



# MARINES IN TRANSITION

a publication of the Marine Executive Association

www.MarineEA.org



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### MESSAGE FROM THE PRESIDENT

*Max Wix, MEA President*

Greetings from the Marine Executive Association. Hope this finds you enjoying all of the changes to the web site. For potential employers, being able to post a word document in for position descriptions should make things easier for you. For Marines seeking employment opportunities, hope this will make it easier and more thorough of a look at a particular position.

Time to think of more than just preparing or updating your résumé and looking for that new job.

Recent family activities that I have experienced has brought to mind that in addition to transitioning at the time of leaving the Service, we also will transition to other careers and occupations over time and things just happen to us all. It is never too early to focus on the family as we look for that other job or opportunity we may be thinking about. With this in mind I have a close personal friend and fellow Marine who brought some of the following to mind and I felt needed to be shared as we transition. He was looking at employment opportunities outside what he was currently doing and the stuff hit the fan. Now he has limited employment for the future and all that goes along with his situation. Others may be in the same boat.

Family preparedness for transitioning does not just mean updating your résumé and searching for a new home to live in and new schools. In addition to building a résumé, we need to review additional care of family paperwork such as wills, trusts, insurance, moving finances to other institutions, burial policies, etc., so your family does not have to....fall into a pitfall on what and how to manage when you are gone.

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execdir@marineea.org  
chair\_emeritus@marineea.org

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chair@marineea.org

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president@marineea.org

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vp@marineea.org

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secretary@marineea.org

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Treas@marineea.org

### General Counsel

Herb Harmon  
generalcounsel@marineea.org

### Deputy General Counsel

Dave Jonas  
deputygencounsel@marineea.org

**View the complete listing of MEA officers and committee members on MarineEA.org**

## MEA ANNOUNCES NEW EMPLOYMENT SERVICES FOR TRANSITIONING MARINES AND EMPLOYERS

*Jeff Landis, MEA Public Relations*

The MEA announces new and expanded services to support Marines in transition. These new services include improved website services, new XML job feeds that automatically post opportunities to the MEA Hot Jobs service, and improved transition guidance and support. The MEA provides services to all Marines, including those leaving active service, returning from Iraq or Afghanistan, retired, reserve or veteran (former) Marines.

"We're really excited about the new tools and features on the MEA website," said Will Donaldson, MEA webmaster. "These new services and utilities keep the MEA on the tip of the spear in technology and certify that the MEA website is compliant with the latest in HR-XML standards."

By harnessing the power of standards-based HR-XML data fees, the MEA website is currently accepting automated Marine-friendly jobs from corporations which hires Marines for jobs throughout the U.S. And as contractors overseas.

All services are free to transitioning Marines and the MEA does not charge employers for using their services, including the MEA Hot Jobs services.

## FINDING A JOB BIGGEST CHALLENGE FOR VETERANS, SURVEY FINDS

*Steve Vogel, published August 19*

Despite a continued drop in the unemployment rate among Iraq- and Afghanistan-era veterans, a new survey reports that more than two-thirds of their post-9/11 generation believe that finding a job is the greatest challenge they face in making the transition to civilian life.

Among the most striking findings of the Veterans' Employment Challenges study, released last week, is that 44 percent of veterans participating in the poll said they were not ready to make the transition to civilian life. Veterans facing physical or mental-health issues were twice as likely as others to say they were not ready for the transition. In addition, close to half of those who said they were not ready said they needed more education or technical training. The poll was conducted by Prudential Financial in partnership with Iraq and Afghanistan Veterans of America.

The Bureau of Labor Statistics issued figures this month showing that the unemployment rate in July for Iraq and Afghanistan-era veterans fell to 8.9 percent, more than a half-percentage point lower than the previous month. The rate, which was 12.4 percent in July 2011, has dropped for six consecutive months and is not much higher than the national unemployment rate, which was 8.3 percent in July. But Tom Tarantino, chief policy officer for IAVA, cautioned against concluding that unemployment is no longer a problem for the post-9/11 generation of veterans

"We are noting a positive trend, but the underlying problems haven't yet been fixed," he said in an interview Friday.

The online survey of 2,453 veterans and separating service members was conducted in December and January, before the recent drop in veteran unemployment figures. But Tarantino said the problems identified by survey respondents remain valid concerns.

"We don't train people very well in how to be civilians again," he said.

Next to the overall economic problem, veterans participating in the survey said the biggest challenge they face in finding a job is explaining how their military experience translates into civilian employment. The Veterans Opportunity to Work to Hire Heroes Act, signed into law late last year, requires the Labor Department to commission a study on how to translate military skills to civilian equivalents, and to streamline the process by which veterans obtain civilian licenses and certification for their military skills. Nonetheless, 58 percent of the respondents said they were worried about translating their skills to a business environment, and nearly half were concerned that civilian supervisors who are not veterans do not understand military culture.

"Among the challenges this research confirms for employers and veterans is the need to bridge the perception gap between the skills veterans offer and what employers are looking for," said Raymond Weeks, vice president for veterans initiatives at Prudential Financial.

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## FINDING A JOB BIGGEST CHALLENGE *CONTINUED*

In July, President Obama formally announced Transition GPS, a long-awaited overhaul of the military's Transition Assistance Program (TAP), to help troops leaving the service.

Based on the survey results, IAVA is recommending that the new program be tailored for soldiers based on their disability status, education level and military skills.

Survey respondents gave "lukewarm" ratings to the existing program, with slightly fewer than half of those who participated in TAP seminars saying it helped them reintegrate to civilian life or provided useful employment assistance.

"This is not an easy thing to fix," Tarantino said. "It's going to take a while."

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## Volunteers Needed to Support the MEA!



The MEA's need for volunteers is ongoing. If you can help Marines in transition by volunteering to assist in a Marine in Transition support area, please contact Tim Murphy, MEA Executive Director, [execdir@marineea.org](mailto:execdir@marineea.org) or 703-980-3878.

## 2012 Military Pay Charts

Grade	2011	2012	2013	2014
O-8	\$9,683	\$10,000	\$10,211	\$10,279
O-7	\$8,046	\$8,420	\$8,593	\$8,739
O-6	\$6,963	\$6,592	\$6,961	\$6,981
O-5	\$4,971	\$5,600	\$5,959	\$6,060
O-4	\$4,259	\$4,365	\$4,297	\$4,371
O-3	\$3,771	\$4,275	\$4,016	\$4,001
O-2	\$3,259	\$3,711	\$4,275	\$4,416
O-1	\$2,819	\$2,944	\$3,559	\$3,559

The President signed the 2012 National Defense Authorization Act into law on December 31, 2011. The Defense Act includes an across-the-board 1.6 percent pay increase for 2012. The military pay increase will go into effect on January 1, 2012 and will be reflected by the mid-January paydate.

<http://www.military.com/benefits/military-pay/charts/2011-military-pay-charts.html?ESRC=mrvr.nl>

## Camp Lejeune Vets Get Help

President Obama has signed into law legislation to extend medical care for Veterans and their families who were stationed at Camp Lejeune.

<http://www.military.com/military-report/camp-lejeune-vets-get-help?ESRC=miltrep.nl>

## COMPANION DOGS FOR VETERANS WITH PTSD

*Dan McLean, MEA Newsletter Editor*

For years residents of Long Term Care Facilities have had their lives enriched by weekly visits with animals. Florence Nightingale stated in her Notes On Nursing in 1860 “a small pet is often an excellent companion for the sick, for long chronic cases especially”. A review of studies of the health benefits of a companion animal found:

“Pets can lower blood pressures, heart rates, and anxiety; enhance social environments; decrease depression; and increase exercise, cardiovascular fitness, and survival postmyocardial infarction. (Wilson, C.C., Human-Animal Interactions and Health: Best Evidence and Where We Go from Here in Handbook on Animal Assisted Therapy, Theoretical Foundations and Guidelines for Practice (Fine, A.H., ed.), Academic Press, 2ndEd., 2006) Also Seniors in nursing homes and those with Alzheimer’s disease or dementia appear to benefit from both pet ownership and AAA in the areas of mood, loneliness, social behaviors, and caloric intake.” (Barker, S.B. & Wolen, A.R., (2008), The Benefit of Human-Companion Animal Interaction: A Review, Journal of Veterinary Medical Education 35(4), 487-495).

Continue So given that people suffering from Alzheimer’s, dementia and other diseases can benefit from pet therapy it stands to reason that our veterans suffering from brain injuries or PTSD would also benefit.

According to the eHow website [http://www.ehow.com/info\\_8743387\\_companion-dogs-veteran-ptsd.html](http://www.ehow.com/info_8743387_companion-dogs-veteran-ptsd.html) around half of the 100,000 veterans that sought mental health care suffer from PTSD. Some organizations provided service dogs to assist in their recovery.

The eHow article describes the type of dog is not as important as the temperament and health of the animal as the veteran does not want to lose their pet prematurely. Many of us have said that our pets become part of the family and we do grieve with they are lost, stolen, left behind or die. Many feel that dogs are able to better evaluate human emotion and react to it. Like most animals dogs can also alert their owner if someone is approaching. The effectiveness of animals has been shown for many years, dating back to the Civil War, but now experts are finding that dogs are more effective than therapy or medications. One group, Operation Wolfhound, found that dogs were 84% effective at treating PTSD versus the 30% for therapy and the roughly 50% for medication.

So I guess the bottom line is how can we help in this effort? There are a number of organizations that provide dogs for our comrades, they include: <http://www.soldiersbestfriend.org>; <http://www.k9sforwarriors.org> and <http://www.puppiesbehindbars.com> all of which are looking for donations and/or volunteers.

I know that there are many organizations out there asking for support of our brothers and sisters in arms, and I also know that each of us cannot donate time and/or money to all of them, but perhaps at the next MEA meeting or other veteran’s organization we might spread the word about PTSD dogs.

## MESSAGE FROM PRESIDENT *CONTINUED*

So many people just put it off..... or just never get around to keeping stuff up to date..... such as individuals whom have been married and divorced twice. I have a friend who is now back to living with his first wife (not remarried) and the balance of his estate is still set up to go to the second wife, etc.

My friend and fellow Marine just had a massive heart attack (3 stints) at 50 years of age. The time for putting stuff off is over with....

The following is an extract from an article that came from one of my insurance agents. I have not captured all of the sub-notes nor graphics depicted in the article. I provide this information for your thinking and planning.

### **Surprise! It's Retirement Time**

In a 2012 survey, 50% of current retirees said they retired earlier than they had planned, up from 45% in 2011. <sup>(Note 1)</sup>

Many retirees reported reasons that were beyond their control, such as health problems or disability, company downsizing or closure, changes in the skills required for their jobs, or having to care for a spouse or family member. Yet some said they retired early by choice — because they could afford to or because they wanted to do something different. <sup>(Note 2)</sup>

If you're nearing the end of your working years, you probably have a retirement timetable in mind. It may be as specific as a particular date or as general as a range of years. Regardless of your timetable, circumstances could change — as the experience of current retirees demonstrates — and retirement might come sooner than you think.

Addressing some key issues now might ease your transition and give you more choices in how you retire.

### **Calculate Your Income Stream**

If you had to retire early, would you be able to maintain your standard of living? It might be helpful to calculate your projected income based on your preferred retirement timetable and an earlier date.

Of course, the sooner you retire, the less time there will be for your investments to pursue potential growth, so accelerating your savings now could make a big difference in how much you might accumulate. If you retire on schedule (or later), having a potentially larger savings balance could give you more flexibility in your retirement lifestyle.

Also keep in mind that Social Security benefits typically will be reduced if you retire before your "full retirement age," which ranges from 65 to 67, depending on year of birth.

### **Reduce Your Debt**

Eliminating or reducing outstanding credit-card balances as soon as possible could be a great step toward getting on track for retirement. Paying off auto loans could also free up more income.

Although retirement strategies in the past were typically based on the assumption that retirees would have no mortgage debt, that has changed. About a third of homeowners aged 65 and older still have mortgages. <sup>(Note 3)</sup> If you foresee your mortgage being an issue in your retirement years, you may want to examine options to pay it off early, reduce payments, or otherwise modify the terms.

*Continued on next page*

## MESSAGE FROM PRESIDENT CONTINUED

A graphic in the article provided shows the following trend in age of retirement, as reported by retirees.

	Before 65	65 and older
<b>2012</b>	65%	35%
<b>2011</b>	71%	29%
<b>1991</b>	79%	21%

Source: Employee Benefit Research Institute, 2012

### Consider Your Health

Your health and the health of your spouse could be among the most important factors in determining when you will retire. Ask yourself the following questions:

- Is your retirement timetable realistic based on your current health status?
- Would you be prepared if your health were to change?
- Have you factored the full cost of health care into your retirement strategy?

A married couple who retired in 2011 (with median expenses for prescription drugs) would need an estimated \$287,000 to have a 90% chance of paying their health-care costs throughout retirement. Costs for future retirees may be much higher. <sup>(Note 4)</sup>

Surprises can be fun in many situations, but not when it comes to retirement. Preparing now could help ease you into a more comfortable retirement lifestyle.

1-2) Employee Benefit Research Institute, 2012

3) U.S. Census Bureau, 2012

4) Employee Benefit Research Institute, 2011

## STATE VETERAN'S BENEFITS



Many states offer veterans benefits. These benefits may include educational grants and scholarships, special exemptions or discounts on fees and taxes, home loans, veteran's homes, free hunting and fishing privileges, and more.

Each state manages its own benefit programs. The following is a list of links to the websites for each of the individual states that offer veterans benefits. Be sure to take advantage of the benefits you have earned by clicking on the link to your State Department of Veterans Affairs.

<http://www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html>

## Read the VetJobs Veteran Eagle Newsletter

The Veteran Eagle is a newsletter for veterans, transitioning military, their family members and friends and supporters of VetJobs.

[Read the latest issue.](#)

## MEA 2012 Board Membership

Board Member	Name	eMail
Chair-Emeritus and Executive Director	Tim Murphy	Chair_Emeritus@MarineEA.org execdir@marineea.org
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President	Max Wix	President@MarineEA.org VP@MarineEA.org
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Secretary and Quantico Luncheon	David Wills	Quantico_Luncheon@MarineEA.org
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Deputy General Counsel	Dave Jonas	DeputyGeneralCounsel@MarineEA.org
Members at Large	Name	
Chapters	Frank Wickersham	Chapters@MarineEA.org
Henderson Hall Luncheon	Tim Kibben	HendersonHall_Luncheon@MarineEA.org
Henderson Hall TAP	Al Genteman	HendersonHall_TAP@MarineEA.org
Webmaster & HotJobs/Email	Will Donaldson	Webmaster@MarineEA.org
Marine Seniors Representative	Frank Pulley	seniors@MarineEA.org
WWR/M4L Representative	Len Ludovicio	m4l@marineea.org
Wounded Warrior Representative	Bill Peters	WWR@MarineEA.org
Public Relations	Jeff Landis	publicrelations@marineea.org
Newsletter	Dan McLean	Newsletter@MarineEA.org
Résumé Assistance	Corey Alderman	Resumes@MarineEA.org
Bethesda Breakfast	Vacant	
Chapter Representatives	Name	eMail
Camp Pendleton Chapter President	Steve Fisher	pendletonchapter@marineea.org
New York City Chapter President	Adam Treanora	newyorkchapter@marineea.org
Atlanta Chapter President	Nick Tucker	atlantachapter@marineea.org
PISC/Beaufort Chapter President	Eric Russell	PISC-BeaufortChapter@MarineEA.org
North East Ohio President	Matt Wojtecki	NEOChapter@MarineEA.org
Camp LeJeune Chapter President	Vacant	lejeunechapter@marineea.org

## Upcoming Events



**September 14, 2012**

**Henderson Hall Luncheon**

**October 1, 2012**

**Business 101 Course - Camp  
Pendleton, Eagle's Landing**

**October 5, 2012**

**Mini Job Fairs at TAPS, Quantico**

**October 12, 2012**

**Henderson Hall Luncheon**

**October 19, 2012**

**Mini Job Fairs at TAPS, Quantico**

**December 7, 2012**

**Henderson Hall Luncheon**

**December 7, 2012**

**Mini Job Fairs at TAPS, Quantico**

The MEA Camp Pendleton Chapter meets the  
3rd Wednesday of every month, 1800,  
in the Iron Mike room at the  
Pendleton South Mesa Club.

**View a listing of events on the  
MEA Calendar  
[www.marineea.org](http://www.marineea.org)**

## Upcoming Job Fairs

- Sep 18 Hiring Heroes Career Fairs in 2012 -  
Fort Sam Houston, Texas
- Sep 19 Hiring Heroes Career Fairs in 2012 -  
San Antonio, Texas
- Sep 21 Corporate Gray Job Fair -  
Springfield, VA
- Sep 26 CivilianJobs.com Career Expo -  
Stewart Club, Ft. Stewart, GA
- Sep 27 Recruit Military Veteran Expo -  
Baltimore, MD
- Sep 28 Recruit Military Veteran Expo -  
Shreveport, LA
- Sep 28 Job Zone Job Fair -  
King George/Dahlgren VA.

**Go to the MEA calendar for a  
complete list of job fairs**