



MOPH February 2010

Entrepreneurship Bootcamp for Veterans with Disabilities



Military History Anniversaries:

Feb 01 1848 - Mexican-American War: The Treaty of Guadalupe Hidalgo is signed.

Feb 01 1909 - U.S. troops leave Cuba after installing Jose Miguel Gomez as president.

Feb 01 1943 - WWII: The last German forces surrender to the Soviets after the Battle of Stalingrad.

Feb 01 1945 - WWII: U.S. Rangers and Filipino guerrillas rescue 513 American survivors of the Bataan Death March.

Feb 01 1968 - Vietnam: U.S. troops drive the North Vietnamese out of Tan Son Nhut airport in Saigon.

Feb 02 1848 - The Treaty of Guadeloupe Hidalgo formally ends the Mexican War.

Feb 03 1904 - Colombian troops clash with U.S. Marines in Panama.

Feb 03 1917 - WWII: The U.S. breaks off diplomatic relations with Germany a day after the former announced a new policy of unrestricted submarine warfare.

Feb 03 1944 - WWII: Beginning of the German Army offensive against the Anzio bridgehead in Italy.

Feb 03 1944 - WWII: United States troops capture the Marshall Islands.

Feb 03 1944 - WWII: The United States shells the Japanese homeland for the first time at Kurile Islands.

Feb 03 1945 - WWII: As part of Operation Thunderclap, 1,000 B-17's of the Eighth Air Force bomb Berlin.

Feb 03 1945 - WWII: Sinking of allied troop ship Dorchester results in Congress declaring this as Four Chaplains Day.

Feb 04 1899 - The Philippine-American War begins.

Feb 04 1941 - WWII: The United Service Organization (USO) is created to entertain American troops.

Feb 04 1945 - WWII: American, British and Soviet leaders meet in Yalta to discuss the war aims.

Feb 04 1957 - The first nuclear-powered submarine, the USS Nautilus (SSN-571), logs its 60,000th nautical mile.

Feb 05 1918 - WWI: Stephen W. Thompson shot down a German airplane. It was the first aerial victory.

Feb 05 1945 - WWII: General Douglas MacArthur returns to Manila.

Feb 05 1958 - A hydrogen bomb known as the Tybee Bomb is lost by the US Air Force off the coast of Savannah, Georgia, never to be recovered.

Feb 05 1968 - Vietnam War: Battle of Khe Sanh begins.

Feb 06 1862 - Civil War: Ulysses S. Grant gives the United States its first victory of the war, by capturing Fort Henry, Tennessee, known as the Battle of Fort Henry.

Feb 06 1899 - Spanish-American War: The Treaty of Paris (1898), a peace treaty between the United States and Spain, is ratified by the United States Senate.

Feb 06 1922 - The Washington Naval Treaty was signed in Washington, DC, limiting the naval armaments of United States, Britain, Japan, France, and Italy.

Feb 06 1945 - WWII: MacArthur reports the fall of Manila, and the liberation of 5,000 prisoners

Feb 07 1968 - Vietnam: North Vietnamese use 11 Soviet-built light tanks to overrun the U.S. Special Forces camp at Lang Vei at the end of an 18-hour long siege.

Feb 08 1971 - Vietnam: South Vietnamese ground forces, backed by American air power, begin Operation Lam Son 719, a 17,000 man incursion into Laos that ends three weeks later in a disaster.

Feb 09 1775- Revolutionary War: British Parliament declares Massachusetts in rebellion.

Feb 09 1943 - WWII: Allied authorities declare Guadalcanal secure after Imperial Japan evacuates its remaining forces from the island, ending the Battle of Guadalcanal.

Feb 09 1965 - Vietnam: The first United States combat troops are sent to South Vietnam.

Feb 10 1763 - French and Indian War: The 1763 Treaty of Paris ends the war and France cedes Quebec to Great Britain.

Feb 10 1954 - President Dwight Eisenhower warns against United States intervention in Vietnam.

Feb 11 1938 - Japan refuses to reveal naval data requested by the U.S. and Britain.

Feb 11 1942 - WWII: The Battle of Bukit Timah is fought in Singapore.

Feb 11 1943 - WWII: General Dwight Eisenhower is selected to command the allied armies in Europe.

Feb 11 1973 - Vietnam: First release of American prisoners of war from Vietnam takes place.

Feb 12 1946 - WWII: Operation Deadlight ends after scuttling 121 of 154 captured U-boats.

Feb 12 1951 - Korea: U.N. forces push north across the 38th parallel for the second time

Feb 13 1991 - Gulf War: Two laser-guided "smart bombs" destroy a bunker in Baghdad. It was being used as a military communications outpost and unknown to allied forces, as a shelter for Iraqi civilians.

Feb 14 1945 - WWII: 800 Allied aircraft firebomb the German city of Dresden. Smaller follow-up bombing raids last until April with a total death toll of between 35,000 to 130,000 civilians

Feb 14 1979 - Armed guerrillas attack the U.S. embassy in Tehran.

Feb 15 1898 - U.S. battleship Maine mysteriously blows up in Havana Harbor, Cuba killing more than 260 crew members and bringing the United States closer to war with Spain.

Feb 15 1943 – WWII: The Germans break the American Army's lines at the Fanid-Sened Sector in Tunisia, North Africa.

Feb 15 1967 – Vietnam: Thirteen U.S. helicopters are shot down in one day in Vietnam

[Source: Various Jan 2010 ++]

Credit Card Charges Update 04:

The Federal Reserve's new rules for credit card companies mean new credit card protections for you. Here are some key changes you should expect from your credit card company beginning on 22 FEB 2010:

Rates, Fees, and Limits:

Your credit card company has to tell you when they plan to increase your rate or other fees and how long it will take to pay off your balance. There can be no interest rate increase for the first year after you open an account. There are some exceptions including a late payment of more than 60 days or an introductory rate. If your credit card company does raise your interest rate after the first year, the new rate will apply to new charges you make. If you have a balance, your old interest rate will apply to that balance.

Restrictions on Over-The-Limit Transactions.

You must tell your credit card company that you want it to allow transactions that will take you over your credit limit. Otherwise, if a transaction would take you over your limit, it may be turned down. If you do not opt-in to over-the-limit transactions and your credit card company allows one to go through, it cannot charge you an over-the-limit fee. If you opt-in to allowing transactions that take you over your credit limit, your credit card company can impose only one fee per billing cycle. You can revoke your opt-in at any time.

Caps on High-Fee Cards.

If your credit card company has an annual fee, the fee cannot total more than 25% of the initial credit card limit. For example, if your initial credit limit is \$500, the fees for the first year cannot be more than \$125. This limit does not apply to penalty fees, such as penalties for late payments.

Protection for Under - Age Consumers.

Cardholders under age 21 will need to show they are able to make payments; otherwise a cosigner may be required.

Billing and Payments.

Your credit card company must mail or deliver your credit card bill at least 21 days before your payment due date. In addition, your due date must be the same date each month. The payment cut-off time cannot be earlier than 5 p.m. on the due date. If your payment due date is on a weekend or holiday (when the company does not process payments), you will have until the following business day to pay. If you make more than the minimum payment on your credit card bill, your credit card company must apply the excess amount to the balance with the highest interest rate. Finally, credit card companies can only impose interest charges on balances in the current billing cycle, thus eliminating "double-cycle" billing.

Be an informed consumer and review your credit card statements and disclosures. Contact your credit card company with questions or seek guidance from a military aid society, your local military bank, credit union, or Military One Source. For additional info on Federal Reserve's rules refer to:

www.federalreserve.gov/consumerinfo/wyntk/creditcardrules.htm.

[Source: NMFA Newsletter 26 Jan 2010 ++]

Mobilized Reserve 26 JAN 2010:

The Department of Defense announced the current number of reservists on active duty as of 26 JAN 2010. The net collective result is 7,704 more reservists mobilized than last reported in the for 29 DEC 09 Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 112,553; Navy Reserve, 6,988; Air National Guard and Air Force Reserve, 16,604; Marine Corps Reserve, 6,392; and the Coast Guard Reserve, 771. This brings the total National Guard and Reserve personnel who have been activated to 143,308, including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found at <http://www.defense.gov/news/Jan2010/d20100126ngr.pdf>.

[Source: DoD News Release No. 72-10 dtd 27 Jan 2010 ++]

DOCUMENTARY WITH PENNSYLVANIA VETS AWAKENS VIETNAM DEMONS

Army Sgt. Lamont B. Steptoe came home to Pittsburgh after fighting in the jungles of Vietnam and bought a gun. [\(read more\)](#)

CARDS BEING COLLECTED FOR VETERANS

The Washington County Veterans Affairs office is collecting Valentine's Day cards for veterans at the three VA hospitals serving western Pennsylvania. [\(read more\)](#)

MONROEVILLE RESIDENT HOPES CALENDAR FUNDS WWII MEMORIAL

While good soldiers only fade away, a Monroeville resident is trying to ensure that anyone who cares to remember them will have a place to do it. [\(read more\)](#)

FLAG-TOTING MAN PUTS BOOTS ON GROUND TO HONOR MILITARY

Since late 2006, Ronzio has hoisted Old Glory while hiking along Route 40 and Route 119. While sweating under the summer sun or shivering through the winds of winter, he's steadily racked up all those miles in recognition of the sacrifices of the country's military members serving in Iraq and Afghanistan. [\(read more\)](#)

ACCUSED GRAVE MARKER THIEF COULD FACE UP TO 90 YEARS

Now facing 40 counts of "desecration or sale of venerated objects," the Meadville man charged with allegedly selling approximately 100 brass markers stolen from veterans' graves as scrap metal waived his right to a preliminary hearing Wednesday before Meadville Area Magisterial Judge William Chisholm. [\(read more\)](#)

HONOR BUS PREPARES TO LEAVE IN APRIL, STILL NEEDS VOLUNTEERS

Mechanicsburg Middle School is seeking WWII veterans to host on an Honor Bus trip to Washington DC to the WWII Memorial. They are also looking for volunteers and sponsors. Visit www.honorbus.org for more information. Interested veterans and volunteers can contact Beckie Lacey at 717-691-4560, ext 7011 or email honorbus2009@gmail.com.

FAYETTEVILLE MARINE KILLED

The Department of Defense announced the death of a Marine who was supporting Operation Enduring Freedom. Lance Cpl. Michael L. Freeman Jr., 21, of Fayetteville, PA, died Feb. 1 while supporting combat operations in Helmand province, Afghanistan. He was assigned to 2nd Battalion, 2nd Marine Regiment, 2nd Marine Division, II Marine Expeditionary Force, Camp Lejeune, N.C.

RE-ENACTORS WANTED FOR ARMED FORCES DAY CELEBRATION IN HARRISBURG

The Armed Forces Day Committee is looking for historic military re-enactors for an exhibit to take place during the Armed Forces Day celebration on Harrisburg's City Island on May 15. Groups or individual participants are welcome. Contact Mike Randazzo at (717) 605-2448 or email at michael.randazzo@navy.mil.

PENN STATE HELPS MILITARY AND VETERAN STUDENTS EARN DEGREES

Senior Airman Kimberly DeLong of Oklahoma City, Okla., is making the Air Force her career, but she also wants a college degree to enhance her knowledge and skills. Enter Penn State, which offers a grant-in-aid and other financial aid to military students. For DeLong, the Penn State grant, coupled with Air Force tuition assistance and the Post-9/11 GI Bill, is enabling her to pursue a bachelor's degree in business online through Penn State's World Campus. Her only cost is books. [\(read more\)](#)

STATE ADJUTANT GENERAL TO RECEIVE LVC HONOR

Lebanon Valley College will present its 31st Founders Day Award to Pennsylvania's Adjutant General, Maj. Gen. Jessica L. Wright, later this month. [\(read more\)](#)

FLAGS LOWERED IN HONOR OF FAYETTEVILLE'S FREEMAN

Flags across Franklin County and Pennsylvania's state capitol complex in Harrisburg were lowered to half-staff Wednesday in honor of Lance Cpl. Michael L. Freeman Jr., who died Monday of combat wounds in Afghanistan. [\(read more\)](#)

LAST U.S. VETERAN OF WORLD WAR I TURNS 109

The last surviving U.S. veteran of World War I, former Cpl. Frank Buckles, turns 109 on Monday and is still hoping for a national memorial in Washington for his comrades. [\(read more\)](#)

GREAT LAKES NAVAL MUSEUM RECOGNIZES BLACK VETS

The Great Lakes Naval Memorial and Museum is recognizing the accomplishments and contributions of African Americans who served in the military. [\(read more\)](#)

BLASTS TO THE BRAIN: THE NEW WARTIME EPIDEMIC

If World War I brought shell shock, and the Vietnam War introduced the world to post-traumatic stress disorder (PTSD), the wars in Iraq and Afghanistan are etching a new entry in the lexicon of battlefield medicine: blast injury. There have been more than 80,000 detonations of improvised explosive devices in Iraq in the past six years, accounting for more than 60 percent of American and coalition-force casualties and the deaths of thousands of Iraqi civilians. [\(read more\)](#)

2010 COLA FOR RETIRED PAY

The CPI dipped below 4 percent in the first two quarters of FY2009 and was still in negative numbers at the end of the fiscal year. Due to the negative CPI in FY2009 there will be no COLA increase for retirees in 2010. [\(read more\)](#)

EYE GLASSES FOR RETIREES

All retirees, even TRICARE for Life recipients, may receive one pair of standard issue glasses each year from the Naval Ophthalmic Support and Training Activity. Visit the [NOSTRA website](#) and select the "How to Order: Retirees" link for more information. Family members and surviving spouses are not entitled to NOSTRA support.

Learn more about TRICARE vision benefits at the [TRICARE beneficiary portal](#). [\(read more\)](#)

TRICARE INTRODUCES NEW BENEFITS *from Military.com*

TRICARE introduced several new programs in 2009. The TRICARE Assistance Program (TRIAP) provides short-term professional counseling assistance. For information about TRIAP and other behavioral health resources, visit the [TRICARE Mental Health Resources Center](#). TRICARE's new [Extended Care Health Option](#) (ECHO) benefits for eligible family members who are diagnosed with extraordinary physical or psychological conditions. For more information on TRICARE's new dental program and pharmacy benefits, visit the TRICARE Active Duty Dental Program website at www.addp-ucci.com and the TRICARE Pharmacy Program webpage at www.TRICARE.mil/pharmacy.

HOUSE AND VETERAN GROUPS DISCUSS PRIORITIES *from Military.com*

The House Committee on Veterans' Affairs recently met with 40 veteran's service organizations to discuss priorities for the second session of the 111th Congress. Committee Chairman Bob Filner detailed the priorities of the Committee which include ensuring adequate VA budgets for the next two years. Following the passage of advance funding legislation, Congress will approve a budget for Fiscal Year 2011 and 2012. Filner also discussed the need to reconcile health care and benefits legislation with the Senate. Participants discussed the priorities of each of the 40 different veteran advocacy organizations.

IMPROVEMENT FOR VET CLAIMS COMING *from Military.com*

Chairwoman Stephanie Herseth-Sandlin (D-SD) convened the first hearing of the House Committee on Veterans' Affairs' Economic Opportunity Subcommittee in 2010 to assess the progress of implementing the Post-9/11 G.I. Bill. The hearing provided an opportunity for the Department of Veterans Affairs (VA) to present clear details about the VA's schedule for designing, developing, and implementing the educational benefits promised to veterans as required by Public Law 110-252. More information on the hearing is available on the [House Committee on Veterans' Affairs website](#). Prepared testimony for the hearing and an [audio recording](#) of the hearing is also available.

VA OVERSIGHT HEARING *from Military.com*

The House Veterans' Affairs Oversight and Investigations Subcommittee recently conducted a hearing to evaluate the social work case management which is essential to coordinating complex components of care for polytrauma patients and their families. The hearing focused on how the Departments of Defense (DoD) and Veterans Affairs (VA) cooperate to support wounded veterans during the transition process and the specific specialized services offered to injured veterans who are transitioning to civilian life. More information on the hearing is available on the [House Committee on Veterans' Affairs website](#).

VA TO RECOVER GI BILL ADVANCE PAYMENTS *from Military.com*

The VA is beginning the process of recovering advance payments made available during the fall 2009 semester to veterans and service members who applied for education benefits. VA officials began sending out notification letters last week explaining the repayment process. VA also will notify active-duty service members who may have mistakenly applied for the advance payment of their options for returning uncashed checks or reimbursing deposited funds. For more information, visit the [Department of Veterans Affairs \(VA\) GI Bill website](#).

CANINE COMPANIONS FOR INDEPENDENCE *from Military.com*

Crane Co and Canine Companions for Independence have teamed up to help qualified veterans find new hope through their service dog program. Through their Wounded Veterans Initiative, Canine Companions for

Independence provides assistance dogs to veterans with physical disabilities resulting from military service. The dogs and vets are matched together, based on a number of factors and then they attend a two-week intensive training program where they learn how to work together. Crane Co. provides the funds for training. For more information on the Wounded Veterans Initiative, visit the [Canine Companions for Independence website](#).

AMERICAN LEGION OFFERS NURSING SCHOLARSHIP *from Military.com*

Applications are available for the American Legion's \$3,000 Eight and Forty Lung and Respiratory Disease Nursing Scholarship for registered nurses. The deadline to apply for the nursing scholarship is May 15. Selections will be announced July 1. For more information or to request an application packet, contact your local Eight and Forty Scholarship chairman or write to The American Legion, Attn: Eight and Forty Scholarships, P.O. Box 1055, Indianapolis, IN 46206. For more information, visit the [American Legion website](#).

FALLEN HEROES PROJECT DISPLAYED *from Military.com*

The Fallen Heroes Project by portrait artist Michael G. Reagan is now on display at the Arlington National Cemetery Visitors Center. The project is a poster series displaying collages of portraits that Reagan has hand-drawn. A combat veteran of the U.S. Marine Corps during the Vietnam War and a portrait artist for more than 30 years, Reagan has drawn more than 2,000 portraits free-of-charge for families who have lost a loved one in either Iraq or Afghanistan. For more information, visit the [Fallen Heroes Project website](#). More information about the Cemetery is available on the [Arlington National Cemetery website](#).

CAREGIVER ACCESS FOR MILITARY FAMILIES

Military families now have free access to an online network of quality caregivers who can assist with everything from babysitting to dog walking. [\(read more\)](#)

WHITE HOUSE SEEKS \$125 BILLION FOR VETERANS IN 2011

To expand health care to a record-number of Veterans, reduce the number of homeless Veterans and process a dramatically increased number of new disability compensation claims, the White House has announced a proposed \$125 billion budget next year for the Department of Veterans Affairs. [\(read more\)](#)

BLIND SOLDIER BECOMES COMPANY COMMANDER

Soldier, infantryman, Airborne Ranger, combat diver, mountain climber, skier, tri-athlete, surfer, husband and father are just a few words to describe Army Capt. Scott M. Smiley. [\(read more\)](#)

VA USING TECHNOLOGY TO GIVE VETERANS ACTIVE ROLE IN THEIR HEALTH CARE

As an indication of how broadly the Department of Veterans Affairs seeks to share information, the Phoenix Veterans Affairs (VA) Health Care System recently had a homeless veteran on “national call” so he could share with others how he uses My HealtheVet. The myhealth.va.gov Website is available to active-duty military personnel and veterans, their families and caregivers as a repository of health information and an electronic personal health record that allows veterans an active role in their health care. [\(read more\)](#)

PRESIDENTIAL PROCLAMATION -- NATIONAL AFRICAN AMERICAN HISTORY MONTH

In the centuries since African Americans first arrived on our shores, they have known the bitterness of slavery and oppression, the hope of progress, and the triumph of the American Dream. African American history is an essential thread of the American narrative that traces our Nation's enduring struggle to perfect itself. Each February, we recognize African American History Month as a moment to reflect upon how far we have come as a Nation, and what challenges remain. This year's theme, "The History of Black Economic Empowerment," calls upon us to honor the African Americans who overcame injustice and inequality to achieve financial independence and the security of self empowerment that comes with it. [\(read more\)](#)

NFL STARS AND VETS SUPPORT INJURED SERVICE MEMBERS

Scientists, researchers and former NFL players have joined together to raise awareness about post-traumatic stress disorder, depression and brain injuries, a spokesman for the Defense Department “Real Warriors” program said today. [\(read more\)](#)

BUDGET REQUEST INCREASES WOUNDED WARRIOR SUPPORT

Calling health care for wounded warriors a top Defense Department priority, the chairman of the Joint Chiefs of Staff urged Congress today to support the request for \$2.2 billion in the fiscal 2011 defense budget to improve treatment and other services. [\(read more\)](#)

NEW STAMPS HONOR 4 NAVY VETERANS

From admiral to mess attendant, four sailors who distinguished themselves are being honored with new U.S. postage stamps. [\(read more\)](#)

BIOFEEDBACK BEING USED TO HELP VETS SUFFERING FROM PTSD

U.S. soldiers returning from war now use biofeedback to help deal with post-traumatic stress disorder. People suffering from chronic pain often find relief in biofeedback. Even athletes are using biofeedback to gain better control over their bodies. [\(read more\)](#)

INJURY STUDY MEASURES TRAUMATIC BRAIN

Scientists at the U.S. Army Tank Automotive Research, Development and Engineering Center and a professor at Columbia University are working on a collaborative study measuring brain damage on traumatic brain injury patients. [\(read more\)](#)

INSURANCE COMPANY EXTENDS RESOURCES TO HELP VETERAN'S LAUNCH THEIR OWN BUSINESS

Accredited's Veterans Program is the first initiative in this industry to help honorably discharged men and women join the ranks of small business owners by launching and managing their own bail bond agencies. Accredited is proud to provide resources, tuition assistance and business tools to help veterans pursue this exciting and rewarding career path. This innovative program is being launched primarily in Florida, Ohio and Pennsylvania, but the outreach can be extended to all 50 states, depending on their needs. [\(read more\)](#)

SEARS ONCE AGAIN SUPPORTS U.S. MILITARY VETERANS BY TEAMING UP WITH AMVETS FOR 'OPERATION BLANKET'

With the final months of winter upon us and some of the coldest temperatures yet to be faced, it is important for Americans to remember those who do not have a warm home, 23 percent of whom are military veterans one (1) at a time when these veterans need help the most, Sears is rallying support for them. Today the retailer announced it has teamed up with AMVETS to support "Operation Blanket," a program created to collect blankets that will be distributed to military veterans. [\(read more\)](#)