired generals, two retired heads of the navy and a former vice minister. The 2014 investigation targeted a long and growing list of officials who were suspected of corrupt acts.

## **SYRIA**

### *Not gone well*

U.S. officials admitted that their plan to train over 15,000 reliable, moderate Syrian rebels has only produced 60 trained men so far. This struck many who follow the war in Syria as very disappointing. The Americans are having a hard time finding suitable Syrian men to train who aren't pro-Islamic terrorists. Meanwhile, the U.S. admitted that at least 200 American Muslims had gone to Syria to fight for IS and that the screening system for Syrian rebels had been tweaked to get more men into training.

### *Internal conflict*

There is growing opposition to the Syrian operations within Hezbollah and Hezbollah admits that it has arrested nearly 300 of its own armed men for refusing to fight in Syria. Since 2013, Hezbollah has suffered several thousand casualties in Syria and that has caused declining morale among the armed members of Hezbollah.

### *Just kill, kill, kill*

Syria's war is killing nearly 2,000 people a month this year, about 50% more than in neighboring Iraq. Since 2011, over 300,000 have died from the rebellion and civil war, and, since IS established itself in June 2014, it has executed over 3,000 people in Syria and Iraq; about 55% were civilians, the rest

were captured soldiers or police. It is also believed that over 8,000 IS men have died in combat or from air strikes in that same time period, including about 150 men who were executed for some infraction of IS rules; many civilians are executed for breaking the rules as well.

## **THAILAND**

### *Plan suspended*

Thailand suspended a plan to buy three Chinese submarines, stating American opposition to the deal as their reason. The U.S. has long been Thailand's major military and diplomatic ally and, given that China is a growing regional military threat (not so much to Thailand), the U.S. would be reluctant to continue military support for Thailand if they had close military ties with China. The real reason is that Thailand's military government realized they would need all the allies they could get once power was handed back to elected officials, and they decided it was better to have good relations with the Americans.

## **UKRAINE**

### *Help arrived*

Several hundred American soldiers have arrived to help train Ukrainian reservists and volunteers. One of the major complaints of new Ukrainian troops was the poor or non-existent training they received before being sent to Donbas.

## **UNITED NATIONS**

### *No donors*

The UN is asking donor nations to provide half a billion dollars to pay for refugee assistance inside Iraq. Donors aren't coming forward, mainly because of the rampant corruption that cripples aid efforts inside Iraq. The UN has been unable to deal with this problem and is asking donors to ignore that and provide the money. The donors see other countries with less corruption, where aid money would do more good and are staying out of Iraq.

### *Peacekeeping extended*

The UN has extended the Somali peacekeeping operation by another 10 months and ordered preparations for turning over all security duties to Somalis. Since 2012, the UN force has increased from 17,700 to 22,000 personnel, most being armed peacekeepers. The UN continues to turn down Somali requests to completely lift the arms embargo, although in 2013 there was a partial easing. There is fear that lifting the arms embargo completely would let the wrong people get weapons because of the rampant corruption in the Somali government. This is why the peacekeeping mission has been so closely watched by UN

officials.

## **UNITED STATES**

### *Leading arms exporter*

The U.S. continues to be the leading arms exporter, followed by Russia, France, Britain, China, Germany and Italy. The sharp growth in arms exports is largely because in the past decade global defense spending has increased nearly 50% to over \$1.4 trillion. That's about 2.5% of global GDP.

### *Obesity*

According to a report issued by a group of retired military leaders, obesity is among the leading causes of military ineligibility among people ages 17 to 27; other causes are lack of adequate education, a criminal history or drug abuse.

### *Tough Warthog*

The American A-10 ground attack aircraft reminded everyone that it could land pretty much anywhere. On 20 July 15, four A-10s practiced landing at a Cold War-era airfield in Poland. Decommissioned since 2000, the cracked and crumbling runway was in bad shape. The last Polish units stationed there mainly used helicopters and conditions were always substandard for fixed-wing aircraft. Not a problem for the A-10, which is nearly immune to Foreign Object Damage (FOD), usually caused by trash or debris being sucked into the engine air intakes during takeoffs and landings.

### *Using drones*

U.S. law enforcement agencies are concerned that cartels are using unmanned aerial vehicles (UAVs), also known as drones, for surveillance operations. Though no specific incidents have been cited, security officers suspect a UAV would help smugglers recon a smuggling corridor or provide warning of a raid by security forces on a cartel safe house or training site.

### *End of the Hummer*

The U.S. Army ordered its last HMMWV (humvee or "hummer") vehicles in 2011, but foreign buyers are still avid customers. In June 2014, Afghanistan, Iraq, Kenya, Lebanon, Ukraine and Tunisia together ordered over 2,000 of the vehicles, many of which will be paid for by the U.S. as part of military aid. While the American military is looking beyond the Hummer, many other countries see it as a battle-tested, mature and very useful vehicle. For the U.S. Army, however, it's the ending of the era. The Army will continue to use the Hummer into the early 2020s, but the unique design is fading away.

# Shreveport Vet Center Readjustment Counseling Service

We are the people in VA who welcome home war veterans with honor by providing quality readjustment counseling in a caring manner. Vet Centers understand and appreciate Veterans' war experiences while assisting them and their family members toward a successful post-war adjustment in or near their community.

Readjustment counseling is a wide range of psycho social services offered to eligible Veterans and their families in the effort to make a successful transition from military to civilian life. They include:

- Individual and group counseling for Veterans and their families
- Family counseling for military related issues
- Bereavement counseling for families who experience an active duty death
- Military sexual trauma counseling and referral
- Outreach and education including PDHRA, community events, etc.
- Substance abuse assessment and referral
- Employment assessment & referral
- VBA benefits explanation and referral
- Screening & referral for medical issues including TBI, depression, etc.

Additionally, Readjustment Counseling Service has an around the clock confidential call center, 1-877-WARVETS; where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as families members of combat Veterans. This benefit is prepaid through the Veteran's military service.

Active duty service members and eligible family members who served in a combat or war zone are now eligible to get counseling at the Shreveport Vet Center, in addition to retired or honorably discharged combat Veterans and their eligible family members. To register, active duty members should provide required documentation indicating service in a combat or war zone. A copy of one of the following documents will meet this requirement: deployment demobilization order, enlisted record brief, officer record brief, or an award citation indicating service member served in a combat zone.

In addition to its regular operating hours Monday-Friday, from 8 a.m. to 4:30 p.m., the Vet Center has extended hours on Monday and Tuesday until 7 p.m. and additional weekend supports are available.

- Conveniently in community with Nontraditional appointments
- No waiting -Veterans may be seen by a counselor the same day
- Family friendly environment - to avoid the stigma sometimes associated with other clinical health or readjustment care.
- Promote early intervention -to remove barriers to seeking assistance and accessing services.
- Most Vet Center staff are Veterans themselves.
- Services available for family members (for military/deployment related issues).



- Active Duty who served in a combat or war zone are now eligible

- The Vet Center staff respects the privacy of all clients, and we hold information in strictest confidence. No photo or recording within the facility.

Please contact the Shreveport Vet Center at 318-861-1776 or <http://www.vetcenter.va.gov/>

## **ELIGIBILITY: War Zone Veteran - all eras, including ...**

**WORLD WAR II** -Three eligible categories – European-African-Middle Eastern Campaign Medal (7 Dec. 1941 to 8 Nov. 1945), Asiatic - Pacific Campaign Medal (7 Dec. 1941 to 2 Mar. 1946), or American Campaign Medal (7 Dec. 1941 to 2 Mar. 1946)

**AMERICAN MERCHANT MARINES** - In oceangoing service during the period of armed conflict, 7 Dec. 1941 to 15 Aug. 1945

**KOREAN WAR** - 27 June 1950 to - 27 July 1954 (eligible for the Korean Service Medal)

**VIETNAM WAR** - 28 Feb. 1961 to 7 May 1975

**LEBANON** - 25 Aug. 1982 to 26 Feb. 1984

**GRENADA** - 23 Oct. 1983 to 21 Nov. 1983

**PANAMA** - 20 Dec. 1989 to 31 Jan. 1990

**PERSIAN GULF** - 2 Aug. 1990 to

**SOMALIA** - 17 Sept. 1992 to

**BOSNIA** - 21 Nov. 1995 to 01 Nov. 2007

**KOSOVO** - 24 Mar. 1999 to

**OPERATION ENDURING FREEDOM**-7 Oct. 2001 to

**OPERATION IRAQI FREEDOM** - 19 Mar. 2003 to 17 Feb. 2010

**OPERATION NEW DAWN** - 17 Feb. 2010 to  
**OPERATION JOINT ENDEAVOR, OPERA-**

**TION JOINT GUARD, & OPERATION JOINT FORGE** - Veterans who participated in one or more of the three successive operations in the former Yugoslavia (Bosnia-Herzegovina and Croatia, aboard U.S. Naval vessels operating in the Adriatic Sea, or air spaces above those areas).

Veterans who served or have served in Kosovo either in its waters or airspace after March 24, 1999, and before a terminal date yet to be established.

**GLOBAL WAR ON TERRORISM** - Veterans who serve or have served in military expeditions to combat terrorism on or after September 11, 2001 and before a terminal date yet to be established.

Includes **OPERATION ENDURING FREEDOM, OPERATION IRAQI FREEDOM & OPERATION NEW DAWN.**

**SEXUAL TRAUMA AND HARASSMENT COUNSELING** - veterans of both sexes, all eras Vet Center services include individual readjustment counseling, referral for benefits assistance, group readjustment counseling, liaison with community agencies, marital and family counseling, substance abuse information and referral, job counseling and placement, sexual trauma counseling, and community education.

**BEREAVEMENT COUNSELING** - Bereavement counseling is offered to parents, siblings, spouses and children of Armed Forces personnel who die in the service to our country. Also eligible are family members of Reservists and National Guardsmen who die while on federally activated duty.