

TORPEDO ALLEY



Vol. 4, No. 4

April 2008

Newsletter of Charleston Base, United States Submarine Veterans, Inc.



USSVI Creed

"To perpetuate the memory of our shipmates who gave their lives in the pursuit of their duties while serving their country. That their dedication, deeds, and supreme sacrifice be a constant source of motivation toward greater accomplishments. Pledge loyalty and patriotism to the United States Government"



Base web page: www.ussvich.org

National web page: www.ussvi.org

Base Meeting:

March 13, 2008

Social hour 1800, General Meeting 1900

Location:

Fleet Reserve Association Branch 269, Low Country Home
99 Wisteria Rd.

Goose Creek, South Carolina. Phone 843-569-2962

Base Officers		Phone Number
Commander	Steve Nelms	843-563-7115
Vice Commander	Carl Chinn	843-875-3098
Secretary	Ronnie Kerstetter	843-367-1026
Treasurer	George Lisle	843-559-4242

Special Officers		Phone Number
Chief of the Boat	Marty Sessler	843-871-1536
Public Affairs	Richard Cleeve	843-899-4563
Publicity	Larry Starland	843-863-8474
Sub Vets WWII	Barnwell Chaplin	843-762-6945
Nuclear Historian	Rick Carlson	843-875-4030
Veterans Affairs	Jim Morrison	843-832-9716
Chaplain	John Nichols	843-873-5897
Membership	Carl Chinn	843-875-3098
Holland Club	Bob Lowe	843-573-9045
Little David Project	Rick Wise	843-875-5559
Roving Reporter	Rick Wise	843-875-5559
Scholarship	Jim Yates	843-873-0246
Newsletter	Carl Chinn	843-875-3098
Storekeeper	Paul Viering	843-797-2623
Alcohol & Gaming	Dave Mueller	843-553-2775



Alcohol & Gaming: Neck talked about John Law being a supporter for functions and working parties.

Minutes of the March 2008 meeting

Attendance for the March 13, 2008 meeting was 82

Opening Ceremony: Base Commander called the meeting to order. A Quorum was present and the meeting was commenced at 1900.

Introductions: New people were introduced; Benjamin McDonald, Bryant Kohut,, Frank Osburn, Guerry McIndosh (Royal Canadian Air Force). Welcome aboard.

Secretary: Secretary Ronnie Kerstetter asked for a motion to approve the meeting minutes from last month. A motion was made and seconded. Minutes approved.

Treasurer: George Lisle gave the treasurer's report.

Storekeeper: No report

Chaplain: February Report: Buddha had surgery on 20 February and everything went well. A card was sent wishing him a speedy recovery.

MSC(SS) John Law departed on Eternal Patrol this morning 24 Feb 2008. His funeral was held on 27 February with over 30 SUBVETS and a detail from the Fleet Reserve. The Fleet held their 2 Bell Ceremony at the beginning of the service. During the service, John's wife, Toshiko was presented with a framed Eternal Patrol Certificate, a SUBVET coin and a Silver Dolphin Shadow Box. The service concluded with the SUBVETS held their 2 Bell Ceremony and the folding and presentation of the American. I would like to thank each SUBVET who attended by asking them to stand and be recognized.

A special thanks also to Ronnie Kerstetter who helped the family get through the service and has been assisting the family.

Cards were sent to the Law family with our condolences.

A card was sent to Martha Archibald and the staff at Stuhr Funeral Home thanking them for all their help with John's service.

A card was sent to Trident Hospital CEO thanking their 7th floor hospital staff for their assistance with Mrs. Law until she was told. They went out of their way to make sure Toshiko was told compassionately about John's death.

The SUBVETS have received a card from the Law family thanking us for everything that was done for them.

Avery Lord was recognized by the town of Summerville and had one of their Fire Stations named for him on 3 March. Several of the SUBVETS attended. A card was also sent congratulating him on the honor.

John even asked how he could sell adds for the district convention when it was in Charleston. A bluegrass music lover, who traveled throughout the South to hear Bluegrass was the only thing that would keep John from Sub Vets events. He would drive his truck and stay overnight to avoid driving after drinking. He had no e-mail and would call neck when he when he was in town to asked about the social night menu. If we were having hotdogs John would ask what kind. He did not like Oscar Mayer wieners for some reason. John was from NY and lived in Givens. He especially liked Richard Sparger's fish stew. Sadly missed may he rest in peace. Thank you to the COB for the exhaust fan in the after battery. Promotions Richard Carlson has been promoted to the Alcohol Division Torpedo man Chief plus he gets a parking spot. Eat your heart out COB.

After battery to donate \$100 to Amberjack memorial toward lunches and drinks.

This Wednesday night social we will have cook your own steak. Social nights were averaging 22 now averaging 24. Aluminum cans - Buddha took the cans and got \$72. \$100 to Rodney McKanna from the after battery to help toward lunch following submarine day memorial service. Stop being a whiner; the reason that Ken Hutchison wins the depth charge drawing a lot is that he buys lots of tickets. The after battery is now in competition with the Woodlands and Carl Chinn our Vice Commander upgraded himself by wearing briefs manufactured in 1989 that had never been washed. Bill Roberts took 2 days to survey our tent needs and he concluded spray-painting the parts. He managed in the past to paint every pole with the same four paint colors. Sam's has the 10 x 10 easy up tents for \$150 each that don't take an army of men to erect. Motion was approved to get 10 new 10 x 10 easy up tents for future use. These can be put up by two people or 5 Nukes, parts don't detach and they will fit in the gas station.

Chief of the Boat: The 23rd annual World Grits festival will be held in St George on 12 April. We will pull the float. Float leaves the after battery at 0930, line-up at 1000, the parade starts at 1100.

Oyster Roast – Thank you Richard Sparger and all the set up and the 2 working parties to put away.

Submarine Day April 11 Memorial service at Patriots Point 1130 event being set up by Rodney McKanna. The Color Guard from the Nuke school will be there. It will include in invocation, tolling of the bells, speech. Lunch will be available at the Point Grill. The buffet is \$6.50 sign up tonight so that we can get a head count.

Girad Coutu had a leg removed due to diabetes and is recovering at Trident Hospital room 721. Please keep him and his family in your prayers. A card was sent wishing Gerry a speedy recovery.

Jim Eckles has been released from rehab. We've been warned by Sue that he is on the loose again.

David Hixson, Sr., a dolphin wearer but not a base member passed away on March 5th. The base sent a card of condolence to his wife and family.

Bill Roberts' wife, Becky, had surgery to remove a large mass in her abdomen on March 10th and was released today. She is doing well and had a good report that the mass was benign.

Bob Chinn is having leg problems.

Nick read a thank you card from the Law family.

John's remains were buried at sea.

Jim Keller sent us an email indicating he has received a clean bill of health. It was so good I feel I should read it to all of you:

"To quote Edward R. Murrow (for those who remember who he was) "There's good news, tonight". Late in the afternoon on Tuesday 03/12/08, I had another follow up (internal) exam which was done by my Kidney / Bladder specialist / surgeon. After inserting what appeared to be a ONE INCH (in diameter) pipe through the only orifice that would allow entry into the Bladder and Kidney, and after about ten minutes of twisting and maneuvering so he could see through it, he declared that I was indeed "clean and clear" of any new types of cancer(s).

He has given his blessing and nod of approval for us to go to New York in early May and stay for the entire Summer. He does however, want me to return for another internal "look see" on June 17th. I assured him that I could accommodate this condition.

It sure looks like the myriads of prayers, coming in from ALL directions has had a favorable influence on the Man Upstairs.

I thought I'd share the good news with Y'all"

If you know of shipmates or spouses from other bases who are having a difficult time, had surgery, etc. and would like for USSVI Charleston Base to send them a card please send their name and address to the Chaplain via email or phone call..

Scholarship: Jim Yates was not present. Carl Chinn said that we have a lot of money to give out. Applications have been sent out to schools in the area. Challenge coins are being sold by the base to support the scholarship fund.

Public Affairs: No report

Sub Vets WWII: Sy Maybie invited everyone to the next Swamp Fox Chapter meeting at Ryan's Family Steak House 1314 North Main Street in Summerville

Float is in Savannah for St. Patrick's Day parade along with 6 to 8 base members representing Charleston Base.

Upcoming District 4/6 convention to be held in Kings Bay. Dates are Wednesday April 24 – Saturday April 26, 2008. Registrations for the boat tours must be in by April 1st to get your name on the base access list. The convention will be held at the Ramada off I-95 and Georgia Exit 3. Registration fee is \$30 (this will include some food). Room rates are \$49 a night, nightly entertainment, boat tours, BBQ, shrimp boil, banquet, submarine museum/swamp tours are planned. The memorial service will be held outside of the St. Mary's submarine museum along the water front.

Mike Kay is looking for an ET or electrician mate to work for comings Diesel outfitting test rigs, wiring motors, pulling wire. See Mike after the meeting for contact information. Mike will be gone to Florida temporary.

The American Submariner magazine has a nice article about the Charleston Base.

The chaplain did one great job with the memorial service for John Law without knowing who John was.

April 15 and 16 Little David working party at the park in Moncks Corner.

Base Commander: Buddha discussed the following items:

Annual base elections. Charleston Base officers are elected at the regular meeting in May each year. If you desire to run or have a nomination for one of these positions: Commander, Vice-Commander, Treasurer or Secretary, please get your nomination to Stan Standrich soon so your name will be on the ballot. The present base officers will not be around forever and someone needs to step up.

Holland Club proposed changes are getting heard, it will take several months to play out, but the majority of sailors are in favor of the change.

Ken Sewell who wrote Red Star Rogue (the untold story of a soviet submarine's nuclear strike attempt on the U.S.) has a new book out called All Hands Down about the soviet attack on the USS Scorpion. We are trying to get Ken back at the May meeting. He will be telling about this story and selling books.

We would like to take the float and the cooker to the VA home in Walterboro to serve the Victory House guests a meal and provide entertainment. New Fire Station on Sheep Island Road was named after retired fire chief Avery Lord in dedication service attended by several vets.

on the 3rd Thursday in April, at 1200 (noon). Amberjack memorial Saturday March 22nd @ 1100 at White Point Garden downtown Charleston at the Battery.

Veteran's Affairs: Jim Morrison is our new VA contact but was not here tonight. Nick discussed passport fees going up, VA enrollment fees Burial at sea benefit, a new pass point card for travel between Canada and the Caribbean islands. Need to organize paperwork in the right place. Details and other information on the VA web link.

Hunley Memorial Service: Charlie Rook discussed the annual H.L. Hunley memorial service to be held on Sunday February 17, 2008 @ 1900 hours. The Confederate Trust committee invites CB Sub Vets and WWII submarine veterans to attend a memorial service honoring the 8 man crew lost on the confederate submarine H.L. Hunley along with the 5 crewmen lost on the USS Housatonic during the night of February 17, 1864. The service will be held at the Sunrise Presbyterian Church on Sullivans Island. Please make an effort to be there and bring your wives, girlfriends and children.

District Commander: Jerry was not present

Vice Commander Report: No report

Fleet Reserve: No report

Holland Club: Bobby Lowe said that all boat sailors qualified in 1958 will get their certificates on April 10th. The Holland Club proposed change is getting more attention. Carl Chinn is getting some 30 e-mails a day.

Membership: 288 members

Little David: Working party tentatively set up for April 15 and 16 for prep and painting at Santee Canal Park in Moncks Corner.

Newsletter: No report

Buddha talked about finding John Law at his place. Buddha said that he would like to have more of the kind of support that John displayed, always there to help out. Sub Vets had 7 pews filled up and only 6 family members that attended service.

Nuclear Historian: Rick Carlson discussed the lady in the news stuck to the toilet seat for several years. Rick told a story of the St Patrick's Day Brewery story and falling into a vat of beer and drowned.

Old Business: Taking nominations for Base Officers election in May. Give all nominations to Stan Standrich.

New Business: Rodney McKanna talked about Submarine Day events that will take place on Friday 11 April, at the Cold War Memorial in Mt. Pleasant 1000-1200 with the ceremony @ 1130. Lunch buffet will follow at Point Grill at the Shrine Club. Motion was made, seconded, and approved for CB to pay cost of meals for the Chaplin and the Color Guard from the Nuke school.

Motion approved to contribute \$200 to Good Neighbor Center for homeless Veterans.

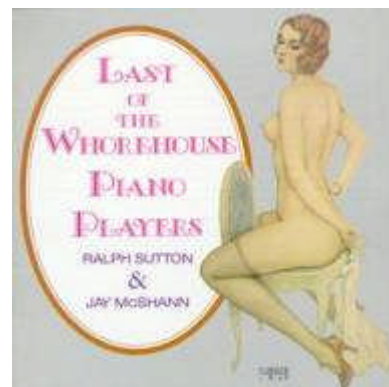
Oyster cookers-we now borrow or rent the cookers for our roasts, would like to buy our own stainless steel cookers. If anyone knows a means to gets them see Richard Sparger.

May 10th base picnic.

Good Of The Order: The depth charge drawing was held. The winner was Bill Roup. Bill gave \$100 back to Sub Vets scholarship fund. Dave Rein had a new hair cut. Jim Eckles was given hymn salute. Carl Chinn has a web link of Julian Villegas as a little guy and will send to any who want to see it

The Base Commander adjourned meeting at 2000.

**** End of the minutes for March 2008 ****



"Don't tell mom I'm a submariner, she thinks I play piano in a whorehouse."



Attaway	Carlson	Cochrane	Comp
Detwiler	Erickson	Giannetto	Gibson
Hill	Hyatt	Little	McDonald
Naert	Nettles	Oser	Pepper
Shoosmith	Slattery	Smith, Marvin	Sparger
Vacher	Vlam	Walsh	Wood, D



Need a Ride to the Meetings?

If you need help getting to a meeting please let The COB or Carl Chinn know. We should be able to arrange for someone to pick you up and take you home.



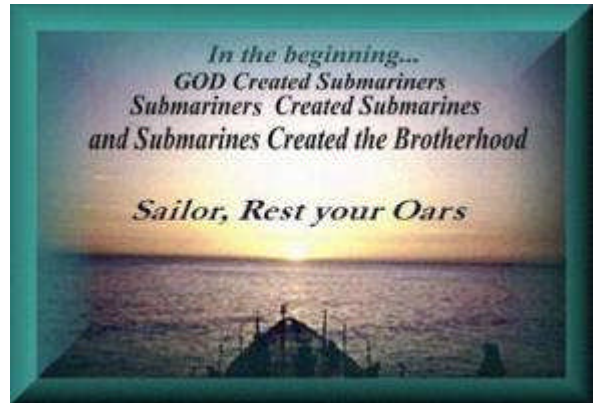
- April 10 – Monthly meeting
- April 11 – Submarine Day Memorial Service at Cold War Memorial 1230, lunch afterwards.
Cost about \$6.50 per head
- April 12 – St. George Grits Festival Parade line-up at 1000; starts at 1100
- April 15 – Little David working party to prep
- April 16 – Little David working party to paint
- April 17 – WWII lunch at Ryan's 1200
- April 23-26 – D4/D6 Convention at Kings Bay
- FYI – May 10 Picnic at the After Battery Bring side dish or dessert plus lawn chairs \$5.00 per head

Bump Keys

The most popular locking mechanism in the world utilizes the pin tumbler design, first developed 4000 years ago in Egypt and then rediscovered and perfected a century and a half ago by Linus Yale. There are billions of these locks in the world and they come in all sizes, configurations, and security ratings.

April Submarines Lost:

USS Pickerel	SS 177	April 3, 1943
USS Grenadier	SS 210	April 22, 1943
USS Snook	SS 279	April 8, 1945
USS Thresher	SSN 593	April 10, 1963



Grit Festival Parade



Charleston Base will participate in the annual World Grits Festival Parade on April 14, in St. George. Parade will start at 1100. Line up is at 1000 on Highway 15, far side of town. The float will leave the After Battery at 0930. We need some guys at the line up site when the float arrives to assist in the rigging. Come out and enjoy riding on the float! If you are really adventurous, you can even ride the float to St. George, with Buddha pulling!

From District Commander

The combined District 4/6 Convention will be held in King's Bay, Georgia from April 23rd to 26th. Hotel Rooms are still available and currently only a handful of Charleston Members are attending. Sometimes, I wonder, "Who would I know there and would I have a very good time"? Well, the last couple conventions have been great events. This convention is shaping up to be the same. If you have never attended, I am positive each shipmate would have interesting stories to tell and interesting people to listen to. The food is great, including all the other activities. Call me if you need an application at 871-9533. Boat Tours are filling up and may not be available at this printing. If not, come anyway!

The USSVI Anniversary to be held in Groton, Connecticut, SUBVETS Anniversary Celebration will be held in Groton CT. There are still have

Some are secure; most are not, and even some high security rated cylinders can be easily compromised. All that is required to open many types of pin tumbler cylinders -- the kind of lock that probably keeps the bad guys out of your home -- is a bump key and a tool for creating a bit of force. While many people have never heard of "bump keys," authorities say these modified versions of ordinary keys first gained popularity in Europe and are spreading rapidly through Internet "how-to" videos that illustrate how easily doors can be opened through "lock bumping." Any regular key can be cut to its deepest depth to become a bump key. When a bump key is inserted into a lock and tapped with a mallet, kinetic energy is transferred through the pins in the locking mechanism, causing the pins to momentarily move so the lock can be turned. While bump keys are nothing new, they have -- until recently -- been generally unavailable to the public. Most reputable locksmiths will not make them or sell them to anyone. But the Internet has changed that. Now bump keys are being sold online for as little as \$3.25. Videos demonstrate how to use them to quickly and easily breach locks and in some cases how to make them he keys yourself. One such video can be viewed at <http://www.youtube.com/watch?v=pwTVBWCijEQ>. At <http://www.engadget.com/2006/08/24/the-lockdown-locked-but-not-secure-part-i/> can be found additional info on Bump keys and illustrations on how tumbler style locks work. Bottom line if your home access doors have tumbler pin locks (which most do) they can be opened by anyone who has knowledge of this. Bump-resistant locks are available on the market but they come with high price tag.

SBP SSA OFFSET UPDATE 10

The phase-out of the Social Security Offset (SSO) for Survivor Benefit Plan (SBP) annuitants is almost complete. Currently, beneficiaries receive 50% of their deceased spouse's SBP annuity base amount. The fact that the SBP payout is 50% instead of the full 55% is the SSO. There is no reduction in your Social Security amount. Starting APR 08 all survivors will receive the full 55% of their late military retiree's pay covered by SBP and the SSO will be completely phased out. The increased benefit is automatic for everyone -- no applications or requests are required.

many slots open for the Return to Submarine School and Boat Tours as well as the Golf Tournament and grand Banquet. If you want more information about these events for the Anniversary Celebration,

http://subvetsgroton.org/Base%20Documents/Anniversary_Registration_2008.doc

The Southern Regional Sub Vets WWII to be held in Crystal City, Florida from May 6th to 8th. I will be attending the Eastern Region Conference in Norfolk, Virginia from May 23rd to 25th.

Enjoy the spring weather here in the Low Country.
Jerry Stout, District Commander

VIETNAM MEMORIAL WALL UPDATE 01

The National Archives is joining with a Web site to make historical records of tens of thousands of deceased Vietnam War veterans available electronically for the first time. The interactive site is a Web re-creation of the Vietnam Veterans Memorial on the National Mall. The site allows access to thousands of pages of casualty records and agency photos. People can search by name, hometown, birth date, tour date, or dozens of other categories. Such information now is typically found only at National Archives locations, including the headquarters in College Park MD, and by poring through files organized by topic. That makes searches a hit-or-miss proposition with long odds of finding relevant information, the agency said. At <http://footnote.com/thewall> & <http://www.youtube.com/watch?v=scwMAGCLdks> can be found a short video about how one veteran found a fallen friend on The Wall using this site and information on how to add your own tribute to anyone listed on the wall that you know.

Hundreds of veterans visit the central research room each year "to examine the documents that may enable them to establish their rights, and, just as with the wall, to honor, remember and appreciate," said Allen Weinstein, archivist of the United States. "And historians increasingly turn to these essential records to explain the significance of the Vietnam conflict in American history. The site will help 'provide ever-greater access to our critical holdings on this subject,'" he said. The interactive wall allows people to post photographs they may have of a deceased veteran and to make comments. There is currently no charge for Vietnam War information; the company is deciding whether to charge fees for some of the 50,000 National Archives photos now digitized. The goal is to tell the stories behind the more than 58,000-plus names on the wall' polished black granite, with information such as specialty, rank, posthumous decorations, regiment, cause of death and whether the body was recovered, the company said. Veterans advocacy groups praised the move as a good way to promote public awareness of the contributions of those who served in Vietnam. But some

TRICARE USER FEE UPDATE 24

Bush administration officials again have saddled Congress with an under funded military health care budget by projecting \$1.2 billion in savings they know will not be realized, say critics on Capitol Hill. Part of the false savings, for a third straight year, is tied to the unlikely scenario that Congress will enact administration plans to raise fees, co-payments and deductibles for military retirees. Key lawmakers say that won't happen. But what irritates lawmakers more is that, even if they did embrace the higher fees recommended by a Department of Defense's Task Force, and penciled into Bush's fiscal 2009 defense budget, the actual savings realized wouldn't come close to matching the number that the administration projects. Most of the \$1.2 billion in assumed savings swing on the notion that if fees, co-pays and deductibles are raised for retirees, tens of thousands of users of Tricare will drop the military benefit and switch to alternative health insurance offered by second-career employers. That scenario defies logic, however, as even the co-chair of DOD's task force on military health care bluntly stated during a 12 MAR hearing of the House armed services' military personnel subcommittee. "With all due respect to the department, there's nothing they're going to do which is going to make TRICARE more expensive than what goes on in the private sector," said Dr. Gail Wilensky, a prominent healthcare economist. "I know they have used that argument. I don't know what they're thinking."

Rep. John McHugh of New York, ranking Republican on the subcommittee, noted that the false savings built into the '09 budget will be harder for the armed services committees to overcome this year because the House Budget resolution, which opposes the TRICARE fee increases, does not add funding to restore DOD's assumed savings. McHugh vowed that the money will be found. McHugh and Rep. Walter Jones, R-N.C., suggested that Congress won't allow fee increases unless they are endorsed by service associations who lobby lawmakers on behalf of beneficiaries. But Dr. Ward Casscells, the assistant secretary of defense for health affairs who testified with Wilensky, said association leaders have told him they are "willing to see a gradual increase in TRICARE fees, co-pays and deductibles as long as it's not more than within the private sector. Because they don't want to rob theater care to address the rising cost of retiree care. McHugh was incredulous over that input and told Casscells, "If you could get any of that in writing, I would love to see it." Representatives of The Military Coalition, an umbrella group that include scores of service

said they would like to see the effort expanded to provide electronic access of records for living Vietnam veterans. Many of them must go through a lengthy process of searching for records at the Archives and elsewhere to establish a disability claim with the government.

VIETNAM MEMORIAL WALL UPDATE 01:

Footnote and the National Archives held a press conference 26 MAR in Washington, D.C. to unveil a new interactive online Vietnam War Memorial. This Footnote project features the largest photo of The Wall on the Internet (at full size, the photo on Footnote is about 460 feet wide). The project has been several months in the making and provides an interactive experience for locating the 58,320 names on The Wall as well as service record and casualty report information for each serviceman listed. Viewers can also upload photos and create tributes connected to any name on The Wall. There is no charge for Vietnam War information; the company is deciding whether to charge fees for some of the 50,000 National Archives photos now digitized and available on their site. At www.footnote.com/thewall & <http://www.youtube.com/watch?v=scwMAgCLdks> can be found a short video about how one veteran found a fallen friend on The Wall via the internet and information on how to add your own tribute to anyone listed on the wall that you know. Users can browse by name, enlistment type, service, and/or hometown to locate those who died as a result of Nam service. The online Military data is based on information supplied from The National Archives.

HEALTH CARE MYTHS

Fictions don't become facts through repetition. Keep that in mind next time you hear a politician breathlessly decry the horrors of the American health-care system and then explain how he/she intends to fix it. Some of the most popular talking points in the health-care debate pass as the gospel truth simply because, well, they're popular — not because they're true. Granted, statistics and surveys can substantiate most anything you want them to just by the way you ask the question or collect the information. However, the following five items you should take with a grain of salt the next time they are discussed:

(1) Forty-seven million Americans do not have health insurance. This figure comes from the U.S. Census Bureau. What most people don't know, however, is that the Bureau counts anyone who went without health insurance during any part of the previous year as "uninsured." So if you weren't covered for just one day in 2007, you're one of the 47 million. That also includes 10.2 million illegal

associations and veteran organizations, have testified previously that it is unfair for DOD officials to keep fees flat for more than a decade and then try to double or triple them in a few years. The coalition wants Congress to establish principles regarding military health benefits to protect their value from the whims of politicians and policymakers, and to establish limits on future beneficiary cost increases. For example, fees increases for retirees and survivor beneficiaries in any given year should not exceed the percentage increase in retired pay or survivor compensation, the coalition maintains. The coalition opposes the level of fee increases sought by the administration and specifically objects to imposing new enrollment fees on users of TRICARE Standard and TRICARE for Life. It also opposes "tiering" of fees and co-payments based on rank at retirement or level of retired pay. The coalition argues that retirees paid large "up-front premiums" for their health care coverage through a career of arduous service.

VA DENTAL TREATMENT UPDATE 01

Outpatient dental benefits are provided by the Department of Veterans Affairs according to law. In some instances, VA may provide extensive dental care, while in other cases treatment may be limited. Veterans are eligible for outpatient dental treatment if they are determined by VA to meet one of the following criteria:

- Those having a service-connected compensable dental disability or condition are eligible for any needed dental care.
- Those who were prisoners of war (POWs) and those whose service-connected disabilities have been rated at 100% or who are receiving the 100% rate by reason of individual unemployability are eligible for any needed dental care.
- Those who are participating in a VA vocational rehabilitation program under 38 U.S.C. chapter 31 are eligible for dental care necessary to:

- 1.) Enter into a rehabilitation program, achieve the goals of the veteran's vocational rehabilitation program; or prevent interruption of a rehabilitation program; or
- 2.) Hasten the return to a rehabilitation program of a veteran in interrupted or leave status; or
- 3.) Hasten the return to a rehabilitation program of a veteran placed in discontinued status because of illness, injury or a dental condition; or
- 4.) Secure and adjust to employment during the period of employment assistance; or
- 5.) To achieve maximum independence in daily

immigrants, and about 14 million people who are eligible for public health-care programs like Medicaid or the State Children's Health Insurance Program but have yet to enroll. And nearly 10 million of the uninsured have household incomes of more than \$75,000 — so they can probably afford to buy health insurance but choose not to.

(2) Universal health-care coverage can be achieved via "individual mandate." According to the federal census, nearly two-thirds of the uninsured are aged 18 to 34. This makes sense — healthy people aren't going to pay for expensive insurance they'll never use. Those who support an "individual mandate" believe by legally requiring all Americans to buy health insurance the young and the healthy will increase the size of the risk pool and therefore lower premiums for everyone. As a way to enforce an individual mandate, some suggest garnishing wages. But many states require insurers to charge everyone the same rate. So, young people would end up paying far more in premiums than they should — or could — pay. It's patently unfair to force people to purchase insurance they can't afford. Even in Massachusetts, which offers substantial premium subsidies for low-income residents, the government had to exempt a fifth of Bay Staters from the individual mandate because insurance was still so expensive. And, the plan is already \$147 million over budget. The real way to attract young adults into the insurance market is to lower premiums — not to impose draconian sanctions.

(3) Expensive prescription drugs are a big reason health-care costs increase. The real price of prescription drugs is actually decreasing. In 2007, inflation rose more than 4%, while drug prices increased just 1%. So in real terms, drugs were 3% cheaper last year than in 2006, on average. What's more, drug spending is but a small slice of total health-care spending — less than 11 cents out of every health-care dollar goes to prescription meds. And drugs actually reduce health-care costs in the long-term. Medicare, for instance, saves \$2.06 for every additional dollar it spends on pharmaceutical drugs, according to a paper recently published by the National Bureau for Economic Research. Prescription drugs often obviate the need for expensive surgeries and hospital stays.

(4) Drug importation will save patients a fortune. At most, according to the Congressional Budget Office, foreign drug importation would save Americans 1% over the next decade. Brand-name drugs are cheaper in foreign countries because their

living.

- Recently discharged veterans with a service-connected noncompensable dental condition or disability who served on active duty 90 days or more and who apply for VA dental care of within 180 days separation from active duty, effective 28 JAN 08 may receive one time treatment for dental conditions if the dental condition is shown to have existed at the time of discharge or release and the veteran's certificate of discharge does not indicate that the veteran received necessary dental care within a 90-day period prior to discharge or release. This includes veterans who reentered active military, naval, or air service within 90 days after the date of a prior Note: Veterans discharged between 1 AUG 07, and 27 JAN 08, are eligible for the dental benefit by making application within 180 days (formerly 90 days) of their discharge. Veterans previously denied this one time dental benefit because application was made outside of the previously mandated 90 day period after separation will be contacted to review and correct, as appropriate, your application denial. Affected veterans may also contact their local medical center to review and correct, as appropriate, their denied application.
- Those having a service-connected noncompensable dental condition or disability resulting from combat wounds or service trauma are eligible for repeat care for the service-connected condition(s).
- Those having a dental condition clinically determined by VA to be currently aggravating a service-connected medical condition are eligible for dental care to resolve the problem.
- Those with nonservice-connected dental conditions or disabilities for which treatment was begun while the veteran was in an inpatient status in a VA medical center, when it is clinically determined to be necessary to complete such dental treatment on an outpatient basis.
- Those receiving outpatient care or scheduled for inpatient care may receive dental care if the dental condition is clinically determined to be complicating a medical condition currently under treatment.
- Certain veterans enrolled in a VA Homeless Program for 60 consecutive days or more may receive certain medically necessary outpatient dental services.

For more information about eligibility for VA medical and dental benefits, contact the Health Benefits Service Center at 1(877) 222-8387 or www.va.gov/healtheligibility. Note: Veterans awarded a temporary total disability rating by the

governments impose price controls. Drug-makers can only afford to sell pills at cut-rate, controlled prices in Europe and Canada because Americans pay full price. If American politicians allow foreign drugs to enter the U.S. market, they'll in effect import price controls too. Such action will not only create practical problems, like shortages but also deny firms the return on investment necessary to plunge into the next round of research and development into new cures. It takes nearly \$1 billion to bring a new drug to market. Investors are willing to make such a risky investment because the rewards of developing a cure for Non-Hodgkin's lymphoma, AIDS or diabetes are considerable. If the profit motive vanishes, the miracle cures for which America's drug industry is responsible would vanish.

(5) The state-run health-care systems in Canada and Europe are better and cheaper than America's. Those who make this claim usually note that life expectancy is higher in Canada and Europe. But life expectancy is influenced by a number of variables aside from the quality of a country's health-care system — like diet, genetics, exercise, smoking, pollution and even marital status. A study published last year in the British medical journal the Lancet suggests America is much better at treating cancer than Europe or Canada. Researchers found Americans have a better survival rate for 13 of the 16 most prominent cancers. An American man has nearly a 20 % better chance of living for five years after being diagnosed with cancer than his European counterpart. This study's findings tell us a lot more about the quality of a health-care system than life expectancy rates do, because the relationship between treatment and outcomes is tighter, clearer and more direct.

NURSING HOMES UPDATE 05

When a person can no longer live independently, a decision must be made about the best alternative arrangement for care. Such a decision often must be made during a time of crisis, frequently when the person is ready to leave the hospital after a serious illness or operation. At <http://www.medicare.gov/Nursing/Overview.asp> can be found information relating to the Centers for Medicare & Medicaid Services (CMS) database on this department's Medicaid and Medicare certified nursing homes throughout the United States. The following summaries describe what information can be found here:

- An interactive tool that allows Medicare
-

Veterans Benefits Administration are not eligible for comprehensive outpatient dental services.

SOCIAL SECURITY TAXATION UPDATE 06

Plan carefully before starting Social Security benefits of any type if you are continuing to work. This is especially important if you are thinking about taking reduced Social Security benefits before you have reached full retirement age, or a reduced spousal or widow's benefit. Once you start Social Security, there are special rules about how much you may earn without reducing your benefits. And once you factor in taxes, it's entirely possible that you may have only a small gain or even lose money because of the earnings. If you are under your full retirement age in 2008, you are allowed to exempt \$13,560 in earnings for the year, or \$1,130 per month without a reduction. If you earn more than that, \$1 in benefits will be withheld for every \$2 above the limit. You are allowed to earn substantially more in the calendar year in which you attain full retirement age. In 2008 retirees may earn \$36,120 for the year, or \$3,010 per month in the months prior to turning full retirement age. If you earn more than that, \$1 in Social Security will be withheld for every \$3 in earnings above the limit.

Full retirement age is not so easy to figure out though, because it's rising. Seniors born in 1943, for example, have a full retirement age of 66. Because these seniors will not turn their full retirement age in 2008, they may only exempt \$13,560 or their benefits will be reduced. If, on the other hand, you were born in 1942, your full retirement age is 65 and 10 months. Only people born in January and February of 1942 attained full retirement age in 2007. Everyone else, people born in March through December of 1942, attain full retirement age January through October of 2008. If you reach full retirement age in 2008, you may earn \$3,010 per month until your birth month without a reduction in benefits. The month you reach full retirement age, you can start earning as much as you want with no reduction in benefits. The amounts are adjusted annually. The annual earnings test can also reduce the Social Security of dependents who receive benefits based on your work record, like a spouse or a disabled child. Additional earnings could possibly subject your Social Security benefits to higher Medicare premiums if your income exceeds \$82,000, or \$164,000 if you are married. Seniors who are working after starting benefits should call Social Security at 1(800) 772-1213 or visit <http://www.ssa.gov> to learn more about Social Security's earnings restrictions, and other things you should know about working after starting benefits.

beneficiaries and their caregivers to access comparison information about nursing homes. It contains information on every Medicare and Medicaid-certified nursing home in the country, including over 17,000 nationwide. Nursing Home Compare includes:

- a. Nursing home characteristics such as number of beds, type of ownership and whether or not the nursing home participates in Medicare, Medicaid or both.
- b. Resident characteristics including percent of residents with pressure sore, percent of residents with urinary incontinence and more.
- c. Summary information about nursing homes during their last State inspection.
- d. Information on the number of registered nurses, licensed practical or vocational nurses, and nursing assistants in each nursing home.
 - A detailed checklist for rating different nursing homes visited based upon, Quality of Life, Quality of Care, Nutrition and Hydration, and Safety. The checklist also elaborates on how to use the information discovered through Nursing Home Compare when visiting nursing homes.
 - An explanation of the nursing home inspection process and its goals.
 - A description of the Medicare covered programs that are available to those in need of Nursing Home Care, but who would rather live in the comfort of their own home.
 - Basic information about Medicare, Medicaid, and Long Term Care Insurance as they pertain to the payment of Nursing Home Care.
 - Lists the rights, by law, that are given to all nursing home patients.
 - Provides information on important nursing home awareness campaigns, such as Nutrition and Hydration Awareness Nutrition Care Alerts.

Have You Heard

Back in the 1800s the Tates Watch Company of Massachusetts wanted to produce other products and, since they already made the cases for watches, they used them to produce compasses. The new compasses were so bad that people often ended up in Canada or Mexico rather than California. This, of course, is the origin of the expression, "He who has a Tates is lost!"

Admiral Osborne Scholarship Fund

How about helping out the scholarship fund? We are offering a Charleston Base Challenge Coin for sale.

ALL proceeds go into the scholarship fund.

Coins only cost \$7 each. Available for an additional \$1 is a protective plastic capsule.

To get your coin(s) see Jim Yates, Julian Villegas or Carl Chinn.

Make sure you have one for “when you get challenged”!

Buy several for great gifts!

