

From: Ark-La-Tex Chapter of  
The Military Officers Assn. of America  
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PERIODICAL



# The Military Officer Newspaper

The monthly Newsletter for Members of the Ark-La-Tex Chapter  
of The Military Officers Association of America.  
MOAA is the nation's largest and most influential association  
of military officers. It is an independent, non-profit,  
politically nonpartisan organization.

WEBSITE WINNER 2005-2006-2009-2010-2013 - RUNNER UP 2011 & 2014  
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5-STAR CHAPTER 2004 THRU 2011 - UNIQUE COMMUNICATION 2010-2011



VOLUME 01 ISSUE 31

Editor- Col. Steve dePyssler, USAF, RET

#384

1,440 Mailings

December 2015

## Ordering & Refilling Express Scripts Prescriptions

How do I submit my new prescription?

**Order by mail:** Send your order form and the written prescription provided by your doctor to:

Express Scripts, Inc.  
PO Box 52150  
Phoenix, AZ 85072

**Order by phone:** Have your doctor call Express Scripts toll-free 877.283.3858.

**Order by fax:** Have your doctor fax your order form and your written prescription to Express Scripts using the following information:

Within the United States: **Toll-Free, 877.895.1900**

Outside the United States (*U.S. licensed prescribers only*): **602.586.3911**

**Where can I get a prescription order form?**

You can get an order form using any of the following options:

Print the Mail Order Registration Form (PDF file).

Login and print a form from the Print Forms page under Health & Benefits Information section at ExpressScripts.com/TRICARE.

Pick up an order form at any Military Treatment Facility.

Call Express Scripts toll-free at 877.363.1303. Select the option to leave your name and address, and we'll mail an order form to you.

**Does my doctor need to write my prescription a certain way?**

Have your doctor write your prescription to allow for up to a 90-day supply of medication (or the maximum days supply allowed by your benefit) with each order. Your doctor should also allow for refills for up to one year, if appropriate.

For example, if you take two pills per day, the prescription should be written to allow 180 pills with each order, indicating the prescription can be refilled three more times (for a total of one year's medication).



# EXPRESS SCRIPTS®

ication). This way, you won't have to obtain a new prescription every three months.

**What information needs to be on my written prescription?**

The front of the prescription should include the patient's name and the other standard information provided by the doctor.

You should also provide the following information on the back of your prescription. This helps us fill your prescription safely and without delay.

Patient's full name, including Sr. or Jr. if applicable

Patient's address

Patient's date of birth

Patient's member ID number

**Can I submit prescriptions written by any doctor?**

By law, only prescriptions written by prescribers licensed in the United States, District of Columbia or a U.S. territory are considered valid. For controlled substances, the prescriber must provide his or her individual DEA number. Prescribers can't write prescriptions for family members.

**If my doctor faxes in a new prescription, do I still have to fax/mail in the prescription order form?**

No. If you wish to submit your prescription by fax, your doctor should fill out the entire order form, including your name, address and prescription information, then fax it to the Express Scripts Pharmacy. We can only receive faxed

*see Prescriptions...Page 2*

prescriptions sent directly from the doctor's office.

**Can I fax in my own prescription to Express Scripts?**

No. We cannot accept prescriptions faxed directly from patients. Faxes must be sent from a doctor's office and must include all of the necessary information, including the patient's first and last name, date of birth, address and member ID

number. Login and print a fax form from the Print Forms page under Health & Benefits Information section at ExpressScripts.com/TRICARE so that your doctor can fill in and fax to us with the prescription.

**How do I move my current prescription to a different local pharmacy?**

It's easy to transfer your prescriptions

### Barksdale Pharmacy under construction



Satellite (BX) Pharmacy is under construction from 16 Nov to 30 Dec. Drive thru will be open during the closure to pick up prescriptions that have already been filled. For all new hand carried and electronic prescriptions will NOT be filled during week of 14-18 December as computer system will be down. Only absolute /emergency prescriptions may be brought to Main (clinic) Pharmacy during this time to be filled out. All non-emergency prescriptions should be brought to BX Pharmacy and filled before or after week of 14-18 December. For more information call 456-8348 or Lt.Col. Hamilothoris at 456-0644.



## Prescriptions...

to another pharmacy. Simply take your current prescription bottle to your new pharmacy and ask the pharmacist to manage the transfer from your previous pharmacy.

You can also call the new pharmacy and ask the pharmacist to contact your current pharmacy and transfer your prescription.

Or ask your doctor to call your new pharmacy with your prescription information.

### When can I refill my Home Delivery prescription?

**Online Refills:** To order a refill, login to Express-Scripts.com/TRICARE. Your prescriptions eligible for refill (or renewal) will be automatically displayed on the home page under the Prescriptions section. Simply click the "add to cart" button and complete the transaction.

**Refills by Mail:** If you submit an order less than 90 days before the next refill date allowed by your plan, we will hold the prescription and mail you a letter informing you when we are allowed to process the refill. If you submit an order more than 90 days before the prescription

renewal date, we will return the unfilled prescription with a letter informing you when it can be resubmitted, according to your plan.

### My family member/caregiver handles my medications; can he/she contact Express Scripts for me and order my medication?

Yes. To protect your privacy, the person calling on your behalf must provide the sponsor's ID number, your name, date of birth, address, and telephone number. He or she should also have all of your medication bottles handy to discuss your specific medications with customer service. Express Scripts will only be able to talk to your family member/caregiver about medications that you ask about by name, unless you establish power of attorney.

### What if I am told it's too early to fill my prescription?

You may refill your prescription after you have used about 66% of your medication. If you send in your refill before the allowable refill date, Express Scripts will either:

Hold the prescription for up to 90

days and fill it on the allowable refill date, or

Return the prescription to you if it cannot be filled within 90 days of the allowable refill date.

To avoid delays in processing, we encourage you wait to order your next refill until you have about a three-week supply left of medication left. Check your prescription bottle for your next available refill date.

### When does my prescription expire?

Most prescriptions expire one year from the date they are written. The prescription cannot be filled after the expiration date, even if there are unused refills remaining.

### If my prescription is NOT a compound or controlled medication, do I have to speak with a patient care advocate to order a refill?

No. While you can always order refills from a patient care advocate, you can also order refills through your online account or through Express Scripts' Integrated Voice Response system (IVR) at 877.363.1303.

## No COLA for 2016

Annual cost-of-living adjustments are based on average inflation in the cost of goods and services over the final three months of the fiscal year, July through September, as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers. Inflation for fiscal 2015:

Month	Index to date	Inflation to date
Base '14	234.242	0.0%
October	233.229	-0.4
November	231.551	-0.7
December	229.909	-1.9
January	228.294	-2.5
February	229.421	-2.1
March	231.055	-1.4
April	231.520	-1.2
May	232.908	-0.6
June	233.804	-0.2
July	233.806	-0.2
August	233.366	-0.4
September	232.661	-0.7

BUREAU OF LABOR STATISTICS

## ARK-LA-TEX CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

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# Lt. Col. Henry Burns, USA Retired, awarded the Distinguished Military Honor Award

The Louisiana Folds of Honor Foundation announced Lt. Col. (ret.) Henry Burns, state representative from Haughton, Louisiana, was named the winner of the 2015 Distinguished Military Honor Award, which is presented annually to a Louisiana military member or veteran who supports the betterment and welfare of other military members, veterans and/or their community.

The Distinguished Military Honor Award honors a life of service to the state and country and is given in memory of one of Louisiana's fallen military heroes, Staff Sgt. William Austin Daniel.

Lt. Col. (ret.) Burns began his military

career in the Ordnance Corps of the United States Army as a member of the EOD Bomb Squad. He served our nation in many capacities during his career on active duty.

Upon his retirement, he continued to serve our military and veterans as a member of the Louisiana House of Representatives from District 9 in Bossier Parish. In this capacity, Rep. Burns represents many Airmen stationed at Barksdale Air Force Base. Burns has authored many veteran and military friendly bills as a State Representative, including the Interstate Compact for military children which provides foster care and rights for

military children in the Louisiana education system, professional licensure for military training and spousal licensure to ensure transition to employment in Louisiana, and the Governor's Military and Veteran Friendly Campus Act, which provides for improved programs in Louisiana Colleges and Universities for our transitioning military.

Burns was honored at the Folds of Honor Gala on October 18th in Baton Rouge and recognized on the field at the LSU versus University of Florida football game October 17th alongside the children of those killed or wounded in service to our nation.



**Lt. Col. Henry Burns**

Folds of Honor is an organization committed to closing the gap and providing educational support to spouses and children of America's fallen and wounded soldiers.

## HAVE YOU PAID YOUR 2016 DUES?

**Your dues helps pay for your monthly "The Military Officer" newspaper.  
Our chapter is rated best of 440 Chapters in the nation and is the 'Lifblood of our chapter'!**

**if your mailing label shows 2016 you have paid your dues and may disregard this notice.  
If you paid dues within last 20 days also disregard this notice as it takes time to process**

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**For more information contact:  
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## BX Extends Return Policy for Holidays

To give military shoppers peace of mind this holiday season, the Army & Air Force Exchange Service is extending its return policy for items purchased between Nov. 1 and Dec. 24.

The Exchange's standard policy allows returns anywhere from up to 15 to 90 days of purchase with a sales receipt. The holiday return/exchange policy extends these terms through Jan. 31, 2016.

Shoppers can also return items purchased through shopmyexchange.com at their nearest brick-and-mortar Exchange. For more information about the extended refund policy, shoppers can visit customer service at their nearest Exchange.



**New LA Veterans Service Officers – Bossier Parish**  
**Brandy White &**  
**Derick Smith**  
**318-741-8391**  
**2292 Barksdale Blvd**

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## Northrop Grumman wins Long-Range Bomber deal

The Pentagon on Tuesday awarded Northrop Grumman Corp. a contract valued by analysts at more than \$20 billion to build new long-range bombers for the U.S. Air Force in what has been the most fiercely fought weapons contest in more than a decade.

Northrop Grumman was selected over a Boeing Co. and Lockheed Martin Corp. team to build the first 21 jets to replace aging B-52 and B-1 warplanes. The contract eventually could be worth \$80 billion and provide 100 planes total. The first aircraft are due to enter service around 2025.

The new radar-evading bomber is designed to fly undetected over potential adversaries such as Russia or China that have upgraded their air defenses. The Pentagon has in recent months become increasingly concerned that these two countries are developing weapons that match or exceed U.S. capabilities. The new plane would be capable of firing conventional and nuclear weapons, becoming the third leg of the nuclear triad alongside submarine and land-based ballistic missiles.

The award likely would be protested, analysts said, extending a four-year selection process that has been clouded in secrecy leaving most of the bomber's details highly classified.

Pentagon officials in recent weeks have provided a few details on what the Air Force has called one of its top three priori-

ties, alongside the Lockheed-built F-35 fighter and Boeing-built KC-46A refueling tanker.

Analysts said the additional disclosures reflected heightened scrutiny from lawmakers because of the huge cost, and the likelihood of a protest.

Defense experts had said Boeing or Northrop, which would build the jets at a facility in Palmdale, Calif., could be forced to shrink or sell parts of their military-aircraft business if either failed to win the contract.

However, the chief executives of Boeing and Northrop Grumman have played down the notion of the deal being transformational to their businesses.

Air Force officials said at a news conference on Tuesday that worries over the U.S. industrial base didn't play a role in the selection.

Plans for a new bomber were canceled in 2009 before being revived shortly afterward as the proposed planes were viewed as more effective than long-range cruise missiles.

Other technologies such as hypersonic jets or swarms of unmanned drones aren't considered to be mature enough, though critics of the bomber plan have said it could become outdated as air-defense technology improves, and didn't address the challenges created by the emergence of unconventional military threats such as Islamic State.



## Attention Paratroopers

**Evergreen Life is trying to locate all military paratroopers. Contact Terri Axelson at 318-949-5551 or via email at Terri.Axelson@evergreens.org**



**EXTREMELY IMPORTANT - CHANGE OF ADDRESS**  
**Advise us when you have a change of address.**

### RETIREE OFFICE

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**RAO@barksdale.af.mil**  
**website "raobafb.com"**

**Director-**  
**Col. Steve dePyssler**

## Global Strike Challenge scores announced

BARKSDALE AIR FORCE BASE, La. — Air Force Global Strike Command announced the winners of the fifth Global Strike Challenge during a score posting event here Oct. 21.

After months of fierce competition, the 'best of the best' were named among Global Strike Challenge teams around Air Force Global Strike Command, Air Combat Command, Air Force Reserve Command and the Air National Guard.

The 509th Bomb Wing at Whiteman Air Force Base, Missouri, along with their Total Force partners in the 131st Bomb Wing of the Air National Guard, won the Fairchild Trophy for the Best Bomb Wing, while the 341st Missile Wing at Malmstrom AFB, Montana, won the Blanchard Trophy for the best ICBM Wing. This is the fourth time Whiteman has earned top honors since the competition began in 2010, and this win is the first for the 341st Missile Wing.

Other top honors included the Bourland Trophy for the Best Helicopter Squadron, awarded to the 37th Helicopter Squadron, F.E. Warren AFB, Wyoming, the Charlie Fire Team trophy for Best Security Forces, 90th Missile Wing, F.E. Warren AFB, and the Ellis Giant Sword trophy for the Best Bomber Maintenance, 7th Bomb Wing, Dyess AFB, Texas.

The score posting event connects the command's heritage and mission, while at the same time recognizing and celebrating the "best of the best" in technical and weapons system expertise in the bomber, missile and security forces areas.

Participants in the 2015 Global Strike Challenge included Air Force Global Strike Command's nine wings plus units from Air Combat Command, Air Force Reserve Command and the Air National Guard.



## GIVE THEM A GIFT THAT WILL LAST A LIFETIME. GIFT A COLLEGE SAVINGS PLAN.

Education is one of the most valuable gifts you can give this holiday season. And with college costs rising, now is an ideal time to invest in a college savings plan for your child. With the holidays right around the corner, you can open an account and then invite family and friends to contribute.



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USAA means United Services Automobile Association and its affiliates.

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## Avoid problems by updating beneficiary designations

Like many people, you might not particularly enjoy thinking about your estate plans, but such planning is necessary to make sure your assets go where you want them to go. And it's just as important to regularly review your plans with your tax, legal and financial professionals in case any changes are needed.

For instance, some of your wishes expressed in your will may be overridden by beneficiary designations you filled out years ago. If these designations become outdated, your assets could be passed to those you didn't intend.

You might be surprised at how many of your financial assets and legal documents have beneficiary designations tied to them.

If you have an IRA, a 401(k) or other employer-sponsored retirement plan, a life insurance policy, an annuity, a transfer-on-death (TOD) arrangement, or any of a variety of other assets or accounts, you almost certainly named a beneficiary. And this beneficiary designation offers a simple, direct and efficient way to get assets in the hands of your loved ones who survive you.

However, as time goes by, you may experience many changes in your life — and when your life changes, your beneficiary designations may need to follow. But if you are like many people, you might forget to update these designations after a marriage, divorce or other change in your family situation.

And because the beneficiary designation is a legally binding document, the asset will go to the person you once named as a beneficiary, regardless of your current relationship status.

It really doesn't take much effort to look over your accounts and legal

arrangements to ensure that your beneficiary designations are current — and if they aren't, it's pretty easy to change them. In fact, for some financial accounts, you may be able to update the beneficiary designations online. In any case, plan on reviewing your beneficiary designations regularly, but especially when you experience a change in your life.

Here's one more thing to keep in mind: Make sure your current beneficiaries are informed that they will eventually be receiving your 401(k), IRA, life insurance proceeds or other assets that require a beneficiary designation. This advance knowledge may help your loved ones as they plan and maintain their own financial and investment strategies.

Although it's clearly important for you to update your beneficiary designations and to communicate your actions, you will still need to attend to other areas of your estate planning, such as providing care for minor children or dependents, deciding who you want to receive specific items that do not carry a beneficiary designation, naming someone to manage your affairs should you become incapacitated, and specifying the control you wish your beneficiaries to have over their inheritance. These are just a few examples of estate-planning considerations.

Because everyone's situation is different, you will need to consult with your legal advisor to determine the level of estate planning you require. As we've seen, updating your beneficiary is one piece of the puzzle — but to leave the legacy you desire, you've got to complete the picture.

## If a student loan is not paid back, can the federal government withhold Social Security and Medicare?

Your Medicare is safe. But the feds can take up to 15 percent of your monthly Social Security disability or retirement benefit and apply it toward a federal student loan or parent PLUS loan that's in default. There's a loophole, however: You can avoid garnishment if your loan is large and you rely on Social Security for most of your income, says Mark Kantrowitz of Edvisors.com, experts on student aid.

The government has an income-based repayment plan for federal student (not parent) loans, which lowers payments for people with modest incomes. You apply for it through the Education Department's loan consolidation program (go to [ed.gov](http://ed.gov) and click on "Student Loans, Forgiveness"). You might find that you owe much less than the current garnish amount. Your payments might even be reduced to zero.

## Apply for Agent Orange Benefits

The time frame and locations where U.S. troops were exposed to Agent Orange is much wider and more varied than many might realize. Since 1991, VA has presumed that any veteran who served in Vietnam during the war was exposed to the defoliant and encourages them to apply for benefits.

But eligibility also extends to vets who served along Korea's demilitarized zone during three specific years and those who operated or maintained Agent Orange contaminated planes in the United States more than a decade after the war.

For benefits purposes, VA presumes vets who served in the following locations during the time frames stated were exposed to Agent Orange:

In Vietnam, vets must have served on its soil or operated vessels on its inland waterways between Jan. 9, 1962, and May 7, 1975.

In Korea, vets must have served in or near the DMZ from April 1, 1968, to Aug. 31, 1971.

At three specific locations in Ohio, Massachusetts and Pennsylvania from 1969-86, Air Force Reservists must have worked on or maintained aircraft that had sprayed the defoliant during the Vietnam War.

Additionally, Sen. Kirsten Gillibrand (D-N.Y.) and Rep. Chris Gibson (R-N.Y.) introduced legislation earlier this year that would grant the same eligibility to "blue water" Navy veterans who operated off Vietnam's shore during the war. But the bills have yet to come before either chamber for a full vote.

Other vets who served during the war at air bases in Thailand, locations where Agent Orange was stored or participated



in Pentagon projects to dispose of the defoliant could be eligible, too.

VA provides benefits and compensation to any eligible vet who has any of the following diseases:

- AL Amyloidosis
- Chronic B-cell Leukemias
- Chloracne
- Diabetes Mellitus Type 2
- Hodgkin's Disease
- Ischemic Heart Disease
- Multiple Myeloma
- Non-Hodgkin's Lymphoma
- Parkinson's Disease
- Peripheral Neuropathy, Early-Onset
- Porphyria Cutanea Tarda
- Prostate Cancer
- Respiratory Cancers
- Soft Tissue Sarcomas

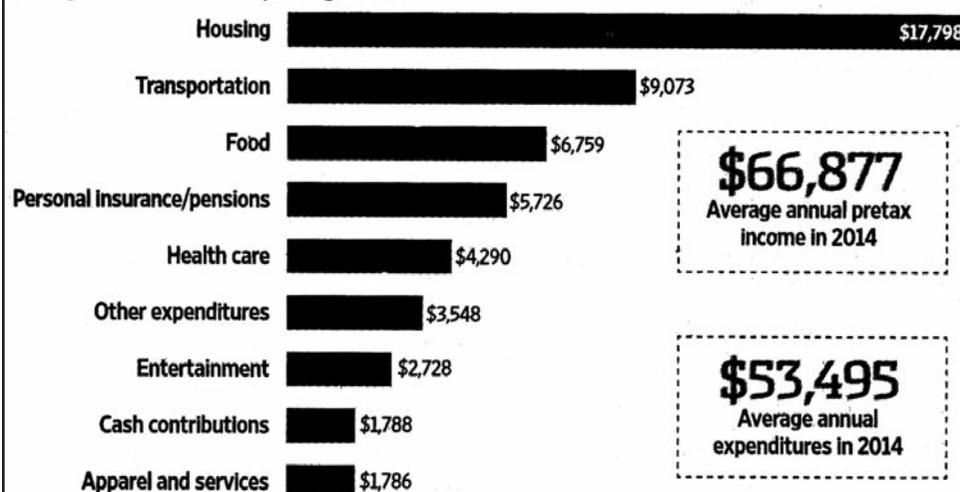
VFW encourages veterans to seek out one of its service officers for help when filing a VA claim. A list of VFW service officers by state can be found at [www.vfw.org](http://www.vfw.org) under the "Assistance" tab.

For more information, including Agent Orange eligibility criteria and application instructions, visit [www.benefits.va.gov/benefits/](http://www.benefits.va.gov/benefits/).

## Barksdale AFB Casualty Affairs Selina Lyle 318-456-2212

### How Americans Spend Their Paychecks

Average annual consumer spending for 2014



**Barksdale AFB**  
**Base info- 318-456-2252**

# Little-known cell phone tips

## FIRST – Emergency Number

The Emergency Number worldwide for Mobile is 112. If you find yourself out of the coverage area of your mobile network and there is an Emergency, dial 112 and the mobile will search any existing network to establish the emergency number for you, and interestingly, this number, 112 can be dialed even if the keypad is locked. Try it out.

## SECOND - Hidden Battery Power

Imagine your cell battery is very low. To activate, press the keys \*3370#. Your cell phone will restart with this reserve and the instrument will show a 50% increase in battery. This reserve will get charged when you charge your cell phone next time.

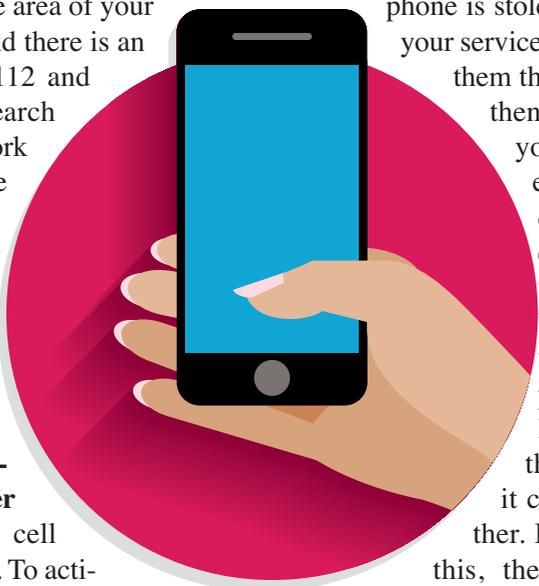
## THIRD - Stolen Phones

How to disable a STOLEN mobile phone? To check your Mobile phone's serial number, key in the following Digits on your phone: \*#06# A IS-digit code

will appear on the screen. This number is unique to your handset. Write it down and keep it somewhere safe. If your phone is stolen, you can phone your service provider and give them this code. They will then be able to block your handset so even if the thief changes the SIM card, your phone will be totally useless. You probably won't get your phone back, but at least you know that whoever stole it can't use/sell it either. If everybody does this, there would be no point in people stealing mobile phones.

## FOURTH - Directory Service

Cell phone companies are charging us \$1.00 to \$1.75 or more for 411 information calls when they don't have to. Most of us do not carry a telephone directory in our vehicle, which makes this situation even more of a problem. When you need to use the 411 information option, simply dial: (800) FREE411 or (800) 373-3411



# Applying for financial aid gets easier

BEGINNING NEXT YEAR, applying for financial aid will be less of a hassle. Students and their families will be able to file the Free Application for Federal Student Aid-used to determine financial aid from the government as well as colleges three months earlier, or as early as October 1, and use completed tax returns to report income and assets.

Under current rules, families often file the FAFSA before completing the tax return required to verify income for the previous year. That's what Ben Reistetter, a senior at St. John's College High School in Washington, D.C., will do as he applies to college and for financial aid this year. But when he and his mom file for the 2017-18 academic year, she'll use her 2015 return to report income and assets.

If your child is currently a high school senior or a college freshman or sophomore, your 2015 income will count twice

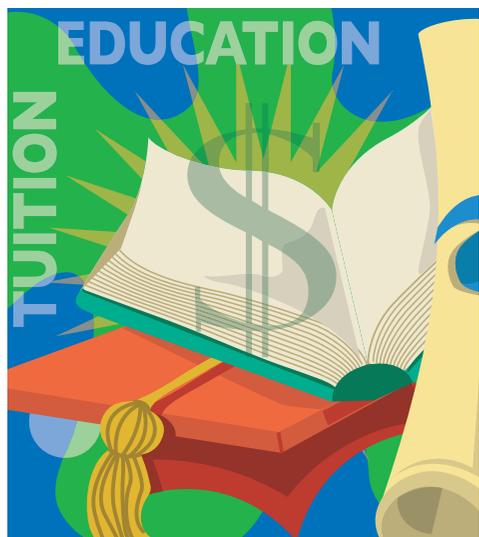
for aid purposes-first for the 2016-17 academic year, before changes take effect, and again the following year. Taking steps to reduce income before yearend could boost your student's aid award two years in a row. If possible, delay taking

distributions from retirement plans or realizing capital gains-the money will count as income on the FAFSA.

The financial aid formula excludes assets in retirement accounts, so consider directing more of your paycheck to your retirement accounts during your FAFSA filing years.

If you plan to use cash to buy a car, renovate your home or even pay down debt, pull the trigger before you file the FAFSA.

You'll still have until June 30 to complete the form, but applying early remains important. Most schools dole out financial aid on a first-come, firstserved basis, and money runs out fast.





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

Assisting Retirees Since 1985



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



## Receiving your 1099-R tax form from DFAS

CLEVELAND — Military retirees and annuitants receive a 1099-R tax statement from the Defense Finance and Accounting Service either electronically via myPay or as a paper copy in the mail at the end of each calendar year.

Once tax season begins, DFAS officials say many retirees call to request additional copies - either because they lost the copy they received, or because their mailing address was not current, and they didn't receive the mailed copy.

Officials advise the easiest way to get duplicate copies is to use:

myPay

- Log into <https://mypay.dfas.mil>. Access your 1099R from the "Main Menu" by clicking on the "Tax Statement 1099R." Using myPay, military retirees have access to the current year's tax statement and the five prior years' tax statements.

Telephone Self-Service

- This automated option easily allows military retirees and annuitants to have their 1099-R mailed to their address DFAS has on record. This can be used 24 hours a day and 7 days a week. There is no need to speak with a representative, wait on hold, or even use a computer for this system. Call 800-321-1080; select Option 1 for Military Retired and Annuitant Pay; select Option 1 "To use our automated self-service system;" select Option 1 to request a 1099-R, and enter a Social Security Number when prompted. Within three days, the 1099-R should be in the mail.

Ask DFAS

- Military retirees and annuitants can enter their email address, update their permanent address of record, or enter a temporary mailing address and then submit a request for their 1099-R through Ask DFAS. There is no password or login needed with this method. It will take up to 10 business days for people to

receive a 1099-R at the mailing address specified in the request. To use Ask DFAS, visit <http://www.dfas.mil/retired-military/manage/taxes/getting1099r/vi-aaskdfas.html>.

Written Request

- Military retirees and annuitants always have the option to send DFAS a written request through the mail. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. To receive a 1099-R, retirees and annuitants must mail their requests to:

Retirees

Defense Finance and Accounting Service U.S. Military Retired Pay

P.O. Box 7130

London, KY 40742-7130

Annuitants

Defense Finance and Accounting Service U.S. Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Fax Request

- Military retirees and annuitants always have the option to fax a request to DFAS. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. Fax your request to DFAS at 800-469-6559.

Call DFAS

- DFAS has representatives available to assist its customers; however, because of the number of military retirees and annuitants DFAS serves, customers may have to wait on hold while representatives assist other customers. Wait times can be amplified during tax season. If you have tried the other options and still need assistance from a customer care representative, you can call 800-321-1080. Customer service hours are Monday through Friday, 8 a.m. to 5 p.m. ET. (Courtesy of DFAS)

## Official: No need to merge exchanges, commissaries

Defense officials have concluded that a merger or consolidation of the military's commissary and exchange systems is not necessary, said the official leading the efforts to find taxpayer savings in the department's resale operations.

"We believe we can get efficiencies without consolidation," said Peter Levine, the Defense Department's deputy chief management officer, speak-

ing to the annual convention of the American Logistics Association.

By law, items in commissaries now must be sold at cost, defined as what the Defense Commissary Agency (DeCA) pays for the item from the manufacturer or distributor. Customers also pay a 5 percent surcharge at cash registers, which is used to fund store construction and renovation.

## Replacement of SSAN on identification cards

In 2011, officials began replacing the Social Security Account Number, or SSAN, with a 10-digit number unique to the Department of Defense on all ID cards.

Retirees, their family members, and survivors with an "INDEF" expiration date may not have replaced their ID card before and may therefore still have an SSAN printed on their card.

DOD officials are urging people who have an ID card with an "INDEF" expiration date to visit a DOD ID card facility for a new ID card with the DOD ID number in place of the SSAN to reduce their risk of identity theft. Officials stress that until an ID card with a printed SSAN expires, it remains valid and does not need to be confiscated or replaced.

In time, every ID card will have a printed DOD number instead of a printed

SSAN. Family members and survivors will have their own DOD ID number printed on their cards, not that of their sponsor. Because DOD ID cards will no longer have the sponsor's printed SSN, cardholders may be asked to provide it verbally.

To find your nearest DOD ID card facility, visit <http://www.dmdc.osd.mil/rsl> or call the Total Force Service Center at 1-800-525-0102. To confirm required documentation, refer to the PreArrival Checklist at [www.cac.mil/docs/required-docs.pdf](http://www.cac.mil/docs/required-docs.pdf). Note that the nearest facility does not have to be an Air Force installation in order to serve Air Force retirees and their family members.

People should check with the issuing facility to verify appointment requirements and hours of operation.

## Quickest way to Form 1095

Do you know that myPay is the quickest way to get your 2015 IRS Form 1095? In fact, once it becomes available in myPay in late January, 2016, you will have the option to View, Print or Save your 1095 in PDF format. This will save you time in comparison to the U.S. Postal Service which will take approximately 7 -10 business days for delivery.

myPay protects against identity theft and is more secure than regular mail by allowing you to access your tax statements securely online. Finally, myPay matches the industry standards for the highest level of encryption and security to protect all myPay users.

myPay also makes it convenient for

you to switch from mail delivery to electronic. You can simply log into my Pay and from the Main Menu select "Turn on/off Hard Copy of IRS Form 1095". Answer "Yes" to switch from "Electronic and Hard Copy" to "Electronic Only" for faster and safer electronic delivery.

Copy and paste the link into a new web browser to log into your my Pay account: <https://mypay.dfas.mil/mypay.aspx>

If you have questions about logging into myPay and/or making changes to your electronic elections in myPay, contact the DFAS Customer Care Center at 1-888-DFAS411 or 1-888-332-7411 option 5.

## Education

**START PILING UP CREDITS NOW.** You can take classes remotely via the Defense Activity for Non-Traditional Education Support (DANTES) program. DANTES also offers the College-Level Examination Program (CLEP) tests, which can help you get a GED or place out of some introductory-level college courses. GI Bill funds can be applied to course costs.

## GI Bill Financial Aid Comparison Tool

You may need help determining what financial aid you are eligible for. The GI Bill Comparison Tool on the VA's site ([va.gov](http://va.gov)) will help. You can also use GI Bill money toward a graduate program, trade degree, and more.

## Link between Medicare, Tricare For Life and VA Health Benefits

**Q. WHAT'S THE LINK BETWEEN MEDICARE, TRICARE FOR LIFE (TFL), AND VA HEALTH BENEFITS for a 100-percent-disabled VA rating?**

Specifically, if I never intend to use Medicare, as I receive 100 percent of my care from the VA with TFL as my backup, can I disenroll from Medicare and still remain enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)?

A. The short answer is you can use the VA for your entire health care and not enroll in Medicare Part B. However, this means your TRICARE For Life (TFL) entitlement is suspended until you enroll in Medicare. Additionally, should you ever elect to use your TFL benefit, it's going to cost you in both time and

money. First, you would need to enroll in Medicare during a general enrollment period from Jan. 1 through March 31 each year, with Medicare Part B coverage not beginning until July 1 of that year. Next, there is a 10-percent lifetime penalty for every 12 months you could have enrolled in Medicare but failed to do so. This is cumulative. You'll want to look at your lifestyle and health options within the VA with regards to the location where you choose to live and the availability of care. Lastly, your DEERS eligibility and ID card privileges remain regardless of enrollment in Medicare. However, your health care eligibility is predicated upon enrollment in Medicare parts A and B with a valid military ID card.

## Accessing your Social Security account

An online My Social Security account ([www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)) is the easiest way to access your Social Security information to plan for retirement. You can:

- keep track of your earnings and verify them annually;
- get an estimate of your future bene-

fits while you're still working;

- get a letter with proof of your benefits if you currently receive them); and
- manage benefit updates such as changing your address and getting a replacement Medicare card.

## DBIDS DoD Form 2 expiration

One issue with DBIDS specific to retirees is the expiration of the Department of Defense Form 2 (Retired). Although the expiration date on the front of the retiree ID reads "INDEF", there is an expiration date printed on the back of the

card which coincides with the retiree's 65th birthday. Retirees will be required to obtain a new ID card after their 65th birthday. (Courtesy of Air Force Security Forces)

## Afterburner change of address

**Address Changes:** Please DO NOT send your U.S. Postal Service change-of-address announcements to the Afterburner office as the editor does not have the ability to make official address changes. Mailing labels used to send out the Afterburner are based on addresses already on file with the Defense Finance and Accounting Service. Any change announcements sent to the Afterburner cannot be processed or forwarded, and are shredded.

Retirees must change their address by calling 800-321-1080. (Do not mention the Afterburner or you may be referred

elsewhere.) If you have a myPay account you can make the change online. You can fax your change to 800-469-6559, or send it to DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130.

Air Force Survivor Benefit Plan annuitants must call DFAS at the number above, or use their online myPay account. The fax number for annuitants is 800-982-8459 or mail the change to DFAS, US Military Annuity Pay, PO Box 7131, London, KY 40742-7131. (Source USAF Afterburner Newsletter).

## Expanding vets' shopping benefit

The idea of expanding online exchange shopping benefits to all honorably discharged veterans is moving closer to reality, with all three military exchange services on board supporting the idea.

The Defense Department's deputy chief management officer is addressing the related issues, Army and Air Force Exchange Service CEO Tom Shull confirmed. Once the concept is approved, the online benefit could be rolled out to veterans within as little as six months.

At an Oct. 27 session of the American Logistics Association's annual convention, DoD Deputy Chief Management

Officer Peter Levine did not directly address the issue of online exchange privileges for veterans, but he did say the department is looking at ways to expand the customer base in the military resale community.

The benefit would be for online shopping only; honorably discharged veterans would be able to shop at the website.

One reason the benefit hasn't been rolled out already, is concerns about whether the AAFES website could handle the Potential large wave of extra customers.

*Editors Note: Will not authorize on-base shopping.*

## Part-Time pay won't lower benefit

I've worked for 38 years, and now I'm retiring. I'm thinking of taking a part-time job at a much lower rate of pay, but I don't want to reduce my Social Security benefit. Will that happen?

You don't need to worry. Your Social Security benefit is calculated using an average of your 35 highest paid years

after applying an inflation adjustment. If the pay at the part-time job is lower than your pay in any of your 35 highest-earning years, it won't be counted in the formula. And if, by chance, the pay is higher than one of the earlier years, it could actually bring up your average and your benefit.

## La. among worst places to be a child

Reports from last year rank Louisiana as one of the worst places in the nation to be a child.

KidsCount ranked Louisiana 48th in terms of overall child well-being and 47th in child poverty. A total of 28 percent of the state's children live in poverty, with an estimated one in seven living in extreme poverty. Louisiana also is in the top five states for most children living in a single-parent home (46 percent).

Many of these factors have combined to create increasing numbers of children entering Louisiana's foster care system.

As of April 2014, a total of 4,244 children were in state care — almost 300 more children than 2013. Meanwhile, there were fewer than 2,000 certified homes where those children could be placed.

Data from the Department of Child and Family Services shows the number of newly certified homes each year in the Shreveport area has been declining since 2008. However, the number of children in foster care in Shreveport has also declined, from an average of 41 children in care in 2012-2013 to an average of 37 children in care in 2013-2014.

Shreveport's children awaiting adoption also have started waiting for shorter time periods. In 2013-2014, children averaged a waiting period of two years before they could be considered up for adoption — a decrease from an almost

30-month waiting average in 2012-2013.

Shreveport has had a high number of cases involving termination of parental rights: 45 from September 2011 to January of 2013, with 24 in 2013 alone. Filing for termination of parental rights by a certain date is outlined in the Adoption and Safe Families Act, and filing after this date greatly reduces the chances a child will be adopted within 24 months.

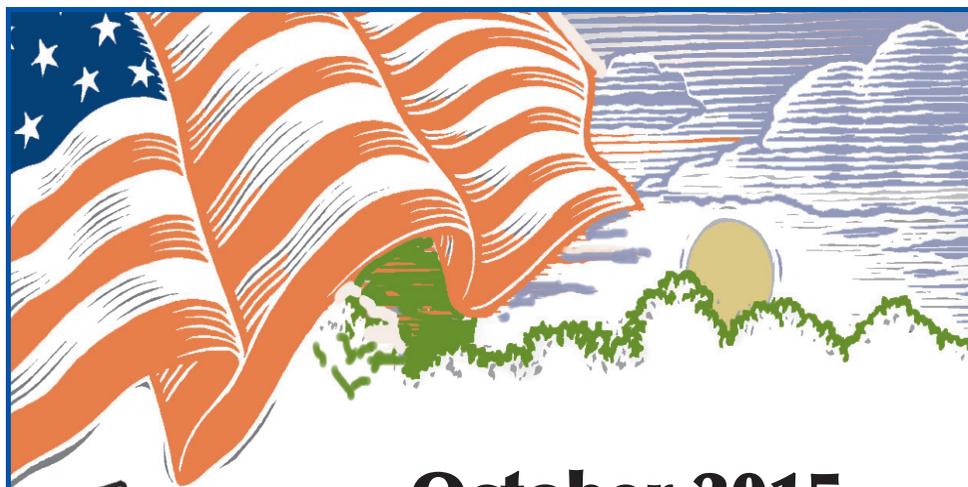
Shreveport and Alexandria had the worst compliance with filing before the ASFA date. Shreveport filed 62.5 percent of its termination of parental rights cases after the ASFA deadline, compared to 28 percent for the rest of the state.

AdoptUs Kids reported 75 percent of Louisiana's children in care were physically, emotionally, or intellectually challenged — which can make finding homes adequate to a child's needs even more difficult. The lack of foster homes has resulted in about 16 percent of Louisiana's children finding placement in congregate care: group homes, shelters or treatment facilities, according to the Annie E. Casey Foundation.

DCFS has taken active steps to try to reduce the number of children in care, including setting aside almost \$2 million in 2013 in adoption incentives for families willing to adopt or care for older children or children with special needs.

A foster care recruitment effort will be coming to the Shreveport area on Nov. 9.

**Barksdale AFB Casualty Affairs**  
**Selina Lyle 318-456-2212**



## October 2015 Retiree Deaths



Name	Date of Death	Service	Grade	Age
Jerry W. McFadden	26-Sep-15	USN	MCPO	70
Franklin D. Russell	8-Oct-15	USAF	SSgt	81
Charles E. Cotton	11-Oct-15	USAF	Col	77
Theodore Melton	15-Oct-15	USAF	SMSgt	78
Melvin R. Salter	14-Oct-15	USAF	SMSgt	66
George W. Wiltcher	10-Oct-15	USA	MSgt	82
Delma M. McDaniel	8-Oct-15	USAF	MSgt	80
Miriam Bounds	13-Oct-15	USAF	MSgt	84
Joe Allstott	21-Oct-15	USAF	MSgt	83
Louis H. Soroe	24-Oct-15	USAF	Major	93
Harry D. Brown	20-Oct-15	USAF	SMSgt	67
Martin C. Wilber	28-Oct-15	USN	Captain	93
Lonnie L. Lindsey	8-Oct-15	USMC	CW04	72
Robert E. Pope	28-Oct-15	USAF	LTC	88
Bernard J. Myers	30-Oct-15	USAF	TSgt	82
Ira E. Daye	23-Oct-15	USAF	SSgt	86
Eddie L. Stewart	23-Sep-15	USAF	MSgt	70
Hubert E. Greathouse	18-Oct-15	USAF	TSgt	86
Sidney W. Moreland	31-Oct-15	USAF	MSgt	65

## 79-year-old Air Force retiree completes Blind Athletes Tandem Cycling Camp



AJ "Wes" Wesselhoeft, Lt Col USAF (ret), has just completed a United States Association of Blind Athletes (USABA) Tandem Cycling Camp at the Olympic Training Center in Colorado Springs, Co. Col. Wesselhoeft is a legally blind Vietnam Veteran who now lives in Ruston.

USABA, a member of the US Olympic Committee, works with the Veterans Administration to provide the opportunity for blind Veterans to participate in a variety of sports including tandem cycling.

Wes received an email from his coordinator at the VA in Alexandria about the camp and immediately applied. At the age of 79, Wes knew he would not be the typical age of a participant. Although he had ridden a bike for recreation and transportation for about 60 years, he has not ridden since losing his sight more than 10 years ago. Additionally, he had never ridden a tandem and had never raced.

In spite of these drawbacks, he applied and was accepted. In order to prepare he joined the gym at Tech and began work-

ing out on a stationary bike. He had less than two weeks to get in condition.

At the camp he was privileged to be taught by Olympians, Para-Olympians and other elite athletes. Participants learned bike handling, safety and racing strategies. During the six-day camp, the cyclist rode twice daily. Their rides included a 1K and a 4K timed event in the Olympic Velodrome, and rides through The Garden of the Gods and other mountainous areas. The final event was a 20K time trial.

Wes is grateful to the VA, the USABA, US Olympic Committee, the professional coaches and trainers, other volunteers and financial supporters for providing this opportunity to him. A goal for Wes was not only to complete the camp but also to continue to participate in cycling. He also hopes to inspire others, whether disabled or not, to know they can do things they might have never thought possible. As the Camp Director, Pam Fernandes, USABA Hall of Fame, said, "Never let anyone tell you, you can't".

## Widow/Spouse Deaths

Name	Date of Death	Veteran
Yvonne H. Fischer (88)	9-Oct-15	Lt Herbert J. Fischer (deceased)
Charleen Gage	12-Oct-15	CWO Roy D. Gage (deceased)
Ida M. Feldt	8-Oct-15	Col Albert J. Feldt (deceased)
Margie S. Childs	31-Oct-15	CMSgt Gus T. Childs
Mary Harris		Lt Gen Edgar Harris (USAF Retired)

## KOREAN WAR VETERANS ASSOCIATION SCHOLARSHIPS

**\$2,000 scholarships are available to dependents of KWA members who served in Korea. Annual membership costs \$25 and info on scholarships is on the internet at [www.kwva.org](http://www.kwva.org) or by searching for "AVKF Scholarships".**

## Constitutional Speech Contest

The American Legion will conduct its 79th annual American Legion Speech Contest on the U.S. Constitution where the youth of our nation are offered the opportunity to participate in the Legion's Oratorical Scholarship program. The purpose of the Legion's "A Constitutional Speech Contest" is to instill a better knowledge and appreciation of the Constitution of the United States in high school students. Other objectives include the development of leadership qualities, the ability to think and speak clearly, and the preparation for the acceptance of the duties, responsibilities, rights and privileges of American citizenship.

The oratorical contest consists of two parts. First, the contestant must give an eight to ten minute speech on the U. S. Constitution with emphasis on the duties and obligations of a citizen to our government. The second part requires the contestant to give a three to five minute oration on a selected topic from the Constitution. All orations must be given without notes, the use of a podium or visual aids. It is a challenging contest that requires much research and effort on the part of the contestant.

The American Legion's 4th District contest in Northwest Louisiana will be held on February 19, 2016 on the campus of LSU-Shreveport. Contestants will be competing for a chance to participate in the Department finals that are scheduled for March 16, 2016 at Northwestern State University in Natchitoches, LA. The Department winner will receive an all expense paid trip for two to Indianapolis, IN to participate in the national finals on April 15-17, 2016. All National finalists will receive a \$1,500 scholarship while competing for \$18,000, \$16,000, and \$14,000 first through third place scholarships.

This is a great oratorical contest for high school students including home schooled students. More information and the Official 2015-2016 rules brochure can be obtained by calling Bossier Chairman George Finck at 965-4124 or e-mail at gfincksr@gmail.com. Contest information may also be found at <http://legion.org/publications/16091/oratorical-contest-rules>.

## Benton AFJROTC saves the day

Colonel dePyssler and the Barksdale AFB Retiree Activities Office scheduled a luncheon on September 18th to honor Korean and Vietnam veterans. One of the highlights of the luncheon was the scheduled performance of the Barksdale AFB Honor Guard that would provide the military ceremonies for the luncheon. On Tuesday, September 14th, the Honor Guard had to cancel their support of the luncheon due to a higher priority mission of performing at military funerals. Colonel dePyssler called Lt. Colonel George Finck to see if any AFJROTC unit could provide at least a Color Guard for the luncheon. Colonel Finck immediately contacted the Benton AFJROTC unit to see if they could help. Major John Beck and Msgt. David Milner replied that Benton AFJROTC would provide any Honor Guard support needed for the program. The AFJROTC cadets from Benton High School did a superb job of presenting the Colors during the opening ceremonies, providing a Saber Cordon for the veterans to parade through, and carrying the individual Service Colors while the band played the medley of service songs. The cadets also performed a very meaningful and reverent POW/MIA ceremony. Benton AFJROTC saved the day by providing outstanding honor guard support that led to a very successful luncheon that was greatly appreciated by the 400 veterans and guests in attendance. Many favorable comments were received concerning the cadets flawless performance. They were great!

Lt. Colonel George Finck, representing Colonel Steve dePyssler, presented each participating cadet with a Certificate of Commendation from the Retiree Activities Office and a Commendation Plaque was presented to the cadet corps at the Bossier School Board's October meeting.



LTC Finck (center) presented a plaque and certificates to C/CMSgt Gabriella McCrorie (at left, accepting certificates) and C/Colonel Emily Sparks (at right, accepting the plaque) in recognition of the Benton AFJROTC's support of Korean and Vietnam veterans.



Participating cadets along with Major John Beck.

### 400 USAA Scholarships for Grades 5-12

USAA scholarships offer 400 grants from \$100 to \$1,500 for grades 5 to 12.

The program is under United States Achievement Academy Scholarship Foundation (Also USAA). To submit an application the student must have an educator apply for the scholarship forms. *Editors note: The information is not getting out to our retirees as only 4 grants went to LA students.*

### USAA Mentor Program Scholarships

SchoolSoup's research team has identified USAA Mentor Program Scholarships. SchoolSoup.com is considered the authority on college/university scholarships and we have listed over \$40 Billion in available scholarships. We take pride in having the most comprehensive free and up to date information available online.

It is possible that your profile does not match the requirements to obtain a USAA Mentor Program scholarship but our directory does provide you with some of the information you will need to get your application process started.

Create your FREE student profile and get your perfect matches out of over 250,000 scholarships!

### MOAA Scholars

The MOAA Scholarship Fund awarded more than \$9.1 million in interest-free loans and grants to more than 1,700 children from military families.



# Windows open on Social Security moves

By ANNE TERGESEN

Congress is putting an end to two Social Security filing strategies that many couples have used to add tens of thousands of dollars to their retirement incomes. But there's a six-month window in which couples who are at least 66 years old can take advantage of them, as well as a partial reprieve for some others.

The implications of the new Social Security rules became clearer Friday after the Senate passed the budget bill that includes the changes. The measure will become law after President Barack Obama signs it.

The strategies under fire—known as file-and-suspend and a restricted application for spousal benefits—have made it possible for both members of a couple who are 66 or older to delay claiming benefits based on their own earnings records while one pockets a so-called spousal benefit based on the other's earnings.

To do this, one individual files for benefits and suspends them, while the other files a restricted application to collect only a spousal benefit—not his or her own earned benefit even if it would be higher. That way, both individuals can take advantage of delayed retirement credits, which increase their earned benefits by 6% to 8% for each

year in which they defer claiming between the ages of 66 and 70—and one gets some income from Social Security in the meantime.

While the new law shuts down the two strategies, some people can still take advantage of them—provided they act fast. For those for whom the strategies will be off limits, meanwhile, claiming decisions may become less complicated but also less lucrative.

Here's what you need to know:

A six-month window before new rules kick in.

Under the new law, individuals will still have the ability to suspend their benefits. But Social Security will no longer allow relatives to submit a new claim for spousal or dependent child benefits based on the earnings record of a worker who has suspended his or her own benefits. However, that provision won't go into effect for six months from the date President Obama signs the budget bill.

As a result, if you are 66 or older now—or will turn 66 within the next six months—there might be an advantage in

filing and immediately suspending your benefit. That would give a spouse who is also 66 or older the option to file a restricted application for only a spousal benefit and receive that benefit while both of you delay claiming on your own records. But both you and your spouse must act within the six-month window.

receive whichever is higher, instead of having a choice to get one and switch to the other later.

Flexibility on retirement vs. survivor benefits remains.

Generally, widows and widowers won't be affected by the new law, says Mr. Meyer. And individuals who are el-

igible for both earned and survivor benefits will continue to have a couple of claiming strategies open to them, making careful comparison worthwhile.

Starting at age 60, a survivor can take a reduced benefit based on his or her deceased spouse's benefit—and then switch to his or her own benefit later if it is higher. Alternatively, the survivor can

start with his or her own benefit as early as age 62 and then switch to a full survivor benefit at full retirement age.

One of these strategies is often better than simply sticking with one benefit or the other.

If you're divorced.

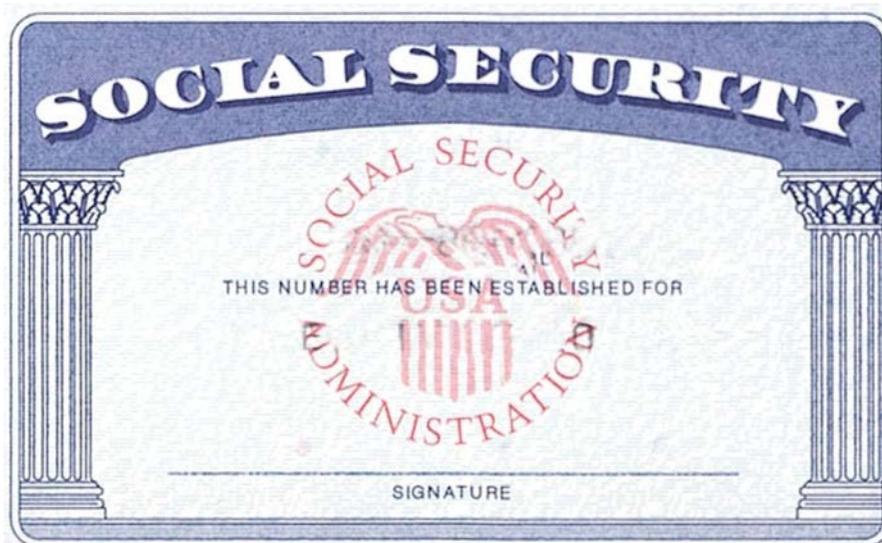
The restricted-application changes also apply to people who are divorced.

Under current law, a divorced individual who is 66 or older and was married at least 10 years but is currently unmarried can claim a benefit based on the ex-spouse's earnings record while allowing his or her own benefit to grow. A former spouse is generally entitled to file such a claim once an ex turns 62, says Mr. Phillips.

But under the new law, only those who turned 62 this year or are older will be able to file to do this when they turn 66. Younger divorced people will receive either their own earned benefit or a spousal benefit—whichever is higher—instead of having a choice to take one and switch to the other later. You must be unmarried to get a divorced spouse benefit.

The fate of one key difference in the rules for those who are divorced is unclear: Under current law, you can collect a benefit based on an ex's work record even if he or she isn't yet collecting a benefit, as long as the ex is at least 62. But due to the new rule on file-and-suspend, it's unclear what would happen to a spousal benefit claim if an ex had suspended his or her benefit.

"This was likely not intended and will hopefully be fixed," says Mr. Kitces.



There's a similar window for individuals at full retirement age who have children under age 18 or disabled adult children. Those who are 66 or older—or will turn 66 within the next six months—can file-and-suspend so their children can claim dependent benefits. Again, both parties need to take action within six months.

If you won't turn 66 until after the six-month window closes, your relatives won't receive a dime unless you are already receiving your benefits, says Web Phillips, senior legislative representative at the National Committee to Preserve Social Security and Medicare, a nonprofit advocacy group.

Some people get a break.

Families who are already using these strategies will be grandfathered. Their benefits will not be changed or interrupted due to the legislation, says Mr. Phillips.

Also, if you turned 62 this year or are older, you will still be able to file a restricted application for only a spousal benefit starting at age 66. This will allow you to receive a spousal benefit while you defer claiming your own benefit so that it can grow larger.

After file-and-suspend is phased out in six months, to take advantage of this, your spouse must already be claiming a benefit, said Michael Kitces, director of planning research at Pinnacle Advisory Group Inc. in Columbia, Md.

When married individuals apply for a retirement benefit other than with a restricted application, they are deemed to have filed for both their own earned benefit and a spousal benefit, and will

## The Power of a Trust

AS A PARENT, YOUR VISION OF HOW YOUR LEGACY IS PASSED ON TO THE NEXT generation and beyond probably doesn't linger on legal vehicles. But such structures are key to achieving your goals.

When it comes to distributing assets, many families turn to trusts. Trusts come in more flavors than Baskin-Robbins ice cream. Depending on the arrangement, they can minimize estate taxes, protect your estate from the mistakes of your heirs or maintain privacy by avoiding probate. The cost to set one up typically ranges from \$3,000 to \$10,000; it can be more, however, depending on complexity, with additional costs for individual tweaks and maybe 1% of assets to administer it.

A REVOCABLE or LIVING TRUST lets you keep control of your assets while you're alive.

Although assets usually pass directly to your heirs, bypassing probate, a revocable trust won't spare you from estate taxes. If that's your main goal,

then an IRREVOCABLE TRUST, which effectively removes trust assets from your estate, is the way to go. A LIFETIME ASSET PROTECTION TRUST might be in order if you have concerns about the ability of your heirs to preserve your estate. Beneficiaries are protected against creditors, bankruptcy—even future ex-spouses—because assets belong to the trust, not the beneficiary.

Whichever trust you choose, consider inserting a personal message to your heirs to 'breathe life into an otherwise sterile document. You might include the stories behind family heirlooms, for instance. Or, instead of imposing edicts and tying distributions to certain achievements, express why you value education or entrepreneurship. "This is the last message we get to leave," says John Warnick, of the Purposeful Planning Institute. "When it comes in a positive and warm way, it has a tremendous impact."

# USAA Switching Credit, Debit Cards to Visa

USAA, one of the nation's largest issuers of debit cards and credit cards, is switching its portfolio to Visa Inc., marking a blow for MasterCard Inc., which processed USAA transactions on its network for roughly 30 years.

The move is the latest in a continuing scramble of large portfolios hotly sought-after by payment networks Visa, MasterCard and American Express Co. It is relatively rare, however, for a card issuer, such as USAA, to switch network affiliations after such a long relationship.



The shift underscores the leverage that card issuers can hold over payment networks as they negotiate long-term deals. Those dynamics in recent years also have intensified with retailers exercising power over card issuers and the networks amid rising competition for specialized cards loaded with rewards and perks for customers.

Although it might not be a household name with all consumers, USAA is one of the largest financial institutions in the country. It serves members of the military and their families with extensive financial services ranging from banking to insurance to financial planning.

USAA announced the portfolio switch in a note to customers on its website. The Wall Street Journal reported the change Saturday.

"As our primary network, [the Visa deal] provides us the opportunity to provide more benefits, including the elimination of foreign transaction fees for all USAA Visa credit cards in 2016," according to the statement on the USAA website.

MasterCard, which confirmed the switch, said the development won't affect its outlook for revenue and profits. The company is scheduled to release third-quarter earnings Thursday.

"While we don't like losing anything,

this is part of our business and we factor this into how we work," the Purchase, N.Y.-based payments network said. It added that as it pursued the business it "reached a point where the economics did not make sense." It will continue

providing certain processing and other services for USAA.

USAA is the nation's 10th-largest credit-card issuer with \$17.53 billion in outstanding loans as of June 30, according to the Nilson Report, a Carpinteria, Calif.-based newsletter that tracks the indus-

try.

The change is also a big disappointment for MasterCard because USAA is its biggest debit-card issuer, with \$26 billion of purchases made on its cards last year, according to the Nilson Report.

MasterCard's second-largest debit issuer is Fifth Third Bancorp, which had \$20 billion of debit-card purchases, according to the Nilson Report.

Economic details of the new deal between USAA and Visa weren't immediately learned. A spokeswoman for Visa, based in Foster City, Calif., also confirmed the portfolio shift.

USAA said most of its cards will be changed next year. They will have new card numbers and be embedded with a computer chip that is aimed at providing more security than the traditional magnetic stripe.

One of the most high-profile portfolio switches came earlier this year when American Express Co. ended its 16-year-relationship with Costco Wholesale Corp. in which AmEx was the only credit card accepted at Costco. The wholesale club then entered an arrangement with Citigroup Inc. as its new card issuer and Visa as its new card network.

# Why is there a chip on my new debit/credit card?

**Q. My bank just re-issued all my credit and debit cards and the new ones have a chip in them. What's that about?**

A. That chip is a security measure that's been in credit and debit cards around the world for a



while now. It's finally arrived in the U.S. in response to the major data breaches that happened at retailers last year. The chip, working with newer model payment systems, creates a unique ID for that transaction. So even if a hacker broke into the retailer's systems, they wouldn't be able to use the information to drain your bank account. This all sounds great, but there are still a few obstacles.

**Get the best price for airline tickets**

**Q. I'm buying an airline ticket for Thanksgiving, and I'm worried the price is going to drop after I buy. Should I buy now or wait?**

A. First, head over to Kayak and look up your ticket. Then look at the Price Trend box on the left to see what prices have done historically and what price changes it thinks are coming up. You'll probably see that you should buy now. However, just in case the price does drop after you buy, head over to Yapta. It will keep an eye on ticket prices and alert you if there's enough of a drop to get you a partial refund. Want to save more?

**How to avoid malicious websites**

**Q. I clicked on a link in an email saying I had won an iPad, but the site I went to wanted too much information so I left. Did I make the right decision?**

A. Yes, you were on a malicious site. This is a site hackers set up to trick you into giving away personal information, or to slip viruses onto your system. One key way you can tell is if it asks for information and there's no "https://" at the beginning of the Web address. That means the site isn't encrypted and anyone can see the information you're sending.

**Upgrade to iOS 9?**

**Q. I have an iPhone 6 and I'm wondering if I should take the free up-**

**grade from iOS 8 to iOS 9?**

A. iOS 9 has several features that are worth the upgrade. It uses your hardware more efficiently, so you should see better battery life. Plus it has a Low Power Mode for those times when your battery is running on fumes and you aren't near an outlet. You also get a Siri upgrade that makes it easier to use and lets you change your phone settings with voice commands.

**Webcam snoopers are real**

**Q. I got a webcam so I could chat with my grandson, but now I'm worried about someone using it to snoop on me. Am I just being paranoid?**

A. Creeps do have ways to snoop on webcams in people's houses. In fact, there have been several arrests and court proceedings based around this kind of snooping. One precaution a lot of people take is to unplug or cover the webcam when it isn't in use. You can also avoid the programs that snoopers use, such as RATs or remote access tools. They generally get these on your system by posing as tech support calling about a problem with your computer. If you don't let them in, then they can't do anything.

**How safe is that file really?**

**Q. I got an email from someone I don't know and there's a picture attached. I'm curious what it is, but don't want a virus. Pictures can't have viruses, right?**

A. They can if it's a disguised malicious file. Files are identified by their extension, which is the three letter ".xyz" at the end of the file name. Most viruses are going to be ".exe". However, thanks to a quirk of Windows, hackers can make it look like an image (.jpg), music file (.mp3) or something else. As a rule, you should never download or view unsolicited attachments.

**\$434** Average amount saved on car insurance by USAA members over their previous policy





# Can I take regular withdrawals from my 401(k) plan when I retire?

IT DEPENDS ON THE RULES for your employer's plan. Two-thirds of large 401(k) plans allow retired participants to withdraw money in regularly scheduled installments—say, monthly or quarterly. About the same percentage of large plans allow retirees to take partial withdrawals whenever they want, according to the Plan Sponsor Council of America (PSCA), a trade association for employersponsored retirement plans.

Other plans offer just two options: Leave the money in the plan without regular withdrawals, or take the entire amount in a lump sum. (Check your 401(k)'s summary plan description, which lays out the rules, or call your company's human resources office.) If those are your only choices, your best course is to roll your 401(k) into an IRA. That way, you won't have to pay taxes on the money until you start taking withdrawals, and you can take money out

whenever you need it or set up a regular schedule.

If your company's 401(k) allows periodic withdrawals, ask about transaction fees, particularly if you plan to withdraw money frequently. About one-third of all 401(k) plans charge retired participants a transaction fee, averaging \$52 per withdrawal, according to the PSCA.

Benefits of staying put. Leaving money in your 401(k) plan after you retire can have significant benefits. Large plans often have access to institutional-class shares of mutual funds, which typically charge lower fees than the retail versions. In 2014, the average expense ratio for a stock fund in a 401(k) plan was 0.54%, compared with an average of 1.33% for all stock funds, according to the Investment Company Institute. Participants in the Thrift Savings Plan, the retirement-savings plan for federal government employees, have an espe-

cially powerful incentive to stay put, says Drew Weckbach, a certified financial planner with Scaling Independence, in St. Louis. The average expense ratio for funds in the TSP portfolio is 0.029%.

Many 401(k) plans offer a stable value fund, an option that's not available in an IRA. These low-risk funds, with recent yields averaging 1%, offer an attractive alternative to money market funds, which are currently yielding just slightly above 0%. And unlike bond funds, stable value funds won't take a nosedive if interest rates rise.

The IRA advantage. If your 401(k) plan charges high fees and is stocked with poor-performing funds, you'll want to roll your money into an IRA as soon as you leave your job. And there are other reasons to roll your money into an IRA. You can select which funds to sell when you make a withdrawal—something your 401(k) plan administrator likely

won't let you do, says Daniel Lash, a certified financial planner with VLP Financial Advisors, in Vienna, Va. Most plans take an equal amount from each fund in the portfolio. In 2008, when stock funds fell 40% or more, such withdrawals would have been devastating.

In addition, if you already have an IRA (or IRAs), consolidating all of your savings under one roof or, for traditional IRAs, even in one account will make it easier for you to figure out the amount of required minimum distributions you must withdraw when you turn 70 1/2. RMDs are calculated by dividing the account balances of all of your IRAs at year-end by a life expectancy factor set by the IRS. You can withdraw the money from one IRA or a combination. However, if you have money in a 401(k) plan, you must take a separate RMD from that account, based on its value at the end of the year.

## Put IRA payouts to work

Some would call it a nice problem to have. But for many retirees, it's a problem nonetheless to figure out what to do with required minimum distributions from an IRA when you don't need the money right away but want to preserve some of the IRA's tax advantages. Once you turn 70 1/2, you must take annual distributions based on the value of your account and your life expectancy. Some options to consider:

Municipal bonds or muni bond funds will provide income that's usually exempt from federal taxes and, in some cases, state and local taxes, too.

A law that allowed retirees to transfer up to \$100,000 from their IRAs to charity has expired, but Congress may renew it before year-end. The tax-free transfers would count as your RMD.

Fund a 529 savings account? In some states you'll qualify for a deduction. If you fund an education savings account instead, you won't get an up-front break. But future earnings are tax-free, and the money can be used for college costs or K-12 private school.

## Taking Your First Required IRA Distribution

I turned 70 1/2 this year and will take a required minimum distribution on my traditional IRA for the first time. I'm a little confused about the process. What do I need to do? To find the required distribution amount each year, you basically take your IRA account balance at the end of the previous year and divide it by a life expectancy factor provided by the IRS. The factor is based on the age you turned on your birthday—for people who turned 70 this year, it is 27.4. (A different factor is used if you are married to someone more than 10 years younger than you are. See IRS Publication 590-B at [www.irs.gov](http://www.irs.gov) for details.) Once you know how much you must withdraw from the IRA, you can liquidate securities and take out the cash, or you can transfer the securities "in kind" to a brokerage account. The latter could payoff if you don't need the money to spend and expect depressed securities to rebound. You can ask your IRA custodian to calculate your RMD for you.

## Retirement planning and gender gap

Women are far behind men when it comes to saving for expected retirement expenses, according to financial education company Financial Finesse. The median 45-year-old man is projected to have a savings shortfall of about \$267,000 to meet average retirement expenses at age 65, compared with a shortfall of about \$522,000 for the median 45-year-old woman, the firm says.

## Government to pay for end-of-life planning

By STEPHANIE ARMOUR

The federal government will pay doctors who speak with patients about the type of medical care they want when they are near death, a turning point after a similar proposal six years ago ran into opposition and was stripped from the Affordable Care Act.

The rule announced Friday by the Centers for Medicare and Medicaid Services will reimburse, starting Jan. 1, health-care providers if they have conversations with Medicare patients about advance care planning—also known as end-of-life discussions. The decision affects about 50 million beneficiaries and could ripple through the health-care industry.

Efforts to provide compensation to doctors who hold such consultations was opposed in 2009 by mostly Republicans, who said the health law would lead to "death panels" tasked with seeking out cost savings by rationing care.

But the rule, proposed in July, hasn't triggered the same backlash. Since 2010, legislation that would allow reimbursements to physicians for advance planning discussions has gained bipartisan support and backing from hospice and physician groups. Some private insurers have begun paying providers for the discussions, as have a handful of

state Medicaid programs.

Eight in 10 people in the U.S. said Medicare and private health insurers should pay for end-of-life conversations, according to a September poll by the Kaiser Family Foundation.

Currently, health-care providers may hold these conversations with patients. They often focus on long-term treatment options as well as care if patients are close to death or lose the ability to make decisions.

"These regulations are a starting point for a health care system that will honor the goals and wishes of patients," Lee Goldberg, director of the Pew Charitable Trusts improving end-of-life-care project, said in a statement.

It is a delicate issue, however, because end-of-life discussions also are likely to lower health-care spending which could lead to claims the conversations are a way to limit treatment or care.

Some also say the measure would lead to billing fraud and would tax the government program. Gary Puma, president and chief executive of Springpoint Senior Living in Wall Township, N.J., said it would burden Medicare.

"We would benefit by this ... but cannot in any way support this initiative," he said.

## Hearing Loss and Aging

Hearing problems often start as nuisance before developing into a truly debilitating issue. Luckily, help is available to lessen the hurt of hearing loss.

Aids, medicine and surgery are all viable options available to seniors experiencing hearing loss of various grades. So pay attention to your hearing quality.

Are you having trouble hearing over the telephone? Have you completely worn out the “volume up” button on your television remote control?

If so, then it may be time to speak with your physician to explore your options.

### Types of Hearing Loss

There are many different types of hearing loss common in seniors. Presbycusis loss comes on slowly with age and affects hearing in both ears. Researchers have linked it with genetic factors.

Conversely, another form of loss, tinnitus, is harder to pin down but even more incapacitating. It causes a ringing or roaring noise and has been labeled as a precursor to high blood pressure or allergies.

### Devices Can Help

Hearing aids, assistive devices or

cochlear implants? There are many options to consider if you decide to purchase a device to help your hearing loss.

Aids are electronic devices that fit comfortably in your ear and make sounds louder. Assistive devices include telephone amplifying devices and TV/radio listening systems. Implants are electronic devices recommended for people with severe hearing loss.

Part of the device is surgically implanted under the skin, and it requires specialized training to adjust.

### Talk to Your Physician

Your family doctor may not know exactly what path you should take in remedying your hearing issues, but he or she can point you in the right direction.

An otolaryngologist is a doctor who specializes in medical problems of the ear, nose and throat. You may also be referred to an audiologist, trained to measure and provide services to improve hearing.

Don't be embarrassed to bring up hearing problems to your physician. The longer you put off the appointment, the less you will enjoy life's greatest sounds and experiences.



## Fill the Medicare Dental Gap

MEDICARE DOESN'T COVER ROUTINE dental care, so after you enroll, you're pretty much on your own. In addition to individual plans, look into Medicare Advantage plans with dental benefits, although the care can be limited. AARP's dental plans cost about \$28 to \$71 a month, depending on the

type and your location. You can still withdraw funds from your health savings account tax-free after you sign up for Medicare, but you can no longer contribute to the HSA. Oral Health America, a nonprofit educational group, lists resources by state at [www.toothwisdom.org](http://www.toothwisdom.org).

## Eye-Opening Vision Tips



(Family Features) As you age, your eyes undergo natural changes year after year, making ongoing attention to your eye health an important aspect of your overall wellbeing.

The importance of ongoing eye care is a lesson champion wide receiver Victor Cruz learned young and learned well.

“When I was young my mom made sure that I went to all my annual vision tests and had my eyes checked numerous times just to make sure I was up to date,” Cruz said. “I had to make sure my vision was right because I was an athlete playing multiple sports and she wanted to make sure that my vision was taken care of first and foremost.”

In fact, the eyes are a good indicator of overall health. Trouble with your vision can be a red flag regarding eye health. In addition, according to the American Optometric Association, a range of signs of illnesses can be detected through an eye examination, including diabetes, high blood pressure, heart disease and even rare hereditary diseases.

The World Health Organization, among other health authorities, asserts that more than 80 percent of vision problems can be prevented, treated or cured. Here are five easy tips for taking care of your eyes from the experts at Alcon, a global leader in eye care:

\* Schedule routine eye exams. Your eye doctor will advise you on how regularly you should have an eye exam. This will vary based on your age, health, family history and whether you wear glasses or contact lenses. According to the American Optometric Association, most healthy people over 6 years of age should have an eye exam every 1-2 years.

\* Ask for comfort when choosing lenses. If you need corrective contact lenses, recognize that advances have been made in contact lens technology

and ask your eye doctor which product may be right for you. For example, DAILIES TOTAL1(r) contact lenses are the first and only contact lenses with water-gradient technology. The contact lens approaches 100 percent water content at the outermost surface,\* creating a cushion of moisture that delivers outstanding end-of-day comfort.

\* Keep contact lenses clean and replace them as recommended. Despite our best intentions, many of us aren't properly caring for our contact lenses. In fact, a recent study conducted by the Centers for Disease Control and Prevention found that approximately 99 percent of lens wearers reported at least one contact lens hygiene risk behavior, such as swimming in contact lenses or not washing hands before inserting lenses. Be sure to speak with your eye doctor about your contact lens options - some risky behaviors may be avoided by using daily disposable contact lenses.

\* Be open with your eye doctor. Be sure to tell your doctor about any discomfort or irritation you may be experiencing with your eyes or if you notice changes in your vision. There are new vision technologies being introduced regularly so there may be new products that can help you.

\* Protect your eyes from digital eye strain. Spending two or more hours a day staring at a screen (computer, smartphone, tablet, television, etc.) can lead to digital eye strain, which can result in physical straining that leads to dry, itchy or burning eyes. The Vision Council recommends protecting your eyes by following the 20-20-20 rule: for every 20 minutes you spend staring at a screen, take a 20 second break and focus on an object 20 feet away.

Learn more about your eye health at [MyEyes.com](http://MyEyes.com), where you can find resources to help you and your family take better care of your eyes and vision.



# Federal Long-term Care Insurance Program (FLTCIP)

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when you need help with activities you perform every day, or have a severe cognitive impairment, such as Alzheimer's disease.

## Eligibility:

Most Federal and U.S. Postal Service employees and annuitants; active and retired members of the uniformed services, and their qualified relatives; are eligible to apply for insurance coverage under the FLTCIP.

Retired Army National Guard Soldiers are eligible to apply for FLTCIP at any time with full underwriting.

## Benefit Highlights:

**Long Term Care:** Long term care is care that you need if you can no longer perform everyday tasks (activities of daily living) by yourself due to a chronic illness, injury, disability, or the aging process. Long term care includes the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

Long term care is not intended to cure you. You may need chronic care for the rest of your life. This care can span years and can be expensive depending on the type of care you need and location where that care is received. Long term care insurance is one way of helping to pay for these expenses.

Care can be received in multiple settings, including home, assisted living facilities, nursing homes, adult day care centers, or hospice facilities. The FLTCIP also covers home care pro-

vided by informal caregivers such as friends, neighbors and Family members, who did not normally live with you at the time you became eligible for benefits.

Long term care is not the type of care received in the hospital or doctor's office or the type of medical care you need to get well from a sickness or an injury. In addition, it is also not short-term rehabilitation from an accident or recuperation from surgery.

## FLTCIP 2.0 Plan Features:

The FLTCIP offers four prepackaged plans, based on the most popular plan options, or plans can be customized to suit your individual needs. The following features need to be considered when choosing a plan under FLTCIP. Each of these features will affect the coverage and premium:

**Daily Benefit Amount (DBA):** The maximum amount the insurance will pay in any single day. FLTCIP offers daily benefit amounts from \$100 to \$450 in \$50 increments.

**Benefit Period:** The length of time the insurance will last if care is received every day at a cost equal to or more than your DBA. The benefit periods offered under FLTCIP are 2 years, 3 years, 5 years, and Unlimited.

**Waiting Period:** The waiting period under the FLTCIP is 90 days. The waiting period is the number of calendar days during which you must be eligible for benefits before benefits can be paid.

**Inflation Protection Option:** An option of FLTCIP that increases the value of benefits over time to keep pace with increasing costs of care. FLTCIP offers

a choice of two inflation protection options - an Automatic Compound Inflation Option (ACIO), which increases your benefits automatically by 4% or 5% compounded annually with no corresponding increase in premium; and a Future Purchase Option (FPO), which increases benefits every 2 years with an increase in premiums. NOTE: Premiums are not guaranteed. Your premium will not change because you get older or your health changes or for any other reason related solely to you. Your premium may only increase if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.

## Calculating Premiums and Costs:

The FLTCIP website (<https://www.ltcfeds.com>) provides a premium calculator to determine premiums for both Pre-Packaged and Customized plans. It also provides a tool that estimates long term care costs throughout the country. Click here for the FLTCIP Premium Calculator. NOTE: Premiums are not guaranteed. Your premium will not change because you get older or your health changes or for any other reason related solely to you. Your premium may only increase if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.

## Applying for FLTCIP:

The FLTCIP website (<https://www.ltcfeds.com>) provides the ability to apply online or download applications. Or, you can apply by phone

at 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557.

**Qualified relatives who are eligible to apply for this coverage under FLTCIP include:**

Current Spouses of eligible employees and annuitants.

Surviving Spouses of active and retired Soldiers who are receiving a Federal survivor annuity (and his or her current Spouse).

Parents, parents-in-law, and stepparents of living eligible active duty members (parents, parents-in-law, and stepparents of annuitants and retired members of the uniformed services are not eligible).

Adult Children (at least 18 years old, including adopted or Stepchildren) of living employees or annuitants (including adult Children of surviving Spouses receiving a survivor annuity). Foster Children are not eligible.

Please visit: [www.ltcfeds.com/eligibility/](http://www.ltcfeds.com/eligibility/) for the current eligibility listing.

## Additional Information:

For more information, please visit the Federal Long-Term Care Insurance Program website at:

<http://www.ltcfeds.com/>.

Or, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557.

The FLTCIP is medically underwritten, which means you will have to answer questions about your health on your application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this Program.

## Is hospice care the right option for you or a loved one?

by Paula Spencer Scott

An interesting thing happens when Dawn Gross brings up hospice to patients or their families:

"Oh, no, we don't want that!" they often say.

"OK," says Gross, a hospice and palliative care physician in San Francisco. "Tell me exactly what you don't want, so we're sure not to give you that."

Going off to some facility, they tell her. Losing control of care. Being knocked out by morphine. Or — the clincher — giving up. When Gross assures them that hospice isn't at all like that — that two-thirds of hospice care takes place in the person's home or a long-term care facility, that the patient can still receive medical care, and that Medicare and most private health insur-

ers pay for it in full — they often change their minds.

In 2011, about a million people died in hospice — about 42 percent of all those who died, according to the National Hospice and Palliative Care Organization in Alexandria, Va. — and its use is growing.

Still, misconceptions about this end-of-life service abound. As a result, many who might benefit from hospice don't sign up until the very end: About a third of hospice users enroll for less than a week, and the median time is 18 days.

So how can you tell whether hospice is the right choice for you or your loved one? The answer depends on what you believe hospice is, your current goals, and what you think it can — or can't — do for you.

Here's what you need to know.

**Hospice is a philosophy of care, not a brick-and-mortar location.** Most people say they want to die at home, but only about 1 in 4 end up doing so. One big reason: It's often just too hard. "Trying to care for someone with a serious illness, especially at home, without hospice is like trying to have surgery without anesthesia," says Ira Byock, the executive director of the Providence Institute for Human Caring.

Hospices bring everything you might need to the home — hospital bed, bedside commode, medications, bandages, expert consults — tailored to your needs.

But if you're daunted by home care, or simply don't want a loved one to die in your home, hospice care also is available in facilities and hospitals.

**Signing up doesn't mean giving up all medical care.** Transitioning to hos-

pice means shifting from one set of goals (how to get longer life through a cure) to another (how to get the best quality of life out of whatever time is left).

"When people say, 'I don't want to give up,' the key is to understand what they think they're giving up," Gross says. Even when a cure is no longer viable, therapies that improve symptoms and raise comfort can continue. "I deliver very aggressive care in hospice," she adds.

If, however, you feel that you have not exhausted all of your treatment options in search of a cure, hospice may not be for you. Medicare hospice rules require forgoing curative treatments.

That may soon change, though. In July, Medicare announced the expansion of a five-year pilot program to 141 hospices. *see Hospice care...Page 17*

# Places that can lend a hand to family caregivers

Caring for a family member usually involves piecing together a crazy quilt of help, based on your specific needs and what's available in your community. Here are some resources to consider.

## **Your local Area Agency on Aging**

**How it helps:** These government-funded agencies — 623 across the country — help you connect to specific programs where you live, such as respite care, support groups, education and training, and emergency assistance.

**Where to look:** Go to [n4a.org](http://n4a.org)

## **Eldercare locator**

**How it helps:** Another handy first stop in a services search, this site, run by the U.S. Administration on Aging, can steer you to adult day programs, financial and legal assistance, housing options, in-home services and more.

**Where to look:** Go to [eldercare.gov/eldercare.net/public/index.aspx](http://eldercare.gov/eldercare.net/public/index.aspx) or call 800-677-1116

## **Family Care Navigator**

**How it helps:** For more locator assistance, this state-by-state listing of safety-net services is operated by the Family Caregiver Alliance, a research and advocacy organization for family caregivers. Listings include programs and services within public, private and nonprofit sectors.

**Where to look:** Go online to [caregiver.org/family-care-navigator](http://caregiver.org/family-care-navigator).

## **Caring.com**

**How it helps:** This site is full of expert financial, medical and other advice for caregivers, as well as online support groups, a directory of eldercare services and a free interactive guide to Alzheimer's care called "Steps & Stages."

**Where to look:** For the guide, go online to [caring.com/steps-stages/alzheimers](http://caring.com/steps-stages/alzheimers).

## **Day respite services**

**How they help:** "Respite" is a fancy word for "giving you a break." Day programs for older adults (sometimes ignobly referred to as "adult day care") provide safe, supervised settings at community centers, assisted living residences and other sites. Some are drop-in programs; at others, you sign up for certain hours and days.

**Where to look:** Your local Area Agency on Aging can point you to local services, or try ARCH National Respite Network and Resource Center's National Respite Locator ([archrespite.org/respite-locator](http://archrespite.org/respite-locator)). The U.S. Department of Veterans Affairs also runs adult day health care programs for veterans.

## **Overnight respite services**

**How they help:** Harder to find but in growing demand, short-stay services are increasingly offered by assisted living and memory-care facilities, nursing homes and some hospitals. Alternately, you can hire a professional to come to your home while you're away through home-care

agencies or referrals from family, friends and medical professionals.

**Where to look:** Check ARCH National Respite Center's Respite Locator (see above); ask at local assisted living facilities or home-health agencies.

## **Elder companions**

**How they help:** They provide company and social stimulation to the homebound and act as an extra set of eyes and ears for you. Some will drive to appointments and run errands or do light housekeeping and meal prep.

**Where to look:** Ask an in-home care agency or try a local Area Agency on Aging for referrals.

## **Personal care services**

**How they help:** When you need help with bathing, dressing, feeding and other tasks, these workers can save you time, minimize your back strain and handle personal care tasks you are uncomfortable performing.

**Where to look:** Home health agencies and in-home care agencies.

## **Meals on Wheels America**

**How it helps:** Take some of the worry out of a relative living alone through this network of more than 5,000 community-based senior-nutrition programs. Recipients get a daily hot meal and also someone checking in and providing a little companionship. Payments are on a sliding-fee scale, from free to full price.

**Where to look:** Find a local program at [mealsonwheelsamerica.org/signup/find-programs](http://mealsonwheelsamerica.org/signup/find-programs). Churches or other groups may run similar unaffiliated programs in your community.

## **Next Step in Care**

**How it helps:** Because transitions from one setting to another (hospital to rehab, home to nursing home) can be hard, this United Hospital Fund program provides step-by-step guides for family caregivers and health care providers to help them work together for safer, smoother moves. You can also find forms for health records, help with medication management and more.

**Where to look:** See [nextstepincare.org/caregiver\\_home](http://nextstepincare.org/caregiver_home).

## **U.S. Department of Veterans Affairs Caregiver Support**

**How it helps:** For those caring for a veteran, the VA's Caregiver Peer Support Mentoring Program pairs you with a mentor volunteer who agrees to be available by phone, email or mail for six months or more. A caregiver-support coordinator can connect you with services such as home health aides, skilled home care, respite care and hospice care.

**Where to look:** Call the VA Caregiver Support Line at 855-260-3274 toll-free or visit the website at <http://caregiver.va.gov/index.asp>.

## Hospice care...

pices in 40 states to allow patients to continue pursuing curative treatments while under hospice care.

**You have to qualify for hospice, but you can opt out at any time.** To qualify for hospice benefits, either through Medicare or private insurance, two physicians must certify that you have a life-altering condition with an expected prognosis of six months or less. This time frame is arbitrary, however; there's no biological or scientific basis for knowing how long you have left, Gross says.

If you start hospice and realize it's not for you, you can quit. How can you know when to try hospice? This should be part of ongoing discussions with your health care team, Byock says — "ongoing" because goals and needs evolve.

**You may live longer during the time you have left.** Hospice recipients live longer, on average, than those receiving standard care, research shows. A 2010 study of lung cancer patients found they lived nearly three months longer; another study, looking at the most common ter-

minal diagnoses, found the same, ranging from an average of 20 more days (gallbladder cancer) to 69 days (breast cancer).

**You can still see your regular doctor.** Multidisciplinary by intention, a basic hospice team consists of a physician and nurse (both on call 24 hours a day); a social worker, counselor or chaplain; and a volunteer. Many hospices offer added services: psychologists, psychiatrists, home health aides, art or pet therapists, nutritionists, and occupational, speech, massage or physical therapists. You may also continue to see your regular doctor. And you remain in charge of your medical decisions.

**The goal of pain management in hospice is to enable you to live well — not sedate you.** "People often mistakenly think pain medicine will make the person sleepy to the point where they can't interact," says Karen Whitley Bell, a hospice nurse for 20 years and author of *Living at the End of Life*. "To the contrary, if you live with pain unnecessarily,

it makes you more tired and irritable, and robs you of quality of life." When drugs like morphine are used, it's to treat anxiety and to lessen pain, which has been shown to be undertreated at the end of life — not hasten death, as many people mistakenly believe.

**Hospice can enrich, and sometimes salvage, the last stage of life.** Almost a third of those with a terminal illness die in the hospital, hooked up to machines that do little to halt the process of dying. Hospice is designed to support the more personal aspects of this life stage: reflecting on one's legacy and life meaning, focusing on relationships in a deeper and more intentional way, achieving a sense of closure, and realizing any end-of-life goals, such as attending a grandchild's graduation or getting financial affairs in order.

**Hospice is for the entire family.** It's not always easy to witness the hallucinations of delirium or understand the body language of someone who can no longer speak, for example. A hospice nurse can

help interpret what's happening, or explain the signs of imminent death. And when families need a break, the sick person can spend up to five days at a time in inpatient respite care, such as in a nursing home or hospice facility.

**Hospice continues after death.** Many people don't realize that optional follow-up grief support for 12 months is included under Medicare rules. "For many of our families, their journey with hospice is only beginning once their loved one dies," says bereavement counselor Anne Alesch. She runs separate support groups for surviving spouses and adult children.

Ultimately, hospice makes space for "the spirit, the love and the quieting of the mind" that tend to take precedence as the body prepares to shut down, says Nina Angela McKissock, author of *From Sun to Sun: A Hospice Nurse Reflects on the Art of Dying*. Adds Ira Byock: "We make a mistake in assuming that serious illness and dying are mostly medical. They're fundamentally personal."



## CHINA

### *Shrinking responsibility*

As China began celebrating the 70th anniversary of the end of WWII in early September, the national leadership made it clear that the reforms of the military were accelerating and mentioned that the Chinese military would lose another 300,000 personnel. This is nothing new. In 2009 Chinese leaders spoke of cutting 700,000 troops by 2012 so more money could be spent upgrading the navy and air force. The Chinese armed forces have already shrunk by nearly two million troops in the last 20 years, and now consist of about two million active duty personnel.

### *Garrison near complete*

Aerial and satellite photos indicate that Chinese military construction efforts on Woody Island, one of the disputed Paracel Islands, are largely complete. The garrison consists of a battalion of naval infantry and a 2,300-meter-long airstrip, long enough to support warplanes and commercial transports as large as Boeing 737s. The heavily-used, artificial harbor can handle ships of up to 5,000-tons displacement. Because there is no local water supply, the water has to be brought in, along with fuel for vehicles and generators. While there is some recreational fishing going on, the 2,000 people on the island require regular food deliveries from the mainland.

### *Recycled, not scrapped*

China is militarizing its coast guard, not just by building larger patrol ships but also by converting smaller navy warships to patrol duty. In 2008 there were rumors that China planned to use some of its older Jianghu-class missile frigates as coast guard patrol ships and now four of these 30-year-old warships have shown up either in service or being refurbished and repainted in coast guard colors. The alternative was to scrap these older frigates, but some still had life left in them.

### *Biting the hand*

Traditional allies China and Russia, despite still providing some aid and other benefits, are finding that they have little sway over the North Korean gov-

ernment. China has found itself being publicly insulted by North Korea, something that was unknown until recently but is now becoming common. In response, China is publicly criticizing things that are wrong in North Korea such as mismanagement, nuclear weapons and criminality in general. This sort of thing rarely ends well.

### *Preventing mass unrest*

Despite all the Internet censorship, Chinese citizens continue to discuss forbidden subjects like corruption at the top and Chinese who openly protest the corruption and bad government. Chinese censors aren't really going after individual offenders as much as they are seeking to prevent mass unrest, so sometimes even the arrest and punishment of Internet offenders is not publicized. China has a growing problem with large groups hitting the streets to protest and, with the large amount of corruption and inefficiency, there's a lot to protest. The Internet is seen as essential, economically, but also the chief means for local protests to turn into major ones. That is not to be allowed, at all costs.

### *A benefit to China*

When China makes itself useful to other countries it's because it's useful to China, often in the long run. Case in point is their willingness to sell weapons to Argentina, which is surprising because Argentina is broke and a notorious international deadbeat. China normally sells to anyone as long as they can pay cash, preferably up front if there are any doubts about the buyer's credit rating. An exception is being made with Argentina, as it will allow South Americans to get a better view of Chinese weapons, which are touted as cheap, reliable and increasingly high-tech.

## COLOMBIA

### *Major transit point*

Colombia and the U.S. accused Venezuela of becoming a major transit point for illegal drugs coming out of Colombia and then onto world markets, especially the U.S. and Europe. Leftist rebels have about half their forces operating along the Venezuelan border; the rest use Panama's or Ecuador's borders, areas where leftist rebels assist drug production and smuggling.

### *No plan*

The Colombian government has a security problem it has little control over: the growing unrest in Venezuela. Colombia fears this will escalate into a civil war and drive many Venezuelans, possibly more than a million, across the border as refugees. The Venezuelan border is already a danger zone because corrupt Venezuelan officers and officials have

allowed Colombian drug gangs and leftist rebels to operate on the Venezuelan side. The U.S. has accused Venezuela of becoming a major transit point for illegal drugs coming out of Colombia and onto world markets. Everyone wants Venezuela fixed, but no one has a practical plan for how to do it.

### *Whistleblower*

The U.S. instigated 17 arrests in Colombia and broke up a gang accused of smuggling Colombian cocaine via Venezuela to the United States; another dozen gang members are still being sought. The arrests were made possible by the defection of a Venezuelan security official to the U.S. where he revealed details of how this gang operated. He also identified senior Venezuelan officials who were paid off to let the gang function.

## INDIA

### *Joint training program*

India and the U.S. agreed to form a joint training operation to prepare African peacekeepers. The U.S. has long provided such training for foreign nations and African nations are eager to use these services, which often include new equipment and weapons. India trains its infantry to Western standards and is a major supplier of troops for peacekeeper missions, so a joint training effort seems natural, especially since most of the Indian trainers speak English, as do many of the African trainees. Many Indian soldiers are also Muslim, which will prove useful when preparing peacekeepers for missions involving religious disputes.

## ISLAMIC

### *Keeping them out*

In another effort to keep Islamic terrorists from Libya out, the Tunisian government said it would no longer allow flights from Libyan airports in Mitiga, Misrata and Sirte to land in Tunisia. This effort also includes construction of a 160-kilometer-long barrier along their border with Libya and incorporates sand berms, fencing and moats filled with salt water. This barrier not only keeps many Islamic terrorists out, but also illegal migrants seeking to reach Europe.

### *Noticing a pattern*

Intelligence and police agencies in the West have noticed a pattern in the movements of Islamic terrorists from the West who are veterans of IS operations in the "caliphate." Compared to al Qaeda, the Islamic State is sending fewer trained, motivated and prepared Islamic terrorists back to the West to carry out major attacks. Instead, IS has encouraged Western fans to do whatever they can, where they are, which has led to a lot of

embarrassing failures, and a few successful, small scale acts of violence. These were usually carried out by individuals acting alone via the IS suggestion.

### *Signs of collapse*

Between internal disputes and declining morale, the Islamic State is showing signs of collapse. In rural areas, locals are organizing armed militias and waging open warfare with IS. This may seem suicidal, but the tribes have centuries of experience with this and when they detect that the "occupier" is stretched thin and vulnerable, the tribal militia becomes a popular and effective option. IS understands this and informally grants autonomy in some of these situations'. The downside is that if IS makes another resurgence and becomes capable of suppressing the autonomous tribes, the retribution can be brutal.

## N. KOREA

### *Less skilled*

The top special operations units in North Korea are still well cared for, but more reports have come out of the North about the lesser skilled special operations troops who complain about lower quality food and other problems. More of these troops are deserting and heading for China, where they can be more easily interviewed. Some have made it all the way to South Korea, where the extent of their numbers and preparations has pushed South Korean commanders to increase their security preparations, and train more troops to deal with all these commandos in wartime.

### *Crybaby*

China congratulated North Korea on the anniversary of its founding, but North Korea played down this message, seen as disrespectful in East Asia. This is, apparently, in reaction to China's recent disrespect to North Korea. Here's what happened: Kim Jong Un agreed to go to China for the WWII anniversary parade but canceled without explanation when he learned that he wouldn't be standing next to Xi, the Chinese leader, on the reviewing stand. Kim Jong Un took that as an insult and canceled his visit, something that China said was disrespectful and that there would be repercussions.

### *Worker's paradise*

The month of October is unpopular in North Korea because people are ordered to do more unpaid labor. First, there are the preparations for the 10 October Foundation Day celebrations, honoring the creation of North Korea, followed by the harvest. On top of that, it also starts to get cold, which is more of an issue as



fuel shortages have become worse over the last two decades. Foundation Day preparations have become a major problem since Kim Jong Un took power in 2011 and discovered that the 35,000 sacred statues and monuments of his father and grandfather were not properly maintained.

#### *Concessions*

North Korea is still seeking a high price for any sort of concession on its nuclear program. North Korea continues to hold out for a major concession; the size is unspecified, but apparently it's more than the U.S. or its neighbors are willing to pay in order to have the North to shut down their nuclear and long-range ballistic missile programs. China is getting more nervous and more extreme in its threats to North Korea over the matter.

## **PAKISTAN**

#### *Finally admits it*

In August the Pakistani government admitted they had a serious internal security problem in regard to the issuance of government ID documents, and that it wasn't just Pakistani Islamic terrorists and gangsters who have bought these fake documents, but foreign Islamic terrorists as well. This wasn't a secret and, for over a decade, the West, and now Russia and China, have pressured Pakistan do something about this corruption issue. Pakistan now admits there's a problem and agrees it's a serious matter, but corruption in Pakistan is like the weather - everyone talks about it but no one seems able to do anything about it.

## **RUSSIA**

#### *Coordinating communications*

Russia asked the United States to coordinate with their forces in Syria to prevent accidents. Such communications used to be common but this arrangement was canceled in 2014 because of Russian aggression against Ukraine.

#### *Treacherous bully*

By carrying out what the world media will depict as a heroic intervention to defeat IS, Russia will earn positive publicity, which is badly needed because Russia is currently seen as a treacherous

bully because of its aggression in Ukraine and elsewhere in East Europe. By the end of the year Russia expects to turn that around, even if some depict them as a treacherous and opportunistic hero. Smashing IS would nevertheless be praised and appreciated.

#### *Doing the dirty work*

Russia sees its intervention in Syria as a bold political move, describing their work as a direct attack on the Islamic State that everyone agrees is a major threat. Until the recent arrival in Syria of Russian ground forces, no one else, not even the Arab states most directly threatened by IS, was willing to send in ground forces. Russia sent dozens of warplanes and apparently plans to expose the timidity of the American-led air campaign.

#### *Can't hack the onion*

Back in mid-2014 Russia offered a 3.9-million-ruble contract to whoever could deliver software that would allow Russian security services to identify people on the Internet using the onion router (Tor), a system that enables users to anonymously access the Internet. On 22 Aug 14 Russia signed an agreement with CSI EIM, a Russian contractor with a top security clearance, who said they were up to the task. Now, one year later, CSI EIM is spending even more money on lawyers to get out of the contract. It seems they found that their theoretical solution was too difficult to implement effectively.

#### *Replacements*

Indonesia announced that it was going to buy some Russian Su-35 aircraft to replace its aging, American-made F-5s. It is believed that some corruption is involved as the prices paid for Russian warplanes appear to be inflated, accommodating large bribes of Indonesian officials. Russia is eager to make this sale, as it would be the first export sale for the Su-35.

#### *Ceasefire violated*

Ceasefire negotiations in Ukraine aren't working. Russia pretends to agree to a ceasefire, then declares it has no control over rebel factions that are seeking to gain an advantage by using ceasefire terms which the Ukrainians obey, but the rebels don't. The rebels regularly violated the September '14 ceasefire, even launching a major offensive in January. Since September the rebels, with the aid of up to 10,000 Russian troops inside Donbas, have gained more than 500 square kilometers of territory. This led to another round of negotiations, with Russia, as before, pretending to be the peacemaker and denying all evidence that it supervised and often carried out most of the ceasefire violations. It is happening all over again.

## **USA**

#### *Fly-off competition*

The American F-35 and A-10 aircraft will have a "fly-off" competition to see which is better at closeair support, something that could determine the A-10's future. The A-10 abides, thanks to friends on Capitol Hill and its very impressive combat record. This competition is the latest hurdle for the F-35, which is intended to not only replace the A-10, but the USAF's F-16, the USMC's AV-8B and the USN's F/A- 18C. One of the biggest questions surrounding the F-35 has been its ability to carry out close-air support missions. The showdown won't take place until 2018 because ground support capabilities of the F-35 are not yet in service.

#### *Hiding behind Tor*

Tor was developed as part of an American government program to create software so people who live in dictatorships could avoid arrest for saying things on the Internet that their government did not like. Tor also enabled those Internet users to communicate safely with the outside world. Tor first appeared in 2002 and has defied most attempts to defeat it. The Tor developers are also quick to modify their software when vulnerability is detected.

#### *Floating Priuses*

U.S. Navy is adding a hybridelectric drive to its 34 newer Arleigh Burke-class guided-missile destroyers, in essence turning them into floating Priuses. The added electric motor will help propel the ship at speeds of up to 24.1 kilometers per hour, speeds at which the ship's four LM-2500 gas turbines have much less efficiency. The gas turbines are most efficient at high speeds, but waste a lot of fuel at lower speeds compared to diesel and electric drive.

## **VENEZUELA**

#### *Little voter support*

The 6 December elections in Venezuela will be interesting because the current government has less than 20% support of the voters. The government is cracking down on opposition political parties but that may not be enough to avoid a vote that would either remove the current government, or trigger a coup and the imposition of a leftist dictatorship.

#### *Socialism's success*

For much of the last half-century Venezuela was more prosperous and peaceful than Colombia. In 1999 Venezuelans elected Hugo Chavez, who proposed to solve all existing economic and social problems via radical socialism. This did not work. Venezuela is now on the verge of economic collapse,

revolution, dictatorship or worse. The Venezuelan government blames the chronic shortages of food and consumer goods on the smuggling of subsidized items to Colombia.

#### *Resumption of diplomatic relations*

Venezuela and Guyana have agreed to resume normal diplomatic relations. Venezuela recalled its ambassador in July to protest Guyana's exploring for oil and natural gas offshore. The hostility escalated because Guyana tolerated Venezuelan fuel smugglers.

#### *Ultimate failure*

Venezuela wrecked its own economy by trying to impose a communist-style, centrally planned economy. For over 70 years these ideas failed spectacularly in Russia, East Europe, China and several other countries. Cuba and North Korea currently create privation, not prosperity, by continuing to pursue the dream of more efficient state control. Neighboring Colombia has much less oil, but has a free economy and is much more prosperous. More Venezuelans are noticing that and the Venezuelan government invents new distractions to keep the peace at home.

#### *Some familiarity*

Venezuela's government places the ultimate blame for its economic problems on foreign conspiracies, and is responding by arresting its critics and accusing them of belonging to this conspiracy. All this is meant to encourage the minority population that still supports President Maduro's socialist revolution. The government sees a need to mobilize its supporters to use force, if necessary, to prevent the majority of Venezuelans from crippling Maduro's revolution in upcoming parliament elections with massive losses. Currently only 22% of voters approve of Maduro and another poll shows over 80% of Venezuelans blame him for the economic mess. Some politicians are calling for Maduro to resign, or be forcibly removed.

## **YEMEN**

#### *Fighting intense*

The fighting in Yemen has been more intense since the rebel ballistic missile attack that killed 67 foreign soldiers on 4 Sep 15, after which the Arab coalition visibly increased their air attacks. Reinforcements were sent and now there are about 5,000 foreign troops in Yemen, all to support a ground offensive against the rebel-held capital of Sana'a that began on 12 September. While the air attacks quickly blew a lot of things up and killed many rebels and civilians, the ground offensive moved slowly because of stubborn and skillful resistance by the Shia rebels.

## Volunteers Needed for Barksdale AFB Pharmacies

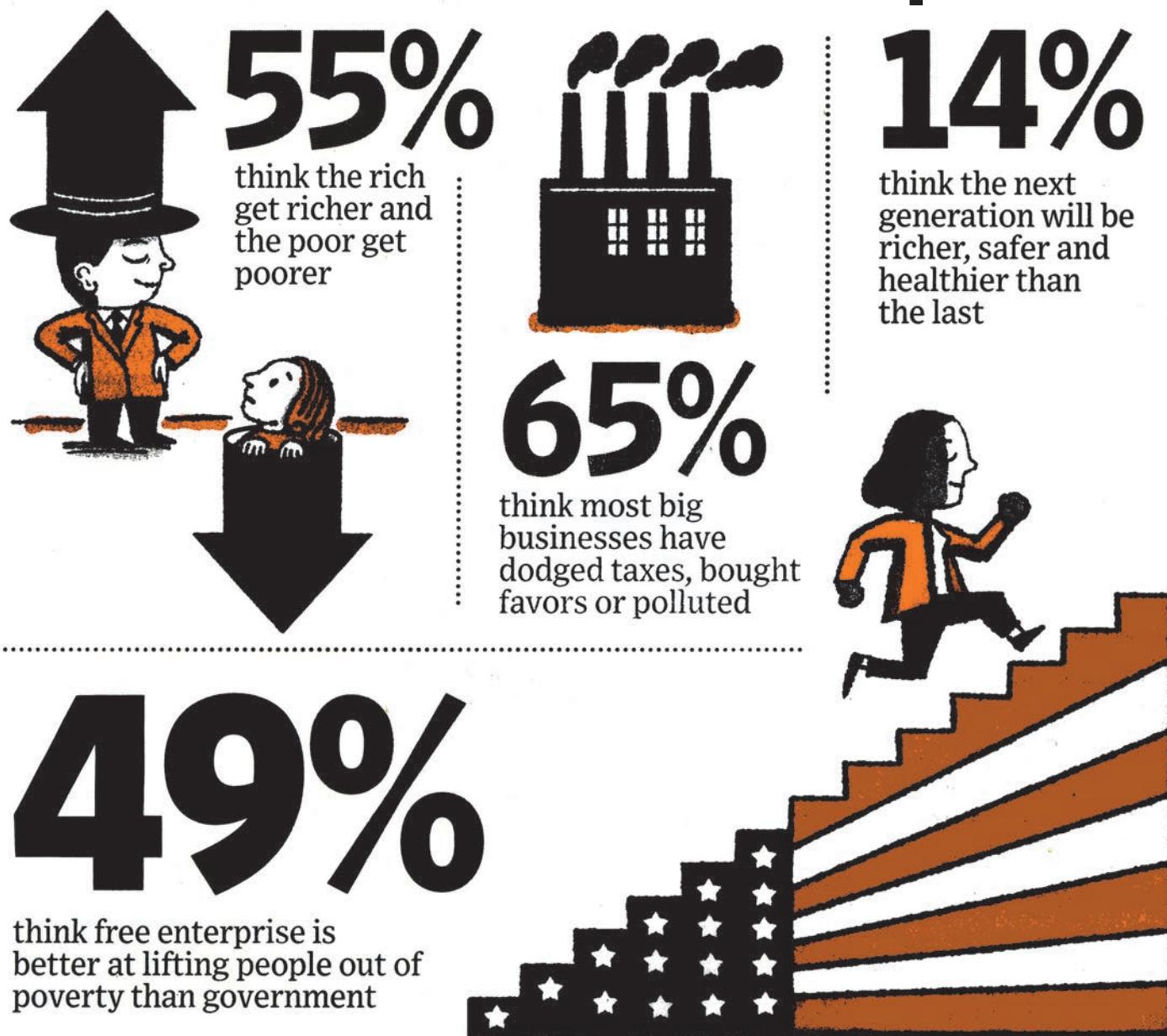


The Barksdale AFB Medical Group needs your help please. We are requesting volunteers to help staff our Pharmacies. We presently have over 40 outstanding volunteers that help every single day and we couldn't provide the outstanding help and services we do day in and day out without them. We are currently expanding our operations and would like your help and support please to meet our growing customers' needs.

If you would like to volunteer your time at our two base Pharmacies, our volunteers help with prescriptions from patients and verifying patient information such as name and date of birth of the patient. We'll ask you to compare this information to the prescription label when handing out medications in order to ensure the right patients get their right medications. Volunteers also help out with our drive thru pharmacy, help collect third party insurance information, and even help go through our shelves and put medications away that are ready for patients but haven't been picked up in an effort to help save taxpayer dollars.

Getting set up as a volunteer is easy and only takes a few easy steps and some training. As long as you're committed and are dependable, we can use your help. If you would like to join the Team and volunteer or would like further details, please contact Ms. Sakineh Reed or Mrs. Julie Reeves at (318) 456-8348 (option 5) or you may email MSgt Regie Alejandro at regie.alejandro@us.af.mil

## What Americans Think of Capitalism



## Answers available for your drug-related questions

Help is available for people who pick up a prescription, get home and realize they have a question, or are not sure how one pain reliever may interact with another medication.

A pharmacist should be the first resource people use to answer questions about their medications.

"Don't be afraid to call and ask your doctor or pharmacist to explain prescription directions again if you didn't understand them the first time," said Dr. George Jones, chief of the pharmacy division of the Defense Health Agency. "And it's always a good idea to write down any additional or special instructions so you don't forget them once you get home."

People taking an over-the-counter medication like acetaminophen, cough

medicines, herbal supplements or aspirin need to know those drugs can interfere with other medications. Because these products are purchased over the counter, there is no record in the pharmacy's computer system to prevent harmful drug interactions. It is important that people tell their pharmacist about taking over-the-counter products when filling any prescription.

Personnel at the Food and Drug Administration's Division of Drug Information can also answer drug questions. Division personnel respond to an average of 4,432 telephone calls, 1,531 emails and 91 letters regarding drug questions every month. The top five questions DDI pharmacists receive are:

- What are the possible side effects of my medicine, and where can I find the

most current information about the drugs I take?

- How do I report a bad reaction to a medicine or a medication error to FDA?
- Are generic drugs the same as brand name drugs?
- How can I find out when a generic will be available for a medicine I take?
- How do I discard medicine that I no longer need?

People can also call the FDA's Division of Drug Information at 855-543-DRUG (3784).

TRICARE beneficiaries who get their prescriptions via home delivery can contact a pharmacist 24/7 by calling Express Scripts, Inc., the contractor who manages the TRICARE prescription benefit, at 877-363-1303. (Courtesy of TRICARE News)

# HAPPY NEW YEAR