



Scuttlebutt

JUL - SEP
2010

A Squid newsletter for Doc's of all Services!

A picture is worth a thousand words, unless you are sending someone you love off on deployment.



Corpsman Mom saying "see you later son" as she kisses her son at send-off... HM3 (FMF/CAC) Hightower

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Calling All Doc's

If you are deployed, deploying or know someone who is. We would like to put your name on our list for care packages while you are deployed. Please email your name, rank and mailing address (and email address) as well as your expected return date to deedee@corpsman.com

Want to Send Care Packages to Deployed Docs?

Email your name and mailing address to deedee@corpsman.com and she will make sure you get a name to start sending packages.

Rant from Da-Chief

by HMC Darrell Crone (Ret)

It's Fall!!

There is briskness in the air in the mornings, the days are getting shorter it only means 1 thing....

It's a new football season for both College and the NFL!!

Last night my beloved "BEARS" beat the Green Bay Packers in a hard fought game. The Admiral and my oldest daughter are Packer fans, so it was a great fun night in front of the tube. I remember the days when I was young and I watched football with my Dad every Sunday watching his beloved "RAIDERS" take on the Pittsburgh Steelers. These are memories I will never forget.

Why do I bring up Football? Because I hope that you all are making memories each and every day with your family. Take the time to spend it with your young ones explaining sports or a hobby you have. Its important not only to you but to your family.

You never know when your day is your last.

We have lost quite a few (7) Corpsman this year in Afghanistan, I hope they lived life and made memories with their family and friends. Don't be selfish, our job is a hard one, we know we go in harm's way in our profession. Not only are we warriors, but healers as well. It is a complicated job we have.

Please take the time to look at your family or friends and give them a bit of you. Trust me when I say we in the military have the easier job being deployed and doing our jobs then the family who is at home waiting to hear from you to make sure your ok.

Just take the time...

OK on to other news, we are looking for Sponsors for our site, please email us if you're interested. This can be for a business or even for just a message on our site. Email me at admin1@corpsman.com .

Have a great "Michigan & Chicago Bears Fall"

Da-Chief
Corpsman.com



Spouses Corner

Utilize Your Resources! By Melissa Collier (IDCWife)

In 1970, the U.S. Navy recognized issues and concerns unique to Navy families. In response, the Navy Family ombudsman program was established. The program is designed to provide better communication between Navy families and Navy officials

If your car breaks down and you don't have the money for the \$2200 repair, what do you do? What if you are newly married and have a baby on the way, do you know about caring for a newborn? If your service member is deployed and there is an emergency at home how do you get them back?

These are all questions your Navy Family Ombudsman can help you answer! Ombudsmen cover many roles in the U.S. Navy, they are always a support network for spouses of deployed military members. Ombudsmen are also communication links, information and referral resources, and advocates for military family members. They are volunteers and spouses of service members within the command, and can be essential when a military spouse is making due while their loved one is serving in another country.

An Ombudsman's role should not be confused with a social-activities coordinator, babysitter, taxi-driver, counselor or maid, but is much more the person who can help a spouse find one, if that's what is needed.

For more information about the program and to identify your local Navy Family Ombudsman, visit www.ombudsmanregistry.org.



3rd Battalion, 3rd Marines BAS

6/29/210

The Corpsmen of 3rd Battalion, 3rd Marines stationed on Marine Corps Base Hawaii have been performing exceptionally well as they approach their second month of deployment within the Helmand province of Afghanistan. As members of the International Security Assistance Force (ISAF) led by North Atlantic Treaty Organization (NATO); they work, eat and sleep alongside our Afghan National Army (ANA) and Afghan National Police (ANP) counterparts. As the Marines and other members of ISAF focus on establishing defensive blocking positions to deny enemy forces freedom of movement in the area, the Corpsmen find themselves caring for local national citizens. The compassion and professionalism observed as they treat the sick and injured is indescribable. A select few have already been put to the test as Fleet Marine Force Corpsman, providing care under fire for wounded Marines, ANA, ANP and Taliban fighters.

The knowledge base of experience shared amongst the 64 Hospital Corpsman that make up the Battalion Aid Station is well diversified, from HMC(FMF/SCW/SW) Tyrek Alanos a former Dental Technician to our most junior Sailor HN Christopher Mesnard, currently serving with 3rd Platoon, Kilo Company. We're a close-knit group with a common goal of success





through excellence. Our men continue to hone in on their combat medical skills, Enlisted Fleet Marine Force Warfare Specialist (EFMFWS) personal qualification standards, and Marine infantry fundamentals that will keep them alive. During the month of June, we frocked ten Sailors selected for advancement, qualified one Sailor EFMFWS, took a moment to celebrate our Hospital Corps 112th Birthday and mourned the loss of HN William Ortega from a neighboring battalion. This week, although away from our families and



HN James Melday, returns from patrol



HM2 David Walters, 3/3 Lima Company Senior Line Corpsman, evaluates and starts an I.V. on a military working dog on 02 June 2010.

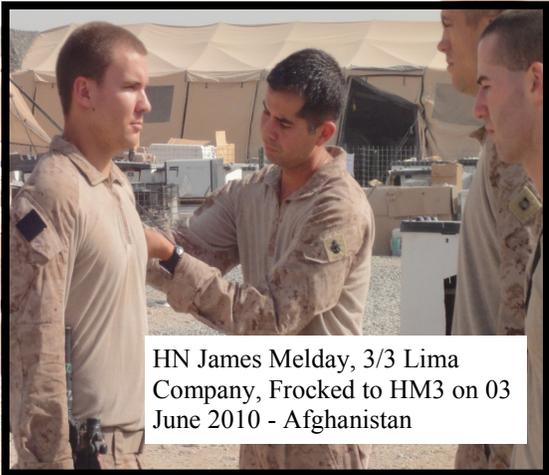


MedEvac from FOB Geronimo 13 June 2010 - Afghanistan

friends, we'll have the privilege to celebrate and reflect our Nation's Independence Day while deployed and defending her freedom.

As the Sailors of "America's Battalion" adjust to a vigorous daily operations schedule that limit their communication to relatives and friends, Mrs. Rachel Mayberry, spouse of HM1 Daniel Mayberry, HMC Alanos and myself created and manage an online forum to keep families updated on their deployed Sailor. It's an unofficial page on Facebook; "3/3 Battalion Aid Station" has proven to be a success in the short period since its launch. Utilizing this conduit of communication has connected unit Navy leadership with family. We answer questions of concern or comment on messages of



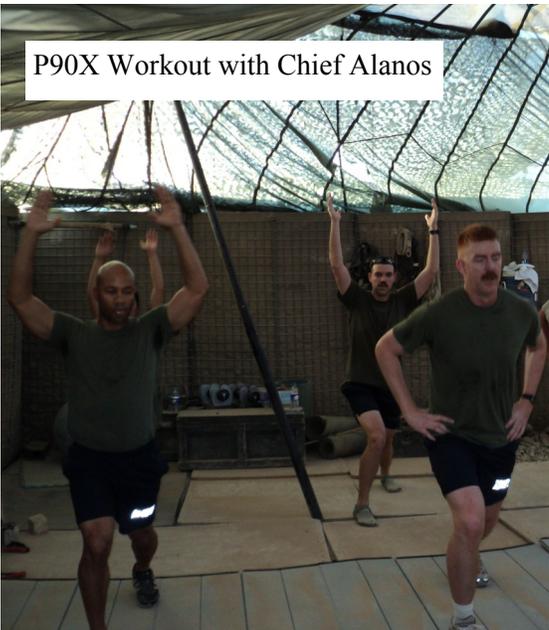


HN James Melday, 3/3 Lima Company, Frocking to HM3 on 03 June 2010 - Afghanistan

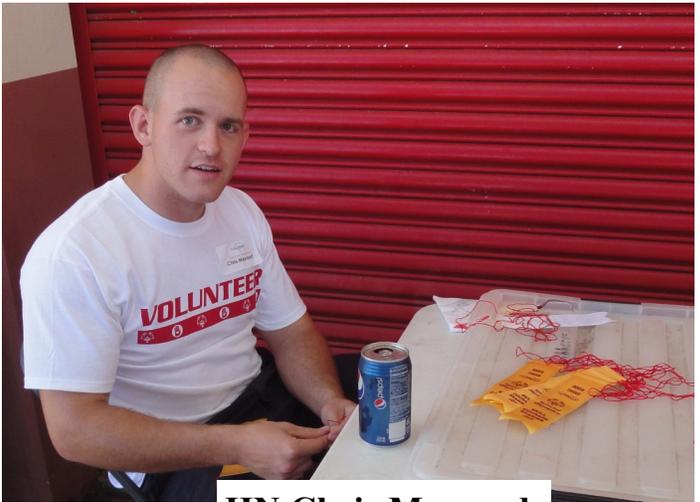
Frocking HN Valencia & HN Koeller, 06 June 2010 - Afghanistan



support. The unit cohesion is strong and getting stronger as friendships amongst families are formed. The multitude of interaction and media shared with the family provides a resource to stay connected.



P90X Workout with Chief Alanos



HN Chris Mesnard



I am humbled at our Sailors dedication and resilience to fulfill any task and accomplish any mission. I know the true foundation for all of us starts with our family and friends back home.

Semper Fortis,
HMC(FMF/SW)Chris Arredondo Jr
3rd Battalion, 3rd Marines
Regimental Combat Team-7
Patrol Base Jaker, Afghanistan

HM3 Greenough returns from Patrol - Afghanistan



MedEvac Patrol Base Jaker - Afghanistan



HM3 Hockenbury, HM3 Celestine, HM3 Burks, HN Gordon and HM3 Dy - Afghanistan

HOSPITAL CORPSMAN PLEDGE

I have a question and a favor to ask. I am currently in the process of editing and finishing my latest book, NAVY CORPSMAN: I'm the one called "DOC". I am having difficulty in ascertaining when the Hospital Corpsman's Pledge came into existence. I checked with Jan and Andre at BUMED Historical (MOOH) and they can not find any info on it. Would you please put something on the site asking if anyone knows anything about it? Or, as in my case, I graduated "A" School in San Diego in Feb 1957, and I don't recall if it was in use then. Maybe someone will recall. It could go back to WW II but I don't know.

Basically the book is a dedication to those 2,005 HM's who have paid the ultimate sacrifice. The book is copyrighted and has a history of the hospital corps, plus pictures, plus stories and personal interviews from HM's from WWII, Korea, Vietnam, the first Gulf War, Iraq and Afghanistan, and each chapter will include one of the poems from my website. It will be a coffee table book and hopefully we hope to have it out by the next Hospital Corps Birthday. Any assistance will be greatly appreciated.

Thank you for your time,
V/R

HMC (AC/FMF) Harry D. Penny, Jr., USN (Ret)
Award-winning-author of *I'm the one called 'DOC'*, and *BEHIND THE BADGE: The funny side of the "Thin Blue Line"*

www.doclocker.com
author@harrypenny.com

New Orders Mean A New School ...Again.

I volunteered to write this article because I am a retired military spouse of 18+ years, a teacher, and a parent. I too have stressed over the PCS moves and the decisions about where to send my kids to school at the next duty station. Therefore, I want to share some important information that I have found surprising that many military families did not know existed.

First of all, did you know that over 2 million (approximately 80%) of our military children attend public schools? Obviously, the remaining boys and girls are either being home schooled or attending private schools. But, how do these families decide what is best for their children and their education? And who has time to research the new school district amongst the boxes that need unpacking, the utilities that need hooked up, and the other various chores that need to be done as soon as possible due to the move?

We all know how tough it is to be a military family with the lifestyles that we must lead and the frequent changes faced upon us. But, don't you think our children's education is one thing that must be a priority during a PCS move? After all, they deserve the very best we can provide for them. And luckily today, there are many more available resources and organizations out there to help military parents when choosing a new school for their kids and I want to help by spreading the word!

Before any family moves, one thing to do is to let the current school district know in plenty of time that their child will be transferring to another school. School secretaries are busy and cannot provide paperwork one day before a student withdraws from that school. It simply takes time to gather up records and documents and prepare them for parents. Teachers also need time to gather up grades and the belongings of the student.

When possible, always ask for a copy of their cumulative record to have on hand for the new school. If you don't get it, keep pestering the school office! Parents have a right for that copy and it will make the transition for the next school much easier. Also, don't forget to leave a forwarding address and telephone number in case the school needs to contact you for any reason!

Next, parents must decide if and when they will place their children in the public school district in which the new house resides. A great resource for checking out the new schools is the "school quest" link on www.militarychild.org. The school quest will guide the parents in their decision with valuable information on the local school district. There is also a checklist of things to do when transferring your child to another school, and an educational resource center link that has school requirements for all 50 states!

If parents decide to go with a private school, they should be sure to check into scholarships for military kids. Many private schools offer this to military children or even some local organizations such as the YMCA will offer scholarships. Parents can check for more scholarship information at www.militaryscholar.org/index.shtml which is also on the Military Child Education Coalition (MCEC) website.

The Military Child Education Coalition is a non-profit, world- wide organization that helps military families obtain quality education for their children who are affected from the military lifestyle with deployments and such. Mary M. Keller is the Executive Director of

MCEC and she wants to be sure that all military kids are not hindered in receiving a quality education amongst the turmoil of a PCS move.

For example, the military child will move approximately 6 – 9 times during their educational years. A major problem that arises is how the different states/districts have their own requirements for grade placement or even graduation for high school students. Therefore, the MCEC is proud to support the “Common Core Standards” being developed to provide consistency in all school districts across the nation particularly near military bases. This will ensure that military students and their parents will not have any setbacks when moving from one school district to another as far as credits or requirements for grade placement. These standards are part of the “Interstate Compact” agreement in place already with several states. The Compact is the understanding of the complexities for military students in their school transitions.

Regardless, if the military families choose private, public, or homeschooling for their children, resources are out there to assist them. I have included those links at the bottom of the page. However, one of the MOST important resources for families is the “school liaison” on base. He/she is the local point of contact for the parents, the command of the active duty member, and the school district. This person can help with any problem that may arise while in transition or not. He/she helps families who may have missed registration dates for entering school or who have a special needs child and requires services immediately.

Ultimately, the MOST important thing a parent can do for his/her child’s education is to be involved at the school when possible. Parents have more rights than they realize with the districts. I cannot stress that enough as a teacher, a parent, and a military spouse. Even studies have shown that the success of a child at school increases as the participation from the parents increase. (I have seen it with my own eyes the difference it makes with kids!)

So, speak up and get involved for your son or daughter! Be aggressive if you have to and use the resources available to get the best education possible. After all, that is why they are there.

www.militarychild.org

www.acc.af.mil

www.militaryk12partners.dodea.edu

www.militaryscholar.org/index.shtml

Kudos,
Carrie Howard



9/11 Ride To The Flags

By DvldocJoe

Jen and I got up at four and left Temecula about four forty five heading towards Ventura. We stopped to get breakfast and ice for the case of water I had for the riders in a cooler. We met up with some of the riders at registration around seven thirty and then went with a group to show directions along the route to Pt. Mugu for the riders to stage at after registering at the school.

We watched a program at Pt. Mugu where we met Dean Cain and D.B. Sweeney. Gary Sinise spoke about the ride and the charities it benefited which were: Snowball Express, NYFD children's fund, and Semper Fi Marine Wounded fund.

We left just before the program ended and headed to the intersection where I was to control traffic to allow the riders to pass through. I now have a dual strobe amber on my dash and split strobe ambers on my rear deck of the car for better visibility. The first group of 300 bikes came through while I had my car blocking the right side with a bike on the left. I went back to my position and blocked the center of the intersection when the second group of 400 came through.

We moved in at the end of the line of vehicles and followed the group the remaining distance to Pepperdine University. There were three thousand flags set up on the sloping hill lawn of the school to remember the victims of 9/11. A program was done on the lawn rendering honors with a gun salute and taps plus invocation.

Thankfully I didn't have to provide any medical assistance during the day and we only had one incident with a rider who wasn't with our group. I know we had less than a handful of mechanical issues and I am not sure how much money was raised.

I definitely will go again next year and this is my first time seeing that many bikes on one run. It was truly an awesome site to see so many people gathered to honor the victims in such a way.





Debunking Financial Myths

by Bill Kastelz

I write this article not as a casual observer but rather an active participant; my role puts me face-to-face with clients who divulge some of their inner-most financial worries, hopes, dreams, and realities.

Recently, there seems to be a trend toward relying heavily on TV 'personalities' for our financial advice; these are the Dave Ramsey's and Suze Orman's of the world. While I believe that they both offer some great basic ideas on such things as debt management and budgeting, I believe that should be the limit of their input. There are also several other financial philosophies that some employ that are erroneous, yet are widely accepted as 'law', rather than concepts or ideas. Some in the industry stamp them as "fit for all" when they would be better stamped as "Caution: may do more harm than good in the long run"

Myth #1: "I have X through work. I'm set."

At the rate that companies have been slashing employee benefits in the last 18 months, it could be that you don't have the same benefits today that you started with. I know of at least one major company here in Jacksonville that has declared 2009 the last year that they will be contributing to its defined pension plan, so that means employees will have to begin actively planning for that gap of funds in retirement. Perhaps even more common are employers not contributing (or matching) to company 401(k) plans. Food for thought: if they're not contributing any longer, would it make sense to increase your contributions to take advantage of lower stock prices? Absolutely. We tend to forget the idea is to "buy LOW and sell HIGH" but, for some reason, we operate in the opposite manner and wait for things to be going good before we hop into the market. And if by some chance your employer is still matching in your 401(k), max-out your contributions otherwise you're throwing away free money. Literally.

Another area consumer's make a mistake with employee benefits is in the area of their life insurance. Most employer-owned life insurance reads like this: "X Company will pay 2 times the annual salary upon the death of the insured employee" or they give a flat number like \$100,000 or \$200,000 of death benefit. If you make \$60,000 per year, what will \$120,000 in death benefit really do to help your family? My suggestion: seek out an insurance company you feel comfortable with, do your homework, and buy some personal life insurance on yourself that goes where ever you go, and doesn't stay at the company you work for. An agent at any company can help you arrive at an amount of death benefit that is suitable for your personal needs.

That was a nice intro for my next myth.

Myth #2: "Term life good. Whole life bad."

Allow me to start from the beginning. There are two main types of life insurance: term life insurance and whole life insurance (or 'permanent' insurance).

Term insurance: This is insurance purchased for a term of years (hence the name), usually 20 years. It's like "renting" your insurance. Employer-owned life insurance is usually a form of term insurance because if you leave that employer, the insurance expires and you're no longer covered. This type of coverage is usually very inexpensive and accumulates no value; it's pure insurance. If you pay your

monthly premiums and die during the term, then the company will pay the stated death benefit to your beneficiaries. If you don't die during those 20 years, you're now 20 years older and your premium could be significantly higher due to older age and any other health problems that you incurred during that time. Only 2% of all term insurance policies result in a death benefit being paid out (do you think the insurance companies are familiar with those odds?).

Whole life insurance: This is the exact opposite of term insurance because it doesn't expire; it accumulates value, and can be expensive. For example, \$750,000 of term insurance on a 25 year old male might cost \$500 per year but \$750,000 of whole life on the same person would cost about \$5,500 per year. The advantage: the death benefit could double (\$1.5M) in value by age 65 and the insured could be sitting on about \$900,000 of cash value. In pure whole life, that cash value is not "invested" so it's not exposed to market fluctuation; meaning that \$900k of cash value will never go backwards. It makes for a safe, conservative, alternative to buying bonds or other low-yield securities that may be exposed to default or market risk.

One of the main reason people think that term insurance is so much better is because it's cheaper than whole life. So if that logic were applied consistently to everything in our lives, then we would want to drive KIA's instead of Mercedes, be okay with living in a \$50,000 house instead of aspire for a \$1,000,000 house, or only get an Associate's degree from the local community college instead of spend the money money for an Ivy League education. If we are willing to spend more money on things that we perceive to add value or be of better quality in everything else in our lives, why would we not do the same thing in our financial lives? This is not to say that just because something is more expensive that it is, necessarily, better than its cheaper alternative but rather to analyze the inconsistencies in our decision-making.

The other argument against whole life insurance is that the value that it does bring is not consistent with the cost of owning it. If that be the case, then why is it the "American Dream" to own our homes instead of rent? Renting is obviously cheaper than owning; you pay your monthly rent and if anything goes wrong then the landlord is responsible for that cost. If you own a home, however, you go through a rigorous process of buying the home which can cost thousands of dollars in administrative and closing costs, annual taxes, homeowners insurance, homeowners association dues (if you live in a community that charges them), constant maintenance and repair cost, and of course, the principal and interest of your mortgage. With all those stark differences between the cost of owning versus renting, we will usually pick owning over renting. So if we apply this same reasoning to our finances and insurance, why do people think that whole life insurance is bad? It's more expensive than term (renting), it accumulates value that becomes an asset, and when it's paid-for, you own it.

Myth #3: "Buy Term and Invest the Difference never fails"

There's a concept that is very popular by TV "financial advisors" called Buy Term and Invest the Difference. The basic concept is simple enough to understand: you buy term insurance (they usually recommend level term for 20 years) and invest "the difference" into a IRA or mutual fund of some sort and by the end of the term insurance, you would have no financial need for further life insurance (self-insured, basically). The idea is very broad-brushed and assumes that everyone has the same set of circumstances in their personal life, as well as the same financial goals. This highlights the first fallacy of BTID: we're not all the same and we don't all have the same goals in life. The second fallacy is that it assumes positive returns over the course of the 20 year period and the third fallacy is that it ignores the impact of taxes and inflation. Let's look at the following example:

Family of 4, both parents are 25 and they have a 2 year old and a 1 year old. The husband works and makes \$65,000 per year. They purchased a \$750,000 level term 20 policy at age 25 that costs \$500/ year.

They invested “the difference”, or \$5,000 per year into an IRA (see whole life insurance example above)

The husband unexpectedly dies at age 46 in a car accident coming home from work; his kids are 23 and 22 years old and still in college.

The term insurance expired at age 45.

Assuming an annual return of 7% annually (with no negative years -remember, we have to assume a lot for this to work), his IRA would be worth about \$204,977.



If we analyze the above example we see that the term insurance has expired before the husband’s death, the wife is only 46 years old (about 20 years until retirement) and she still has 2 kids at the end of their college lives. The good news is that she has \$204,000 in her husband’s IRA, right? That is good news but it’s the only good news. Now the widow has to gain access to the money in the IRA but there’s a problem: because it’s a qualified retirement account, and she’s only 46 years old, she gets hit with a 10% penalty and will be charged income tax from our friends at the IRS. If we assume a tax rate of 28%, she now has a tax bill of \$57,120 in income tax and \$20,400 in penalties, leaving her with \$126,480. Assuming that the husband’s income grew at 3% annually, when he died his income would actually be in the neighborhood of about \$117,397, which is likely what the family was comfortable living on to pay for their mortgage, bills and kids college.

Had the family purchased whole life insurance or a combination of whole life and term insurance, they wouldn’t have to “struggle through”, as Dave Ramsey would say. BTID is a concept used by individuals who don’t fully understand the entire picture of insurance, investments, taxes and inflation and how all these can work either to help you or hinder you. When BTID is discussed, it’s often by an individual who is licensed only to sell investments and they’ve been told to tell their clients and prospects to go buy some cheap term insurance, and we’ll throw the rest in investments and you’ll be “set”. Do yourself and favor and talk to someone who is knowledgeable in all areas of personal finance and stay away from TV personalities who don’t know you or your family or your personal financial goals.

Myth #4: “Who needs disability insurance? It won’t happen to me!”

Disability insurance is one of the most over-looked assets available in today’s market. My personal belief is that some people perceive this type of insurance to be in the same flawed family as ‘cancer insurance’; and it’s simply not that way.

We own insurance on our home in case it burns to the ground or gets flooded or broken into. We own insurance on our car in case we accidentally run into someone (or they run into us), and we own insurance on our lives in case we die prematurely. So why would we not have insurance that covers our ability to earn an income? Our income is typically what provides us the funds to pay for our homes and cars, so isn’t that worth insuring?

Did you know that you’re six times more likely to become disabled at some point in your life than you are to die while your term insurance is in force? Another statistic that the insurance companies know. And 46% of all statistics are made up on the spot.

Disability insurance is very simple. You meet with an agent from a reputable company and ask about it. The agent will ask you how much you make and what you do for a living and whether or not you have coverage through your employer. They put it into their system and it shoots out an illustration. The important things to ask are:

What is the 'definition of disability'? How would I be considered disabled? The common myth is that this is the same as workers comp and, I'm here to tell you, it's not. Your disability insurance should cover you whether you're injured or *sick* and regardless of whether you were at work or not.

How long will the policy pay for? Is it long-term disability or short-term? Long term disability will usually cover you until age 65 while short term is usually for a period of 6 weeks or so.

How much will I receive monthly if I'm disabled? You'll never be able to get 100% of your income replaced with disability insurance. Usually the max is about 85%.

Are there any exclusions or 'riders' that I should know about? Use the term 'riders' when you're talking to the agent; they'll know you mean business.

Here's the largest myth within this myth: "I have disability insurance through work, so I don't need it."

If you're lucky enough to have disability insurance through work, there are some important things you should know about it. First, it's usually short-term disability and second, the benefit is not as much as you might think it is. For example, say you make \$100,000 per year and you own a disability insurance policy through work. Your policy will likely read: "will pay 60% of the insured's gross annual income for 5 years." Okay, there are a few key items in that short sentence: 60%, gross, 5 years. If you're making \$100,000 and you become disabled, you now make \$60,000. Since the insurance is paid-for through your employer, that means that it's paid-for with pre-tax dollars and now that \$60,000 is taxable; if we assume a 25% tax bracket, your take home pay is now \$45,000 for only 5 years.

The question then becomes: can you be disabled and have all the incurred expenses of modifying your home or paying for a home health aide *and* live on a reduced income? Had you purchased an individual DI policy, those benefits would come to you 100% tax free (because you paid for them with after-tax dollars) and your percentage of income replacement would have been higher. Or you can just say "it won't happen to me" and pray it doesn't.

Myth #5: "Buy insurance on your kids is a waste of money."

One of the oldest and most popular, juvenile insurance programs is through the Gerber company. In fact, my grandmother owns policies on myself and my brothers. Why does this make sense in the first place, though? Allow me to say this, first: no one ever wants to think about receiving a life insurance check on their children; it's unthinkable. However, consider that same situation but then take away that check, and now you're adding insult to injury.

Perhaps the longest-lasting gift that you can give your children is the value of a juvenile whole life insurance policy. First off, it's cheap and that payment usually stays the same for the entire life of the policy. Secondly, if your agent is smart, he'll include what we call an 'Additional Purchase Benefit' on the policy. What this does (with my company anyway, please check for specifics with yours) is it allows the insured seven different times during their life where they can double the amount of insurance they own with *no* medical underwriting. Say, Heaven forbid, your child develops autism later in their childhood, there's no insurance company that will provide insurance to them because of that condition. However, had you thought of that when they were six months old, you could buy a \$50,000 whole life policy that cost you \$30 per month and they would be able to double that seven different times during their life. You have, essentially, ensured their insurability.

True story: I was, for the longest time, very apprehensive about bringing up the topic of juvenile insurance with my clients. It wasn't until a client came to me and told me their story, that I realized the importance: It was a normal Saturday, just like any other for the young family. Father and son rushed out of the house to get to a soccer game on time. It was a beautiful day until the unthinkable happened. The father and son were in an auto accident that the father walked away from but the son lost his battle three days later. They owned no life insurance on their son. Now, having a policy on their son would not have eased the pain at all but it would have prevented them from having to go to the bank and borrow money to pay for the funeral. Imagine having to write that check every month; a monthly reminder of what you lost.

In conclusion.

When figuring out what is right for you and your family, you need to be sure that you do your homework. When working with an agent, be sure to ask about the company's financial strength ratings from the following companies:

Moody's
Standard & Poor's
Fitch
AM Best

Also of note is the fact that all these companies have a different rating scale. So if your agent says "we're A rated with S&P", you should know that S&P's highest rating is, in fact, AAA. Did you know that there are only two insurance in the United States that currently maintain the highest rating across all four major rating agencies with a stable outlook?

Northwestern Mutual
USAA (for their auto insurance)

I hope this has been helpful. Navigating the financial world can be challenging but there is help out there and there are honest, reputable, and stable companies that can be useful. Knowledge is power so do your homework and protect your family.

Bill Kastelz

Financial planner
Jacksonville, FL

Grew up in Jacksonville, Florida. I joined the Navy as a corpsman right out of high school and spent four out of my five years with 2nd Battalion, 8th Marines, 2nd Marine Division out of Camp Lejeune, NC. While there, I deployed three separate times:

- *Afghanistan (November 2003- May 2004)*
- *26th MEU (SOC) (March 2005- September 2005)*
- *Fallujah, Iraq, as part of an 11-man Military Transition Team (June 2006- January 2007).*

I separated from the Navy in October 2007 and moved back to Jacksonville, Florida. I attended the American Military University while I was in the service and earned my AA in General Studies. Once back in Florida, I attended/ graduated from the University of North Florida with a Bachelor's in Business Administration with a major in Financial Services and a concentration in Planning. I am a licensed insurance agent and licensed stock broker.

I work with individuals and business owners in the areas of financial planning, insurance, investments, and estate planning.

Married with no kids.

PuckMedic Update

HM1 (AW) (RET) Dennis E Lee successfully graduated from Dyersburg State community College's INAGURAL Paramedic class. The program was a 12 month certificate program and Lee is currently attending academic classes in order to graduate next spring with an associates degree in applied science - Emergency Medical Services. In addition, he is actively pursuing a national Registry and Tennessee State License to practice as a paramedic.

He will be applying for Dyersburg State's two year Registered Nurse Program upon completion of the spring 2011 semester for the program beginning fall semester 2011.

He wishes to thank everyone from www.corpsman.com for support and encouragement during the last year which was difficult to accomplish due to spouse health issues as well as other health concerns recently diagnosed in regards to himself. He looks forward to "getting a minute to check back in to the site and say hi".

Dennis E Lee
US Navy Retired
Ride Captain - West Tennessee
Patriot Guard Riders



Band-aids for the Medic-Corpsman Soul

By Kerry "Doc" Pardue

I recently read a book by a Navy Corpsmen who wrote *Names On The Wall*. There are three poems which I think give voice to what a Navy Corpsman does.

FROM A DOC'S POINT OF VIEW

As a Corpsman in green and not navy blue,
I offer this poem from a "Doc's" point of view.
We've been honored by stories, poems and such,
By Marines we have served with and respected so much.
They speak of our honor, bravery, and skill.
And the cry, "Corpsman up!" still gives me a chill.
When a Marine goes down, what will it be?
A trache? Tie off bleeders? Start an IV?
Only one thing is certain as we rush to the scene:
Our butts will be covered by our brothers in green.
You see, we're adopted "Sons of the Corps" –
No more "Anchors Away".... "Semper Fi" evermore!
It's true when you're wounded your life's in our hands;
And we'll treat you and protect you to the very last man.
You are our point man, our cover, our shield,
And we depend on your skills all our days in the field.
Many a grunt's laid his life on the line
To make sure Doc got to the wounded in time.
So, my brothers, I thank you, as all we Docs should.
It's YOU who make us Corpsmen look good!

Doc Hutch
Alpha Co.
1st Batt, 5th Marines
2nd Platoon
An Hoa Basin
'68-'69

Dear Field Med Instructor

Teach me, Instructor,
I need to know more!
Is being a Doc different since I'm now in the Corps?
Marine boot camp is over,
Next comes your class.
Vietnam will come quickly.
Please teach me fast!
Triage and cut-downs, chest wounds and such!
Teach me, Instructor; I must learn so much!
You say battle dressings will be my "best friend".
Tourniquets, hemostats...and it all starts again.
Traches, amputations, and of course CPR,
White phosphorous, AK wounds...
I'm with you so far.
Give me your wisdom!
Help me prepare!
For when the wounded start falling
YOU won't be there.
My tour is long over.
Do you mind if I share
Some thoughts, so the next Doc is better prepared?
Teach me the Marine bleeding as I fight for his life
Will whisper, "If I die, Doc, please write my wife."
Teach me, Instructor, when the firefight is done,
To ignore that the Corporal had a daughter and son.
Or when the booby trap smoke clears
And the chopper's called in,
That the Marine in the poncho
Is my very best friend!
You taught me to save lives,
But it's not over yet.....
Teach me, Instructor.....
How to forget.....

Doc Hutch
Alpha 1/5

THE CORPSMAN AND THE WALL

Thirty-two years had come and gone. I needed to see my friends.
I took a list, a few small gifts, and went to visit them.
I was their "Doc" in Vietnam and silently recalled;
How their names had earned a resting place...
Engraved there on "The Wall".
My bag of gifts was personal – simple things I guess:
Florida sand, some hot cocoa, and a pack of cigarettes.
I took my list to the "Lady in blue" to help me find them all.
Soon I stood there moved to tears -
Staring at "The Wall".
I slowly approached the massive "Wall", my list of names in hand.
I touched each name; mourned them all; and traced Bud's name with sand.
"Did you know him well?" asked a lady's voice,
Whom I turned around to face.
She was there to mourn her fallen son – I saw it on her face.
"Was he family, or did you serve with him? You know he's now at rest."
I smiled and held my palms toward her, "These hands were in his chest.
I was his Doc in Vietnam ...I couldn't save them all."
Recalling my Field Med Instructor's voice,
I turned back to "The Wall":
"Rule 1: Good men will surely die when all is said and done.
Rule 2: You do the best you can, but you won't change Rule #1!"
I spent the night there with my friends - the ones who gave their all.
When the sun rose bright, I had wept all night....
Staring at "The Wall".
I went to my room, but soon returned just after a few hours sleep.
To deliver the cocoa and cigarettes...promises I had to keep.
As I sat and watched the mourners file by
With names they sought to find,
A heartfelt peace fell over me
As I opened up my mind.
As I saw them point and search for names, "The Wall" came alive to me!
In my mind appeared a list of names – names THEY could not see.
I recalled the men I'd treated – every casualty!
Each Marine I had given back life!
Names NOT there.....because of me!
Chris would not tremble here searching for Lauren's name!
Janie would not weep here mourning Fred!
The list grew long – lives and limbs now saved...
Among the living –
Not here with the dead!
I sat the third night all alone.
With my heart at peace I saw....
My tour in ' Nam was justified.....
By the names NOT on "The Wall"!

"Doc Hutch"
September 30, 2000
Alpha 1/5
2nd Platoon
'68-'69
An Hoa Basin
1st Marine Division

I'd like to give a shout out to my son who recently received his FMF pin while serving in Afghanistan. His name is **Nick Mervau** and he's serving with the 3rd AABN, 1st Marine Division from Pendleton. I think it's a wonderful accomplishment especially since he was in the desert. He's on his way back now and will be back in country next week.

Thanks,
Jeanette



First Vietnam Memorial

From Lawrence Lowell

The Vietnam Veterans State Park in Angel Fire , New Mexico was created by Dr. Victor Westphall in memory of his son David who was killed in Vietnam in 1968. The memorial was dedicated in 1971. In 2005 the memorial became part of the New Mexico State Park system. When ownership was transferred to the state one of the stipulations was that admission to the park would be free to all. It remains the only free state park in New Mexico. For more information and pictures go to www.angelfirememorial.com



Time for some chuckles or groans....

1. A bicycle can't stand alone; it is two tired.
2. A will is a dead giveaway.
3. A backward poet writes inverse.
4. When a clock is hungry it goes back four seconds.
5. The guy who fell onto an upholstery machine was fully recovered.
6. If you are stuck with your debt, you can't budge it.
7. He broke into song because he couldn't find the key.
8. A calendar's days are numbered.
9. A boiled egg is hard to beat.
10. He had a photographic memory which was never developed.
11. Those who get too big for their britches will be exposed in the end.
12. If you jump off a Paris bridge, you are in Seine.
13. When she saw her first strands of gray hair, she thought she'd dye.
14. [Acupuncture](#): a jab well done.
15. Marathon runners with bad shoes suffer the agony of de feet.
16. I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian .
17. She was only a whiskey maker, but he loved her still.
18. No matter how much you push the envelope, it'll still be stationery.
19. A dog gave birth to puppies near the road and was cited for littering.
20. Two silk worms had a race. They ended up in a tie.
28. A hole has been found in the nudist camp wall. The police are looking into it.
20. I wondered why the baseball kept getting bigger. Then it hit me.
21. A sign on the lawn at a drug rehab center said: 'Keep off the Grass.'
22. A small boy swallowed some coins and was taken to a hospital. When his Grandmother telephoned to ask how he was, a nurse said, 'No change yet.'
23. The soldier who survived mustard gas and [pepper spray](#) is now a seasoned Veteran.
24. Don't join dangerous cults: practice safe sects

The Philosophy of Ambiguity

1. DON'T SWEAT THE PETTY THINGS AND DON'T PET THE SWEATY THINGS.
2. ONE TEQUILA, TWO TEQUILA, THREE TEQUILA, FLOOR.
3. ATHEISM IS A NON-PROPHET ORGANIZATION.
4. IF MAN EVOLVED FROM MONKEYS AND APES, WHY DO WE STILL HAVE MONKEYS AND APES?
5. THE MAIN REASON THAT SANTA IS SO JOLLY IS BECAUSE HE KNOWS WHERE ALL THE BAD GIRLS LIVE.
6. I WENT TO A BOOKSTORE AND ASKED THE SALESWOMAN, "WHERE'S THE SELF- HELP SECTION?" SHE SAID IF SHE TOLD ME, IT WOULD DEFEAT THE PURPOSE.
7. WHAT IF THERE WERE NO HYPOTHETICAL QUESTIONS?
8. IF A DEAF CHILD SIGNS SWEAR WORDS, DOES HIS MOTHER WASH HIS HANDS WITH SOAP?
9. IF SOMEONE WITH MULTIPLE PERSONALITIES THREATENS TO KILL HIMSELF, IS IT CONSIDERED A HOSTAGE SITUATION?
10. IS THERE ANOTHER WORD FOR SYNONYM?
11. WHERE DO FOREST RANGERS GO TO "GET AWAY FROM IT ALL?"
12. WHAT DO YOU DO WHEN YOU SEE AN ENDANGERED ANIMAL EATING AN ENDANGERED PLANT?
13. IF A PARSLEY FARMER IS SUED, CAN THEY GARNISH HIS WAGES?
14. IF A TURTLE DOESN'T HAVE A SHELL, IS HE HOMELESS OR NAKED?
15. CAN VEGETARIANS EAT ANIMAL CRACKERS?
16. IF THE POLICE ARREST A MIME, DO THEY TELL HIM HE HAS THE RIGHT TO REMAIN SILENT?
17. WHY DO THEY PUT BRAILLE ON THE DRIVE-THROUGH BANK MACHINES?
18. HOW DO THEY GET DEER TO CROSS THE ROAD ONLY AT THOSE YELLOW ROAD SIGNS?
19. WHAT WAS THE BEST THING BEFORE SLICED BREAD?
20. ONE NICE THING ABOUT EGOTISTS: THEY DON'T TALK ABOUT OTHER PEOPLE.
21. HOW IS IT POSSIBLE TO HAVE A CIVIL WAR?
22. IF ONE SYNCHRONIZED SWIMMER DROWNS, DO THE REST DROWN TOO?
23. IF YOU TRY TO FAIL, AND SUCCEED, WHICH HAVE YOU DONE?
24. WHOSE CRUEL IDEA WAS IT FOR THE WORD 'LISP' TO HAVE 'S' IN IT?
25. WHY ARE HEMORRHOIDS CALLED "HEMORRHOIDS" INSTEAD OF "ASSTEROIDS"?
26. WHY IS THERE AN EXPIRATION DATE ON SOUR CREAM?
27. IF YOU SPIN AN ORIENTAL PERSON IN A CIRCLE THREE TIMES, DO THEY BECOME DISORIENTED?
28. CAN AN ATHEIST GET INSURANCE AGAINST ACTS OF GOD.



FOR IMMEDIATE RELEASE

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Thursday, September 16, 2010

FRA Education Foundation Scholarship Season Begins

Alexandria, VA – Most of the nation’s students are just beginning their academic year, but it’s not too early to be thinking about college scholarships for *next* year. The FRA Education Foundation is kicking off its scholarship season by making its 2011 application forms available at www.fra.org/foundation. The Foundation encourages all eligible candidates to apply for scholarships of up to \$5,000, which are awarded based on financial need, academic standing, character and leadership qualities.

Applicants must be affiliated with the Navy, Marine Corps or Coast Guard, either through their own service or that of a spouse, parent or grandparent. Members of the FRA and their family members qualify for a broader range of scholarships, several of which are funded through member legacy donations. For further information on FRA membership, visit www.fra.org.

“Thanks to the generosity of our members and corporate sponsors, our scholarship program has grown substantially in recent years,” explains Joe Barnes, the Fleet Reserve Association’s national executive director and member of the Foundation’s board of directors. “The FRA Education Foundation is an outgrowth of FRA’s long-standing scholarship program. And although the Foundation is only a year old, we’re very pleased with the expansion we’ve already seen. We hope to assist more scholars each year through the development of more and larger scholarships, as well as other educational programs.”

Donations to the FRA Education Foundation, a 501(c)(3) charitable organization, are tax deductible. Call 1-800-FRA-1924 or visit www.fra.org and click the *Support FRA* tab for more information.

The FRA Education Foundation

The Fleet Reserve Association (FRA) and the FRA Education Foundation is committed to helping deserving students reach their educational and professional goals. The Foundation partners with military and education professionals to promote life-long learning opportunities that help scholars develop academically, professionally and personally. To learn more, call 1-800-FRA-1924 or visit www.fra.org/foundation.



Tuesday, September 28, 2010

The Fleet Reserve Association Announces Educational Alliance with Capella University

Members of the military/veterans association and their families are eligible for tuition discounts and grants from the online university

Alexandria, VA – The Fleet Reserve Association (FRA), a professional military/veterans organization that represents the interests of current and former enlisted Navy, Marine Corps and Coast Guard personnel, has entered into an educational partnership with Capella University, an accredited online university that has built its reputation by providing high quality online degree programs for working adults. As part of that alliance, FRA members and their spouses, as well as FRA staff, are eligible for a tuition discount. They are also eligible for a tuition grant if they enroll at Capella within the first six months of the partnership that began on September 18, 2010.

“Helping service members, veterans and their families achieve academic and personal success is part of FRA’s mission,” said FRA National Executive Director Joe Barnes. “We’re an outspoken advocate for improving military education benefits, and partnering with Capella will provide our members and their families an exciting avenue for achieving their education goals.”

More than 38,000 students are pursuing an online degree at Capella, which holds the Military Advanced Education Gold Standard award as a Top 20 Military Friendly Institution and participates in the Post-9/11 GI Bill and Yellow Ribbon programs. Capella also offers tuition discounts of up to 15 percent to those affiliated with the military.

About FRA

FRA is a congressionally chartered, non-profit organization representing the interests of current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard. In addition to its advocacy work on Capitol Hill in support of enlisted personnel, FRA sponsors a national Americanism Essay Contest and assists its members with disaster relief grants. The Association has recently established the FRA Education Foundation that solicits contributions to support scholarship awards to deserving college students.

Established in 1924, the Association was named after the Navy's policy of transferring personnel to the Fleet Reserve or Fleet Marine Corps Reserve after 20 or more years of active duty, but less than the 30 years required for retirement purposes. Although the membership requirements have changed as the Association has evolved, its purpose – to preserve and enhance military pay, benefits and quality-of-life programs – has remained constant for more than 85 years. As the collective voice for all Navy, Marine Corps and Coast Guard enlisted personnel, FRA speaks effectively on behalf of its members on Capitol Hill and is widely recognized as a leading organization there and within the military and veterans’ community.

About Capella University

Capella University is an accredited online university* that has built its reputation by providing quality online degree programs for working adults. Nearly 80 percent of Capella students are currently enrolled in master's or doctoral online degree programs in the fields of business, counseling, education, human services, information technology, nursing, psychology, public administration, public health, public safety, and social work. Capella also offers bachelor's degree programs in business, information technology, nursing, psychology, public administration, and public safety. Within those areas, Capella currently offers 137 graduate and undergraduate specializations and 16 certificate programs. More than 38,000 learners were enrolled as of June 30, 2010, from all 50 states and 52 other countries. Capella is committed to providing high-caliber academic excellence and pursuing balanced business growth. Founded in 1993, Capella University is a wholly owned subsidiary of Capella Education Company, headquartered in Minneapolis. For more information, please visit <http://www.capella.edu> or call 1.888.CAPELLA (227.3552).



ADOPT-A-DOC



WANTED: DEPLOYED DOCS FROM ALL BRANCHES

If you or someone you know is deployed, or leaving on deployment and would be interested in receiving care packages from home. Please contact DeeDee - deedee@corpsman.com - be sure to include your name, rank, mailing address, and approx return date.

Be sure to ask around your unit, there may be someone who is getting no support from home, we want their name too. Everyone should be getting support while on deployment.

WANTED: PEOPLE TO ADOPT DEPLOYED DOCS

Want to show support to one of our deployed Docs? Email DeeDee - deedee@corpsman.com and let her know. She will get you a name and address to start sending care packages.

Have something you would like to share in our YEAR-END issue coming out in December? Email editor@corpsman.com

Special Thanks for someone? Looking for someone from your days in the military? Email editor@corpsman.com with your story. Be sure to include your contact information.