

The Military Advantage: The Military.com Guide to Military and Veterans Benefits¹

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As was stated in a review of an earlier edition of *The Military Advantage*, “this book is not the only available tool for finding a compendium of available military and veterans benefits, but after comparing it with a number of others, this well planned and nicely laid out volume looks to be credible and certainly equal to or better than most.”³ That assessment of the annual volume continues to be true, but as will be delineated below, the book has been improved incrementally since then, and the current version, published in 2013, has not only perfected and polished the already good parts but added an extraordinary batch of news ones, substantially enhancing the final product for the profitable use of anyone reading it.

This general reference work was initially published in 2005 by Simon and Schuster with Christopher Michel as the primary author.⁴ The volume has been published annually by Naval

¹ TERRY HOWELL, *THE MILITARY ADVANTAGE: THE MILITARY.COM GUIDE TO MILITARY AND VETERANS BENEFITS* (2013).

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³ Alice A. Booher, *The Military Advantage: The Military.com Guide to Military and Veterans Benefits*, 2 *VETERANS L. REV.* 293 (2010) (book review).

⁴ CHRISTOPHER P. MICHEL, *THE MILITARY ADVANTAGE: A COMPREHENSIVE GUIDE TO*

Institute Press since 2009 with Terry Howell heading up the effort.⁵

In the Foreword to the 2009 edition, the late General H. Norman Schwarzkopf called the book “at once a comprehensive reference resource as well as a ‘how to’ guide,”⁶ which has remained constant in the subsequent volumes. And while a great many changes have taken place in the world of the military and veterans since then, in the Foreword to this 2013 edition, Veteran Sal Giunta says: “Here you’ll find the latest information presented in a way that truly ‘cuts through the red tape.’”⁷

Since the book is meant to be a stable, reliable, useable research tool, some of the most recent changes are simply updating the text to reflect revisions or updates in laws, policies or procedures or the latest legislation, with appropriate citations reflecting the statutory revisions so that they may be read in further detail. Many updates are what Howell refers to as “an editorial refocusing on the impact benefits have on transitioning out of the military.”⁸ It is further noted that:

YOUR MILITARY & VETERANS BENEFITS (2005).

⁵ E-mail from Judy A. Heise, Publicist, Naval Inst. Press, to author (Apr. 22, 2013) (on file with the Veterans Law Review); E-mail from Terry Howell, Managing Editor, Military.com, to author (Apr. 22, 2013) (on file with the Veterans Law Review). According to the descriptive copy on the back of the 2013 trade paperback edition of *The Military Advantage*, not only is Terry Howell the managing editor of Military.com, he is also a retired Coast Guard chief petty officer and a disabled veteran. As a Coast Guard career development adviser, Howell “provided career, finance, education, and benefits counseling to service members and their families. Terry earned both his BS and MBA at Corban University using tuition assistance and his GI Bill benefits to help cover the cost.” HOWELL, *supra* note 1, back cover.

⁶ Booher, *supra* note 3, at 294 (citing Norman Schwarzkopf, *Foreword to* CHRISTOPHER P. MICHEL & TERRY HOWELL, *THE MILITARY ADVANTAGE: THE MILITARY.COM GUIDE TO MILITARY AND VETERANS BENEFITS*, at vii (2009).

⁷ Salvatore C. Giunta, *Foreword to* TERRY HOWELL, *THE MILITARY ADVANTAGE: THE MILITARY.COM GUIDE TO MILITARY AND VETERANS BENEFITS*, at ix (2013). Giunta was the first living Medal of Honor recipient since the Vietnam War. *Id.* For more information about Giunta’s service in Afghanistan and his award, visit *Staff Sergeant Salvatore A. Giunta—Medal of Honor Operation Enduring Freedom, Official Citation*, ARMY.MIL FEATURES, <http://www.army.mil/medalofhonor/giunta/citation.html> (last visited Nov. 25, 2013).

⁸ E-mail from Howell to author, *supra* note 5.

After more than ten years at war, the U.S. Armed Forces plan to cut up to 80,000 Soldiers, Sailors, Airmen, and Marines over the next five years in an effort to meet the demand to reduce the defense budget by more than \$487 billion over the next ten years. This planned reduction in forces will mean that as many as 14,000 servicemembers a year will need to prepare to transition back to civilian life.⁹

From a practical viewpoint, it is pointed out that “[a]lthough education programs, like the Post-9/11 GI Bill, are designed to help servicemembers transition back into the civilian workforce, the current number of out-of-work OEF/OIF [Operation Enduring Freedom/Operation Iraqi Freedom] veterans indicates that the existing programs and resources are not going to be enough to meet the future demand.”¹⁰ As a result, the book endeavors to collate those new programs which have been developed to fill the gap and includes “several new ‘tips’ and ‘resources’ to help servicemembers prepare for their transition.”¹¹

Specifically, updated chapters and sections include Transition Assistance Program Changes; New Veteran Employment Resources; New VRAP GI Bill and Other GI Bill Updates; New Spouse and Family Resources; TRICARE Fee Increases; Helpful tips on Preparing for Transition; and Changes to Military Pay and Survivor Benefits.¹²

It must be acknowledged that it has long been somewhat difficult to find understandable data for determining what benefits may be available and how a given veteran or servicemember may go about accessing them. Traditional avenues including going to

⁹ HOWELL, *supra* note 1, at xi.

¹⁰ *Id.*

¹¹ E-mail from Howell to author, *supra* note 5.

¹² *The Military Advantage: 2013 Edition*, U.S. NAVAL INST., <http://www.usni.org/store/books/general-reference/military-advantage-2013-edition> (last visited Nov. 25, 2013).

Veterans Service Organizations (VSOs) or calling or visiting a local VA Regional Office, Medical Center or Outpatient Clinic or a nearby military facility—all of which are good and increasingly informed resources.

In addition, certain additional written alternatives have long been available and varyingly helpful. For instance, the Office of Public and Intergovernmental Affairs within the Department of Veterans Affairs (DVA) has long published a *Federal Benefits for Veterans, Dependents and Survivors* booklet,¹³ and there are also some commercially produced books available from sources.¹⁴

That said, after comparing the available resources, the most comprehensive and timely appears to be the newest edition of *The Military Advantage*. It seems to cover virtually every nuance of every possible question, answer and appropriate data source categorized into the following logical and finite areas: (A) The Money Advantage (including discounts, debt and credit, savings programs for combat zones, tax and home loans, life insurance and thrift savings plans); (B) The Pay Advantage (including standard pay, allowances and special pay, allotments and retired pay and both combat related and veteran disability compensation); (C) The Health Care Advantage (including TRICARE in all its permutations, and veterans health care); (D) The Benefits

¹³ U.S. DEP'T OF VETERANS AFFAIRS, *FEDERAL BENEFITS FOR VETERANS, DEPENDENTS AND SURVIVORS* (2013), available at www.va.gov/opa/publications/benefits_book.asp (including acronyms and chapters on each important area of entitlement and listing other federal benefits and facilities). In addition to being available online, this yearly booklet is also available in printed bound hardcopy versions, which can be obtained from many Veterans Service Organizations, most VA facilities, some commercial booksellers, and for purchase from the Government Printing Office. One advantage of viewing the booklet online is the ability pull up and even print the specific segment for which you require information in English or Spanish.

¹⁴ See, e.g., *MILITARY HANDBOOKS, 2013 BENEFITS FOR VETERANS AND DEPENDENTS* (2012) (a 79-page handbook, published in December 2012 for 2013); *MILITARY HANDBOOKS, 2013 VETERANS HEALTHCARE BENEFITS HANDBOOK* (2012) (a 35-page handbook, also published for 2013). The Military Handbooks publisher also has similar separate books available on other subjects which are available for a non-refundable price, and are often printed on demand.

Advantage (including military travel and lodging rights, legal rights, entitlements and benefits, veterans benefits claims and appeals, and burial and surviving family benefits); (E) The Education Advantage (including money for school in and out of active duty and by branch of service); (F) The Career Advantage (including professional development in service, deployment and mobilization, post-deployment, and relocation); (G) The Transition Advantage (including preparation, successful transition to a civilian career, employment resources, continuing Reserve or Guard service, records and awards); and (H) The Family Advantage (including families “on the move,” career development, education, training for spouses, the military child, family support during deployment, military support organizations and wounded warrior and post-traumatic stress resources).¹⁵

The Military Advantage appears to be the current written option that most comprehensively and intricately addresses the myriad questions of both active duty and veterans in all components, transitions and circumstances, and contains listings of resource after resource, comparative factors and detailed specific contact points for each. It also has generous appendices¹⁶ and an excellent index.¹⁷ The chapters are well developed and structured, and the data are responsive to the questions (both broad and very specific) as clearly stated. The numerous complex alternative resolutions are comprehensively and understandably laid out, often in chart form so the options are more visibly comparable.

Perhaps there is no better endorsement than that reflected in the Naval Institute Press’s promotional materials for the 2013 edition taken from the 2012 book, from former Department of Veterans Affairs Secretary Anthony Principi who stated: “Every service member and veteran should read this book. It

¹⁵ HOWELL, *supra* note 1, at v-vii.

¹⁶ *Id.* at 357-72.

¹⁷ *Id.* at 373-87.

is the definitive guide to making the most of your benefits.”¹⁸ Edward A. Powell, Jr., President and CEO of the USO World Headquarters, also stated that “Knowledge is the first and most critical tool for a veteran. Awareness of what’s available and how to access the system is key. *The Military Advantage* finally brings it all together in one place.”¹⁹ The 2013 version of this annual reference work, at 387 pages and with a \$27.95 price tag, is an economical fulfillment of this promise and establishes much more for the vast and diverse constituency wanting, needing and entitled to it.

¹⁸ *The Military Advantage, 2013 Edition*, NEW PUBLICATIONS FROM THE NAVAL INST. PRESS, Spring 2013, at 19 (on file with the Veterans Law Review).

¹⁹ *Id.*