



# The ALLIANCE



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## REPORT from the HILL by Chuck Partridge Government Relations

As we approach the end of the 2nd session of the 111<sup>th</sup> Congress, initiatives by a Presidential commission, a Department of Defense Board and other studies and reports present challenges for the military community, senior citizens and national defense. The huge deficit and national debt are driving changes that could impact us for years to come.

### Fiscal Responsibility Commission

The National Commission on Fiscal Responsibility Co-Chair, former Senator Alan Simpson, recently said, “. . . The veterans who saved this country, are now, in a way not helping us save the country in this fiscal mess.”

Simpson has said that everything is on the table for consideration by

the commission. This includes freezing military pay, significantly increasing what retirees pay for health care and making cuts in the Social Security benefit.

Other members of the commission have suggested freezing military pay and hiking military medical fees as well. Simpson also said that Social Security is “. . . like a milk cow with 310 million tits.” Among other considerations, the commission is reportedly discussing means testing Social Security. However, Social Security is already means tested. It is designed so that individuals who have earned the least will receive a larger percentage share of Social Security than do higher earning recipients. Simpson and others seem to forget that tax payers paid into the benefit and when the time comes for them to benefit from Social Security, they expect the benefit to be there. Political changes to the system have gotten the Social Security system into the current bad economic situation. However, we need original, out

of the box thinking to fix it without hurting the people who paid into it in good faith based on the law at the time. So far, what we are hearing are the same solutions: asking beneficiaries to accept a lesser benefit.

The commission is scheduled to report out its recommendations on December 1, 2010. That date is after the elections in November and if the report is dealt with at all this year it will be a lame duck Congress that votes on it. This is a recipe for disaster. The commission report is, by law, to be handled as the BRAC commission reports were. No amendments, with an up or down vote on the package as presented. This provides cover for politically unpopular Congressional decisions.

We urge all of our AFTEA members to insure that your members of Congress know how you feel about fee increases in TRICARE and that you want them to protect the Social Security benefit and military retirement program. 🌿



## Defense Authorization Bill Contains Controversial Provisions

Social issues have made their way into the FY2011 Defense Authorization Bill (NDAA) this year and will make final passage of a bill harder than usual. The two provisions, lifting of “Don’t Ask, Don’t Tell” which would then allow gays to serve openly in the military, and allowing

abortion to be performed in military hospitals if paid for by private funds, are contained in the Senate version of the NDAA and will make final passage uncertain, since there could well be a filibuster mounted against them.

The House of Representatives has already passed its version of the NDAA. Included in it was the “Don’t Ask, Don’t Tell” repeal provision, but not the abortion provision.

Unfortunately, neither body has included the repeal of the SBP offset to the DIC or the expansion of concurrent receipt. 🌿





## PRESIDENT'S COLUMN

### Albert G. Ybanez

It looks virtually certain that the Senate will delay action on the FY2011 Defense Authorization Bill until after the mid-term elections. That means any efforts to offer favorable amendments on concurrent receipt, the SBP/DIC offset, retroactive early Guard/Reserve retirement, and TRICARE fees, among others will be delayed as well.

The Senate briefly brought the bill up for consideration, but the leadership withdrew it from the table after debate reached an impasse over potential amendments on the "don't ask, don't tell" issue and allowing illegal immigrants to gain citizenship by joining the military.

Congress has approved the annual Pentagon authorization bill for 48 consecutive years, and it seems likely that the measure will be brought up again after the election in a lame-duck session.

I have strong objection to the Senate leadership placing their political agenda ahead of the brave men

and women serving their country in uniform. It appears that the National Defense Authorization Act has been taken hostage by controversial social issues, which have little or nothing to do with national defense.

Social issues dealing with immigration should not be in this bill. "Don't Ask, Don't Tell" is a controversial issue that needs to be debated but I believe it would be logical to wait for the Defense Department to issue its report on "Don't Ask, Don't Tell" which is due Dec. 1, 2010. The politicians, I feel, are using our men and women in uniform as a tactic to pass politically expedient legislation entirely unrelated to the defense authorization. It is in my view not appropriate.

This will be my final editorial as National President of AFTEA. It has been my privilege and honor to lead this organization for the past five years. This month at our convention in Orlando, FL, I will pass the presidency to a respected colleague and

brother in arms, CMSgt (Ret) Mark Olanoff. Give him your support and guidance. Alone, a President cannot make things happen. But with a strong and devoted team, much can be accomplished.

It was nearly six years ago when a handful of active and retired Sergeant Majors, Master Gunnery Sergeants, Master Chief Petty Officers, and Chief Master Sergeants from across our Armed Services drafted the first documents toward establishing AFTEA. Our vision was simple . . . to build an organization that would represent the ideals, principals, and visions of top Non-commissioned Officers from every U.S. Military Service . . . an organization of friends, comrades and warriors . . . an organization that would proudly represent the AFTEA motto . . . "Pride, Dedication and Service." We've come a long way since those early days.

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## All Expenses Paid Employment Training for 20- to 24-Year-Old Vets



The Veterans' Employment and Training Service and the Employment and Training Administration's (ETA) Job Corps are partnering in a demonstration project that will provide Job Corps' comprehensive array of career development services to eligible Veterans 20 to 24 years old to prepare them for successful careers.

This is a fully-funded, all-expense-paid demonstration project that is free for the Veterans. The program includes transportation to and from the Job Corps center, housing, meals, basic medical services, academic and career technical training, bi-weekly living allowance, and job placement and post-graduation support.

The DOL has worked with Job Corps to create an accelerated, customized program developed specifically for Veterans. This program recognizes the maturity and life experience that our Veterans have gained from their military experience.

Job Corps employs a holistic career development training approach that teaches academic, vocational, employability skills and social competencies in an integrated manner through a combination of classroom, practical and based learning experiences to prepare participants for stable, long-term, and high-paying jobs. One of the important outcomes is that participants will obtain a credential or certificate certifying them in a trade.

Veterans accepted in the demonstration project will be living among non-Veterans and other Veterans who are also transitioning from the military to civilian life. One of the Job Corps program's key benefits is its post-graduate support.

The Assistant Secretary for Veterans' Employment and Training in the U.S. Department of Labor (DOL) has announced an exciting new training and employment opportunity for Veterans who are 20 to 24 years old.

When Veterans are ready to begin transitioning into their career, Job Corps staff will assist them in job searching, resume drafting, and job interviewing skills.

Job Corps will provide graduates with transition services for up to 21 months after graduation, including assistance with housing, transportation and other support services. Upon completion of training, Veterans will be assigned to a career transition counselor to assist them with job placement or enrollment in higher education.

The enrollment will be open and continuous until a center reaches 100 Veterans. It is expected that Veteran participants will be enrolling and graduating at various rates. Although Job Corps has set aside 300 slots for the demonstration project, actual participation during the year may exceed that number due to the continuous enrollment.

The DOL has been announcing this demonstration project and providing handouts and other information in our TAP Employment Workshops all over the world. TAP facilitators will discuss this initiative in class and Job Corps personnel will visit selected sites to answer questions and initiate applications for interested Veterans. Once a participant has been identified and accepted into the program, he/she will be given the opportunity to select one of the three Job Corps training centers chosen by Job Corps for this demonstration project.

This is a one-year demonstration program and the Department of Labor wants to demonstrate demand for the program and its effectiveness as quickly as possible so that it can be considered

for expansion.

Applications for this program are currently being accepted at Job Corps centers that have not reached the 100 Veteran enrollment limit.

Here is the contact info to sign-up for the demonstration project: (800) 733 - JOBS / 5627 [www.recruiting.jobcorps.gov](http://www.recruiting.jobcorps.gov). VETS' point of contact in the DOL National Office is Tim Winter at 202-693-4705 or [winter.timothy@dol.gov](mailto:winter.timothy@dol.gov).

“ The program includes transportation to and from the Job Corps center, housing, meals, basic medical services, academic and career technical training, bi-weekly living allowance, and job placement and post-graduation support. ”

## Shinseki Says VA's Home Loan Program Continues to Stay Strong

### *Veterans More Likely to Avoid Foreclosure with VA-Backed Loan*

**M**ortgage loans guaranteed by the Department of Veterans Affairs (VA) continue to have the lowest rate for serious delinquency and foreclosures in the industry.

"The continued high performance of VA loans is due to the dedication of VA's loan professionals, the support of our partners in the mortgage industry and most notably, the responsibility of our Veterans and their desire to maintain home ownership," said Secretary of Veterans Affairs Eric K. Shinseki. "VA is making good on its promise to help Veterans achieve the American dream of owning a home."

There are currently about 1.3 million active home loans that have been obtained using VA's Home Loan Guaranty Program. The program makes home ownership more affordable for Veterans, active-duty service members, and eligible surviving spouses by permitting low or no down payment loans and by protecting lenders from loss if the borrower fails to repay the loan.

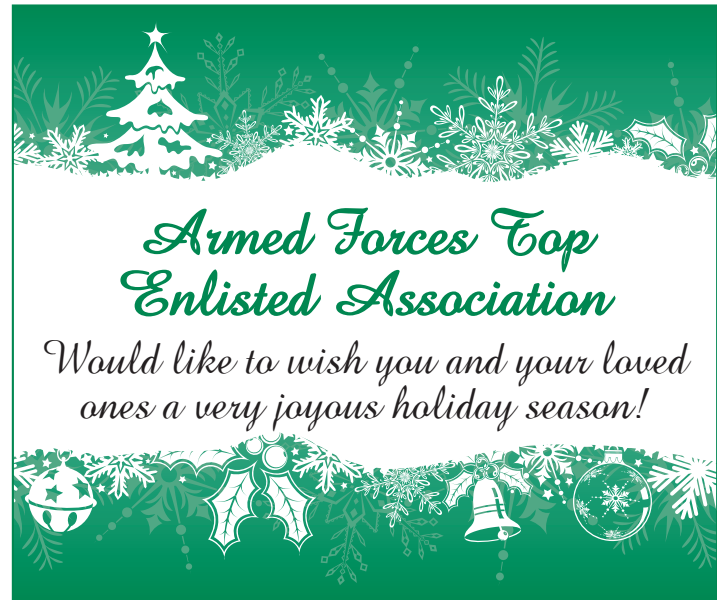
According to the Mortgage Bankers Association National Delinquency Survey, VA's foreclosure rate for the last eight quarters and serious delinquency rate for the last five consecutive quarters have been the lowest of all measured loan types, even prime loans.

Much of the program's strength stems from the efforts of VA employees and loan servicers nationwide, whose primary mission is to "ensure all Veterans receive every possible opportunity to remain in their homes, avoid foreclosure, and protect their credit from the consequences of a foreclosure," added Shinseki.

Depending on the situation, VA's loan specialists can intervene on a Veteran's behalf to help pursue home-retention options such as repayment plans, forbearances and loan modifications. When home retention is not an option, sometimes VA can help arrange a sale, or a deed-in-lieu of foreclosure, both of which are better options for Veteran borrowers than foreclosure.

Since 1944, when home-loan guaranties were first offered under the original GI Bill, VA has guaranteed more than 18.8 million home loans worth \$1.06 trillion.

To obtain more information about the VA Home Loan Guaranty Program, Veterans can call VA at 1-877-827-3702. Information can also be obtained at <http://www.homeloans.va.gov>.



## Congress Faces Medicare Doctor Reimbursement Cuts Again



**A**ll year long we have been reporting on the on-again, off-again scheduled cuts in Medicare payments to doctors. This is a problem that has been going on for a long time because several years ago, in an attempt to keep Medicare solvent, Congress passed legislation to cut those payments.

However every year since they

passed the legislation they have blocked the cuts from taking place for the very reason that doctors have said they would stop taking new Medicare patients if their payments were cut. This is of concern to military retirees because TRICARE payments to doctors are tied to Medicare, and if doctors stop taking new Medicare patients they will also stop seeing new TRICARE patients.

AFTEA has long favored a permanent fix to this issue because it creates constant uncertainty among doctors and patients as to whether or not doctors will continue to take new Medicare and TRICARE patients. In

addition, the more Congress puts off a permanent solution, the more expensive it gets for them to fix.

However, this year Congress has once again been kicking the can down the road by passing legislation to stop the cuts, but only for a month or two or three at a time. As we go to press the current law stops the payment cuts until December 1. That means Congress has to pass new legislation to stop the cuts before that date – or at least within 10 days to 2 weeks after that date - in order to prevent chaos within the Medicare and TRICARE systems.

## Active Duty FY2011 Pay Raise to be Between 1.4 and 1.9 Percent

As this is written, it is not yet clear when Congress will give final approval to the FY2011 National Defense Authorization Act (NDAA). In fact, given the short time they will be in session prior to the November elections, some are even speculating they may have to finish the bill in a lame duck session after the elections are over, if they finish it at all.

However, assuming they do pass the NDAA for FY2011, we do know that active duty personnel will be receiving a pay raise of between 1.4 and 1.9 percent. That's because the House of Representatives, which has already passed its version of the NDAA, included a pay raise of 1.9 percent, while the Senate Armed Services Committee included a 1.4 percent raise in the version of the NDAA it reported to the full Senate.

Since there is a difference between the two Congressional bodies, the final figure will have to be worked out in a conference committee and then sent back to each house for final passage. 🌿

## COLA Report

As we go to press, the COLA for next year has not yet been announced. However, if there is any COLA at all, it is likely to be very small.

Remember, the COLA is not a pay raise. It is an adjustment to your retirement and/or disability pay that is provided to compensate for the effects of inflation.

It is calculated based on a formula that was established by Congress several years ago and it is the same formula used to calculate the Social Security COLA. Neither the Congress nor the President has anything to do with the annual COLA. It happens automatically. Because of almost non-existent inflation over the whole economy, there was no COLA last year. This year, instead of inflation, the formula used to calculate the COLA has fallen most months, indicating deflation.

However, the good news is that even if the formula shows there was deflation throughout the entire year, your retirement pay will not be reduced. You will continue to receive the same amount. 🌿

## What You Don't See Can Hurt You

Oftentimes, many assume poor eyesight is a natural part of growing old. It is true that low vision and blindness increase significantly in people over age 65, yet, age-related eye diseases, such as cataracts, can start developing in people as young as 40. Maintaining good eyesight is important to everyone, regardless of their age.

TRICARE is encouraging all beneficiaries who have a sudden change in vision to see an eye professional. Getting an eye exam is still a smart idea for anyone, whether or not you have vision problems, such as cataracts.

A cataract is a clouding of the eye's naturally clear lens. The eye becomes like a window that is frosted or yellowed. It's important to know the risks and symptoms of cataracts, what to do to delay onset, and how to decide when it's time for surgery.

Risk factors for cataract include family history, diabetes, smoking, extensive exposure to sunlight, serious eye injury or inflammation and prolonged use of steroids. Several studies have revealed that African Americans and Latinos have nearly twice the risk of developing cataracts than whites, suggesting that it may be due to other medical illnesses, such as diabetes or lack of treatment, according to the National Institutes of Health's National Eye Institute (NEI).

The most common cataract symptoms are cloudy or blurry vision; colors that seem faded; headlights, lamps or sunlight may appear too bright; poor night vision; double

vision or multiple images in one eye and frequent prescription changes in eyeglasses or contact lenses. These symptoms also can indicate other eye problems.

Wearing sunglasses and a hat with a brim to block ultraviolet sunlight may help to delay the onset of cataracts. You should also stop smoking. The NEI also believes good nutrition can help reduce the risk of cataracts and recommends eating green leafy vegetables, fruit and other foods with antioxidants.

While some eye problems are minor, others can lead to a permanent loss of vision. All TRICARE beneficiaries are covered for medically necessary eye examinations related to the medical or surgical treatment of a TRICARE-covered illness, such as cataracts or eye injury.

TRICARE's eye benefits vary based on beneficiary type and TRICARE option. Active duty service members and family members can get a routine eye exam every year and Prime retirees and their family members can get one every two years. Vision screening is excluded from the TRICARE Extra and TRICARE Standard plans except for one yearly comprehensive routine eye exam for active duty family members and vision screening under the well-child benefit.

Find out more about TRICARE vision benefits at the TRICARE beneficiary portal at [www.tricare.mil/mybenefit/eyeexams](http://www.tricare.mil/mybenefit/eyeexams). Learn about eye health and protection at [www.nei.nih.gov](http://www.nei.nih.gov). 🌿



## VA Publishes Final Regulation to Aid Veterans Exposed to Agent Orange

Veterans exposed to herbicides while serving in Vietnam and other areas will have an easier path to access quality health care and qualify for disability compensation under a final regulation that was published on August 31 in the *Federal Register* by the Department of Veterans Affairs (VA). The new rule expands the list of health problems VA will presume to be related to Agent Orange and other herbicide exposures to add two new conditions and expand one existing category of conditions.

“Last October, based on the requirements of the Agent Orange Act of 1991 and the Institute of Medicine’s 2008 Update on Agent Orange, I determined that the evidence provided was sufficient to award presumptions of service connection for these three additional diseases,” said Secretary of Veterans Affairs Eric K. Shinseki. “It was the right decision, and the President and I are proud to finally provide this group of Veterans the care and benefits they have long deserved.”

The final regulation follows Shinseki’s determination to expand the list of conditions for which service connection for Vietnam Veterans is presumed. VA is adding Parkinson’s disease and ischemic heart disease and expanding chronic lymphocytic leukemia to include all chronic B cell leukemias, such as hairy cell leukemia.

In practical terms, Veterans who served in Vietnam during the war and who have a “presumed” illness don’t have to prove an association between their medical problems and their military service. By helping Veterans overcome evidentiary requirements that might otherwise present significant challenges, this “presumption” simplifies and speeds up the application process and ensure that Veterans receive the benefits they deserve.

The Secretary’s decision to add these presumptives is based on the latest evidence provided in a 2008 independent study by the Institute of Medicine concerning health problems caused by herbicides like Agent Orange.

Veterans who served in Vietnam anytime during the period beginning January 9, 1962, and ending on May 7, 1975, are presumed to have been exposed to herbicides.

More than 150,000 Veterans are expected to submit Agent Orange claims in the next 12 to 18 months, many of whom are potentially eligible for retroactive disability payments based on past claims. Additionally, VA will review approximately 90,000 previously denied claims by Vietnam Veterans for service connection for these conditions. All those awarded service-connection who are not currently eligible for enrollment into the VA healthcare system will become eligible.

This historic regulation is subject to provisions of the Congressional Review Act that require a 60-day Congressional review period before implementation. After the review period, VA can begin paying benefits for new claims and may award benefits retroactively for earlier periods. For new claims, VA may pay benefits retroactive to the effective date of the regulation or to one year before the date VA receives the application, whichever is later. For pending claims and claims that were previously denied, VA may pay benefits retroactive to the date it received the claim.

VA encourages Vietnam Veterans with these three diseases to submit their applications for access to VA health care and compensation now so the agency can begin development of their claims.

Individuals can go to a website at <http://www.vba.va.gov/bln/21/AO/claimherbicide.htm> to get an understanding of how to file a claim for presumptive conditions related to herbicide exposure, as well as what evidence is needed by VA to make a decision about disability compensation or survivors benefits.

Additional information about Agent Orange and VA’s services for Veterans exposed to the chemical is available at [www.publichealth.va.gov/exposures/agentorange](http://www.publichealth.va.gov/exposures/agentorange).

The regulation is available on the Office of the Federal Register website at <http://www.ofr.gov/>.

## TRICARE Retired Reserve Launches

For the first time, members of the Retired Reserve who are not yet age 60, the so-called “gray area” retirees, can purchase TRICARE health coverage for themselves and their eligible family members with the Sept. 1, 2010, launch of TRICARE Retired Reserve (TRR).

“This new program offers a health coverage opportunity for “gray area” Guardsmen and Reservists who served America honorably, setting a proud example for today’s forces,” said Rear Adm. Christine Hunter, Deputy Director of the TRICARE Management

Activity. “TRICARE Retired Reserve will provide an outstanding health benefit.”

Retired Reservists may qualify to purchase TRR coverage if they are under the age of 60 and are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program. They must also be members of the Retired Reserve of a Reserve component and qualified for non-regular retirement. For instructions on how to qualify for and purchase TRR go to [www.tricare.mil/trr](http://www.tricare.mil/trr).

For calendar year 2010, the TRR

member-only monthly premium is \$388.31 (\$4,659.72 yearly), and the member and family monthly premium is \$976.41 (\$11,716.92 yearly). Premiums will be adjusted annually.

The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard. After purchasing TRR, members will receive the TRICARE Retired Reserve Handbook, which includes details about covered services, how to get care and who to contact for assistance. For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr).



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Publisher  
Albert G. Ybanez,  
CSM USA (Ret)

Executive Editor  
Catherine Tavarozzo

Managing Editor/Designer  
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In This Issue

**Report from the Hill..... page 1**  
**Defense Authorization Bill Contains Controversial Provisions ..... page 1**  
**Editor's Column ..... page 2**  
**Member benefits now include savings on Auto and Home Insurance! ..... page 2**  
**All Expenses Paid Employment Training for 20- to 24-Year-Old Vets..... page 3**  
**Shinseki Says VA's Home Loan Program Continues to Stay Strong ..... page 4**  
**Congress Faces Medicare Doctor Reimbursement Cuts Again ..... page 4**  
**Active Duty FY2011 Pay Raise to be Between 1.4 and 1.9 Percent ..... page 5**  
**COLA Report ..... page 5**  
**What You Don't See Can Hurt You..... page 5**  
**VA Publishes Final Regulation to Aid Veterans Exposed to Agent Orange..... page 6**  
**TRICARE Retired Reserve Launches ..... page 6**



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