

McHenry County Chapter of ViệtNow
"THE CHAPTER WITH A HEART"

MEETING: General Meetings are open to the public and are held on the **fourth (4) Tuesday of each month** at 7:30 P. M. at the McHenry VFW – 3002 W. Route 120, McHenry.

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**** BOARD OF DIRECTORS ****

PRESIDENT:	Joe Lewis	815-568-8939
VICE-PRESIDENT:	Bobby Jones	847-409-1947
SECRETARY:	Tony Bilus	815-648-2826
TREASURER:	Steve Rucki	847-458-9850
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	Harry van Beetz	847/516-9722

ADVISORS: All Past Chapter Presidents

****COMMITTEE CHAIRPERSONS ****

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CHAPTER PROGRAM		
GRANTS:	Joe Lewis	815-568-8939
CONVENTION:	Joe Lewis	815-568-8939
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VETERANS HELPING VETERANS: All Chapter Board Members and Membership

****NATIONAL OFFICERS ****

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SECRETARY:	Darrell Gilgan (Linda)	Gary Eisenhower (Sue)
TREASURER:	Terry Buscher (Linda)	Augie (Katie)
		John Bates (Dawn)

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EDITORIAL POLICY: The Newsletter Staff will evaluate all articles submitted as to appropriateness and Relevancy. Newsletter items must be submitted to the editorial staff by the Chapter meeting each Month.

President's Ramblings
Your Chapter President, Joe Lewis

Welcome and Happy Veterans Day to each one of you. The elections are finally over for this time. The long and winding road that leads us to who knows where will begin on January 20, 2009. This date also happens to be the anniversary of the day I became a veteran leaving active duty to become once again a PFC, 37 years earlier. At the end of my Ramblings this month, I have included a little writing that says it all.

2008 - USA National Elections While I normally do not make comments about the national election process, I will this year. From what I have read in the papers, this years election drew the best voter turnout in many years, if not the largest ever. This right to vote is something that I strongly believe in. Working the voter/election process this year to draw out voters illustrate that the American people do care about their nation and the direction that they believe in.

Eventually percentages out of this election process to demonstrate how many of the voters were first time voters and how many were military and veterans. This will truly be interesting to see in black and white. Another percentage that I may have missed along the way is what the actual voters turn out was.

Marengo Veterans' Day On November 6, I attended a Veteran's Day program at the Marengo Community High School. It was inspiring to see what the community put together for its veteran residents and her active duty hometown heroes. Illinois Secretary of State Jessie White was the guest speaker and his introducer was Representative Jack Franks of Marengo.

The program that these schools put together was very nice. The performances of the bands and choirs were outstanding. The veteran outreach for this event was second to none. These schools put their heart into orchestrating this in just a short time period.

There were veterans from all wars from World War II to a recent discharged veteran. In attendance were active duty military and the Civil Air Patrol. After the program, the home economic classes had baked some refreshments and made some drinks for the vets and their family to enjoy.

I have always been proud of being from Marengo. The schools in Marengo sure know how to say thank you to their veterans and active duty military. These kids and their teachers are real

class act. This may be their first time doing this, but it will not be their last.

Simple Thoughts I've been doing a lot of thinking on my plans for my future. I have seen many changes in my family life over the last couple of years. I have been giving my time to helping so many people that I have lost track.

Recently I have had too much time to look around at things. As those of you who know me can understand, Rose and I are active most of the time. If we are not doing family or ViêtNow things that interest us, we are volunteering at horse shows and where we are asked to lend in with a hand.

This is how it has been with Rose and me for as long as we have been together. This is what brought Rose and me together when we first met nine-years ago.

Lately I have been spending more time trying to help those close to Rose and me. We have friends who can use the help that we have been giving to so many others.

The most important part of what my changed thinking focuses on doing things with my immediate family. When not doing ViêtNow work, Rose and I will be working around the house.

My time has centered on helping others to get their homes in order. Now it is time for me to do the same thing in my home. We have five grandchildren we hardly get to see. This will change in the year of 2009.

We will be active with everything that we have been all these years. Instead of Rose and me making the plans to keep the chapter active, we have a whole chapter and board who can lend a hand.

We, the Chapter, need your help in setting the chapter's future. We would like to ask for your input on what you would like to see done for the chapter and within McHenry County.

Your Chapter needs to see you at our monthly meetings. With more people at the meetings, the more we can become a close-knit family. Come on out and join us for breakfast. We have a good time and from time to time, we might just surprise you. Right JR and Janice?

A VETERAN

"A veteran - whether active duty, national guard or reserve, retired, or discharged from any of these- is someone who, at one point in his or her life, wrote a blank check made payable to 'The United States of America', for an amount of 'up to and including my life.'

That is Honor, and there are too many people in this country who no longer understand it or respect them for it."
Author Unknown

Stand Tall, Be Proud,
You are the Best of YOUR Generation, YOU are ViêtNow

Cruising the Mediterranean **By Tony Bilus 11/01/2008**

Disclaimer: *The opinions and ideas presented below and criticisms, actual or perceived, are those of the author and in no way reflect the views of VietNow, McHenry County VietNow Chapter, their officers, or members. The author wishes to present his observations and in no way is intent on belittling, insulting, or ridiculing any one person or person's sensibilities. Please take everything presented herein with a grain of salt.*

It was a bright, sunny, morning when the ship pulled into the port of Piraeus, the gateway to the Aegean sea of ancient and current Athens. While the ship was moored dockside, we readied ourselves for a trip to revered and ancient sites. We received our instructions and our tour numbers, and then upon disembarking we boarded our assigned bus and cruised down the Athenian roads, through Athens into the countryside, on our way to see the temple of Poseidon, the ancient Grecian god of the seas, at Sounion. The bus wound, slowly, through the streets of Athens, to the western coast of the peninsula, along the sea shore and up the mountainside, to the highest peak of the region.

We arrived at Sounion about an hour before the opening of the temple tours. This early arrival permitted us to wander about the surrounding area, observe the view of the Aegean Sea and the valleys below. With Poseidon's temple standing, impressively, just above us, we could imagine how the sight of the temple would awe seamen and sea voyagers of old, the white marble colonnaded temple, glistening in the sun, like a beacon signaling safety and comfort of solid land to all the travelers, from as far as eye can see.

This temple was rebuilt about 2440 years ago during the consulship of the great Greek build Pericles, the original temple had been razed by the Persian invaders, lead by Xerxes, a few decades ago. We all know the history of the 300 Spartans that engaged and held at bay the great Persian armies of Xerxes in a narrow passage called Thermopile. The destruction of the Grecian temples and buildings was Xerxes' revenge for those humiliating events, once he finally defeated the Greeks.

Today, the temple is hardly awe inspiring, only sixteen of the forty eight marble columns remain standing; the temple suffered collapses due to earthquakes, bombings and general neglect. Parts of the temple's masonry and stones were used to build ramparts and fortifications in the area, during the many wars that were waged during the numerous occupations of Greece. Today the temple of Poseidon is a tourist destination, to remind people of the changing times, events and things of importance. What was sacred and worshiped in the old days becomes irrelevant and abandoned today. Values and

beliefs are transient and change over time. Old religions and beliefs yield to new religions and beliefs. The old ways are abandoned and permitted to decay. All in all the visit to the temple of Poseidon was enlightening and worth while, but did not warrant the spending of more than two hours at the site, we spent the better part of four hours there and were becoming a little restless from the boredom hoisted upon us.

At last we boarded our bus and headed back to Athens, were after a very fine lunch, featuring local faire, imbibing some fine local wines and moved by the vintage spirits, we found ourselves at the bottom of the steps to the Acropolis.

Athens, the oldest continually inhabited city in Europe, is the birthplace of democracy, the cradle of civilization, the wellspring of education, philosophy, mathematics and architecture. Archeological discoveries show signs of permanent inhabitation in the Athens' area dating back to about 9,000 years or so ago, to the early pre-bronze age. However, the most spectacular legacy left and admired, even today, was the period of great construction during the leadership of Pericles, some, 2,450 years ago. The Parthenon, the temples and senate buildings in the Agora (The Market), the protective walls of Athens that shielded Athens from foreign invaders, yet permitted access to the sea, at the port of Piraeus, were built during this, so called, golden age, the age of Democracy. The Democracy born here in Athens, borrowed and incorporated by the Romans, refined and polished to build a whole New World Order (*Novus Ordo Seclorum*) as "*a Grand Experiment*", by our Founding Fathers, here in the United States of America. That was the age of enlightenment in the Athenian Greece, the age of vigorous rebuilding and reconstruction, the age of higher education and learning, the age of philosophy and self discovery, the age of departure from militaristic gains and warfare to the age of co-operative peaceful ventures. Alas, this era was subjugated and eradicated shortly after the death of Pericles by Phillip "the Barbarian" the king of Macedonia. We climbed the 200 or so steps to the Parthenon. The Parthenon and the surrounding temples of Athena Nike are the most recognizable and best preserved ruins left from those days. Today, an ambitious project has been undertaken by the Grecian and Athenian governments to restore those ruins to their original splendor. Scaffolding has been erected, various building stones, column pieces, objects of art that were part of the buildings are being catalogued, retrieval from countries that carried off some of the pertinent artifacts is attempted. One day, in the near future, visitors will be able to visit the Acropolis that will look like the Parthenon and temples of the days of Pericles.

One is left in awe and wonder when visiting this place, thousands of years of history, turmoil, building and rebuilding. The Grecian columns of the Parthenon, so beloved by Athenians and Romans, are also the

symbols of stability and strength here in the USA. Government buildings, bank buildings and even many residences here in America, feature some form of the Athenian, Grecian column.

Looking down unto the Agora, the market place, meeting places and theaters below the Acropolis, one could imagine cynical Diogenes, walking with a lit lantern, in the middle of a bright, sunny day, in search of “an honest man”.

We descended from the hilltop and boarded our bus and headed into the modern Athenian city center to view the Presidential residence and the Greek Parliament building.

Here we saw the *Evzones*, the Greek Guards, perform their ritualistic “goose stepping” functions. What is it with most of the European countries that forces their noble soldiers to wear clownish outfits and makes them do funny walks? I’ll never understand that...

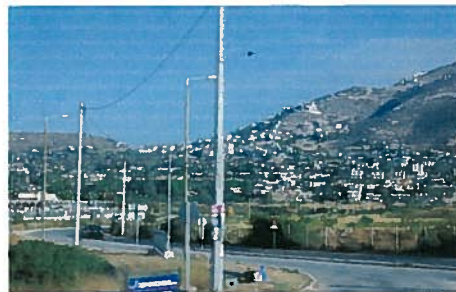
The hour now was late and we returned to our ship to “digest” all that we saw and all we experienced. As our ship eased out of port and sailed into the open waters, I thought about the fragile status of democracy. We were leaving the birthplace of Democracy that lasted only about 100 years and taken over by a king. A democracy adopted by Romans, upon removal of a king and then taken over by another type of king, a military general, a dictator, an emperor, Caesar, also after a short 150 year period. How fragile is this system of rule? Why did the previous attempts fail so quickly? Is our Democracy, this Grand Experiment of our Founding Fathers, also destined to suffer such fate? We can only surmise, that the Athenian and Roman democracies were built on the rule and citizenship of the wealthy, the ordinary Athenians and Romans, the people who were doing all the living and dying in those democracies, had no vested interest in the system. They had no representation, no vote and no reason to defend the system; to them a king, a dictator, a consul or any ruler(s) were all the same. Our Founding Fathers modified the Democratic system, made all men equally vested in the system through representation, they also left the doors open for eventual incorporation of women and minorities, ethnic groups, to have their say in the governing. There were hardships that had to be overcome, but these hardships made the system stronger and hardier. Our Democracy has now lasted over 230 years and with vigilance and perseverance it will last for millennia.

To be continued...

For those who wish to view the photographs of this spectacular cruise, here is the Internet link to the albums:

<http://picasaweb.google.com/cdedriver>

Thank you, Tony B.



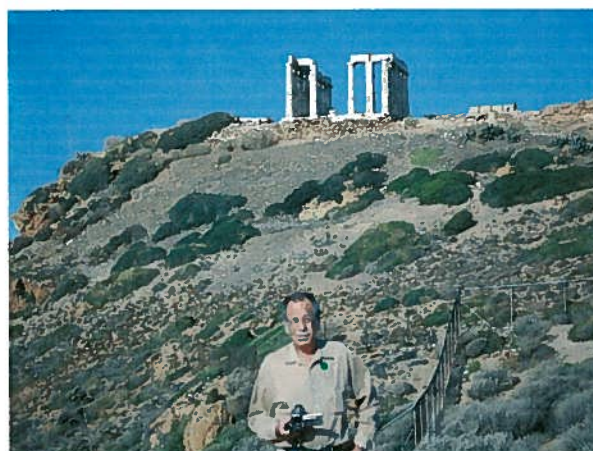
On the way to Sounion



The Temple of Poseidon



The Sign



Tony and the Temple of Poseidon



HEAR YE – HEAR YE

**TO ALL OUR MEMBERS –
We need your help!!**

**THE ANNUAL JIM TOBER CHRISTMAS BASKET
PROGRAM**

The following dates are –

**Saturday, December 13 – Time to Meet -1 pm - Shop/Gifts/Food - Wal-Mart
& Aldi Foods, Woodstock – Meet at Wal-Mart (need help in both stores)**

Friday, December 19 @ 6:30 pm– Start wrapping gifts @ Lewis Household

Saturday, December 20 @ 11 am – SORT/PACK/finish wrapping

**Sunday, December 21 -- Start 11 am – DELIVERY from the Lewis
Household, 915 N. Hale Street, Marengo
(815) 568-8939**

HO-HO-HO

☺ God Bless Us Everyone ☺

**See you at our next Chapter Meeting
November 25th @ 7:30 pm**

ANNOUNCEMENTS
NOVEMBER 2008

THANK YOU.

MCHENRY COUNTY INDEPENDENT RIDERS NEWS -

need to HAVE A HEAD COUNT
BY DECEMBER 20th

Their **Holiday Dinner** will be held on **January 10, 2009** at **Deeter's in Woodstock on Route 14**. Cocktails are from 6-7 pm and dinner following at 7 pm and a DJ after dinner. We need to know who can make it to the dinner. They need a head count – they have to pay in advance for the dinners. They are having a "White Elephant" gift exchange if you are interested in participating.

PLEASE LET ME KNOW AT NOVEMBER MEETING OR BEFORE OR AFTER

The **Adult Child Rehab Benefit Dance** is on **April 4, 2009**. The cost and times will be at a later date.

Their **Pancake Breakfast/Bike Blessing** is on **May 3, 2009**. The cost and times will be at a later date.

DoD Families go to the YMCA - for Free

October 23, 2008

Knight Ridder/Tribune

YMCAs across the country will give free memberships to military families as part of a Department of Defense initiative to help ease the stress of deployment.

The national program will pay all membership costs for six months at a time to any family with a member who is deployed.

Mark Hampton, who retired from the Missouri Army National Guard in June, said the program is intended to comfort military members while deployed to know that their families back home can take their minds off the stressful separation by working out and socializing.

"The program is great because it meets the needs of deployed military personnel who live far away from their active military installation," said Hampton, vice president of St. Joseph Family YMCA.

The outreach initiative between the Armed Services YMCA and the Department of Defense began earlier this month. It continues into 2010.

The \$31 million initiative is in response to a provision in the National Defense Authorization Act of 2008, which requires the secretary of defense to develop a plan to support military family readiness and to ensure that military family readiness programs and activities are available to all military families, including those of the National Guard and military reservists.

Suzanne King, YMCA operations director in St. Joseph, said the program "follows in line with our history to families and those who serve our country."

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Holiday Mailing Dates Announced

Week of October 27, 2008

The Naval Supply Systems Command's (NAVSUP) Postal Policy Division has just announced holiday mailing dates. To ensure delivery by Dec. 25, holiday items should be mailed by the following general dates: Express Mail Military Service: Dec. 18; First-Class Mail (Letters/cards, priority mail): Dec. 11; Parcel Airlift Mail: Dec. 4; Space Available Mail: Nov. 27. Express Mail Military Service is available from selected military post offices. If mailing to an APO/FPO address, check with your local post office to determine the holiday mailing dates for that APO/FPO address. Customers should check with their local post offices for information on size and mailing restrictions and possible need for customs declaration forms.

ANNOUNCEMENTS NOVEMBER 2008

Pay to Veterans is Off by \$20 Million

October 22, 2008

Associated Press

WASHINGTON - The Pentagon, in a rush to shrink a backlog of unprocessed claims, wrongfully denied money to nearly 2,000 severely disabled veterans, a House lawmaker said Wednesday.

Rep. **Dennis Kucinich**, D-Ohio, said his staff also calculated that the Pentagon made inaccurate payments of about \$20 million to approximately 2,500 veterans who received payments in excess of \$2,500 under a specific claims program.

Kucinich, in a letter to Teresa McKay, director of the Defense Finance and Accounting Service, urged quick action to recalculate all "no pay due" determinations and payments in excess of \$2,500 made for the claims program.

"Errors of that magnitude are disgraceful," Kucinich wrote, saying the Pentagon's contractor for the VA Retro program, Lockheed Martin, had miscomputed and mishandled awards for veterans equivalent to an entire combat brigade.

The VA Retro program enacted by Congress extended retroactive benefits for retired veterans whose disabilities were linked to combat or military service.

Kucinich said that around last March the DFAS, in order to clear up a multiyear backlog in VA Retro cases, suspended its quality control standards. It substituted Lockheed's less stringent standards, which led to the mistakes.

Last July, the House Oversight subcommittee on domestic policy that Kucinich chairs issued a report finding that about 28,000 veterans had their claims denied when the government stopped its quality assurance checks. On Wednesday, his staff said it had further calculated that, of the 28,000, between 1,782 and 1,985 disabled veterans were wrongfully denied a payment.

There was no estimate of the average denied payment, but the July report cited the case of an Army veteran wounded in Vietnam whose claim was initially rejected but who eventually was awarded \$15,000.

The latest calculations also estimate errors of about \$20 million, from both overpayments and underpayments, to veterans receiving more than \$2,500. Kucinich said Pentagon rules that all payments in excess of \$2,500 be subject to a second check were ignored when the office moved to clear up the backlog.

There was no immediate comment from DFAS. In July, a spokesman said the office had established "a reliable and repeatable process" allowing it to judge incoming claims within 30 days.



**HAPPY THANKSGIVING
FROM ALL OF US AT
MCHENRY COUNTY CHAPTER OF
VIETNOW
"THE CHAPTER WITH A HEART"**

RAO BULLETIN – NOVEMBER 1, 2008

PROSTATE CANCER UPDATE 07: A large government study of whether Vitamin E and selenium protect men against prostate cancer has been suspended, federal health officials announced 29 OCT 08, after an independent analysis determined that the nutrients did not reduce the risk for the common malignancy. The \$119 million study, involving more than 35,000 men, also found hints that the nutrients might increase the risk for prostate cancer and diabetes, although officials stressed that those findings may be a coincidence. Nevertheless, the study's organizers had begun notifying participants to stop taking the pills they were receiving, and offered to tell them whether they were taking the nutrients or placebos. All the participants will continue to have their health monitored for about three years. The announcement marks the latest in a series of disappointing findings about the potential health benefits of vitamins and other nutritional supplements, which earlier studies had indicated could have a host of advantages. One theory was that antioxidants could mop up damaging free radicals, which are a natural byproduct of cellular processes in the body. But subsequent studies testing antioxidants and other nutritional supplements have not confirmed the benefits, and several have even been alarming. For example, beta carotene increased, rather than decreased, the risk of lung cancer among smokers, and Vitamin E -- also touted as helping to prevent heart disease -- appeared to boost the overall risk.

The new study was funded by the National Institutes of Health after earlier studies indicated the nutrients may protect against prostate cancer, the most common cancer in men after skin cancer. Men age 50 and older received one or both of the nutrients or placebos at 400 sites in the United States, Puerto Rico and Canada. An independent panel of experts monitoring the study discovered, after men had been taking the supplements for about five years, that there was no benefit but that there were suggestions of possible harm, prompting officials to stop the project. "The important message for consumers is that taking supplements, whether antioxidants or others, is not necessarily beneficial and could be harmful," said Eric Klein of the Cleveland Clinic, a study coordinator. "You should not be taking them unless there is a rigorous scientific study that shows a benefit. Andrew Shao of the Council for Responsible Nutrition, an industry group, said in a statement that the findings did not "discount the value of taking vitamin E and selenium for other general benefits." [Source: Washington Post Rob Stein article 28 Oct 08 ++]

SALUTING the FLAG UPDATE 03: The 2009 NDAA clarified actions to be taken during the playing of the National Anthem. It authorizes individuals in uniform to give the military salute at the first note of the anthem and maintain that position until the last note. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform; and all other persons present should face the flag and stand at attention with their right hand over the heart, and men not in uniform, if applicable, should remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart.

On 29 JAN 08, President Bush signed a law amending federal code to allow a veteran to salute the U.S. flag while not in uniform in certain, but not all, situations. The amended federal code addresses actions for a viewer of the U.S. flag during its hoisting, lowering or passing. In these instances, the law allows a veteran in civilian attire to salute the flag. All other persons present should face the flag, or if applicable, remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart. Citizens of other countries present should stand at attention. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes. However, another section of federal code that specifically relates to actions of those reciting the Pledge of Allegiance was not amended. In this case, a veteran in civilian attire is not specifically authorized to render a hand salute during the Pledge. In any case, a veteran in civilian clothes is authorized to place their right hand over their heart as has been tradition. [Source: NCOA Leg Actions 22 Oct 08 ++]

GOLDEN CORRAL MILITARY BUFFET: On Monday 17 NOV 08 from 5 to 9 pm, all 485 Golden Corral restaurants across America will offer any person who has served in the United States Military (including National Guard and Reserves) a "thank you" dinner buffet and beverage on the house - no identification required. This will be the eighth annual "thank you" dinner for our nation's heroes from Golden Corral restaurants, who have provided over 1,835,000 complimentary meals to military personnel over the history of the event and contributed over \$2.53 million to the Disabled American Veterans organization. For the second year, Golden Corral's guests and restaurant teams may send personal greetings to America's military personnel on active duty overseas. From 1 SEP through 17 NOV 08, special postcards will be available at all Golden Corral restaurants for sending messages of thanks and encouragement to the troops overseas. They will be delivered to our troops prior to the Holidays. In 2007, over 55,000 Military Appreciation post cards were delivered to military troops stationed overseas. To locate a restaurant near you refer to <http://www.goldencorral.net/> and enter your zip code. [Source: www.goldencorral.net 21 Oct 08]

VA CREDIBILITY: The chairman of the House Veterans' Affairs Committee says he completely understands why many veterans have lost confidence in the Department of Veterans Affairs. "I am sure there are good people working there who are trying very hard and have the best of intentions, but they are bunglers," said Rep. Bob Filner (D-CA). "You lose confidence in these people by watching them." Filner, a frequent critic of VA, cited two examples: the department's abandoned plans to use a private contractor to help launch the new GI Bill benefits program next year, and VA's order 16 OCT to its 57 regional offices to stop shredding documents after veterans' claims materials were found in piles of paper waiting to be destroyed. "This is an insult to veterans," Filner said. Last week's announcement that VA would implement the Post-9/11 GI Bill by next August using in-house resources came after department officials spent weeks telling lawmakers they could meet that deadline only with outside help, Filner said. "After arguing for months and months that they could only do this with a contractor, you have to be concerned about whether VA can do it," he said. "This is so important, and people are betting on it. VA better get this done." The 16 OCT announcement that VA had ordered a system wide freeze on destroying documents came after auditors discovered claims and potentially irreplaceable paperwork tagged for shredding at four regional offices. Shredding is suspended until new paper management procedures are in place. Filner said veterans have long complained about claims getting lost in VA bureaucracy. "You are supposed to have a sense they may be slow, but at least they will eventually do the right thing," he said. Now, he said, the possibility that records vital to approving a claim might be destroyed fuels complaints that VA is trying to prevent claims from being awarded at all. [Source: AirForceTimes Rick Maze article 20 Oct 08 ++]

RAO BULLETIN – NOVEMBER 1, 2008

COLA 2009 UPDATE 05: The 2009 cost-of-living adjustment (COLA) for military retired pay will be the highest seen in over 15 years at 5.8%. The increase, which goes into effect on 1 DEC 08, also applies to SBP annuities, Social Security checks, and VA disability and survivor benefits. Retirees will see the increase in their JAN 09 checks. The annual Cost-of-Living-Adjustment is not in any way related to the annual military pay raise for active duty and reserve servicemembers which this year was 3.9%. All retirees who retired before 1 JAN 08 will receive the 5.8% Cost-of-Living-Adjustment. Retirees who first became members of the uniformed services on or after 1 AUG 86 and elected to receive a Career Status Bonus at 15 years, and retired on or before 1 JAN 08, will receive an increase of only 4.8%. Retirees who first became a member of the uniformed services on or after Sept. 8, 1980, and retired in 2008 will receive a Partial COLA on a prorated basis as follows:

- o Jan. 1, 2008, and March 31, 2008, will receive 5.0%
- o April 1 - June 30, 2008 will receive 3.8%
- o July 1 - Sept. 30, 2008 will receive 1.2%
- o Those who retired after Oct. 1, 2008, will see no COLA this year.

This is the third year in the last four that the retiree COLA has been higher than the pay raise for currently serving troops. The two are never the same because they are based on different things and have different purposes. Military pay raises are based on private sector pay growth, as measured by the Bureau of Labor Statistics' Employment Cost Index (ECI). Their intent is to ensure military pay is kept reasonably comparable to private sector pay, to allow the services to compete successfully for manpower over time. Retired pay COLAs, on the other hand, are cost-of-living adjustments that track to inflation, as measured by the Consumer Price Index (CPI). Their purpose is to ensure that whatever purchasing power a member's retired pay represented on the date he or she left service isn't eroded by inflation over time. Over time, the two tend to even out. During the 1970s, COLAs were higher in 5 years and pay raises won out for the other five. In the '80s, pay raises beat COLAs (6 - 4); in the '90s, it was 50-50 split (5 - 5). The first half of this decade, pay raises were higher, but with COLAs higher for three of the last 4 years, the pendulum seems to be swinging the other way again. [Source: MOAA Leg Up 17 Oct & Military Report 20 Oct 08 ++]

SSA COLA 2009 UPDATE 01: Social Security Announces 5.8 Percent Benefit Increase for 2009 Monthly Social Security and Supplemental Security Income benefits for more than 55 million Americans will increase 5.8% in 2009, the Social Security Administration announced. The 5.8 percent increase is the largest since 1982. Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year. This year's increase in the CPI-W was 5.8%. The Cost-of-Living Adjustment (COLA) will begin with benefits that over 50 million Social Security beneficiaries receive in JAN 09. Increased payments to more than 7 million Supplemental Security Income beneficiaries will begin on 31 DEC. Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$106,800 from \$102,000. Of the estimated 164 million workers who will pay Social Security taxes in 2009, about 11 million will pay higher taxes as a result of the increase in the taxable maximum. Information about Medicare changes for 2009 can be found at www.medicare.gov. [Source: SSSA Press Release 16 Oct 08 ++]

HAVE YOU HEARD: On some bases the Air Force is on one side of the field and civilian aircraft use the other side of the field, with the control tower in the middle. One day the tower received a call from an aircraft asking, 'What time is it?'

The tower responded, 'Who is calling?'

The aircraft replied, 'What difference does it make?'

The tower replied, 'It makes a lot of difference.....'

If it is an American Airlines flight, it is 3 o'clock.

If it is an Air Force plane, it is 1500 hours.

If it is a Navy aircraft, it is 6 bells.

If it is an Army aircraft, the big hand is on the 12 and the little hand is on the 3.

If it is a Marine Corps aircraft, it's Thursday afternoon and 120 minutes to 'Happy Hour.'

VA Announces Expansion Of Disability Evaluation System Pilot All Military Services Now Taking Part

WASHINGTON (Nov. 7, 2008) -- Wounded service members leaving the military will have easier, quicker access to their veterans benefits due to the expansion of a pilot program that will offer streamlined disability evaluations that will reach 19 military installations, representing all military departments.

The Department of Veterans Affairs (VA) announced today the expansion of the Disability Evaluation System (DES) pilot which started in the National Capitol Region in coordination with Departments of Defense (DoD). The pilot is a test of a new process that eliminates duplicative, time-consuming and often confusing elements of the two current disability processes of the departments.

"Providing Service members going through the disability process with comprehensive information about their benefits from both departments and delivering their VA benefits as fast as possible is our goal. This single evaluation will help us do just that," Tom Pamperin, deputy director of VA's Compensation and Pension Service, said. "The program expansion will allow wounded warriors a smoother and more efficient transition to getting services from the VA."

The initial phase of the expansion started on Oct 1, with Fort Meade, Md. and Fort Belvoir, Va. The remaining 17 installations will begin upon completion of site preparations and personnel orientation and training, during an 8-month period from November 2008 to May 2009.

"The decision to expand the pilot was based upon a favorable review that focused on whether the pilot met its timeliness, effectiveness, transparency, and customer and stakeholder satisfaction objectives," said Sam Retherford, director, officer and enlisted personnel management, Office of the Under Secretary of Defense for Personnel and Readiness. "This expansion extends beyond the national capital region, so that more diverse data from other geographic areas can be evaluated, prior to rendering a final decision on worldwide implementation."

The remaining installations to begin the program are: Army: Fort Carson, Colo.; Fort Drum, N.Y.; Fort Stewart, Ga.; Fort Richardson, Alaska; Fort Wainwright, Alaska; Brooke Army Medical Center, Texas; and Fort Polk, La. Navy: Naval Medical Center (NMC) San Diego and Camp Pendleton, Calif.; NMC Bremerton, Wash.; NMC Jacksonville, Fla.; and Camp Lejeune, N.C. Air Force: Vance Air Force Base, Okla.; Nellis Air Force Base, Nev.; MacDill Air Force Base, Fla.; Elmendorf Air Force Base, Alaska.; and Travis Air Force Base, Calif.

In November 2007 VA and DoD implemented the pilot test for disability cases originating at the three major military treatment facilities in the national capitol region. To date, over 700 service members have participated in the pilot over the last ten months.

The single disability examination pilot is focused on recommendations from the reports of the Task Force on Returning Global War on Terrorism Heroes, the Independent Review Group, the President's Commission on Care for America's Returning Wounded Warriors (the Dole/Shalala Commission), and the Commission on Veterans' Disability Benefits.

Claims of Medals Amount to Stolen Valor

Tribune investigation reveals hundreds of unsupported claims regarding veterans with war medals

By John Crowdson, Tribune correspondent, 1:53 AM CDT, October 26, 2008, WASHINGTON

Scores of Americans, from clergymen to lawyers to CEOs, are claiming medals of valor they never earned.

A Tribune investigation has found that the fabrication of heroic war records is far more extensive than you might think.

Take the online edition of Who's Who, long the nation's premier biographical reference. Of the 333 people whose profiles state they earned one of the nation's most esteemed military medals, fully a third of those claims cannot be supported by military records.

Even in death, these stories live on. A look at 273 obituaries published in the past decade alone found that in more than four of five cases, official records didn't support decorations for bravery attributed to the deceased.

The Tribune also found bogus decorations, including at least two Medals of Honor, engraved on headstones in military cemeteries across the country.

In all, more than half the medals for bravery examined, including the exalted Medal of Honor, are unsupported by official military records obtained by the Tribune from federal archives under the Freedom of Information Act.

The men whose obituaries or profiles in Who's Who make these claims are mainly individuals of note and accomplishment: lawyers, physicians, clergymen, CEOs, business executives, company presidents, university professors, career military officers, teachers, policemen, elected officials, even a psychiatrist.

"The problem is rampant," said Mike Sanborn, a former Marine who is the FBI agent in charge of investigating violations of the Stolen Valor Act. The law, signed in late 2006, makes it a federal crime to falsely claim, orally or in writing, that one has earned a medal for valor. Penalties range from 6 months to a year in prison and up to a \$100,000 fine.

The fraud is more than a slur on real heroes or a source of false bragging rights. Money also is at stake. The Department of Veterans Affairs, for instance, provides financial and medical benefits on the basis of decorations that support claims for post-traumatic stress disorder and other war-related illnesses.

There have been an estimated 40 prosecutions under the Stolen Valor Act, nearly all ending with pleas of guilty and some in prison sentences. But enforcement of the act is hampered by the absence of a national database where employers, biographers, obituary writers, VA officials and others who need to know can verify such claims.

Although a bill is pending in Congress that would create such a database, at the moment the only official compilation is for recipients of the Medal of Honor, maintained online by the Congressional Medal of Honor Society.

The Medal of Honor is the nation's most esteemed decoration for bravery under fire, and Who's Who features six living recipients who can be found online, including Sen. Daniel Inouye (D-Hawaii) and former Sen. Bob Kerrey (D-Neb.). But Who's Who also lists 15 others who did not receive the honor and, in some cases, never even served in the military.

Short of looking at original military records, as the Tribune did, there is no easy way to verify claims for the Distinguished Service Cross, the Navy Cross or the Air Force Cross, the so-called "service crosses" that rank in order just below the Medal of Honor.

After examining Who's Who and obituaries, the Tribune used military records to unearth 84 bogus Medals of Honor, 119 Distinguished Service Crosses, 99 Navy Crosses, five Air Force Crosses and 96 Silver Stars.

Such numbers infuriate Sanborn, the government's chief stolen-valor hunter. As he noted: "There are men and women coming home in boxes who deserve these medals."

'I deserved it'

Why would so many invent acts of military heroism? There's no evidence that such fabrication is any more common than, say, lying about academic or athletic feats. But of all the achievements society celebrates, proof of courage under fire surrounds a person with a special aura, a mystique that sets him or her apart from fellow lawyers or doctors or executives.

The Tribune was able to contact 54 of the 103 individuals whose profiles in Who's Who claimed medals for valor that were not supported by their military records.

Fifteen people reached by the newspaper ultimately acknowledged that they had intentionally credited themselves with a high-ranking medal they did not possess.

Their explanations ranged from crass to poignant. One man said he lied because he was emotionally upset over his son's fatal battle with AIDS. A few said they wanted to impress their children or others close to them.

Michael Roshkind, a former senior executive at Motown Records, said he had awarded himself the Navy Cross "to make myself a hero to my wife, or something like that. I'm not proud of that, but it's history."

Asked whether he intended to contact Who's Who and correct his biography, Roshkind replied: "Why would I do that? I have no interest in that."

A man from Issaquah, Wash., who acknowledged falsely claiming the Navy Cross said he couldn't explain why. Then he offered this insight:

"I did it for my own self-gratification," said James William

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Massick, who owns a heavy-equipment manufacturing company.

Another common explanation echoed the complaint of soldiers through the ages—that a deserved award for valor had been denied. Robert Martin Kilmark, a Florida physician, included a Silver Star in his profile out of pique at not having received that decoration, he said, for piloting his burning B-17 bomber into the Adriatic Sea to save the lives of his crew.

"I was pretty angry about it," he said. "I had been recommended for it, and I deserved it. And to tell you the truth, I'm still angry about it."

A Tet 'hero'—at age 14

One of the most common responses among those contacted by the Tribune was that they had no idea their Who's Who profiles claimed medals for valor they did not hold. Others responded by hanging up the phone or maintaining that they in fact had earned the medals.

But none provided to the Tribune proof in the form of a military document or an actual medal.

In addition, Who's Who officials were able to show the Tribune annual updates in which many of these men signed and returned profiles verifying their bogus claims to the medals in question.

"I do not believe any of these people are going to admit what they did," said Who's Who publisher James Pfister. "But I know Who's Who never puts data in the awards section unless it comes from the listee."

Since the Tribune began contacting veterans about the existence of their medals, 11 have contacted Who's Who to ask that the medals be removed from their biographies.

For its listings, Who's Who says it relies on information furnished exclusively by its "biographees," included by invitation on the basis of past achievement or future promise.

Biographees complete extensive personal histories and are given the chance to check their profiles before they appear in print. Once a year they receive an update form in which they can correct errors or add new accomplishments.

Some of the biographies described exploits that could not have occurred, such as a man who claimed the Distinguished Service Cross in Vietnam for having rescued men from a burning truck near Khe Sanh, when his military records showed he was a clerk-typist stationed in Hawaii. Another man claimed to have earned a Silver Star during the 1968 Tet Offensive—a time, according to the birth date in his Who's Who profile, when he was 14 years old.

Other Who's Who biographies are unbelievable on their face, including one claiming two Navy Crosses, a Distinguished Flying Cross and 66 Silver Stars. (The record for a single soldier is 10 Silver Stars.)

John Agenbroad, the four-time mayor of Springboro, Ohio, whose profile in Who's Who credited him with one Silver Star, spoke in several interviews with the Tribune about the medal. Asked if he owned that decoration, he initially replied, "Yes, I do."

But his military records list no Silver Star. And Agenbroad, who has campaigned on his war record, later acknowledged he didn't have one. He said he was unaware he was in Who's Who and didn't recall sending information to the publisher.

How did he explain the Who's Who entry? "I have absolutely no answer for that," he said. "I don't know why I would do that, but obviously I did."

Aganbroad has since sent a letter to Who's Who asking that his biography be modified to delete the medal, according to Who's Who.

Spotting such misrepresentations could be made much easier.

A bill pending in Congress, the Military Valor Roll of Honor Act, would require the Defense Department to create a national online database naming all who have earned medals for valor.

But the Pentagon is arguing against the database, citing the cost as one of its main reasons.

Doug Sterner, a decorated Army sergeant who served in Vietnam and drafted much of the language in the roll of honor act, laughs when he hears this.

Over the past decade, Sterner has built from musty original records an online database of valor-medal recipients going back to the Civil War. Sterner estimates that his database at homeofheroes.com, which now holds 118,247 medals, is 75 percent complete.

The out-of-pocket expense to compile it: \$25,000.

Prompted by the Tribune's findings, Pfister of Who's Who already is changing his company's policies. The publisher has long fact-checked educational credentials and work histories, on the lookout for fabrications. Now military decorations will be scrutinized as well.

"We never thought anybody would be dumb enough to make those up," he said.

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FOR IMMEDIATE RELEASE

**Enhanced VA Mortgage Options Now Available for Veterans
Of Potential Benefit to Those in Financial Distress**

WASHINGTON (Oct.24) -- Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which the President signed into law on October 10, 2008.

"These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan," said Secretary of Veterans Affairs Dr. James B. Peake. "Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries."

VA has never guaranteed subprime loans. However, as a result of the new law VA can now help many more veterans who currently have subprime loans.

The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located.

Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

Originally set to expire at the end of this month, VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans. Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth over \$911 billion. This year, about 180,000 veterans, active duty servicemembers, and survivors received loans valued at about \$36 billion.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov.

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Next Meeting
Tuesday, November 25, 2008
@ 7:30 pm

Happy Thanksgiving to all of you.



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NAME _____ PHONE () _____

ADDRESS _____ CITY/STATE/ZIP _____

SEVICE BRANCH _____ DATES OF DUTY (1957-CURRENT _____

_____ I am a veteran and want to be a FULL MEMBER OF VietNow

_____ I am not a veteran but want to be an ASSOCIATE MEMBER OF VietNow

Enclosed is my check for _____

**Memberships are \$15 annually renewable June 30th.
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