



Mideast Division Bulletin July 2016

This Mideast Division Bulletin is to provide communication on administrative policy and pending events within the division. These are areas that I want the Departments and Detachments to focus on to ensure the Mideast Division complies with directives from MCL National HQ. Disseminate this information to all detachments. Departments are requested to submit any information on scheduled events within their area to the Division Adjutant, Roger Ware at rrware@yahoo.com and Division Web Sgt, Robin Elder at mclmideast@gmail.com. The Division web site is: www.mclmideast.com. The Chain of Command is: Individual - Detachment - Department - Division - National.

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Mideast Division Membership

Here are the total paid membership of the Mideast Division as of 3/31/16.. NVC McLain asks each department to scan over their rosters and contact all unpaid and see if we can reduce the unpaid.

<u>6/30/16</u>	<u>3/31/16</u>	<u>12/31/15</u>	<u>9/30/15</u>	<u>6/30/15</u>	<u>3/31/15</u>	<u>12/31/14</u>	<u>9/30/14</u>	-	-
6183	6220	6078	5996	6188	6281	6360	6416		

Here are the totals for the Division as of 6/30/16
 PLM: 3500 Paid: 2683 Total Paid: 6183 Unpaid: 1073

Here are the changes since the 3/31/16 membership roster:
 PLM +4 Paid: +41 Total Paid: -37 Unpaid: -25

The Mideast Division Membership on, 6/30/15 - **6188**, 9/30/15 - **5996** - 12/31/15 - **6078**- 3/31/16 - **6220**
 This is a decrease of **5** since **6/30/15**. Total Unpaid 6/30/15 was **1167**, 9/30/15 was **1337**, 12/31/15 was **1211**. Total Unpaid 3/31/16 was **1098**. This is decrease of **25** unpaid since **3/31/16**.

Here are the Department totals:

Dept:	PLM	Paid	Total Paid	Unpaid
DE	204	126	330	43
MD	714	434	1148	178
NC	1209	1093	2302	462
VA	856	640	1496	260
WV	455	319	774	98
Nat HQ MCL				
District of Col	48	62	110	29
London	14	9	23	3

Total: 3500 2683 6183 1073

National Membership has sent the 1st quarter detachment membership rosters to the NVC's who sent it to all the Departments.. This will list the members in each detachment including Paid Life Members (PLM), Paid (those paying annual dues) and Total Paid (includes PLM and dues paying) and all Unpaid. Only the Detachment Paymaster receives the detachment copy while the Department Commandant and Department Paymaster receive a copy of every detachment membership. Detachment Paymasters need to share this information with their Commandant and Jr Vice Commandant as well as those members of their Detachment Membership Retention Team (MRT). Every unpaid member listed must be contacted either via telephone call or letter and encouraged to continue paying their dues. The Commandant should ensure that every member of their detachment is contacted at least every 3 months. Communication is extremely important as it ensures your members are informed of your detachment activities and events so they can attend meetings and assist with some of your events-

Letter from National Commandant Richard Gore

June 28, 2016

Marines:

Sorry about the delay between messages but just let it be said that we have been busy. You may already have heard that there has been a lot of changes that have taken place at HQ. I will not get into the details of the transitions except to tell you that they have been beneficial to all of the members and allowed the league to move forward in the proper way to serve you.

Johanna Hill from membership, was terminated and replaced. Meg Thoburn adjutant/paymaster, resigned. Debbie Smith merchandise, resigned. These issues alone resulted in positive changes being made which resulted in savings in money and an increase in productivity mainly through the work habits of their replacements.

Our Comptroller Paul Hastings was replaced after many years of dedicated service by William Smith from the Dept. of Georgia. This is another positive change as he is a CPA and understands what his duties are to the membership. Allan Ferguson is remaining as the Asst. Comptroller and will handle the book work at National in concert with William Smith. Bernard Heaney has been appointed as National Auditor, Bernie is a retired IRS forensic Auditor and he is preparing to do an audit of the HQ books with the assistance of Allen, Bill, and Tom.

Another event that will be happening in the near future is a new publisher will be hired for the "SEMPER FI" Magazine. We have been operating at an approximate loss of \$250,000. per year for quite a while now and were told to expect to continue to lose for many reasons. After much searching and discussion, we have agreed with Hammock Publishing to transition from them and are set to work with Chipotle Publishing, LLC., from Henderson, NV. who has literally assured us of a quality magazine with more pages, better paper and more advertisements for a decrease in costs in the production of our Semper Fi Magazine. Chipotle is projecting a break even figure after the first year. We are not interested in an award winning magazine, but, I bet we will have one within a few years. A proposed contract from Chipotle Publishing, LLC. will soon be presented to the Board of Trustees for approval.

So, with the same number of employees as what we did have before the changes and the cost savings between salaries and magazine publishers, we are looking at a cost savings close to \$400,000 annually. This is what you mandated from us and I hope you like the results thus far. Some really hard work is still ahead of us, but now that the barriers have been removed we are confident of continued success in the future; I just do not know why these issues were not corrected before we got into this situation.

Your Board of Trustees and the Executive Director and myself look forward to seeing you at Convention in Tulsa, Ok.

NEWS FLASH! Our 37th Commandant of the Marine Corps, General Robert B. Neller, has accepted the invitation of the National Commandant and the Marine Corps League and will appear at our National Convention in Tulsa, Oklahoma as our Guest of Honor! "Semper Fi"

Richard D. Gore, Sr.
National Commandant
Marine Corps League

Mideast Division Conference Summary

The Mideast Division Conference was held June 24-26, 2016 at the Hilton Wilmington/Christiana, Newark, Delaware and was hosted by the Department of Delaware. 65 members were in attendance. Dept of Delaware Commandant Raymond Snyder opened the conference and turned over to NVC Mike McLain. who conducted the conference as per the ritual. The following MCL National officers were in attendance:

Johnny Baker - National Judge Advocate
Mike McLain - NVC Mideast Division
Gerard Devlin - National Parliamentarian
Jeffery Jones - National Asst Sgt-at-Arms
Charlie Minton - National Boy Scouts Committee member
Jack Severn - National Uniform Committee, National Color Guard Sergeant,
Resident Agent MHM and Editor National Convention Book, Mid-winter
Conference Book.
Anthony "Tony" Begenwald - M-H-M Foundation, Wounded Marines Program of the
MCL - Coordinator/Director - East Coast

MCLA Mideast Division Vice President - Judy Horsenky was in attendance and introduced members of the MCLA.

Joint Opening Guest Speaker was Theresa Hancock - Director Dept of Veterans Affairs, Veterans Health Administration, Veterans and Consumer Health Information Office, Silver Spring, MD

A static rotation for hosting the Mideast Division Conference is listed below as this would help all the departments in advance planning for their respective year.

1. Virginia – 2020
2. Delaware – 2021
3. North Carolina – 2017
4. Maryland – 2018
5. West Virginia - 2019

Division MOY Chairman Roger Ware discussed the Board members included himself, Bud Raines, Tony Begenwald and Richard Tanner used a point system to select the recipient. Also that better announcement of when to submit and address nomination needed in future and that nomination should be about MCL not MODD and should be for life of member in league vice single year. All nominations submitted must be in accordance with the National MOY guidelines insuring that all nominations are sealed in an inner envelopment addressed to the Chairman. A second outer envelope must be addressed to the Chairman at the address listed in the announcement, and that it must be

sent Certified, Return Receipt. The criteria for the nomination had been specified with the announcements in several bulletins or monthly emails since January..

MCL certificates were presented to New Castle County Young Marines - New Castle County, DE and Delaware State Police Pipe & Drum, Department & Division Staff, General Thomas Holcomb Detachment #814 and Committee Members and Hilton Wilmington/Christiana Hotel. Mideast Conference flag streamers presented to all detachments represented

Professional Development Training- National JA and Division Adjutant went over the 2016 National Proposed Bylaws changes and talked about voting by delegates for the bylaws and elections. all delegates must ensure they vote the wishes of their detachment. The Board of Trustee's need to be proactive at the department and detachment level as is their duty to manage the detachment administrative, clerical and financial procedures. Ensure your detachments approve all events and activities at your membership meetings so it's approved by the detachment as a corporation for legal and insurance purposes. He also suggested to document your professional Development and Leadership training in your monthly minutes as this reminds you to have ongoing training sessions. When a member transfers to M-A-L status, he has NO voting privileges at the Detachment or Department level and can only vote at the National Convention and can not serve on any committees. If he is a Dual member and **also** belongs to a Detachment, he can vote that membership in the Detachment and Department. There is no M-A-L at the Department level as it is National only.

The 2016 Mideast Division Marine of the Year: Michael McLain - Department of West Virginia The banquet speaker was Colonel David H. Cahn, USMC (Ret)

Division Financial

The Mideast Division presently has a balance of \$945.00. Division Fund Raising Chairman Jim Brady generated \$242.26 from car magnet sales.

IRS Form 990-N e-file

All Detachments and departments are nonprofit organizations and are required to file an annual IRS Form 990-N return regardless of their income. The fiscal year ends for most detachments and departments on June 30 yearly so you can file your 990 N efile after July 1. Log on <https://www.irs.gov/Charities-&-Non-Profits/Annual-Electronic-Filing-Requirement-for-Small-Exempt-Organizations-Form-990-N-e-Postcard> and then just follow the instructions to complete the form 990-N. There's only a few questions. Have your EIN to help log in. You will receive an email acceptance receipt from IRS. National Administrative Procedures Section 800 requires that each detachment and department forward a copy of this acceptance receipt to their Department Paymaster. The Department Paymaster will forward the Acceptance Receipts to National Headquarters or may consolidate these receipts into a single document showing the name of the organization, the EIN, the submission ID Number, and the date the

submission was accepted by the IRS. National utilizes these 990 reports to update the annual report required by the Group Exemption filing requirements to IRS. Failure to file the 990-N to IRS, can subject your detachment to lose it's exempt non-profit status. Plus if you want to look up an organization to acquire vital information like 990-N go to guidestar.com.

**Paid Life Members - PLM - Audit -
Certification of Life Members**

The Detachment Paymaster, along with the Detachment Commandant, will annually audit the Detachment's Life Members. The Detachment Paymaster will make a copy of the 30 June Quarterly Member Listing (roster). National sends a separate listing of all life members and this list should be used to verify your detachment PLM members. Using this copy the Detachment Paymaster will annotate any additions, deletions or other adjustments to the Life Members listed. Each adjustment will include the reason and, whenever possible, will cite supporting documentation to assist in correcting the records at National Headquarters. Upon receipt is the best time to do this so it's not forgotten. These are due at National before Dec. 31. If a detachment does not certify its PLM roster is true and accurate before the deadline, it will not receive its annual residual interest for its life members.

The Commandant and Paymaster must sign a statement on the original that they certify and annotate that the life member list is audited and is true and accurate and that there are no changes. This must also be dated. Make a copy after signing and then forward the original to your Department Paymaster so it can be mailed to MCL National Headquarters to arrive before Dec. 31. Your Department Paymaster will send your copy to the National Adjutant/Paymaster. Ref: National Bylaws Sections 645 and 646. Note: The 2016 PLM interest amount is \$1.59 per life member on your detachment roster as of 31 August 2014. The PLM interest is always paid for those life member 2 years ago.

Ruling from MCL National JA on MCL covers

May 29, 2016

From: National Judge Advocate Johnny Baker

Subj: Official National Judge Advocate Ruling on Wearing of Covers at National Convention/Conference

Background. Recently, a Department Judge Advocate requested a ruling concerning the wearing of the Marine Corps League (MCL) covers at National Conventions and National Mid-Winter Conferences. The question concerned Marine Corps League members attending the regular meetings at both the National Convention and the Mid-Winter Conferences and wearing of the appropriate Marine Corps League cover.

After conducting extensive research, the MCL National Bylaws and Administrative Procedures Manual, does not specify any requirements to wear a particular cover at the Convention meetings.

For Marine Corps League members attending a National Convention or a National Mid-Winter Conference, it has always been the policy that all Marine Corps League members attending the National Convention or Mid-Winter Conference, must be in uniform, which simply consist of the Marine Corps League Cover.

Therefore, the ruling is that any Marine Corps League member attending a session/meeting of a National Convention or a Mid-Winter Conference, they must wear the appropriate sanctioned MCL cover. There should be no exceptions to this policy for any Marine Corps League member, unless otherwise authorized by the National Commandant, when special circumstances prevail. **This would mean that all MCL members attending the MCL's National Convention and/or the National Mid-Winter Conference official meetings, must wear the appropriate MCL cover to be admitted into the official meeting.**

This ruling would apply to all MCL members attending the regular sessions/meetings at the National Convention or National Mid-Winter Conference. Baseball style caps and/or any other type of headwear are not authorized at the above mentioned National meetings.

Respectfully Submitted,

Johnny Baker
National Judge Advocate

Cc: Richard Gore, Marine Corps League National Commandant
Tom Hazlett, Marine Corps League National Executive Director
National Vice Commandants (All Divisions)
C. O. Smith, MODD Chief Devil Dog

2016 Proposed National Bylaws and AP changes

Bylaws

1. Establishes terms where National staff can serve longer except NC - 2 years, NVC 2 and elected for 1 term, all others: SVC, JVC, JA and ANVC can be elected and then reelected without restriction.
2. Divisions that host the Nat Convention would purchase \$1500 in challenge coins for the MCL Foundation for sole purpose of purchasing next set of coins.
3. Would allow 1/3 of the Nat BOT to be a quorum for emergency or immediate meetings.

4. Such member shall not vote on any regular or associate membership applications; cannot participate in the nomination process and/or elections of officers; or hold an elective office. Would allow Associate members right to vote in internal affairs of detachment but not change what is current including BL and BL changes.
5. Listing for implementation of Honorary Active Duty Member. Detachments may, issue free of charge Honorary Membership. They do not count as delegates and can not hold an elected office. Would not be issued a printed publication but will be eligible to obtain free copy of the official publication on line.
6. Would change to have all annual dues expire on Aug 31 and change membership fees for new members joining between 1 Mar and Aug 30 to \$10.00 plus \$5.00 initiation fees.
7. Upon death of life member, his detachment would continue to receive the PLM interest and not the department. Would not receive if member resigns or expelled.

Administrative Procedures

1. Change would lists in the Chapter the subsidiary organizations and their relationship to the MCL as they are a separate entity with own Bylaws.
2. Would define what is criminal acts against the laws of the US and where these acts would be reported to the civil authorities and the MCL could still press charges and possible file for recovery of funds via Rust Insurance Company.

Enclosure 3 changes - Uniform code

1. Allow FMF corpsmen to wear black caduceus on MCL cover
2. That only MCL ribbons can be worn vice DOD or MCL on specific uniforms
3. Authorizes American flag as lapel pin.
4. Authorizes medallion to be worn on all uniforms

Enclosure 4

1. Authorizes Associate Member of the Year Medallion
2. 75th Anniversary Medal and Ribbon for Pennsylvania
3. Ceremonial Guard Ribbon authorized only after 13 Aug 2015
4. Ceremonial Guard Ribbon retroactive to 1 Jan 2010

Modern Day Marine Expo, Sep 27-29, 2016, Marine Corps Base, Quantico, Virginia

MCL members are always needed to help staff the two MCL booths where welcome bags are distributed. MCL National Sgt-at-Arms Neil Corley is the point of contact and he will be in one of the booths commencing Monday Sep 26. The uniform for members working in the booths is polo shirt, MCL cover, black trousers and black tennis shoes. It is highly recommended that anyone who wants to attend log onto the modern day marine expo site and click on the Attendee Badge Registration and fill it out. Once you arrive at the Expo, go to Registration and pick up your name tag. Here is the schedule for events.

ATTENDEE INFORMATION

Schedule-of-Events

Tuesday, September 27

8:00 AM – 3:30 PM	Registration Open
9:45 AM – 10:00 AM	Opening Ceremony
10:00 AM – 3:30 PM	Exhibit Halls Open

Wednesday, September 28

8:00 AM – 3:30 PM	Registration Open
9:00 AM – 10:00 AM	Enlisted Awards Parade
10:00 AM – 11:30 AM	Reception in Exhibit Halls
10:00 AM – 3:30 PM	Exhibit Halls Open

Thursday, September 29

8:00 AM – 3:00 PM	Registration Open
10:00 AM – 3:00 PM	Exhibit Halls Open (Family Day)

To Attend

Uniformed Marines do not need to register for a badge. Retailers, Retired Marine's and Contracting Officials may register at no charge. Manufacturers not exhibiting in Modern Day Marine must register and will be charged a non-exhibiting manufacturer fee

Vet Toxic Exposure - Camp Lejeune Water Contamination - VA to Accept Claims

The Veterans Affairs Department has determined that eight medical conditions are linked to service at Camp Lejeune, N.C. from 1953 to 1987, and veterans with these diseases who were stationed at the sprawling Marine Corps base are eligible for disability compensation. VA officials said 19 MAY that these eight diseases that have been determined to be service-connected to consuming contaminated drinking water at the base: kidney cancer, liver cancer, non-Hodgkin lymphoma, leukemia, multiple myeloma, scleroderma, Parkinson's disease and aplastic anemia or other myelodysplastic syndromes.

VA Secretary Robert McDonald said research by health experts at the Veterans Health Administration and the Agency for Toxic Substances and Disease Registry, an arm of the Centers for Disease Control and Prevention, indicated that the risk of developing these illnesses is elevated by exposure to contaminants found in the water, including perchloroethylene, trichloroethylene, benzene and other volatile organic compounds.

"The water at Camp Lejeune was a hidden hazard, and it is only years later that we know how dangerous it was," McDonald said. "We thank ATSDR for the thorough review that provided much of the evidence we needed to fully compensate veterans who develop one of the conditions known to be related to exposure to the compounds in the drinking water."

Nearly a million people, including troops, family members and civilian employees working at Camp Lejeune from the 1950s through the 1980s were exposed to these chemicals and other cancer-causing agents in the base's drinking water, supplied by two water treatment facilities polluted by dry cleaning compounds, leaking underground storage tanks, industrial spills and poor disposal practices. The VA has provided health care or reimbursement for medical costs for veterans who served at Camp Lejeune at least 30 days during the affected period or family members with 15 illnesses related to exposure to water contaminated by solvents and fuels, but it had not awarded "presumptive status" to any condition until now.

The changes will take effect after VA publishes regulations regarding these presumptions, and will apply to new disability claims. Veterans who have previously been denied on such claims may seek to be re-evaluated. Also, any pending claims that might be denied under current regulations will be placed on hold until the VA issues its final rules, according to a department press release. The bedrock eligibility rules will be that veterans must have one of the eight specified conditions and must have served at Camp Lejeune between Aug. 1, 1953, and Dec. 31, 1987. The new rules also will expand eligibility to reserve and National Guard members who served at Camp Lejeune for any length of time during that period.

A VA spokeswoman said compensation awarded as a result of the proposed regulations, if adopted, will "be effective no earlier than the date the final rule is published." Veterans have expressed frustration over the low rate of claims approvals for illnesses related to the Camp Lejeune water. Hundreds of veterans attended a meeting of the Camp Lejeune Community Assistance Panel on Dec. 5 in Tampa to express frustration with the VA's handling of claims and plead with VA officials to improve the process. Paul Maslow, a veteran who walks with a cane and said he has inoperable tumors on his spine and elsewhere, said he and thousands of former troops need assistance. "You are not helping us, you are hurting us," Maslow told VA officials attending the meeting. "And the more you delay, the more of us ... are going to die."

Two senators who pressed VA to change its policies regarding benefits for Camp Lejeune veterans said Thursday they applaud the VA's decision, calling it a "victory for those who have suffered." "The VA has conceded that it will no longer deny disability benefits to Camp Lejeune victims based on ridiculous scientific claims," Sen. Richard Burr, (R-NC) said. "VA is finally granting some justice to veterans who were exposed to contaminated drinking water while assigned to Camp Lejeune," said Sen. Thom Tillis (R-NC). "The victims of this tragedy have waited far too long to receive disability benefits."

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Military Vehicle Decals - No Longer Required to Access Bases

After years of consideration, the Marine Corps is joining the other military services in eliminating vehicle decals used to access bases. The decals, which identify vehicles with access to military installations, were once used broadly throughout the Defense

Department. But amid heightened security protocols, the stickers have become at best irrelevant and at worst a liability for troops and family members. In an administrative message published 9 MAY,

Maj. Gen. James Laster, director of Marine Corps Staff, said the issue of vehicle decals would stop immediately. In their place, the message said, base commanders will order vehicle spot checks by law enforcement to ensure cars comply with registration requirements. In light of 2015 policy updates requiring 100-percent ID card checks at all Marine Corps base gates, Laster said in the message, “vehicle decals no longer serve a useful purpose.”

The Marine Corps continued its use of vehicle decals years after the other services did away with them. The Air Force eliminated the decal requirement in 2007, and the Army and Navy followed suit in 2011. In materials released in 2007 with its policy change, Air Force officials explained that the DD Form 2220 military decal system was costly and outdated, providing little information to security officials and potentially endangering Defense Department personnel by identifying them as potential targets of terror attacks. “We've been putting our own personnel through a process that simply duplicates state and federal mandatory requirements,” Col. William Sellers, the Air Force chief of force protection and operations for security forces, said in a news release at the time.

In June 2011, then-commandant Gen. James Amos granted the Marine Corps a waiver to continue using the decals even after the Navy removed the requirement in order to support “traffic management/enforcement efforts, vehicle registration requirements, and ... Clean Air Act mandates,” according to the message. But in late 2014, the Defense Department began to issue warnings to troops and military families about the threat of Islamic State attacks. The Pentagon's Force Protection Agency specifically advised personnel to get rid of “decals or identifiers from clothing and vehicles” that might indicate military affiliation. In light of these warnings, the prominently displayed decals appeared to constitute a liability. “I don't like being targeted and my husband is always on me about [operational security],” Marine spouse Kristine Schelhaas told Marine Corps Times in 2014. “... And yet we go and stick these symbols on our car.”

The paper reported that the Corps was then in the early stages of changing its policy to get rid of the decals, though it wasn't clear how long the process was expected to take. While Marine officials have not announced the cost savings they expect to realize with the new policy, it could be significant. Navy officials told Navy Times getting rid of the decals saved the service \$750,000 per year. According to Tuesday's message, bases will continue “in-depth” security practices utilizing a layered approach that includes traffic barriers, armed law enforcement officers, military working dogs, and spot checks of vehicles that appear suspicious. “Additional layers of security inside the perimeter will continue, with a focus on random and fixed security measures and protection of critical assets and facilities,” the message added.

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Your 2016 Military and Federal Handbooks are available in both free and paid versions. To access the free versions click on the following:

<http://militaryhandbooks.com/view-military-handbooks/guard-and-reserve-handbook/download>

<http://www.dnsrsearch.com/index.php?origURL=http%3A//http://militaryhandbooks.com/view-militaryhandbooks/veterans-healthcare-handbook/download/&r=&bc=>

<http://militaryhandbooks.com/view-military-handbooks/after-the-military/download>

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<http://federalhandbooks.com/explore-our-handbooks/federal-health-benefits-handbook/download>

<http://federalhandbooks.com/explore-our-handbooks/childrens-scholarship-handbook/download>

<http://federalhandbooks.com/explore-our-handbooks/long-term-care-handbook/download>

Senior Discount - Accommodations/Activities/Entertainment

Keep this list and send a copy to your senior friends and relatives. Note: YOU must ASK for your discount!

Accommodations

Best Western: 40% off (55+)

Cambria Suites: 20%-30% off (60+)

Waldorf Astoria - NYC: \$5,000 off nightly rate for Presidential Suite (55 +)

Clarion Motels: 20%-30% off (60+)

Comfort Inn: 20%-30% off (60+)

Comfort Suites: 20%-30% off (60+)

Econo Lodge: 40% off (60+)

Hampton Inns & Suites: 40% off when booked 72 hours in advance

Holiday Inn: 20-40% off depending on location (62+)

Hyatt Hotels: 25%-50% off (62+)

InterContinental Hotels Group: Various discounts at all hotels (65+)

Mainstay Suites: 10% off with Mature Traveler's Discount (50+); 20%-30% off (60+)
 Marriott Hotels: 25% off (62+)
 Motel 6: Stay Free Sunday nights (60+)
 Myrtle Beach Resort: 30% off (55 +)
 Quality Inn: 40%-50% off (60+)
 Rodeway Inn: 20%-30% off (60+)
 Sleep Inn: 40% off (60+)

Activities and Entertainment

AMC Theaters: Up to 30% off (55 +)
 Bally Total Fitness: \$100 off memberships (62+)
 Busch Gardens Tampa, FL: \$13 off one-day tickets (50 +)
 Carmike Cinemas: 35% off (65+)
 Cinemark/Century Theaters: Up to 35% off
 Massage Envy - NYC \$10 lifetime pass; 50% off additional services including camping (62+)
 Regal Cinemas: 50% off Ripley's Believe it or Not: @ off one-day ticket (55 +)
 SeaWorld, Orlando , FL : \$3 off one-day tickets (50 +)

Miscellaneous

AT&T: Special Senior Nation 200 Plan \$19.99/month (65+)
 Great Clips: \$8 off haircuts (60+)
 Jitterbug: \$10/month cell phone service (50 +)
 Supercuts: \$8 off haircuts (60+)
 Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

SBP Beneficiary Benefits What They Should Know

The Defense Finance and Accounting Service (DFAS) pays more than 2.5 million retired service members. A large portion of their customers have elected to cover one or more of their loved ones with the Survivor Benefit Plan (SBP).

Although they are willing to pay to cover their loved ones, many retirees neglect to educate their loved ones about the benefits they have provided for them. Unfortunately, this can complicate or slow down the application process to receive benefits when they are eventually requested by the family member. Every member should consider educating their beneficiaries to help them better understand how SBP works. Here are a few guidelines you can cover with your beneficiaries. Suggest you print this article, share it with your designated beneficiary, and store it with other important documents.

The Nature and Extent of the SBP Benefit SBP provides your eligible beneficiaries with a monthly payment known as an annuity. The amount of the benefit is a percentage of your retired pay and it depends upon whether you choose full or reduced coverage. The recipient of your SBP annuity is referred to as the annuitant.

The Benefit's Duration The SBP entitlement begins upon your death and ends either when your elected beneficiary becomes ineligible to receive the annuity or when your beneficiary dies.

Reasons Payments May Be Temporarily Stopped Each year, DFAS mails annuitants a Certificate of Eligibility (COE). DFAS uses the information on that form to determine an annuitant's continued eligibility for monthly payments. If DFAS does not receive the COE by the deadline on the form, they will stop all payments until they receive a properly completed COE. If you have not received a COE from DFAS recently and feel you should have, please call their customer care center to request one at (800) 321-1080.

Reasons Payments Can Be Stopped Annuity payments stop when a beneficiary dies or becomes ineligible to receive the annuity. For example, payments to children normally stop when they reach age 18. Payments stop for spouses if they remarry before age 55. Continuing Children's Benefits after Age 18 Payments typically stop for children covered under SBP when they reach age 18. If an unmarried child attends school in a full time status at an accredited college or university, the payments will continue until they reach age 22. Each semester, DFAS mails a Child Annuitant's School Certification form to verify the child is still enrolled. If DFAS does not receive the form by the deadline listed, they will stop all payments until they receive a properly completed form. The SBP annuity will terminate at any time if the child marries. If you have not received a School Certification recently and feel you should have, please call the DFAS customer care center to request one at (800) 321-1080. Children who became incapacitated while still eligible SBP beneficiaries could receive payments for life if the conditions are permanent.

Effects of Remarriage on an Annuity If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends, for any reason, the annuity payment will restart from the date the marriage ends. The annuitant is responsible for notifying DFAS of any changes to their marital status.

Benefits from the Department of Veterans' Affairs (VA) Dependency and Indemnity Compensation (DIC) is an award benefit offered by the VA. Federal law prevents annuitants from receiving both SBP and DIC concurrently. When DFAS is informed that an annuitant is eligible to receive DIC from the VA, DFAS will deduct the amount of DIC received from the amount of SBP. For example, a surviving spouse is eligible for a monthly annuity of \$1500 from DFAS and a monthly DIC award of \$1254.19 from the VA, DFAS will deduct the \$1254.19 DIC from the \$1500 SBP and pay the remaining \$245.81 to the annuitant. If the SBP is greater than the DIC award, DFAS will partially refund the premiums paid into the program during the service member's retirement for the portion of the SBP that is offset. If the DIC is greater than the SBP payment, SBP will be completely offset and DFAS will refund all basic spouse premiums paid into the program during the service member's retirement.

What initiates the SBP benefit and what will my beneficiary have to do? Your designated beneficiary becomes eligible to receive SBP benefits on the day after your death. The first step a beneficiary must take to receive benefits is to report your death to DFAS. See page 20 for DFAS contact information.

What happens if there is a delay in reporting a retiree's death? Late notification of a retiree's death may result in burdensome consequences, including delays in finalizing a

member's account, payment of arrears of pay and the establishment of an SBP annuity. A retiree's entitlement to retired pay ends on the date he or she dies. Therefore, delayed reporting of a retiree's death may result in an overpayment of retired pay that will be collected from a financial institution, the member's estate, or from the annuitant if the annuitant is receiving retired pay.

VA Disability Rating 1 + 1 Does Not Equal 2 With the VA

When it comes to service connected compensation claims, the VA takes the view that it should not add whole numbers together to get your rating but, instead, the VA takes percentages of percentages. It is as if the VA says if you are 10% disabled then you are 90% healthy. Therefore, the next rating is not added but is used to take a percentage of the 'healthy' 90%. So for a veteran with two 10 ratings the first ten percent rating would be 10% of 100, which is 10%. The second ten percent rating would be 10% of the 90% (again the 'healthy' percent of the veteran), which is 9%. So the combined rating would be 19%. The percentages are all rounded up or down to the nearest ten percent. Here, the rating would be rounded to 20%.

The combined rating system starts to work against a veteran when he gets closer to 100%. It gets harder and harder to get that higher rating, especially once a veteran is over 50%. For instance, if a veteran has two ratings of 50% and two of 20% the combined rating is 80%. So even though $50+50+20+20$ equals 140 in real math; it is only 80 in VA math. The difference that it leads to in compensation is huge. According to the VA compensation rating table, a veteran, with no dependents, rated at 80% would receive \$1,551.48 per month. A single veteran rated at 100%, on the other hand, would receive \$2,903.83 per month. This veteran receiving a rating of 100%, which is only 20% greater than the 80% rating, gets almost 100% more money a month!

There are other factors that make the ratings change too. For example, if a veteran has a rating on each leg or each arm then those ratings are combined together and give the overall combined rating an extra boost. Also, if a veteran has too many ratings on one arm or leg then VA stops counting those ratings. Further, a veteran can step up to 100% through total disability due to individual unemployability. That veteran must show that he cannot work and that he meets a certain rating

Gulf War Syndrome Finding Evidence of Physical Disease

A single cause for Gulf War illnesses may never be found, but research is finding evidence of physical disease that could lead to better treatments, medical experts said during a forum in Washington on Operation Desert Storm exposures 16 JUN. Roughly a quarter of the nearly 700,000 troops who deployed for the 1990-91 Iraq conflict have ill-defined chronic symptoms such as joint pain, gastrointestinal disorders, fatigue, headaches, insomnia and memory problems.

Dr. James Baraniuk, an associate professor at Georgetown University who conducts imaging research on veterans with Gulf War illnesses, said his work and other studies are zeroing in on biological evidence, or biomarkers, in the brain that provide proof of

damage and could lead to improved treatment. “What is going on with the brains of the Gulf War veterans, our neurotoxic exposed veterans? This research has the possibility to bring closure,” Baraniuk said during a symposium hosted by the Center for 21st Century Security and Intelligence at Brookings and Georgetown University. According to Baraniuk, the research could have applications for understanding non-combat-related diseases like Alzheimer's, chronic fatigue syndrome and fibromyalgia.

In many cases, the causes of Gulf War illnesses are unknown. An indeterminate number of troops were exposed to chemical weapons when coalition forces destroyed a storage facility at Khamisiya, Iraq, in March 1991. Other troops were given anthrax vaccines containing an additive, squalene that may have caused a reaction. Some research indicates that some troops had bad reactions to the anti-nerve agent pyridostigmine bromide or the antibiotic ciprofloxacin, which also was administered.

At the forum, researchers, veterans and Veterans Affairs medical leadership discussed how ill veterans are faring and what is being done to help them. Dr. Carolyn Clancy, VA deputy undersecretary for health for organizational excellence, said VA, which maintains a registry of Gulf War veterans, continues to support research on unexplained chronic multisymptom illnesses, focusing on specialized care for veterans. According to Clancy, VA provides comprehensive physical exams to all Persian Gulf War veterans on request and is conducting research on diagnosis and treatment. She said the VA, which spent \$14 million on Gulf War illnesses research in 2015, must strike a balance between finding a cause and researching treatments. “It’s clearly not a psychological condition, which doesn’t mean that it doesn’t have psychological impact,” Clancy said. “We are committed to ensuring our clinical research efforts take into account physical, psychological and social health factors.”

Recent discoveries at VA have led to improved treatment for insomnia, yielding better overall health outcomes for these veterans and improved understanding of the gastrointestinal symptoms, she added. Baraniuk said VA needed to ensure that its medical personnel understood Gulf War illnesses as a physical disease and also needed to improve its tracking of these veterans as they age. “Some of these veterans have lung cancers, brain cancers and yet there are no statistics on deaths. It seems like with a group that is in a registry, there should be a way of tracking people,” he said.

Rep. Mike Coffman, R-Colo., a Desert Storm veteran who served with a Marine Corps light armored reconnaissance unit and now sits on the House Veterans' Affairs Committee, said he believes Gulf War veterans are a forgotten group that deserves continued attention. “The research has been inappropriately directed to psychosomatic causes and it’s been of questionable quality ... and there have been questionable decisions on disability claims at VA,” Coffman said. “We have a long ways to go. The fact that 25 years have elapsed and we are having this discussion today is not good.”

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Wounded Warrior Project Gets New Leader

The head of the military agency that searches for and identifies the remains of missing servicemen is resigning after just one year to take over a troubled nonprofit that cares for

wounded troops. Michael Linnington became the director of the Defense POW/MIA Accounting Agency last summer. He plans to leave next month to become the CEO of the Wounded Warrior Project. Linnington became the leader of the POW/MIA mission at the Pentagon after Congress and groups that advocate for families of the missing had criticized the way the military was handling identifications. Since Linnington took the helm, the agency's laboratories have nearly doubled the identifications of missing servicemen. Retired Army Lt. Gen. Michael S. Linnington, director of the Defense POW/MIA Accounting Agency (DPAA), receives a tour of an excavation site during a DPAA recovery mission near Riechelsdorf, Germany, on Sept. 1, 2015. Linnington is leaving the agency to become the CEO of the Wounded Warrior Project.

At the Wounded Warrior Project, Linnington will lead a nonprofit that has been criticized for lavish spending. The New York Times and CBS News in January reported employees, veterans and charity watchdogs were complaining the organization was profiteering off veterans. Linnington said in a phone interview he hadn't planned on leaving the POW/MIA agency so soon and wasn't looking for a new job. But he said the opportunity at the Wounded Warrior Project was for "incredibly noble work." "I'm very proud of the things we've done at the DPAA over the past year but I was approached by a group that needed some leadership in caring for our wounded warriors. I'm a 35-year soldier. I brought soldiers to combat and welcomed many of them home that were grievously wounded," Linnington said in a phone interview.

Reports on the Wounded Warrior Project by CBS News and The Times described extravagant parties and last minute, business-class air travel at the nonprofit. One former employee compared it to "what the military calls fraud, waste and abuse." The Jacksonville, Florida-based organization's directors fired two executives after hiring outside legal counsel and forensic accounting consultants to conduct an independent review of its records and interview current and former employees. The military's efforts to find and identify missing remains have suffered from many problems over many decades. In 2014, the AP disclosed an internal Pentagon report that said a DPAA predecessor organization — the Hawaii-based Joint POW/MIA Accounting Command was wasteful, acutely dysfunctional and often mismanaged. Shortly afterward, the Government Accountability Office issued a report saying the MIA accounting effort was hampered by weak leadership, infighting and a fragmented approach to planning. The Pentagon later streamlined the change of command and made other organizational changes.

Linnington, who retired from the Army as a lieutenant general before assuming a civilian role at the Pentagon, said consolidating the Defense Department agencies responsible for identifying missing servicemen has helped Ann Mills Griffiths, chairwoman of the board at the National League of POW/MIA Families, said she was surprised by Linnington's announcement. She said he had told her group last year he was at the agency for the long haul, meaning the next 10 years. "I can only say it was a total shock. Just stunning and unexpected," Mills-Griffiths said. Linnington said his successor should have compassion, integrity, teamwork, respect and innovation. "If we continue to focus on our families and providing families the fullest possible accounting of their loved ones, based on those

values, I think we'll be fine," he said

Pending Calendar

2016 MCL National Convention will be August 7-13, 2016 at the Hyatt Regency, 100 East 2nd St, Tulsa, Oklahoma. Tele: 918-234-1234, contact reservations: 1-888-591-1234. after August 17, 2015. room rate: \$91.00 plus tax for total \$103.30. Free WiFi, Pets allowed, Breakfast available (Self parking , There is no RV parking and Good Sam's RV park is about 7 miles.

Note: Overflow Hotel 8 - 12 August 2016 Courtyard by Marriott - Tulsa Downtown 415 South Boston Avenue, Tulsa, OK (800) 721-7033 or (918) 508-7400 Online reservations Rate \$107.00 per night (plus tax) Standard King or Double Queen includes valet parking and breakfast **Group code is MCL**

2016 Modern Day Marine Expo will be Sept 27-29, 2016 at MCB, Quantico, VA

2017 National Midwinter Staff Conference will be March 2017 at the Fredericksburg Hospitality House and Conf Center, 2801 Plank Rd, Fredericksburg, VA 22401. · 1-866-599-6674

2017 Mideast Division Conference will be June 23-25, 2017 hosted by Department of North Carolina at the Double Tree Hilton Hotel Raleigh-Durham Airport at Research Triangle Park, 4810 Page Creek Lane, Durham, North Carolina, 27703. Tel +1-919-941-6000 after May 17, 2016. for reservations. Room rate: \$99.00 plus room tax. Free breakfast and parking

2017 MCL National Convention will be August 2017 at the Sheraton Overland Park at the Convention Center, 6100 College Boulevard, Overland Park, KS, 66211. Book By Phone: 1-800-628-8491 Room rate: \$115.00 with 18% tax, free parking, free breakfast and free wifi.

Semper Fidelis,

Mike McLain
NVC
Mideast Division