

TORPEDO ALLEY



Vol. 11, No.11

Nov. 2015

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

Base Meeting:

BOD: 2 Nov. 1800

Membership: 12 Nov. 1900

Location:

Fleet Reserve Association Branch 26

Low Country Home

99 Wisteria Rd.



Base Commander	Rick Wise	843.875.5559
Vice Commander	Rick Sparger	843.553.5594
Secretary	Mike Ciesielko	843.324.0011
Treasurer	Mike Welch	843.300.9022

Chief of the Boat	Ken Hutchison	843.553.0935
Veterans Affairs	Ken Curtis	843.797.1268
Membership	Ed Stank	843.212.5610
Scholarship	George Scharf	843.873.3318
Storekeeper	Ron Chambers	843.821.2268
Historian	George Scharf	843.873.3318
Public Affairs	VACANT	
Chaplain	Nick Nichols	843.452.3189
Holland Club	Bill Freligh	843.553.1115
Newsletter	George Fuchs	941.580.2333
Webmaster	Nick Nichols	843.452.3189
Kaps for Kids	VACANT	

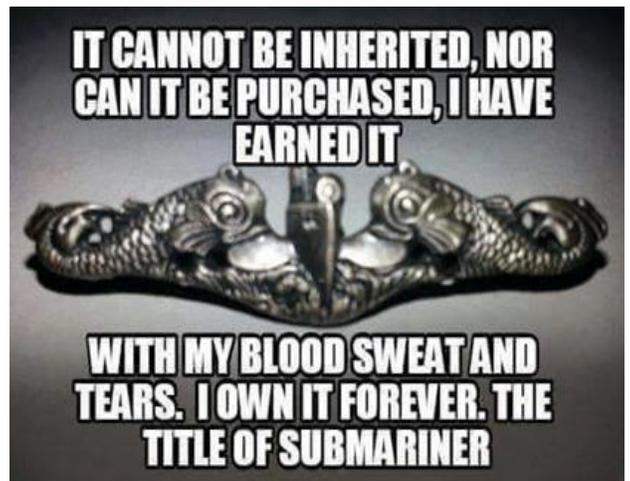


Submarines Lost During the Month of November

USS ALBACORE (SS-218)	November 7, 1944 – 11 th War Patrol	Lost with all hands – 85 souls
USS GROWLER (SS-215)	November 8, 1944 – 12 th War Patrol	Lost with all hands – 86 souls
USS SCAMP (SS-277)	November 16, 1944 – 8 th War Patrol	Lost with all hands – 83 souls
USS CORVINA (SS-226)	November 16, 1943 – 1 st War patrol	Lost with all hands – 82 souls
USS SCULPIN (SS-191)	November 19, 1943 – 9 th War Patrol	Lost with 43 souls – 41 became POWs 21 survived the war

Five Boats and 376 Men Lost

Senior Chief Engineman, Submarines, Bruce W. Wright,
United States Navy Retired
Shipmate Departed on Eternal Patrol – August 28th, 2015



PLEASE JOIN US FOR THE
USSVI CHARLESTON BASE CHRISTMAS PARTY
SATURDAY, DECEMBER 5, 2015
1800 – SOCIAL HOUR 1900 – DINNER
AT THE FRA HOME, GOOSE CREEK
ENTERTAINMENT: SALTY DOGS BAND

HAPPY 240th BIRTHDAY US NAVY – OCTOBER 13th

September Report:

Highlighted boat of the month:

S-44 (SS-155) was lost on Oct 7, 1943 with the loss of 56 men when it was sunk off Paramushiru, Kuriles. S-44 was on her 5th war patrol after attacking a target thought to be a merchant on the surface, S-44 found herself in a losing gun battle with a heavily armed Japanese destroyer. Two men were taken prisoner and survived the war.

CHAPLAIN'S CORNER

A PASSION FOR LIFE

But those who trust in the Lord will renew their strength; they will soar on wings like eagles; they will run and not grow weary; they will walk and not faint. Isaiah 40:31 HCSB

Are you enthusiastic about your life and your faith? Hopefully so. But if your passion for life has faded, it is now time to redirect your efforts and recharge your spiritual batteries. And that means refocusing your priorities (by putting God first) and counting your blessings (instead of your troubles.)

FOOD
SOCIAL HOUR:
APPETIZERS
DINNER: HAM,
TURKEY, ETC. AND
DESSERT
DOOR PRIZES
THROUGHOUT THE
EVENING
DEPTH CHARGE
DRAWING

TICKETS
\$15.00 PER PERSON
FOR USSVI MEM-
BERS/SPOUSES
(WW II SUBVETS –
FREE)
\$25.00 PER PERSON
FOR OUTSIDE
GUESTS

Nothing is more important than your wholehearted commitment to your Creator. Your faith must never be an afterthought; it must be your ultimate priority, your ultimate possession, and your ultimate passion. When you become passionate about your faith, you'll become passionate about your life, too. And God will smile.

Don't take hold of a thing unless you want that thing to take hold of you. E. Stanley Jones

--A Prayer for Today--

Dear Lord, if the responsibilities of the day leave me exhausted or discouraged, I will turn to You for strength and for renewal. When I follow Your will for my life, You will renew my enthusiasm. Let Your will be my will, Lord, and let me find strength and courage in You. *Amen.*

September Report:

- **ENCS(SS) Bruce W. Wright** departed on Eternal Patrol on September 26th in Aiken. Bruce was a WWII SubVet, a member of Swamp Fox Chapter, USSVI National, Charleston Base, and Holland Club. He enlisted in the Navy in 1939 and retired in from the Reserves in 1953. He qualified on BASS SS 164 in 1943. He also served on QUILLBACK SS 424.
- **Rick Sparger's** mother, Margaret, age 92, passed away of natural causes in Midwest OK on September 30.
- **Steve Everett** is battling breast cancer. Please remember Steve in your prayers and thoughts.
- **Ray Bryant** has many health issues that he is dealing with. Please remember him in your prayers and thoughts.
- **Clemon Cager 'CC'** is still recovering from his motorcycle accident in June. He will be in his neck brace for another month or so.

WEBMASTER:

- Updated constantly

3 advertisers now. Anyone interested in advertising on our base website please email to webmaster@ussvich.org for information. Cost is \$25.00 for 12 months.

Newsletter: George Fuchs was not present

Storekeeper: Ron Chambers reported that he has Golf Submarine towels for \$10 each.

Ron now has the Challenge coins for sale \$10 each.

Veterans Affairs: Ken Curtis informed us that Saturday October 10th the USS Illinois will be commissioned in Groton CT.

FRA: Larry Cox gave us the following report.

The FRA is holding a Navy breakfast on October 11th \$5 all you can eat all the usual great food. 0900 to 1130.

The FRA Bar lounge now has Trivia on Wednesdays from 6 to 9pm

October 17th The FRA will be having an Octoberfest celebration. There will be a band and food.

October 31st the FRA will be holding a Halloween party so get dressed up and attend.

Scholarship: George Scharf reported that challenge coins are for sale at the storekeeper.

Submarine Veterans of World War II: George Scharf reminded the base that Swamp Fox will have a meeting on Thursday, 15 October at 1130 at Golden Corral in North Charleston. \$12 per person.

CRAMA: Butch had no report

Rec Committee: Rich Cox reported that the Christmas Party will be the Fifth of December. Social hour will be 1800 dinner served at 1900. We will have Turkey and Ham for Dinner. Tickets will be \$15 each for Subvets and \$25 each for non subvets.

Nuclear Historian: Rick Carlson was not in attendance.

District Commander:

Membership: Ed Stank reported that base membership is now 329 members.

Membership dues are going up \$5 But National has not made the increase as of yet so get your dues paid.

Ed is still trying to get Submarine service License plates for South Carolina. The state wants \$6,850 to start this. He is trying to get a political figure involved because there is a fee to get the process started.

The After Battery: Steve "Buddha" had no report.

Chief of the Boat: Wanted us to recognize we had 3 WWII vets in attendance.

The COB also showed everyone in attendance the book of lost submarines. It is displayed at every meeting.

Ed will make a Victory House trip on 20 October.

On November 11th we will hold a Veterans day ceremony up on 78 and 17 meet.

Every Wednesday morning a group of Subvet's meet at Perkins on Folly Road.

November 4 to the 8th the WWII Memorial service will be held in Kings Bay.

Base Commander: Rick Wise announced that to pull the float on the 7th of November in Andrews we received some volunteers and will send out an email to get at least 4 for the float to participate in the Andrews Parade. We are changing the checkout procedure for equipment at the storage and Members will be made responsible for damaging equipment. There will be a sign out sheet for equipment.

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Old Business: The Float is closed for Old Business.

Gordon Long is asking for Volunteers for the Barbershop quartet.

New Business: Crystal resigned as manager of the Fleet reserve. If anyone knows of someone contact Larry Cox.

Rodney Mckanna reported that the Undies 500 poker run will be at the Ladson VFW October 31st. any vehicle can participate. 15 dollars each.

Beetle asked for Volunteers to drive the VA van for Goose Creek and Monks Corner.

Good of the Order: The Fleet reserve drawing was won by Bill Freligh.

The depth charge was won by Ken Hutchison. He donated \$100 to the Scholarship fund.

Benediction: Ken Curtis gave the benediction.

Meeting Adjourned: Following the benediction by Ken Curtis, the Base Commander adjourned the meeting at 2003.

Events Scheduled for the month of November

- 11 Nov. 1900 Military Appreciation Day at Stratford H.S.
Excellent Program. Was excellent last yr. too.
- 13 Nov. 1200 Miller's Bakery Summerville
- 19 Nov. 1800 Logan's Monthly Date Night (A room will be reserved for us)

From Ed Stark via e-mail: "We have a room reserved at Miller's Breadbasket in Blackville, SC on Friday, November 13th @ 1200 for 35 people. I would ask if you would let me know if you are planning to attend but that would be asking too much. I recommend we car pool as Miller's is about 90 minutes from Summerville. I hope to see you there. I plan on contacting Logan's today for reservations on November 19th at 6PM. More to follow. Attached you will find a list of requested items for the Victory House. I plan on delivering these items following the Base Christmas party on December 8th. Please bring any items you desire to donate to the November Base meeting or to any of our breakfast get together or road trips, dinners or just call or email or text me and I will come pick them up".

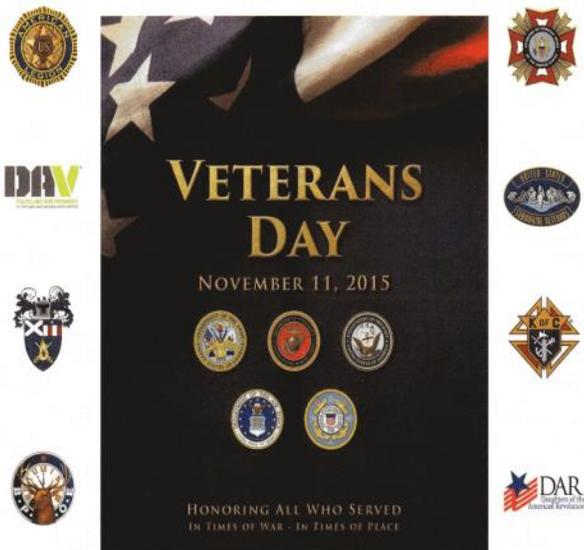
VICTORY HOUSE REQUESTS

- Pajamas all sizes
- Jogging outfits
- Basketball shorts
- Undershirts
- Socks (tube and regular)
- Reading glasses (different strength sizes)
- Boxer briefs
- Depends underwear
- Crackers
- Little Debbie Cakes
- Bill Folds
- Toboggans and gloves
- Light jackets (different sizes)
- Candy (hard candy and chocolate)
- College themed shirts
- Handkerchiefs
- Cologne
- Old Spice body wash (liquid) (3 in 1) or something like that (They like the good smelling stuff)
- Deodorant (no aerosols)
- Mouthwash (alcohol free)

And another e-mail, also from Ed: "Last night I sent out an email with an address to send holiday cards to recovering soldiers at Walter Reed. I was told today the person who sent me that the address was incorrect. This is the correct address:

American Red Cross in the National Capital Region
ATTN: Holiday Mail for Heroes
8550 Arlington Blvd
Fairfax, VA 22031"

Summerville Veterans Day Ceremony



Join Us as We Honor Those Who Served!

November 11, 2015 - 10:30 AM
Dorchester County Office Building
500 N. Main Street, Summerville
(Corner of Main Street and U.S. Hwy 78)

*Main Street Parking Lot ~ Indoors in Council Chamber in Inclement Weather
Free and Open to the Public*



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FRA News

Retiree COLA Set for 2016

2016 will be the first year since 2011 that Military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients do not receive a cost of living adjustment (COLA). In 2010 and 2011 there was also no COLA.

The reason why federal retirees will not receive a COLA in 2016 is that consumer prices have declined over the past year. The annual retiree COLA is calculated as the change in the average Consumer Price Index for Wage Earners and Clerical Workers (CPI-W), published by the Bureau of Labor Statistics (BLS), from the third quarter of the previous year to the third quarter of the current year. BLS reported that the (CPI-W) actually decreased from the third quarter of 2014 to the same quarter of 2015.

Gold Star Hiring Preference Made Gender-Neutral

Legislation that would extend the same federal hiring preference to fathers that is available to mothers of service members killed or permanently and totally disabled in action has passed the House and was sent onto the President to be signed into law. The FRA-supported "Gold Star Fathers Act" (S. 136), which passed the Senate in May, takes its name from the symbol of parents whose children are killed in action. Such parents are referred to as "Gold Star parents" because they traditionally display a Gold Star flag as a symbol of their loss and sacrifice.

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Standard Transfer Fee: \$20
USSVI Member \$15
SC CWP Holders: \$5 discount

The federal government has long recognized the sacrifice of Gold Star families by granting unmarried and separated Gold Star mothers—and unmarried and separated mothers of totally and permanently disabled veterans—a 10-point hiring preference when they apply for federal jobs.

This legislation will make this hiring preference gender-neutral, extending it to unmarried or separated fathers of service members killed or totally and permanently disabled in action.

NDAAs Include Drastic Retirement Changes, Co-pay Increases, and More

Senate Passes NDAAs

After some delays, the House and Senate passed the final version of the FY 2016 National Defense Authorization Act (NDAAs, H.R. 1735) in early October and it awaits final approval as this issue of FRA Today goes to print. The bill includes:

The creation of a new “blended” military retirement system for those who join the military after January 1, 2018;

Increased pharmacy co-pays for family members and retirees for prescriptions filled off base or by mail. These increases will range from \$2 to \$4 depending on whether drugs are brand-name or filled at retail outlets;

An active duty pay increase of 1.3 percent, which is lower than the civilian wage increase of 2.3 percent;

Authorizing Survivor Benefit Plan (SBP) benefits for a second spouse, when first divorced spouse is deceased;

Reducing BAH rates by one percent a year until 2019;

Continued dual Basic Allowance for Housing (BAH) payments to service members married to other service members;

The establishment of victim’s rights for sexual assault and domestic abuse; and

Rejecting the Administration’s request to reduce stateside commissary funding.

FRA is deeply disappointed that the FY 2016 NDAA did not make any improves in concurrent receipt, the Uniformed Services Former Spouses Protection Act (USFSPA), the offset experienced by SBP annuitant who are also eligible for Dependency Indemnity Compensation (DIC) offset, and many other programs.

The Association is opposed to the “blended” retirement system for those who joined the service after January 1, 2018, which will reduce the current 20-year retirement benefit from 50 percent of base pay to 40 percent, provide a continuation bonus after 12 years of service if the member agrees to remain on active duty for an additional four years, and authorizes a mandatory Thrift Savings Program with a one-percent employer contribution and additional employer match of up to four percent of employee contributions.

FRA believes that shifting benefits from future retirees who served a 20-year career to service members who serve as little as two years, and providing a portable benefit, will lay the groundwork for serious retention problem. Legislators ignored the fact that the

current retirement system was established to ensure a strong and top-quality career force despite arduous service conditions.

The bill now goes to the President to be signed into law or be vetoed. President Obama has issued a veto threat for the legislation because it sidesteps sequestration spending caps. The Senate Armed Services Committee (SASC) Chairman Senator John McCain (Ariz.) argued that the funding level authorized in the bill is the same funding level requested in the President’s FY 2016 budget request and reducing Defense spending to sequestration levels could endanger the lives of service members overseas. The president is not opposed to Defense spending exceeding the spending caps, but only if other non-defense related spending subject to sequestration caps is also allowed to do the same. Should Obama choose to veto the measure, it would be only the fifth time in the 53-year history of the consolidated annual defense authorization that a president has sent the bill back to Congress.

President Signs Denver VA Hospital Bailout

The president recently signed into law legislation, S. 2082, which was sponsored by Senate Veterans Affairs Committee (SVAC) Chairman Johnny Isakson (Ga.). S. 2082 extends certain expiring provisions of law administered by the Department of Veterans Affairs (VA) and provides addition funding (\$625 million) for construction of the Denver, Colorado VA Medical Center. Before the final vote in the House of Representatives, HVAC Chairman Jeff Miller (Fla.) provided a blistering verbal condemnation of VA mismanagement that included a list of expensive and extravagant art work recently purchased at VA offices. The health care provisions extend through fiscal year 2016. Some of these include extension of authority for:

Collecting of copayments for hospital care and nursing home care;

Requiring nursing homes to provide care to certain veterans with service-connected disabilities;

Providing assistance and support services for caregivers;

Recovering from third parties the cost of care and services furnished to veterans with health-plan contracts for non-service-connected disabilities;

A pilot program that provides assistance for child care for certain veterans receiving health care;

Providing grants to veterans’ service organizations (VSO) for transportation of veterans in remote rural areas;

Continuing the DOD–VA Health Care Sharing Incentive Fund;

A Department of Defense-VA Medical Facility Demonstration Fund; and

A pilot program on counseling women veterans separated from service.

Estimated cost for the completion of the VA Medical Center in Denver is \$1.675 billion, but some have noted that the total cost for the project could reach \$2 billion. Congress has mandated that the project be taken over by the Army Corps of Engineers.

Former SVAC Member Nomination Moves Forward

The Senate Veterans' Affairs Committee (SVAC) recently approved the nomination for former Rep. Michael H. Michaud (Maine) to be Assistant Secretary of Labor for Veterans' Employment and Training. Michaud served as Ranking Member on the House Veterans' Affairs Committee in the 113th Congress (2013-2014). During his tenure as Ranking Member he sponsored the "Medicare VA Reimbursement Act" (H.R. 2953) at FRA's request. The legislation would have authorized Medicare reimbursement for eligible veterans to improve access for Medicare-eligible veterans and enhance health care funding for the VA. Before Michaud's nomination can move to the full Senate for a vote, however, it will need to be approved by the Health, Education, Labor and Pensions Committee, which shares jurisdiction over that position.

Warrior-Family Symposium Reviews Mental Health Solutions

The Military Officers Association of America (MOAA) and the Wounded Warrior Project recently co-hosted the 9th annual Warrior-Family Symposium in Washington, D.C. This year's theme, "Our Nation's Military: Caring for Our Own," focused on government and non-government solutions to improve the mental welfare of service members, veterans, their families and caregivers. The morning panel discussed how the government has moved the needle forward in improving issues like mental-behavioral health, suicide, sexual trauma, and substance abuse. Although the government has come a long way in improving care for veterans and their families, panelists discussed challenges with program awareness and accessibility. The afternoon panel provided a five-year outlook on mental health care needs. Keynote speaker Sen. Johnny Isakson (Ga.), Chair of the Senate Veterans Affairs Committee, said, "When it comes to veterans' health care, there are no excuses." Although Sen. Isakson noted the progress made by the VA, he stressed the need for continued improvement and congressional support. Veterans Affairs Secretary Bob McDonald also attended the event, and talked about the progress made by the VA over the last few years, as well as the remaining challenges the department faces. The VA has reduced the backlog dramatically and cut decision times. Wait times for appointments have gone down, and claim decision accuracy has gone up. McDonald said that although there has been considerable improvement, the department still has a long way to go.

The Association appreciates the Symposium focusing on mental health. FRA is troubled by the high rate of suicide among veterans, which has been reported as high as 22 per day. The Association supported the "Clay Hunt Suicide Prevention for American Veterans Act," which was introduced January 7, 2015 (H.R. 203/S. 167). It was signed into law on February 12, 2015 and requires the VA and DoD to allow for an independent third party evaluation of their mental health care and suicide prevention programs.

CR Passes to Keeps Government Open

The House and Senate passed a Continuing Resolution (CR) to keep the government open until December 11, 2015. The new fiscal year started on October 1, 2015 and without the CR there would have been a (partial) government shutdown. A short-term CR, however, is one of several fiscal and budget problems that need to be addressed. Other issues include:

Eliminating automatic sequestration cuts that, if left unchanged, continue until FY 2021;

Extending several important tax break programs; and

Raising the federal debt ceiling so the federal government will avoid financial default.

There is a real possibility, however, that there will be no budget agreement, resulting in a year-long CR that would keep Pentagon spending at FY 2015 levels. Defense budget experts indicate that a long-term CR would exacerbate an already poor budget situation for the Pentagon. FRA believes that FY 2016 sequestration (automatic, across the board budget cuts) for Defense would be disastrous for national security and would adversely impact pay and benefits. Members are urged to use the FRA Action Center (action.fra.org/action-center) to ask their legislators to exclude Defense from sequestration.

SVAC Reviews Veteran Toxic Exposure

FRA National Executive Director (NED) Thomas Snee attended a recent Senate Veterans Affairs Committee (SVAC) hearing on concerns about toxic exposure impact on veterans and their children. The hearing focused primarily on the Department of Veterans Affairs (VA) response to toxic exposure issues—the "Toxic Exposure Research Act" (S. 901), the "Blue Water Navy Vietnam Veterans Act" and toxic exposure at Marine Corps Base Camp LeJeune, N.C.

After the hearing, SVAC Chairman Johnny Isakson (Ga.) spoke with NED Snee and requested input from FRA on the overarching issue of toxic exposure. Snee dispatched a follow-up letter to Chairman and Ranking Member Richard Blumenthal (Conn.) expressing the views of the Association. A copy of the letter is available on the FRA website: <http://www.fra.org/fra/AsiCommon/Controls/BSA/Downloader.aspx?iDocumentStorageKey=41b71d64-5b6a-465e-97c4-838c1a3b89db&iFileTypeCode=PDF&iFileName=Letter%20to%20Sen.%20Isakson%20supporting%20the%20Toxic%20Exposure%20Research%20Act%209-30-2015>

Report: VA Health Care System is Broken (Ya think??!) *Ed. Note)

An independent report on the Department of Veterans Affairs health care program (Veterans Health Administration-VHA) concludes that the system needs a complete overhaul. This report was mandated by Congress last year. It shows that the system

suffering from bureaucracy and leadership challenges, and is on an “unsustainable trajectory of capital costs.” Many veterans have complained that the VHA is difficult to navigate and that the quality of care varies from location to location, and this report confirms that observation.

The report notes a lack of leadership at VA, a staffing shortage, and a demoralized workforce. VA Secretary Bob McDonald agreed with many of the findings of the report and noted “VA is undergoing a radical transformation.” The report noted that VA outpatient care outperforms other health care systems.

Happy Birthday, U.S. Navy!

Tuesday, October 13, marked the 240th birthday of the United States Navy. The U.S. Navy traces its origins to the Continental Navy, established by the Continental Congress on 13 October 1775 to fight in America’s war for independence. The Continental Navy numbered some 50 ships over the course of the war. The Constitution of the United States, ratified in 1789, empowered Congress “to provide and maintain a navy.”

President Vetoes FY 2016 NDAA

President Obama vetoed the FY 2016 NDAA on Thursday, just two days after Congress sent it to his desk. President Obama held a photo-op in the Oval Office when he used his veto pen on the National Defense Authorization Act.

The president has opposed the 2016 NDAA because it supports a \$38 billion addition to defense spending through a wartime account known as Overseas Contingency Operations (OCO), which skirts Budget Control Act caps. The decision amounts to a public rebuke of Congress, which warned Obama not to veto the measure as part of a showdown over government spending.

It is unlikely that Congress will have the votes to override the veto. The Senate, however, voted 70-27 to pass the bill, enough to override a veto. Congressional leaders have said that some members would switch their vote to avoid defying the president. The House vote count, 270-156, would not be enough to override a veto as it stands.

VA Benefits Chief Allison Hickey Resigns

Allison Hickey, the Veterans Affairs Department’s top benefits official stepped down from her post Friday amid renewed attacks from her critics.

As undersecretary for benefits, Hickey oversaw more than 20,000 VA employees and the delivery of benefits to more than 12 million veterans and their families. She is one of the last holdovers from former VA Secretary Eric Shinseki’s tenure, and was frequently praised by top officials for her efforts to modernize the department and her dedication to veterans.

Congressman Jeff Miller, Chairman, House Committee on Veterans’ Affairs stated that “Although Allison Hickey deserves credit for her military service and willingness to work on behalf of

our nation’s veterans, she was not cut out for the job of VA Under Secretary for Benefits. She leaves the department amid a damning Office of Inspector General report linking her to a scheme in which senior Veterans Benefits Administration officials abused their authority, resulting in the misuse of hundreds of thousands of taxpayer dollars. And though VA statistics show the disability benefits backlog shrank on her watch, those figures must be taken with a healthy grain of salt in light of assertions from prominent veterans groups and even VA’s own Inspector General that the department’s backlog numbers are not to be trusted. Right now, VBA needs a leader who will put veterans—not VA bureaucrats—first while working to end the backlog without sacrificing quality, accuracy or service to veterans. Unfortunately, Hickey was not that type of leader.”

VA Officials Refuse to Appear Before Committee, Get Hit with Subpoena

The House Veterans’ Affairs Committee (HVAC) held a hearing on Wednesday to get to the bottom of an Inspector General report which found that senior officials at the Department of Veterans Affairs engaged in a scheme to cash in on relocation bonuses at the expense of taxpayers.

Problematically, every VA official or employee who was named to appear did not attend. HVAC voted on a motion to issue a subpoena to compel five individuals to appear: Danny Pummill, Principal Deputy Undersecretary for Benefits; Diana Rubens, director of the VBA Philadelphia and Wilmington Region Office; Kimberly Graves, director of the St. Paul VBA Regional Office; Robert McKenrick, director of the Los Angeles VBA Regional Office; and Antione Waller, director of the Baltimore VBA Regional Office. Former undersecretary for benefits Allison Hickey was also due to testify but resigned before the hearing took place.

Vietnam Veteran “In Memory” Honor Roll

More than 58,000 names are listed on the Vietnam Veterans Memorial that was built in 1982 to honor Vietnam veterans and help heal the wounds of a divisive conflict. But those who survived the war — and who later died as a result of their service — are not listed on the wall. The Vietnam Veterans Memorial Fund acknowledges their service and sacrifice through an online “In Memory” Honor Roll. Causes of death that fit the criteria for inclusion in the program include exposure to Agent Orange, PTSD-related illnesses/events, cancer, diabetes, heart attacks, etc. The program is free and the application process is simple. To honor a loved one, you only need to submit the veteran's DD214 to show proof of his or her service in the Vietnam War, a copy of his or her death certificate, and a photograph. The application deadline for inclusion in the 2016 ceremony is in March. For information or to submit applications, go to:<http://www.vvmf.org/InMemoryProgram>.

Deal Lifts Defense Spending, Extends Debt Ceiling and Stops Medicare Premium Increase

House leadership and White House staff reached an agreement on the FY 2016 and FY 2017 budget limits that would, for a two-year period, exclude Defense from sequestration cuts mandated by the Budget Control Act (BCA) of 2011. For the past four years, FRA has advocated that Defense should be excluded from sequestration. In addition, the agreement lifts the debt ceiling for the federal government until March 31, 2017.

The agreement also prevents a 52-percent increase in Medicare premiums for 30 percent of Medicare recipients. Many FRA Shipmates would have been among those Medicare beneficiaries, scheduled to see large increases in their Medicare Part B (physicians and outpatient services) premium payments. The premium increase would fall on 30 percent of beneficiaries, a group that includes more than eight million low-income seniors enrolled in both Medicare and Medicaid, new Medicare enrollees, and higher-income beneficiaries.

The agreement would also avoid across-the-board Social Security Disability Insurance benefit reductions. The measure (H.R. 1314) had to pass by Monday, November 2, to avoid a first-ever government default on the debt payment.

Rep. Paul Ryan Selected to be Speaker of the House

The House selected Rep. Paul D. Ryan (Wisc.) to be the next Speaker of the House of Representatives, replacing outgoing Speaker John Boehner (Ohio). Rep. Ryan was first elected to the House in 1998, where he has served as Chairman of the House Budget Committee since 2007 and was recently selected to serve as Chairman of the House Ways and Means Committee. In 2012 he was selected as the Vice Presidential nominee in the unsuccessful presidential campaign effort of former Massachusetts Governor Mitt Romney.

Before being elected to Congress, Ryan served as a Senate Hill staffer and was hired by former Congressman Jack Kemp as a speech writer. He later worked at the think tank “Empower America,” which was founded by Jack Kemp and conservative pundit and former Secretary of Education William Bennett. He went on to serve as Legislative Director for Senator Sam Brownback (Kans.) before returning to Wisconsin to run for Congress.

As House Budget Chairman, he was involved with the December 2013 last-minute budget agreement (H. J. Res 59) that included a one-percent cut in the annual cost of living adjustment (COLA) for military retirees under age 62 that would have impacted 2016 COLA increases. This back-room deal was quickly enacted into law. Due to the strong reaction from the military retiree community, the measure was amended in February 2014 to only apply to service members who joined the military after January 2014. It was later amended to apply only to service members who joined the military after January 1, 2016.

House Subcommittees Hold Oversight Hearing on DOD and VA Interoperability

The House Veterans Affairs (HVAC) Subcommittee on Oversight and Investigations and the House Oversight and Government Reform (HOGR) Subcommittee on Information Technology held a joint hearing on the subject of the Department of Defense (DOD) and the Department of Veterans Affairs sharing electronic patient health information. VA and DOD operate two of the nation’s largest health care systems, serving approximately 16 million veterans and active duty service members, and their beneficiaries, at total annual costs of over \$100 billion. The departments have worked since 1998 to develop such capabilities. However, when VA and DOD abandoned their plans to develop an integrated electronic health record (iEHR) system in February 2013, both departments pursued separate efforts to modernize or replace their existing systems in an attempt to create an interoperable electronic health record. This hearing focused on the DOD and VA process in developing a fully interoperable Electronic Health Record, and also included a discussion of the cybersecurity posture and information technology policies at the two agencies.

In the opening statements, VA and DOD witnesses stated their full and total support for the completion of full interoperability between the DOD and the VA systems. Committee members, however, expressed their frustration and disappointment in the lack of progress, the amount of money spent, poor communication between the DoD and VA, failure of both organizations to meet deadlines, and the overall indication that progress was going to remain slow. Witnesses at the hearing claimed that DoD/VA Interoperability will take effect sometime in 2018.

FRA supports a permanent and independent office for the DoD/VA Interagency program to provide oversight of all components of achieving a seamless transition. FRA supports the full implementation of the Virtual Lifetime Electronic Record (VLER) for all currently serving military that will help ensure a seamless transition from DOD to VA for wounded warriors.

TRICARE Young Adult 2016 Premium Adjustments Announced

The Defense Health Agency (DHA) has announced the 2016 premiums for TRICARE Young Adult (TYA) Prime and Standard options that cover dependent beneficiaries between the ages of 23-26 years old. These premiums are adjusted on an annual basis and go into effect Jan. 1, 2016.

For 2016, the monthly premium for TYA Prime is \$306 per month, and TYA Standard is \$228 per month. TRICARE is required to establish these premiums to cover the full cost of health care received by TYA beneficiaries. For the first time since TYA was created in 2011, TRICARE has sufficient statistically-valid cost data to set annual premiums.

For more information on TYA visit www.tricare.mil/TYA.

CFPB: Don’t be a Zombie about Personal Finances!

“The Walking Dead” is a television show about a world in chaos due to a zombie outbreak. The survivors face difficult decisions

and run into trouble dealing with both zombies and the living.

In the real world, many service members, veterans, retirees, and reservists run into financial trouble or face difficult financial decisions, but may not be aware of consumer protections that are available to them. Unfortunately, some service members and former service members may be walking around like a zombie in a financial fog, unprepared for dangerous threats to their financial well-being.

In “The Walking Dead,” zombies often breach homes and buildings seeking out unsuspecting humans as their victims. In real life, hackers breach customer account information from merchants. If you are not taking steps to safeguard your information, you too could fall or may have already fallen victim to harm. Members should consult the Consumer Finance Protection Bureau (CFPB) consumer advisory on the steps you can take to protect your accounts at <http://www.consumerfinance.gov/askcfpb/>. CFPB also wants active duty to be aware of specific protections, such as placing an Active Duty Alert on your credit report prior to leaving for active duty (http://www.consumerfinance.gov/askcfpb/search/?selected_facets=tag_exact%3Aactive+duty+alert).

Learn about additional protections by downloading the CFPB Fraud Alert fact sheet at http://files.consumerfinance.gov/f/201508_cfpb_fraud-protection-tools-to-help-safeguard-servicemembers.pdf.

School of the Boat – Inheriting Real Property (or leaving for another to inherit).

This article speaks to most South Carolina jurisdictions. Most are the same or very similar. Several of my friends have not only suffered the loss of a spouse, but found out too late that how a title on real property is written can have an effect on how complicated (or simple) it is for the survivor to get commonly held property into their name. Yeah wills are important, but assuming spouses want the other to get commonly held property on their demise, there is a simple method to assure that real estate and other titled property pass DIRECTLY to the survivor. My friends thought that because their family home was titled “John Doe and Jane Doe” that when one died the other would automatically get it. AND THAT IS NOT SO! In one case there was no will, and the widow shared the inheritance of her “husband’s half of the property” with several children. There was a struggle, lawyer fees, probate costs and delays, and now all is done one of the offspring “owns” one-eighth of the home and the widow owns the remainder. The other case, there was a will and it said the widower would inherit his wife’s share of the home —BUT he still had to go to Probate Court, pay their fees, get a release from the children, and wait nearly a year to get the title in his name. Both of these could have easily been avoided if the titles had read: “John Doe and Jane Doe JOINT TENANTS WITH RIGHT OF SURVIVORSHIP (JTWROS). Then in both cases the survivor would simply take a copy of the death certificate and the deed to the county deed registration office and get the title changed for a small fee. No lawyer and no court involved. By involving the probate court, which both had to do to get

the titled property changed, means (1) a time delay of typically a year, (2) hiring a lawyer to go to court, and (3) paying the probate court fees —none are cheap. On the other hand if the titles had had JTWROS then no lawyers involved, no probate involved, and no time delay.

We were all told from the first time we went sea to “Have a Will” and that is still important. BUT —most of us have simple assets that if titled correctly can pass directly to whomever we want AND skip the lawyers and the courts. Unless one must go to probate court to get property transferred —there is no reason to ever go there —if you plan ahead. One of the primary reasons a will is probated is to get the Executor (or Executrix) appointed with the authority to dispose of or transfer the decedent’s titled property and then those transfers are done under the supervision of the court which then also makes it a public record. Executors do not get that property transfer power just from being named in your will, they get it from the Probate court —which typically follows your wishes and appoints the executor you have named. Like it or not, assuming you own real property it is inevitable that one spouse will survive the other —then what? TITLES ARE SIMPLE TO CHANGE. If you have a lawyer, getting a Real Estate title changed will likely cost on the order of \$150- \$300 per title. It does not matter on real property if there is a lien or mortgage, the deed and titling is still your decision. Notifying the lender adds one more transaction for title changing, but is a common and easily doable effort. Note that if there is a “due on sale” clause in the mortgage contract, and the lender wants to enforce it, this could trigger that. If you want the name of a lawyer in the Summerville area, I can recommend one. I suspect lawyers don’t typically tell this stuff at real estate closings because they see giving up potential future income from going through the probate system with the survivor —the more stuff goes through the more their fee. So when one buys a house, they never mention the JTWROS option and so...If they don’t get the survivor’s money some other lawyer will in the future. If you want to reach out from the grave and “touch” your survivors and make sure they remember you, tear up your will and hold all the property solely in your name. Then during the time they are flailing around doing something with your stuff, keeping the probate court open and well-funded, and making a lawyer rich —they will remember you very fondly (imagine the descriptive terms they might use.) This dying and property distribution process is going to happen — the only unknown is who goes first and when.

A Note from the Widower above after reviewing the above:

Probate: It is possible for the surviving spouse to go through "Most" of the probate requirements without hiring a lawyer. The probate office provides a package and will walk you through most of the steps; however, after 6-7 months of filing the final step in requesting a new deed is to apply at the county deed office for a ""Deed of Distribution". This cannot be done until all other steps are completed and a waiting period is met. This will transfer the property into survivor’s name only. Neither Probate office NOR the Deed office will assist in the preparing this legal document. This paper work is full of key words and tricky phrases and must be 100

% Correct. This is where an attorney is most helpful and or needed. The average costs here with a simple will and you have the entire process done by an attorney can be up to \$1500. If the survivor does all except for the Deed of Distribution cost is a couple hundred. Berkeley County requires the probate to be a minimum of 8 months. If during this time you wanted to sell the property you could do so, BUT one-half of the appraised value of the property must go into an escrow account for the estate when it sells. That half cannot be distributed until probate is finalized. You can use my name if appropriate. We need to open these guys' eyes!

By the way, not mentioned in the note above are the numerous hours and multiple trips to the county office complex. The widower pissed and moaned all the way through this process especially when he realized how simple it could have been. The widow mentioned earlier, paid her Probate Lawyer \$3,500 and still made numerous trips to his office. In her case there was no will, but it was a simple estate as titled property involved was one real property (house) and one vehicle.

Ministers: U.K. Royal Navy Guaranteed 4 New Nuclear Ballistic Missile Subs Jon Rosamond, USNI, Oct 26

The British government has decided to replace the Royal Navy's four Vanguard-class ballistic nuclear missile submarines (SSBN) with new boats on a one-for-one basis.

After years of indecision, caused largely by global economic crash-induced fiscal austerity, ministers have effectively acknowledged that reducing the SSBN force to three submarines would signal the end of a half century of continuous U.K. sea-based deterrence.

Prime minister David Cameron is expected to seek parliamentary approval next year to start building the four Vanguard replacement or "Successor" submarines, with the first of the 16,000-ton boats due to enter service in 2028.

Although the opposition Labour Party's new hard left leader, Jeremy Corbyn, is a vociferous opponent of nuclear weapons, the ruling Conservatives enjoy a 12-strong majority in the House of Commons and a 'yes' vote is almost guaranteed.

Both Cameron and his defense secretary, Michael Fallon, have now spoken publicly about the decision to retain four SSBNs, with the latter setting out the government's position most explicitly at an industry briefing last week.

"Cold War certainties have been replaced by an unpredictable new nuclear age defined by weapons proliferation, more nuclear states, and rogue nations wanting nuclear weapons and the technology to develop them," Fallon said.

He pointed out that an "expansionist" and "revanchist" Russia was commissioning a new class of eight SSBNs, and that North Korea was conducting its own nuclear and ballistic missile tests.

"When there are 17,000 nuclear weapons in the world we can't wish away threats that may emerge in the 2030s, 2040s and 2050s", he said.

While a nuclear deterrent "with a Union Jack on the top of it" would not prevent another 9/11-type tragedy, it would fulfil the need "to deter state-sponsored terror and to counter nuclear blackmail," he told shipbuilders.

And Fallon aimed a direct blow at Corbyn, who was recently named vice-president of the London-based Campaign for Nuclear Disarmament, an organization that wants the U.K. to give up its nuclear weapons unilaterally as a step towards global disarmament.

"Despite taking our nuclear non-proliferation obligations seriously; despite reducing our stockpile by over half from the height of the Cold War; and despite reducing the number of deployed warheads on each submarine from 48 to 40, emerging states have not stopped seeking nuclear capability", Fallon said.

The Successor program is nearing the end of a five-year assessment phase which began in 2011. Work this year has focused on maturing the design of the platform and nuclear power plant, and collaboration with the US on a Common Missile Compartment (to be shared with the Ohio-class Replacement Program (ORP) is also continuing.

The Ministry of Defence has estimated that procuring the Successor submarines will cost \$19.82 to 25.2 billion (at 2013/14 prices), with total program costs of \$26.89 to 35.95 billion if warhead and infrastructure costs are included.

"Spread across the 30-year life of the new boats, this represents an annual insurance premium of around 0.13 per cent of total government spending", Fallon said.

Navy Plans To Deploy A Submarine Drone Squadron By 2020 Patrick Tucker, Defense One, Oct

The U.S. Navy plans to deploy a squadron of underwater drones within the next four years, including the Large Displacement Unmanned Underwater Vehicle, or LDUUV, a 10-foot, highly autonomous, and very, very yellow subdrone, Navy Secretary Ray Mabus said today.

It's not yet clear just what missions will be performed by the LDUUV, which resembles a giant robot canary fish crossed with a sausage. Some Navy watchers expect it to boost attack submarines' intelligence, surveillance and reconnaissance capabilities, but officials with the Office of Naval Research pushed back against such speculation. "Right now, it's just an empty platform with some innovative power production things that will help increase its endurance," one official said.

Mabus made the announcement at Tuesday's AUVSI Unmanned Systems Defense 2015 conference, the day after the New York Times reported on Pentagon concerns about Russian submarine movements near critical undersea data cables.

Rear Adm. Mat Winter, the chief of U.S. Naval Research, unveiled the giant yellow submersible in April at the Navy League's Sea, Air, Space expo. At the time, Winter underscored the Navy's need for an unmanned, underwater vehicle will be able to deploy for weeks, months, and years.

"I am continuously amazed with the underwater breakthrough technologies in power, power generation, and navigation and sense and avoid," Winter said. "When people say, 'I can't see that happening. There's no way that can be,' I say, 'Excellent! Put that on ONR's list.'"

Looks like the Navy has done just that. The ONR official said that Mabus's announcement came as a "surprise," but that it was something that they "had been working toward."