



VETERANS' WIDOWS/ERS INTERNATIONAL NETWORK, INC.

FOUNDED * DENVER * 1995

OCTOBER - NOVEMBER - DECEMBER 2008

VWIN95@AOL.COM

WWW.VETSURVIVORS.COM



My dear friends and fellow members,

Here we are again, preparing for this year's end holiday celebrations, oncoming national

elections, and hopes next year will be better than this year. Regardless of your religious deities may the Creator of all, bestow the bounty of its blessings upon each of us and grant peace, love, health and prosperity to every human being.

Meanwhile, let's exit 2008 in grand style both at the personal and other external levels. But presently as you read this message, hold a moment of silence on behalf of those no longer with us.

Now, here is some wonderful news to rejoice about? In January of 1998, VWIN drafted a Resolution listing reasons to create an office solely dedicated to handle

veterans' survivor benefits inquiries. It took 20 years of tenacious activities to reach for the fruition of such goal but by golly, thanks to the staunch drive of Senator Mary Landrieu, LA, it's un fait accompli! Read down below. To this day the President has not as yet signed Senate Bill 3023 into law, but let's face it; he is a little busy these days.

I am proud of our VWIN members for fighting to the end for what needs to done to redress inequities suffered by veterans survivors and you should be too!

Your friend, Edmée J. Hills

Rest easy, sleep well my brothers. Know the line has held, your job is done. Rest easy, sleep well. Others have taken up where you fell, the line has held.



Readers may be interested to know these wreaths, some 5,000, are donated by the Worcester Wreath Co. of Harrington, Maine. The owner, Merrill Worcester, not only provides the wreaths, but covers the trucking expense as well. He's done this since 1992. A wonderful gut. Also, most years, groups of Main school kids combine an educational trip to DC with this event to help out. Making this even more remarkable is the fact that Harrington is in one of the poorest parts of the state.

S.3023 - Veterans' Benefits Improvement Act of 2008 (Enrolled as Agreed to or Passed by Both House and Senate)

One Hundred Tenth Congress of the United States of America
AT THE SECOND SESSION

SEC. 222. OFFICE OF SURVIVORS ASSISTANCE.

(a) In General- Chapter 3 is amended by adding at the end the following new section:

-'Sec. 321. Office of Survivors Assistance

'(a) Establishment- The Secretary shall establish in the Department an Office of Survivors Assistance (in this section referred to as the 'Office') to serve as a resource regarding all benefits and services furnished by the Department—

'(1) to survivors and dependents of deceased veterans; and

'(2) to survivors and dependents of deceased members of the Armed Forces.

'(b) Advisory Duties- The Office shall serve as a primary advisor to the Secretary on all matters related to the policies, programs, legislative issues, and other initiatives affecting the survivors and dependents described in subsection (a).

'(c) Guidance From Stakeholders- In establishing the Office, the Secretary shall seek guidance from interested stakeholders.

'(d) Resources- The Secretary shall ensure that appropriate personnel, funding, and other resources are provided to the Office to carry out its responsibilities.

'(e) Inclusion of Information on Office in Annual Report on Department Activities- The Secretary shall include in each annual Performance and Accountability report submitted by the Secretary to Congress a description of the activities of the Office during the fiscal year covered by such report.'

(f) Clerical Amendment- The table of sections at the beginning of such chapter is amended by adding at the end the following new item:

'321. Office of Survivors Assistance.'

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Advertisements

Advertisements are welcome! We will insert your business card sized ad when accompanied with a \$5.00 contribution to VWIN.

Electronic Echoes now available in color

We are upgrading Echoes — adding pictures, color and pages. In our print copy, we have added pictures and graphics to all three 2008 editions. You can find it online at www.armyg1.army.mil/rso/echoes.asp or by e-mail (sign up for e-Echoes at the same site). In the future, we hope to be able to mail you a color copy of Echoes, but for now, please enjoy the online color version. Echoes is published through the Army G-1, Human Resources Policy Directorate. Transforming Echoes is just one of that Directorate's Strategic Communication initiatives.

“Our ongoing strategic communication goal is to ensure that the people we serve know what we can do for them, and that we are dedicated to always finding ways to improve communication with Soldiers and Families, said HRPD Director John P. McLaurin.

COLA Watch

The Dec 2008 COLA (which retirees will see in their Jan. 2009 checks) will be 5.8% based on a COLA base change from 203.6 for the third quarter of 2007 to 215.5 (new 2008 COLA Base) for the third quarter of 2008. The September CPI-W was down 0.1% based on a decrease to 214.935 from the August CPI-W of 215.247. The reduction was primarily based on energy prices decreasing by 1.9% while food prices were up 0.6%. The partial COLA for retirees who entered service before 8 Sept 1980 (Final Pay) is 5.0%. The partial COLAs for those who entered after 7 Sept 1980 (Hi-3) will be as follows based on quarter of retirement.

Membership Challenge

Ladies, from now on, for every two new members that you bring into VWIN, you will receive your next annual membership free. Would you like to make a donation to VWIN to honor a loved one? How about in memory of your veteran at some special time of the year? Or, would someone in your family wish to honor you with a VWIN contribution? VWIN is a 501c(3) designated organization, so contributions are fully tax deductible.

Change of Address

Are you moving? Please notify VWIN as soon as possible so we may change that information in our records. Send information to: Allyne Snitzen, 4891 Depew St, Denver CO 80202

Email

If you have an email address, please send it to maogden3@aol.com.

By-Laws

By-Laws are available by sending \$2.00 to: Joyce Spaulding, 1953 S Newark Way, Aurora CO 80014

Updated VWIN Website

Please take a look at our newly updated website at www.vetsurvivors.com. Also, look for a new “Donate” tab. Now, we can accept online donations.

Ready Reference Phone Numbers

DEERS	(800) 538-9552
DFAS Cleveland, Retired Pay	(800) 321-1080
DFAS Denver, Annuity Section	(800) 435-3396
ID Cards, Benefits & Eligibility	(800) 433-9297
	(901) 874-3360
Marine Corps Retired Affairs	(800) 336-4649
National Mail Order Pharmacy	(800) 903-4680
Navy Retired Activities Office	(800) 255-8950
Reserve Component SBP	(800) 535-2699
Senior Pharmacy Program	(877) 363-6337
TRICARE for Life	(888) 363-5433
Prime Remote	(888) 363-2273
Dental (Delta Dental)	(888) 838-8737
Dental (United Concordia)	(888) 866-8499
VA Benefits	(800) 827-1000
Health Benefits	(877) 222-8387
Education Benefits	(888) 442-4551
CHAMPVA	(800) 733-8387
Gulf War & Agent Orange	(800) 749-8387
TRICARE	(888) 363-2273



**Sunshine
Lady
Marie
Gregory**

Trick or Treat!

Falling leaves, cold toes, hot Campbell soups, family gatherings, pumpkins pies and eggnog. Phantoms, fairies, kissing hogs, vultures and goblins assailing your door and a new President. What else can we wish for? Happy Holidays!

Please keep up with the good work so many of you are doing collecting cancelled stamps for our VA hospitalized Veterans! The past three months I have received donations from: Jolinda Curtain, Alice Glendening, Donna Kietlinger, Mary Doshier, Alice Klein, Rita Zirkie, Yvonne Kozaczka and Gisele Palmieri. Please forgive me if I failed to mention your name. Thank you all, Marie.

13233 E. Alaska Place
Aurora, CO 80012.
Phone: 303/367/2456

Many of you have already received word from Bernie Elmore, our long time friend and supporter of "Operation Outreach", that he is no longer able to collect "Stamps For The Wounded" due to health reasons.

Bernie Elmore has been one our "Most Loyal and Dependable Supporters" of the VA Medical Center Stamp and Coin Club's program for Disabled, Handicapped, and Wounded Veterans undergoing treatment and rehabilitation This Stamp and Coin Club, located at the VA Medical Center in Tucson, has been the central distribution point for 18 other VA Medical Centers nationwide for over 25 years.

Bernie has asked each of you to send your future donations directly to the VA Medical Center Veteran's Stamp and Coin Club in Tucson. Let me suggest some guidelines for your future donations;

1. Please remember that these veterans are all adult men and women who have become collectors of stamps and coins as therapy which is key to their treatment and rehabilitation
2. These veteran patients are especially interested in receiving clean Large Size Commemorative, Priority, Hi-Value Express Stamps of the United States and Foreign Countries that are NOT HEAVILY CANCELLED, TORN OR DAMAGED

3. Postally used stamps can be either "ON" or "OFF" paper. Don't try to peel the stamp off the envelope or parcel, simply TEAR or CUT the corner of the envelope being careful NOT to damage the perforations renders them useless as a collector item.

4. First Day Covers, Post Cards, Albums,, Binders, Catalogues, Coins, Hunting Permit Stamps as well as Stock Books, Hinges, Album Pages and other collecting supplies are always welcome.

5. Mint Stamps United States and Foreign are Most Welcome.

6. Office mail from Banks and other commercial firms are especially needed.

7. This club is authorized to acknowledge receipt of collections that have a "Fair Market Value" - "Not Catalogue Value" that may be used for TAX purposed with the U.S. Internal Revenue Service (IRS).

**MEMBERSHIP
NEWS**

Marilyn Ogden



The VWIN Council especially want to remember our membership in Texas and surrounding areas. Hurricane Ike was very cruel from what we hear and see on TV. We hope all of you survived the experience. The rest of us are enjoying the cooler weather and fall colors. VWIN wishes a HAPPY BIRTHDAY to the following members. Enjoy your day!

October

- 2 Pauline Laurent
- 12 Genevieve Douglas-Beckham
- 19 Marilyn Ogden
- 21 Dorothy Roebuck
- 29 Pat Kriegel
- 30 Helen Brant

November

- 7 Mary Nooney
- 8 Elaine Vik
- 10 Joanna Kelly
- 11 Patricia Pope
- 12 Stephen Polansky
- 15 Lola Weeks
- Charlotte Henderlight
- 19 Jeanette Boylls
- 20 Bea Exelberth
- 23 Eva Jo Chambers
- 24 Marian MacFarland
- 26 Louise Frasher
- 28 Rita Francher

December

- 2 Leslie Tjarks
- 3 Edith Weibel
- 7 Rita Zirkle
- 10 Yvonne Staton
- 14 Sheryl Walker
- 15 Ruth Brown-Miller
- 18 Rose Marie Paolillo
- 19 Dee Young
- 21 Jenel Turner
- 26 Joan Carty
- 29 Luana Sheffield
- 30 Virginia Hurley

Marilyn Ogden, Membership Chair
1861 S. Ivanhoe St.
Denver, CO 80224
(Maogden3@AOL.com)

DEPARTMENT OF VETERANS AFFAIRS
Southern Arizona VA Health Care System
Veteran's National Stamp and Coin Club s.c.# 135
3601 South 6th Avenue - Tucson, AZ 85723

January 1, 2008

DATE : 9/16/08

TO : Veterans' Widows/ers Network, Inc.
Aurora, Co.

Dear : *Marilyn*

The Board of Directors, Veteran's National Stamp and Coin Club, Southern Arizona VA Health Care System - Tucson, Arizona wish to acknowledge receipt of your donation of Stamps and/or Coins or other philatelic, or, numismatic supplies supporting "Operation Outreach".

On behalf of our Veteran's National Stamp and Coin Club members (Nationwide) we offer a "Special Thanks" for your thoughtfulness, generosity and support of "Operation Outreach". The materials donated By you will be sorted and made ready for distribution to those veterans undergoing treatment and rehabilitation as a result of a service related wound, some other serious illness, or, medical disorder resulting in a disability, or, handicap. The hobbies of stamp and coin collecting have long been recognized by medical professionals as an effective therapy vehicle in treating and rehabilitating injured, impaired, disabled, handicapped and wounded patients in VA medical facilities.

Commemorative, Priority, Express and Hi-Value stamps of the United States and Foreign countries, as well as accumulations and collections are especially needed.

Your donation is most welcome and appreciated. Again please accept our thanks for your support.

Very nice assortment, keep
Sincerely,
Maurice A. Storck, Sr.
Maurice A. Storck, Sr.,
President

PS. When mailing use commemorative and, or, Priority, Express or other Hi-Value stamps whenever possible.. REQUEST the postal clerk to use STAMPS. No meters Please. Commemorative and Hi-Value are BEST., No interest or demand for meters..

In Case of Emergency

Paramedic advocates cell phone users store emergency contact information in their address books

One of the difficulties long faced by emergency services personnel is how to locate next of kin for (or obtain other necessary information about) a victim who is unconscious, dead, or otherwise unable to respond to questions. Even if the victim is carrying one or more forms of identification which have remained with him (such as a driver's license), those items don't necessarily provide information about where and how relatives or other interested parties can be reached, resulting in delays as officials try to track those people down through ancillary details.

This issue has been addressed through a variety of means over the years, as many people have taken to carrying lists of emergency contacts (and vital medical details) in their purses and wallets, or wearing items such as bracelets and necklaces with such information engraved on them.

Bob Brotchie, a paramedic who works as a clinical team leader for the East Anglian Ambulance NHS Trust launched a campaign to get people to store "In Case of Emergency" (ICE) information in items that have become ubiquitous in many parts of the world: cell phones.

The scheme proposes that people enter ICE information into the address books of their cell phones, whence it can be retrieved by emergency workers. For more than one contact name: ICE1, ICE2, ICE3, etc. (This campaign is not a result of the July 2005 terrorist bombings in London; it was underway well before those attacks occurred.)

Bob, who has been paramedic for 15 years, said: "I was reflecting on some of the calls I've attended at the roadside where I had to look through the cell phone contacts struggling for information on a shocked or injured person. It's difficult to know whom to call. Someone might have "Mom" in his/her phone book but that doesn't mean they would want Mom contacted in an emergency. Almost everyone carries a cell phone now, and with ICE we would know immediately who to contact and what number to call. The person may

even know the injured person's medical history."

Some drawbacks to this scheme:

- The cell phone has to remain with the victim (or otherwise be identifiable as his) in order to be of use.
- A cell phone can be damaged to the point that information stored in it is no longer retrievable.
- Cell phones come in many different brands and varieties, and how to retrieve stored information may not be immediately apparent to someone trying to work with an unfamiliar type of phone.

There are some other ancillary points about this scheme as well:

- ICE entries are more likely to be of use to hospital personnel than paramedics; the latter don't generally have the time or the need to go searching for that type of information.
- Although the ICE address book entry scheme has come to public attention through the efforts of persons in England, it need not be restricted to that locale. The plan requires no geographically bound system or infrastructure to be in place; it will work wherever people adopt and publicize the practice.
- As the Los Angeles Fire Department (LAFD) has noted, ICE entries in cell phone address books should be used in addition to (not in place of) more standard forms of identification. They tell people: add ICE to your cell phone only after you've affixed similar information to (or near) the official photo identification you routinely carry in your wallet.

Following quickly on the heels of advisories to add "ICE" entries to mobile phones were hoax warnings that doing so would trigger premium charges or viruses randomly sent to phones to scan for such entries. These warnings are hoaxes; no such danger exist.

Summarized by Leslie Tjarks. I have two ICE entries in my cell phone. I visited my doctor last week, and she reminded me to carry a list of the medications I take and the allergies I have close to my identification. Now I am all up to date! How about you?

Chaplain's Corner Elsie M. Ryan

Dear Lord: We are so unworthy of your many blessings that in our daily rush to get things done we forget to stop and thank you. We humbly ask your forgiveness and pray for patience and understanding in order that we may improve our commune with You and thus redeem ourselves in graciousness before Your eyes. May our every day be filled with thankfulness for all that is provided and grant us the courage and wisdom to share our blessings with each other remembering that we shall pass this way but once. We pray for peace on earth and goodwill towards all whose lives we touch. Amen.

A Personal Message From Elsie Ryan

This year has been one of sorrow and joy for me. My oldest sister went home to glory on July 21st quite suddenly. If I can say there was some joy in her passing, it brought several family members together who had not seen each other in over 20 years! Oh! the joy and sorrow that mingled with tears! Then on August 8th I attended the wedding of my sister's granddaughter in Frankfurt, Germany and that eased the sadness of my sister's demise. I Am slowly getting back to normal living. My grandson (by my daughter) will be married on October 25th in Las Vegas so I am again packing my bags for the trip there. I gave out some VWIN booklets to members of my church and hope that some will apply for membership. Thank you all for the work you continue to do for VWIN and especially to Kathie Hills for the Newsletter which is so professionally done. I look forward to seeing you in the coming year. God bless.

SAGE SURVI VOR

Nancy Ruthford Sodeman

Yesterday a veteran friend called excited about a new offer on Space-A travel that Department of Defense makes available for veterans and Armed Forces retired personnel. I called at his suggestion and was told that widows of veterans are not allowed to travel with Space-A. I slumped in my chair recalling other inequities that still crop up.

Some unfair practices have been uprooted. The government repealed the Social Security offset on the Survivor Benefit Plan in recent years. Organizations, including MOAA and VWIN, help defeat the cuts in Medicare and Tricare benefits that the government proposes each year.

But many injustices stay on the books. Deceased veterans having paid for SBP would be aghast that their widows who are eligible for DIC must choose between DIC and SBP instead of receiving both. And why must the Department of Defense or Disability Indemnity Compensation offices cut off benefits when widows remarry before a certain age bracket? Why must the grieving widow reimburse the government with the last retirement check for the month her veteran dies?

Our veterans and their organizations do the best they can. Almost monthly our local MOAA loses a veteran to illness or death. Those who remain have their own issues to resolve. I encourage auxiliary members to pitch in to help them, especially in the Personal Affairs Committee. They can help widows get MOAA's fine "Personal Affairs Booklet." They could inform widows about applying for their ID cards.

But I also believe that we military survivors need a VA National office where our pleas are not shoved off to the day's end and are met specifically. What about the poor survivors who fail to qualify for either SBC or DIC and eke out an existence on less than \$1000 a month? Who tells former military spouses about the Uniformed Services Former Spouse Protection Act? What about survivors of Gulf War soldiers who died after their active duty discharges? What about survivors of veterans who suffered and died of Agent Orange related illnesses? Who informs them of little known benefits available but kept out of reach?

That is the reason I support Veterans' Widows International Network. They try to keep widows informed and the best vehicle is a VA national office to address and resolve issues besetting military widows and their families.

For Relatives of POWs Who Died in Enemy Captivity

Just talked to Stephanie at the Army Military Awards Branch and this is for the Next of Kin of POWs Who Died In Enemy Captivity.

Here is the address where the closest next of kin can send any and all documentation pertaining to their love one who DIED in a Prisoner of War Camp.

US Army Human Resource Command
Attention: AHRC-PDP-A
200 Stovall Street
Alexandria, Virginia 22332-0471

The only people who can apply and receive this Posthumous Purple Heart Medal for their love one has been either a "Spouse, Mother or Father, Brother or Sister, Oldest Child of the Deceased, Oldest Grandchild of the Deceased."

In the meantime, family members with questions may contact the services: Army: Military Awards Branch, (703) 325-8700; Navy: Navy Personnel Command, Retired Records Section, (314) 592-1150; Air Force: Air Force Personnel Center, (800) 616-3775; Marine Corps: Military Awards Branch, (703) 784-9340.

Hope This Helps.
Brenda & Rick Tavares

DoD Revises Purple Heart Eligibility Criteria to Allow Award to POWs Who Die in Captivity



The Department of Defense announced today it has expanded the Purple Heart eligibility criteria allowing prisoners-of-war who died in captivity to receive the award.

The revised department policy presumes, for service members who die in captivity as a qualifying

prisoner-of-war, that their death was the "result of enemy action," or the result of wounds incurred "in action with the enemy" during capture, or as a result of wounds incurred as a "result of enemy action" during capture, unless compelling evidence is presented to the contrary.

The revised policy allows retroactive award of the Purple Heart to qualifying prisoners-of-war since Dec. 7, 1941. Posthumous award will be made to the deceased service member's representative, as designated by the secretary of the military department concerned, upon application to that military

department.

Each military department will publish application procedures and ensure they are accessible by the general public. Family members with questions may contact the services: Army: Military Awards Branch, (703) 325-8700; Navy: Navy Personnel Command, Retired Records Section, (314) 592-1150; Air Force: Air Force Personnel Center, (800) 616-3775; Marine Corps: Military Awards Branch, (703) 784-9340. For further information, media representatives should contact Eileen Lainez, (703) 695-3895, eileen.lainez@osd.mil.



Education aid for Retired Soldiers' spouses/surviving spouses

AER's Stateside Spouse Education Assistance Program is available to spouses and surviving spouses of Retired Soldiers living in the U.S. All spouses must be registered in DEERS which can be verified at 1-800-538-9552. This program does not apply to second undergraduate or graduate degrees.

Those who receive free tuition

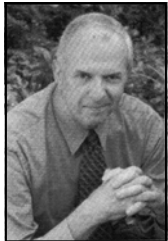
through their jobs may not receive AER tuition assistance. They may apply for assistance for fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students which aren't covered by other funding.

Stateside financial assistance is awarded based on financial need as shown by income, assets, family size, special financial obligations and circumstances. Scholarships are awarded annually for up to four academic years of full-time undergraduate study. Students must reapply each year. Funds may be used for classroom or online classes, tuition, fees, supplies and

books (no duplicates) and will be paid by AER to the college or university. Students must maintain a grade point average of at least 2.0 on a 4.0 scale.

Applications for the 2009-2010 AY will be available at <http://www.aerhq.org> from Nov. 1, 2008 — Mar. 1, 2009 or by writing to: HQ, Army Emergency Relief; Stateside Spouse Education Assistance Program; 200 Stovall St.; Alexandria, VA 22332-0600. Students can apply online and mail the supporting documents or print the instructions and application. Material mailed to AER must meet the deadline on the instructions.

Ask Bud



Does the Uniformed Services Former Spouse Protection Act (USFSPA) require division of military retired pay in a divorce?

No. The USFSPA does not automatically divide retired pay as property. However, USFSPA does permit a court to award a portion of military retired pay to a former spouse as his or her property. This division is in addition to any other court-awarded spousal or child support or division of other marital property. The amount of a former spouse's award entirely is a matter of state law. A court might award more than 50 percent of a retired servicemember's pay to the former spouse as property, but the government is authorized to provide only up to 50 percent of disposable retired pay directly to the ex-spouse. A former spouse is not eligible for direct disbursement from the retiree's financial center unless the marriage lasted at least 10 years of the servicemember's career. Active duty and retired servicemembers are encouraged to use an attorney's instructions for dividing retired pay and sample language for court orders offered by DFAS Retired and Annuitant Pay at www.dfas.mil/militarypay/garnishment/speech8.pdf.

Capt. Bud Schneeweis, USCG-Ret., is director of MOAA's Benefits Information and Financial Education.

Chinese Proverb:

When someone shares something of value with you and you benefit from it, you have a moral obligation to share it with others.

Advice from Snopes.com

Any time you see an E-Mail that says forward this on to "10" of your friends sign this petition, or you'll get bad luck, or whatever, it has either an E-Mail tracker program attached that tracks the cookies and E-Mails of those folks you forward. The host sender is getting a copy each time it gets forwarded and then is able to get lists of "active" E-Mails to use in SPAM E-Mails, or sell to others that do.

Almost all E-Mails that ask you to add your name and forward on to others are similar to that mass letter years ago that asked people to send business cards to the little kid in Florida who wanted to break the Guinness Book of Records for the most cards. All it was, and all any of this type of E-Mail is, is a way to get names and "cookie" tracking information for telemarketers and spammers -- to validate active E-Mail accounts for their own purposes.

You can do your friends and family members a GREAT favor by sending this information to them; you will be providing a service to your friends, and will be rewarded by not getting thousands of Spam E-Mails in the future!

If you have been sending out (FORWARDING) the above kinds of E-Mail, now you know why you get so much SPAM!

Do yourself a favor and STOP adding your name(S) to those type listings regardless how inviting they might sound!

You think you are supporting a GREAT cause, but you are NOT in the long run. Instead, you will be getting tons of junk mail later in life!

Also: E-Mail petitions are NOT acceptable to Congress or any other organization. To be acceptable, petitions must have a signed signature and full address of the person signing the petition.

Read the full story here: <http://www.snopes.com/inboxer/petition/internet.asp>

Courtesy Virginia Waters

Commissaries help customers prepare for unexpected

No one can predict when or where the next disaster will occur. However, when it happens, conventional wisdom says that you need to be prepared to survive for a period of three days to a week without running water, electricity or access to stores for food and medicines.

For the past few years, the Defense Commissary Agency has promoted disaster preparedness through its "What's In Your Closet" campaign. That effort continues as commissaries stock large amounts of nonperishable foods, water, batteries and more to encourage customers to collect the necessities they may need in the event of an emergency.

"Although hurricane season started June 1, a natural or man-made disaster can occur anytime and without warning," said DeCA Director and Chief Executive Officer Philip E. Sakowitz Jr. "We owe it to the military community we serve to help them be ready for any emergency. That preparation can be done at savings of 30 percent or more by using their commissary benefit."

DeCA stores in certain geographic regions have routinely helped customers prepare their emergency survival kits with items related to the disasters that tend to strike in those areas. This year, DeCA has gone a

step further and added disaster preparedness items to its "summer club pack" product assortment. Club packs are oversized or multiple products similar to the bulk items sold at commercial warehouse club outlets. DeCA offers seasonal club packs that often cater to holidays and certain events such as "Back to School" or in this case, disaster preparedness.

The latest summer club pack includes several types of emergency lights and flashlights, batteries, a household fire suppression device and a first aid kit. The pack already included nonperishable foods such as canned green beans, peas, corn, fruit cocktail, cases of water, juices and sports drinks, energy bars, crackers and cookies, vienna sausages, cereals, pop tarts, nuts, pet food, toilet tissue, paper towels, disinfectant wipes, diapers, trash bags and plastic flatware.

"Our suppliers have always worked with us to keep our stores stocked with the items that our customers need in the aftermath of a disaster," said Charlie Dowlen, promotions manager for DeCA's sales directorate. "In some areas, suppliers have pre-positioned pallets of emergency-related items at major distribution points, especially in the Southeast, to move to needed locations rapidly."

DeCA is asking its customers to check their emergency preparedness

and ensure their survival kit includes the following:

- Water – at least 1 gallon daily per person for three to seven days
- Nonperishable foods – canned meats, fruits, vegetables, foods for infants and the elderly, dried fruits, nuts, raisins, granola and peanut butter, cereal, crackers, cookies and energy bars
- Paper goods – paper plates, paper towels, toilet paper
- Cooking items – pots and pans, charcoal, manual can opener and utensils
- First aid kit – including medicines, bandages and individual prescription drugs
- Cleaning materials – liquid bleach, hand soap and sanitizing spray
- Special diet foods
- Toiletries – personal hygiene items and moisture wipes
- Pet care items – food, water, medications, ID and immunization tags and records, a carrier, muzzle and leash
- Flashlight and batteries – including candles and matches

Customers can find out more by going to www.commissaries.com and clicking on DeCA's disaster preparedness page. For more information, visit www.fema.gov; www.dhs.gov; www.redcross.org.

DeCA honors U.S. Navy's 233rd anniversary

Oct. 13 is the 233rd anniversary of the U.S. Navy in 1775. Since that day, the Navy has grown to become the world's pre-eminent naval force.

People working at military commissaries know the benefit has been an important part of the Navy's history since 1910. "We are proud to share our heritage with the U.S. Navy," says Philip E. Sakowitz Jr., director and chief executive officer of the Defense Commissary Agency. "For the last 98 years, commissaries and the Navy have worked together, bringing the best retail foods to the

Navy community, at reasonable cost."

Food, of course, has always played a crucial role in naval operations. Sailors found shipboard fare during long voyages to be monotonous, at best. Often as not, food was nutritionally deficient and often was spoiled, worm-eaten or infested. Sailors eagerly anticipated visiting a port – foreign or American – where they could obtain fresh, tasty foods.

When in port, they could buy goods from civilian vendors – known as "bumboat men" – who rowed out to visiting ships in small craft. They sold all manner of local goods, from fish and lobsters to pineapples and coconuts. Although the vendors

provided a valuable service, many charged exorbitant prices.

During the round-the-world voyage of the "Great White Fleet" from 1907 to 1909, the Navy realized that bumboats could not adequately serve the needs of modern ships that carried large crews. Even before the fleet's return, Congress took steps to establish "ships' stores" aboard every vessel, and sales commissaries – called "ships' stores ashore" – at ports in the U.S. The "stores ashore" were similar to sales commissaries the Army had established in 1867. At Navy and Army stores alike, food items were sold to soldiers and sailors of all ranks, "at cost."

effective date was delayed until this month.

Affected retirees will

The Latest on Concurrent Receipt, SBP Payments

The Defense Finance and Accounting Service (DFAS) gave a special update this week to MOAA and The Military Coalition on that agency's progress in implementing various compensation fixes for tens of thousands of disabled retirees, SBP enrollees and survivors.

- VA Retro Payments – This three-year joint effort by DFAS and the VA recalculated concurrent receipt and VA payments due to disabled retirees because of multiple changes in concurrent receipt laws in recent years.

The review of 230,000 retirees' cases has been completed, and all the payment adjustments have been made. The affected retirees received a total of \$174 million in retroactive payments.

- Paid-up Survivor Benefit Plan (SBP) – As of this month, SBP payments ended for retirees who are at least age 70 and have paid 30 years (360 cumulative months) of SBP premiums.

This affects 137,000 retirees, who will see their retired pay go up in the November checks. The net increase in the check won't be quite as much as the premium, because retired pay is taxable, whereas the SBP premiums were deducted before taxes.

In December, DFAS will display an "SBP Counter" on a retiree's Retiree Account Statement. It will show the total months of SBP premiums paid to date, so individuals can better project when their premiums will end.

- Individual Unemployability Payments – Last year's defense bill authorized full concurrent receipt, retroactive to Jan. 1, 2005, for retirees designated as "unemployable" by the VA. But the

see their first monthly payment increase in November, and some will be eligible for additional retroactive payment. DFAS is notifying all who are due retroactive payments, and says those payments should be completed by the end of February.

- Special Survivor Indemnity Allowance (SSIA) – Last year's defense bill authorized a monthly SSIA of \$50 (which will increase in annual increments to \$100 by 2013) to survivors who now have VA survivor benefits deducted from their SBP.

All of those survivors – whether the sponsor died on active duty or in retirement – will see the first SSIA payment in the November check. The payment will be automatically paid to all eligible survivors.

Pentagon vs. Widows – Round 2

On June 12, the U.S. Court of Federal Claims ruled in favor of three SBP widows who sued the government (*Sharp v. The United States*) to avoid any deduction of VA Dependency and Indemnity Compensation (DIC) from their restored SBP annuities.

On August 11, Pentagon lawyers appealed that ruling to the United States Court of Appeals for the Federal Circuit.

At issue is a 2004 law (PL 108-183) that restored DIC payments to veterans' surviving spouses who remarry after their 57th birthday. Before the law change, survivors lost DIC regardless of the age at which they remarried. The three widows claim the new law not only restored their lost VA benefit, but also prohibited deduction of DIC from SBP in such cases. When DoD initially rejected that interpretation of the new law, the widows sued.

The new Pentagon appeal is one

more step in a potentially long legal process that could ultimately end up in the U.S. Supreme Court.

But this court case may yet prove to be one more tool in MOAA's campaign to end the unfair SBP/DIC offset for all survivors of active or retired members who die of service-caused conditions.

Most Medicare Premiums Frozen

The good news: Medicare announced this week that the January 2009 Part B premiums and annual deductible (\$135) will remain at the current 2008 rates. This one-time relief from annual premium increases was possible because of an accounting change that shifted a piece of the Medicare budget from Part B (doctor visits) to Part A (hospital treatment).

The mixed news: Income thresholds for imposing higher, means-tested premiums will rise about 3.7% (from \$82,000 to \$85,000 for an individual). That will ease the impact of the continuing phase-in of means-tested premium increases for certain higher-income Medicare-eligibles. But individuals with adjusted gross incomes above \$85,000 (\$170,000 for a married couple) will still see a Part B premium increase in 2009.

The bad news: The Part A (hospital care) annual deductible will be \$1,068, an increase of \$44. That covers beneficiaries' costs for the first 60 days of a Medicare-covered hospital stay, with patients facing daily co-pays beyond that point.

Special Survivor Indemnity Allowance Payments Coming

The FY 2008 National Defense Authorization Act authorized the payment of a Special Survivor Indemnity Allowance (SSIA) as of Oct. 1, 2008, to surviving spouses whose Survivor Benefit Plan (SBP) annuities are partially or fully offset by receipt of VA Dependency and Indemnity Compensation (DIC). The first payments of \$50 will be issued on Nov. 1, 2008.



Go Fishing for Omega 3s

If you find yourself needing a lift, eating foods

such as fish or ground flaxseed high in omega-3 fatty acids at lunch can boost your mood all afternoon. Omega-3s are essential and you have to get them from your diet because the body doesn't make them.

Our mood regulator, the brain, is about 60 percent fat, mainly polyunsaturated fatty acids that make up the membranes surrounding every cell in the brain. These fatty acids play a key role in the function of the neurotransmitters that help regulate mood in the brain. Omega-3s are good for your brain while saturated fats found in animal products and processed foods can have a negative effect on your mood. Adding foods high in omega-3s to your diet may help you feel better.

Go fishing for omega-3s

Fish such as salmon, trout, tuna, sardines and herring are high in omega-3s. A 3-ounce serving of salmon or trout has between 7 and 10 grams of fat, most of that being the omega-3s. Other foods that are good sources include canola oil, flaxseed, flaxseed oil, soybeans, soybean oil and walnuts.

How much is enough

The Food and Drug Administration

recommends a maximum of 3 grams of omega 3s, with no more than 2 grams per day from a dietary supplement. To get these fatty acids, try eating fish at least twice a week or take 500 – 1000 milligrams of fish oil pills daily. If you get a fish burp from taking the pills, then look for the coated variety or the ones labeled "burp less" so you can get the benefits without a fishy aftertaste.

Five tips to get your omega-3s

- Add canned fish or fish in a pouch such as salmon or tuna to a salad at lunch to help your budget while getting a mood boost.
- Buy frozen or fresh salmon or tuna during a seafood road show at your commissary at really great prices. Freeze some in individual portions; grill some for dinner, and save some for lunch the next day.
- Have a handful of walnuts for a snack twice a week or add them to a salad.
- Mix some ground flaxseed in cereal, yogurt and anything you bake.
- Use canola oil when cooking and baking.

Choosing foods that are high in omega-3s in place of foods that are high in saturated fat can truly help you feel better. And research shows they're also as good for the heart as they are for the mood. So "go fishing" for these foods in your commissary, where it's always worth the trip with

savings of 30 percent or more.

Commissary agency marks 17 years of service

Seventeen years ago, to improve efficiency and increase taxpayer savings, Congress and the Department of Defense created the Defense Commissary Agency by consolidating the military services' retail grocery operations into one organization.

DeCA's director and chief executive officer, Philip E. Sakowitz Jr., says that within the Defense Department the term "DeCA" has become synonymous with leading change and achieving results. "DeCA saves taxpayer dollars while delivering a military benefit that is vital to military families' quality of life, and to the recruitment and retention of military personnel. We're proud to have accomplished so much in our agency's short lifetime."

While Oct. 1 marks DeCA's 17th anniversary, the commissary benefit itself is far older - in fact, it's now 141 years old. Beginning July 1, 1867, Congress authorized the Army to sell food items, "at cost," to officers and enlisted men. These sales were authorized at every Army post with a subsistence warehouse. The official stock list was only 82 items, and the warehouses' "checkout counters" were simply tables at which one or two clerks were seated, but this was the start of what has become a very modern commissary benefit.



TRICARE Beneficiaries Can "Stay Alert" Through New Electronic Delivery Service

Need the latest TRICARE benefit news and don't want to hunt for it? Get it electronically – straight from TRICARE.

From the latest beneficiary newsletters and changes in coverage, to pharmacy updates and news releases, all 9.2 million TRICARE

beneficiaries now have an easy way to stay informed by e-mail. A new electronic delivery system is up and running and subscribing is fast and secure through the front page at <http://www.tricare.mil>.

"We're excited to offer beneficiaries a chance to sign up for the TRICARE benefit news they want and need," said Army Maj. Gen. Elder Granger, deputy director of TRICARE Management Activity. "We have offered some limited e-mail delivery options in the past, but this new subscription service enables anyone interested in TRICARE news to sign

up for a wide range of topics. It's one-stop shopping."

Subscribers can choose alerts by topics or beneficiary category and delivery is safe and secure – an e-mail address is the only information collected. Subscribers also have a unique page they can manage 24/7 and they can choose to be notified as soon as news or benefit changes are posted, or select daily, weekly or monthly updates.

"One of our highest priorities is communicating with our beneficiaries

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(Continued from page 9)

and providers," said Granger. "E-mail is now the method most people use to receive news and that will only continue to increase. This new service helps us take advantage of the technology."

The new subscription service also links users up to similar alerts available on other Military Health System (MHS) Web sites including <http://www.health.mil>, which features MHS news, debates, videos and blogs; as well as Force Health Protection and Readiness and the Uniformed Services University of the Health Sciences.

TRICARE Updates by Email

From the latest beneficiary newsletters to changes in coverage, to pharmacy updates and news releases, you now have a new and easy way to get all your TRICARE benefit updates and news by e-mail.

- Subscribing is fast, easy and secure
- Dozens of topics available
- Sign up for the news that applies to you or your family
- Choose only the specific information you want to receive
- Sign up for news from the military health system too!
- Manage your subscriptions 24/7 on your subscriber preference page!

Select your subscription topics by clicking on the link below and don't forget to "save" when you're done!

http://service.govdelivery.com/service/multi_subscribe.html?code=USMHSTMA

TRICARE Retiree Dental Benefit Available Overseas

Retired TRICARE beneficiaries living overseas may enroll in the TRICARE Retiree Dental Program (TRDP). Effective Oct. 1, the Enhanced-Overseas TRDP is available for eligible Uniformed Services retirees and their families.

"For many years, military retirees and their families have requested a dental program overseas," said Navy Capt. Robert H. Mitton, chief, Dental Care Branch, TRICARE Management Activity. "We at TRICARE are very excited about fulfilling that desire with the new Enhanced-Overseas TRDP."

Prior to the enhancement, the TRDP was only available to retirees and their families in the United States, the District of Columbia, Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. The Enhanced-Overseas TRDP now allows retirees worldwide to purchase dental coverage.

Highlights of the benefits available under the Enhanced-Overseas program include:

- Affordable premiums.
- Immediate coverage upon effective enrollment date for all routine, preventive and emergency services, such as cleanings, exams, x-rays, fluoride treatments, fillings, oral surgery, periodontal treatment

and root canals.

- Coverage for implant services, crowns, bridges, dentures and orthodontics after only a 12-month waiting period.
- Separate dental accident coverage is included.

There is no TRDP dentist network overseas. However, Enhanced-Overseas TRDP enrollees who need to locate a dentist for covered services may call the International SOS Assistance, Inc. (I-SOS) 24-hour referral service toll-free from inside the United States at 800-523-6586 or outside of the United States via collect call to 215-942-8226. Indicate to I-SOS that Delta Dental is your dental coverage carrier. In addition, an online host nation provider list of more than 500 dentists and dental clinics in nearly 50 countries is located on the TRDP Web site. Note that overseas dentists do not offer discounted dental services as do the participating TRDP dentists within the original service areas.

For Enhanced-Overseas TRDP customer service questions, please contact Delta Dental of California via the following international toll-free number: (AT&T USADirect Access Number) + (866) 721-8737.

"Offering the TRDP overseas gives retirees and their families a fantastic opportunity for access to more affordable dental care through a program that has a proven track record," Mitton said.

For more information about TRDP and Enhanced-Overseas TRDP coverage visit <http://www.trdp.org>.

Exchange Service Optical Center Price Points Now Online

Authorized shoppers who click on the new "Glasses & Contacts" link now have access to the prices comparable to those found in the exchanges' brick-and-mortar Optical Shops and Vision Centers through FramesDirect.com and MilitaryContacts.net.

With single vision eyeglasses starting at just \$39, FramesDirect.com's Exchange Online Mall site features some 50,000 prescription frame styles

and 8,000 sunglasses from more than 200 brands, all discounted 10-30% with free shipping. The site also helps ensure are stylish thanks to a feature that allows troops and their Families to upload pictures and virtually try on different frame styles.

MilitaryContacts.net offers "military only" pricing for contacts ordered through the Exchange Online Store.

Shoppers can e-mail or fax their prescription or even just provide their eye doctor's name and phone number

and if the prescription is on file, the sites will validate and fill the order.

The Exchange Online Mall is a concession mall offering online services and merchandise to military members around the world. Authorized customers can log onto their Exchange Online Store at aafes.com, usmc-mccs.org, navy-nex.com or cg-exchange.com and click the Exchange Mall logo or access the site directly by logging onto www.exchangeonlinemall.com.

Information for all and new members

Who's eligible?

- Medicare-eligible uniformed service retirees
- Eligible qualified family members and survivors
- Certain former spouses if they were eligible for TRICARE before age 65, have not remarried and do not have employer-sponsored other health insurance
- Dual-eligible beneficiaries under age 65 who are entitled to Medicare Part A because of a disability or end-state renal disease

The Department of Health and Human Services' Medicare & You for 2004 publication has information on Medicare Part B enrollment.

Durable Power of Attorney

Protect yourself in case you become incapacitated mentally or physically and are unable to handle your care or personal affairs, by preparing both a Medical Living Will and Durable

Power of Attorney. Forms can be obtained from hospitals, libraries, etc. They need to be witnessed and notarized. Ensure these documents adhere to HIPAA privacy standards for disclosure of medical information that went into effect in 2004.

Also protect your previous documents for free with your local county clerk. Last DD 214, marriage, and birth certificates, etc.

Annuitant Pay /Toll Free

The Directorate of Annuity Pay at the Defense Finance and Accounting Service - Denver Center has added a toll free fax number for the convenience of Annuitants. The fax is available 24 hours a day. Now the annuitant has the option of reducing processing time by faxing (800) 982-8459 or writing DFAS-DE/FRB 6760 E Irving Pl Denver CO 80270-6000

Replace DD214 & Lost Awards

National Personnel Records Center, Attn: Army Reference Branch 214s (NCPMA), 9700 Page Ave, St Louis MO 63132-5100, (314) 538-4010.

Social Security

Retirees living overseas should contact the American Embassy or Consulate; call 410-965-5404 or fax (410) 965-6539. (800) 772-1213. www.ssa.gov.

Replace Social Security Card

Use the website www.ssa.gov to download a copy of the form SS-5 for a replacement card, then mail to Social Security. Or call Social Security at (800) 772-1213 to request a copy of the SS-5 form. You can access Social Security 24 hours a day.

TRICARE for Life & ID Cards

Questions continue to arise regarding the need to reissue military ID cards since TRICARE for Life is a lifetime entitlement. The TRICARE Management Activity (TMA) has launched a campaign to ensure eligible TFL beneficiaries are aware of the DEERS enrollment requirement, are enrolled with the appropriate Medicare coverage information, and have a current military ID card reflecting their TRICARE coverage after age 65.

Retiree Dental Program -- future, current features

Retirees and spouses will notice several changes in TRICARE Retiree Dental Program contract which begins Oct. 1st. For more information, call 1-888-838-8737 or go to <http://www.ddpdelta.org>.

Current Enhanced TRDP Contract (Ends Spet. 30, 2008)	New Enhanced TRDP Contract (Effective Oct 1, 2008)
No coverage provided outside the United States and District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Commonwealth of Northern Mariana Islands and Canada	Emergency services covered for Enhanced Program enrollees visiting overseas locations. Addition of worldwide coverage for those who live overseas and enroll in the new Enhanced-Overseas Program
\$1,200 lifetime orthodontic maximum	\$1,500 lifetime orthodontic maximum
Posterior composite resin fillings are not covered benefits; however, an allowance is made for comparable amalgam fillings.	One- and two-surface posterior composite resin fillings payable at 80% of the program allowed amount
Implants and related services are not covered benefits	Coverage for implant services after a 12-month waiting period*, at 50% of the program allowed amount.
* Available immediately upon new contract effective date for continuing Enhanced TRDP enrollees who will have satisfied the 12-month waiting period by Oct. 1	

They Walk Among Us

I went into a Burger King with a buy-one-get-one-free coupon for a sandwich I handed it to the girl and she looked over at a little chalkboard that said 'buy one-get one free'. 'They're already buy-one-get-one-free', she said, 'so I guess they're both free'. She handed me my two free sandwiches, and I walked out the door.

One day I was walking down the beach with some friends when one of them shouted, 'Look at that dead bird!' Someone looked up at the sky and said, 'Where?'

I used to work in technical support for a 24/7 call center. One day I got a call from an individual who asked what hours the call center was open. I told him, 'The number you dialed is open 24 hours a day, 7 days a week.'
He responded, 'Is that Eastern or Pacific time?'
Wanting to end the call quickly, I said, 'Uh, Pacific.'

My neighbor has a lifesaving tool in her car designed to cut through a seatbelt if she gets trapped. She keeps it in the trunk.

My friends and I were on a beer run and noticed that the cases were discounted 10%. Since it was a big party, we bought 2 cases. The cashier multiplied 2 times 10% and gave us a 20% discount.

I couldn't find my luggage at the airport baggage area, so I went to the lost luggage office and told the woman there that my bags never showed up. She smiled and told me not to worry because she was a
>> trained professional and I was in good hands. 'Now , ' she asked me, 'has your plane arrived yet?'

While working at a pizza parlor I observed a man ordering a small pizza to go. He appeared to be alone and the cook asked him if he would like it cut into 4 pieces or 6. He thought about it for some time before responding. 'Just cut it into 4 pieces; I don't think I'm hungry enough to eat 6 pieces.'

They walk among us and they vote.

AND THEY REPRODUCE!!

Veterans' Widows Int'l Network, Inc.



*Save your cancelled
postage stamps for Vets
therapy in VA Hospitals*

Edmée J. Hills, National Chairperson
Veterans' Widows International Network
3657E S Laredo St
Aurora CO 80013

VETERANS' WIDOWS(ERS) INTERNATIONAL NETWORK. INC.