

# RAO

# BULLETIN

## 15 September 2017

**PDF Edition**



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1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [ ] indicate the number of articles written on the subject. To obtain previous articles send a request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net).

**\* ATTACHMENTS \***

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**\* DoD \***



## **Fleet Expansion Update 01 ► Will Unmanned Vessels Count?**

President Donald Tr4 ump and Navy leaders say the nation needs about 350 ships, roughly 75 more ships than the fleet has today. But there isn't money in the defense budget to buy a lot of new ships at once, and they take years to build. Adm. John Richardson, the chief of naval operations, says they could get closer to the target faster by counting unmanned vessels with capabilities similar to a manned ship — a new twist on the definition of a ship. Unmanned undersea vehicles currently used by the Navy aren't at the point now where they could replace manned platforms. While they can complete a task to support a mission, they can't complete an entire mission on their own, and none are weaponized, according to the Navy.

Richardson brought senior officers to Newport, Rhode Island, this month to talk about accelerating their development. The future Navy is going to be very different from today's fleet, he said. "I can guarantee that it's not going to be building more of the same thing we have right now," he said. "Because that will not be the Navy that the nation needs to secure itself and promote its prosperity." Richardson said he's trying to figure out how to increase naval power as quickly as he can because the Navy is being challenged at sea by very capable foreign naval forces. He said he's looking at vehicles that can do a range of things, including acting as sensors and carrying weapons, and can be networked in with the rest of the fleet.

At the Naval Undersea Warfare Center Division Newport, researchers are adapting commercial, off-the-shelf unmanned undersea vehicles for use by the military. Dozens of unmanned undersea vehicles are being used by the Navy to sense oceanographic conditions and look for mines, with supervision by Navy personnel, said Jenny Roberts, the deputy for undersea influence at the Navy's Undersea Warfare Division. Technological advancements in autonomy, endurance, command and control and other areas are needed before the Navy could assign anything more complex, like surveillance, she added.



The "Razor," an autonomous underwater vehicle (AUV) sits in a lab at the Naval Undersea War Center in Middletown, RI.

The Navy could potentially get by with fewer ships if some of the larger, more capable unmanned vehicles could someday reliably do some of the easier missions ships do, but it's not a one-for-one replacement, said Bryan Clark, a senior fellow at the Center for Strategic and Budgetary Assessments. An unmanned vehicle could lay mines and conduct surveillance but it couldn't board a pirate ship or help train a foreign Navy, added Clark, the lead author on a paper about the Navy's future force. "It doesn't mean you buy an extra-large unmanned undersea vehicle and buy one less submarine," he said. "You have to figure out to what degree it replaces a submarine and do the math."

Small unmanned undersea vehicles are 3 inches to 10 inches in diameter and cost less than \$1 million, and medium ones are 10 inches to 21 inches and cost up to about \$3 million, Roberts said. Large unmanned undersea vehicles are 21 inches to 84 inches and cost tens of millions. Extra-large vehicles are greater than 84 inches in diameter. The Navy doesn't currently have any of that size, Roberts said. The Congressional Budget Office has estimated that the cost of building and operating 355 ships would average \$102 billion annually through 2047, which is more than one-third higher than the amount appropriated for fiscal year 2016 for today's fleet. Richardson has said that he thinks it'll cost far less than that prediction.<sup>41</sup> [Source: The Associated Press | Jennifer Mcdermott | August 31, 2017 ++]

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### **Navy RAO Program Update 01 ► Overseas Volunteers Needed**

The Navy is seeking retired Sailors or those in non-pay retired Reserve status living overseas to volunteer to serve as new Secretary of the Navy Retiree Council members. There are no rank restrictions. If you could help spread the word, it would be deeply appreciated. Advise potential volunteers to contact James "Jim" Stone, STGCM(SW) USN(Ret), Retired Activities Office, OPNAV N170C - 21st Century Sailor Office, by calling 901-874-6949 or sending email to [james.e.stone1@navy.mil](mailto:james.e.stone1@navy.mil). [Source: RAO Randolph AFB | Tammy L. Cournoyer | September 14, 2017 ++]

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### **POW/MIA Update 76 ► ID Rate and Numbers Accounted for Increases**

Recovering, identifying, and returning home American servicemembers lost in action around the world is a difficult mission. But the rate of identifications, as well as the number of previously missing persons accounted for, has increased in recent years as a result of new Defense POW/MIA Accounting Agency (DPAA) policies and improved

technology. To date in FY 2017, DPAA, formerly the Joint POW/MIA Accounting Command, has made 114 identifications and accounted for 93, reports Maj. Jessie Romero, public affairs officer, DPAA, Joint Base Pearl Harbor-Hickam, Hawaii.

In FY 2016, DPAA identified 164 U.S. servicemembers and civilians and accounted for 160. “The increase is due to a variety of new programs implemented by the agency, coupled with scientific advances,” Romero confirms. “Specifically, the program for disinterring and identifying service[members] previously considered unidentifiable - buried as unknowns in national cemeteries - has been the key factor in the increase. Scientific advances in the DPAA Laboratory and the Armed Forces DNA Identification Laboratory have made it possible to identify remains that could not be identified five years ago.” Other contributing factors include:

- Development and implementation of an overarching strategy, a five-year campaign plan, and annual operations plans;
- A dedicated medical examiner assigned to DPAA;
- Establishment of a strategic partnering effort to more efficiently and effectively research, conduct analysis, and recover the missing; and
- Improved relationships and information sharing with host-nation personnel.

Ongoing is the recovery and identification of American personnel killed during the Japanese attack on Pearl Harbor. According to Romero, an estimated 1,553 servicemembers have yet to be accounted for and their remains might still be among the unknowns interred in the National Memorial Cemetery of the Pacific in Honolulu or entombed aboard USS Arizona. From July to November 2015, DPAA disinterred 388 sets of remains from the National Memorial Cemetery of the Pacific, killed while serving on USS Oklahoma. To date, Romero notes, 70 of those sailors and Marines have been identified and accounted for. “The USS Oklahoma case is a significant project within the DPAA Laboratory, with dedicated personnel and a project leader,” Romero says. “However, it is one of many laboratory projects. The DPAA Laboratory does not prioritize by conflict, service, or any other extraneous factors. We need to identify all remains that enter the laboratory.”

Locating and recovering remains of the missing is still the greatest challenge facing DPAA, Romero says. “The failures to find the recent Malaysian Airlines aircraft or even Amelia Earhart are poignant reminders of how difficult it can be to find someone who has disappeared,” he says. “Laboratory challenges include the need to test small fragments of bone, poor survival of DNA after many decades in the field, and missing antemortem information, such as lack of DNA family reference samples.” Adding to the difficulty is the fact that many of the missing were lost behind enemy lines and what became enemy territory during the Cold War. “Significant time lapsed before it was possible to search these areas,” Romero explains. “Some service personnel were lost at high altitudes, in sparsely populated areas, or over water.”

Currently, 82,524 U.S. personnel/Americans still are unaccounted for from World War II to operations in Iraq, Romero reports. An estimated 34,000 are believed recoverable. [Source: MOAA News Exchange | Don Vaughan | September 13, 2017 ++]

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## **Nuclear Waste Update 01** ► **Only Repository Running Out of Space**

The only underground nuclear waste repository in the United States doesn't have enough space for radioactive tools, clothing and other debris left over from decades of bomb-making and research, much less tons of weapons-grade plutonium that the nation has agreed to eliminate as part of a pact with Russia, federal auditors said. In addition, the U.S. Government Accountability Office found that the U.S. Energy Department has no plans for securing regulatory approvals and expanding the Waste Isolation Pilot Plant in New Mexico before it reaches capacity in less than a



decade. “DOE modeling that is needed to begin the regulatory approval process is not expected to be ready until 2024,” the auditors said in their report released Tuesday.



**This March 6, 2014, file photo shows the idled Waste Isolation Pilot Plant, the nation's only underground nuclear waste repository, near Carlsbad, N.M.**

Energy Department officials contend there's enough time to design and build additional storage before existing operations are significantly affected. A Senate committee requested the review from auditors amid concerns about ballooning costs and delays in the U.S. effort to dispose of 34 metric tons of its plutonium. Citing the delays and other reasons, Russia last fall suspended its commitment to get rid of its own excess plutonium. The U.S. has not made a final decision about how to proceed. However, the Energy Department agrees with auditors about the need to expand disposal space at the repository and devise guidance for defense sites and federal laboratories to better estimate how much radioactive waste must be shipped to New Mexico as the U.S. cleans up Cold War-era contamination.

Don Hancock, director of the nuclear waste safety program at the Southwest Research and Information Center in Albuquerque, said he was pleased the auditors acknowledged the space limitations and hoped the report would spur a public discussion about how to handle the surplus plutonium and waste from bomb-making and nuclear research. “The Waste Isolation Pilot Plant, it was never supposed to be the one and only,” Hancock said. “So it's past time to start the discussion of what other disposal sites we're going to have.” The New Mexico repository was carved out of an ancient salt formation about a half-mile below the desert, with the idea that shifting salt would eventually entomb the radioactive tools, clothing, gloves and other debris.

The facility resumed operations earlier this year following a shutdown that followed a 2014 radiation release caused by inappropriate packaging of waste by workers at Los Alamos National Laboratory. The release contaminated part of the underground disposal area and caused other problems that further limited space. Federal auditors say another two disposal vaults would have to be carved out to accommodate the waste already in the government's inventory. More space would be needed for the weapons-grade plutonium.

The initial plan called for conversion of the excess plutonium into a mixed oxide fuel that would render it useless for making weapons and could be used in nuclear reactors. However, the estimated cost of building a conversion facility at the Energy Department's Savannah River site in South Carolina has grown from \$1.4 billion in 2004 to more than \$17 billion. About \$5 billion already has been spent on the facility. Estimates also show it would take until 2048 to complete the facility. Faced with the skyrocketing cost, the government began considering whether it would be cheaper to dilute the plutonium and entomb it at the plant in New Mexico. No final decisions have been made.

Federal auditors say without developing a long-term plan, the Energy Department may be forced to slow or suspend waste shipments from sites across the U.S. and compromise cleanup deadlines negotiated with state regulators. [Source: The Associated Press | Susan Montoya Bryan | September 7, 2017 ++]

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## **BRAC Update 59 ► Pentagon Supports McCain/Reed 2019 Proposal**

The Pentagon supports a proposal to authorize a base closure round in 2019 from Sens. John McCain and Jack Reed, the top Pentagon official in charge of military installations said Tuesday. The Pentagon’s new assistant defense secretary for energy, installations and environment, Lucian Niemeyer, said the Department of Defense backs their proposal to launch a base realignment and closure, or BRAC, process. That proposal would have the Government Accountability Office, and not an independent commission, validate the analysis before Congress makes the final call.

Speaking at a Heritage Foundation forum, Niemeyer said base closures could not only save money but help the military reorganize for the next generation of military technologies as it conducts a highly anticipated defense strategy review. “For us, it’s not just a matter finding efficiencies; it’s a matter of improving military value and effectiveness and lethality of our forces,” Niemeyer said. “That’s why we continue to push hard and we support the Senate’s attempt to try to get a BRAC authorization started in 2019 [through] the [National] Defense Authorization Act.”

Yet the proposal faces headwinds in Congress, where BRACs are notoriously unpopular for hurting communities where bases are closed. Because McCain and Reed — the Senate Armed Services Committee chairman and ranking member respectively — are championing the BRAC round, “there is real hope this year” it will be approved, said Andrew Hunter, a former congressional staffer now with the Center for Strategic and International Studies. McCain (R-AZ) and Reed (D-RI) proposed a new BRAC round as an amendment to the annual defense policy bill. Under the plan, the list of potential base closures and realignments would be compiled by the DoD and reviewed by the GAO before it is certified by the president and submitted to Congress by the fall of 2019. There would be a 60-day public comment period and, finally, an up or down vote by Congress.

Niemeyer hailed its provision, capping the cost of the closures and realignments at \$5 billion and nodded to a BRAC alternative from the House Armed Services Committee’s ranking member, Rep. Adam Smith (D-WA) that would require more detailed cost estimates to be submitted to Congress. That may be a step toward winning over lawmakers like HASC Chairman Rep. Mac Thornberry (R-TX), who is among lawmakers who have attacked the upfront costs associated with the last BRAC round in 2005. He quashed a pro-BRAC amendment during a floor debate on the House defense policy bill in July.

There has been pushback against the McCain-Reed proposal from at least one SASC member, Sen. Martin Heinrich (D-NM). He told the Albuquerque Journal earlier this month it would invite more lobbying of the Pentagon by Congress, a development he says would not be productive. “I understand that the Pentagon wants to divest of assets that aren’t materially contributing to our national security, but I’m not sure what problems are addressed by a new version of BRAC that involves more lobbying,” Heinrich told the newspaper. Military leaders have pushed for another BRAC round since 2013, arguing that their current domestic footprint is too large given reductions in force size and equipment modernization in recent years. The DoD estimated under the last administration that it could close 22 percent excess capacity for a savings of \$2 billion or more annually by 2027.

In any case, almost none of that excess capacity is in the Navy, with most in the Army and Air Force, Hunter noted. He suggested lawmakers with ties to naval facilities may as a result find it easier to vote for a BRAC round. Still, the politics will likely be difficult to overcome. “In the past, the theory has been: When you know whose bases you are targeting with your vote, and that may be your friend, that may be someone who’s an ally to you on other



issues, it makes it harder,” Hunter said. “That will be an interesting dynamic to see.” [Source: NavyTimes | Joe Gould | September 5, 2017 ++]

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## **Tricare/CHAMPUS Fraud Update 16 ► FMCSA False Claims Lawsuit**

A family practice chain in South Carolina will pay \$2 million as part of a settlement with the government to resolve allegations that the medical practice submitted false claims to Tricare and Medicare, according to Justice Department officials. **Family Medicine Centers of South Carolina**, or FMCSA, agreed to pay \$1.56 million, and two company officials — principal owner and former chief executive officer Dr. Stephen F. Serbin, and former laboratory director Victoria Serbin — agreed to pay a combined \$443,000 to resolve the False Claims Act lawsuit. The company did not admit to any wrongdoing as part of the settlement, FMCSA officials said.

FMCSA is a chain of family medicine clinics located in Columbia and the surrounding area. The clinics include Springwood Lake Family Practice, Woodhill Family Practice, Midtown Family Medicine, Saluda Pointe Family Medicine, Lake Murray Family Medicine, and the now-closed Rice Creek Family Medicine. “The litigation and settlement of this matter illustrates the government’s emphasis on combating health care fraud,” Justice officials said in the 11 SEP announcement of the settlement. Justice officials acknowledged that “the claims resolved by this settlement are allegations only, and there has been no determination of liability.”

Officials alleged the Serbins were responsible for submitting false claims to Medicare and Tricare for medically unnecessary laboratory services. They allegedly created custom laboratory panels of diagnostic tests that aren’t appropriate for routine measurement and performed the tests without an order from the treating physician. They allegedly implemented standing orders to make sure these tests were performed with specific frequency, and not because of clinical need. They allegedly programmed the FMC billing software to change certain billing codes for laboratory tests to ensure Medicare would pay.

“We applaud the Department of Justice and the U.S. Attorney for the District of South Carolina for holding this provider accountable for its actions,” said Guy Kiyokawa, deputy director of the Defense Health Agency, in a statement announcing the settlement. “The provider’s actions targeted American service members, veterans and their families, diverting valuable resources through unnecessary tests. The Defense Health Agency continues to work closely with the Justice Department and other state and federal agencies to investigate all those who participated in these nefarious, fraudulent practices.”

Justice officials also alleged FMCSA submitted claims to Medicare that violated the physician self-referral prohibition, known as the Stark Law, which is intended to prevent a physician’s medical judgment from being compromised by improper financial incentives. Justice officials alleged that FMCSA’s incentive compensation plan paid doctors a percentage of the value of laboratory and other diagnostic tests that these same doctors ordered through FMCSA. FMCSA then billed Medicare for the costs. Justice officials said the allegations arose from a lawsuit filed under the whistleblower provisions of the False Claims Act by Dr. Catherine A. Schaefer, a physician who worked for FMCSA. Private citizens can file lawsuits on behalf of the government and share in any recovery. Schaefer will receive \$340,510, Justice officials said.

In a statement issued by FMCSA officials stated the action was “brought several years ago by a disgruntled former employee who was terminated after spending less than nine months at FMCSA.” The company “admitted no liability and adamantly denies any wrongdoing,” according to the statement. “The financial settlement was a business decision made to avoid years of costly litigation and allow FMCSA to focus its attention on doing what it does best — improving the health of thousands of South Carolina families.” FMCSA has 14 board-certified physicians and “continues to be a leader in preventive medicine and wellness care,” according to the statement. “We take compliance with government regulations and quality care standards very seriously.”

As part of the settlement, the Serbins will have no management role in FMCSA for five years, and FMCSA will hire an independent review organization to conduct annual claims reviews, as one of “substantial internal compliance reforms,” the Justice announcement stated. The case was handled by Justice Department’s Civil Division’s Commercial Litigation Branch, the U.S. Attorney’s Office for the District of South Carolina, the HHS inspector general’s office, and the Defense Health Agency. [Source: MarineCorpsTimes | : Karen Jowers | September 11, 2017 ++]

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## **DoD Fraud, Waste, & Abuse ► Reported 01 thru 15 SEP 2017**

**Ft. Campbell, KY** -- More than \$1 million in weapons parts and sensitive military equipment was stolen out of Fort Campbell, Kentucky, and sold in a vast black market, some of it to foreign buyers through eBay, according to testimony at a federal trial this week. The equipment — some of it re-sold to buyers in Russia, China, Mexico, Hong Kong, Kazakhstan and Ukraine — included machine gun and rifle parts, body armor, helmets, gun sights, generators, medical equipment and more.

**John Roberts**, of Clarksville, Tennessee, was being tried 30 AUG in Nashville on charges of wire fraud, conspiracy to steal and sell government property, and violating the Arms Export Control Act. Six soldiers and his civilian business partner made plea deals in exchange for their testimony. That former business partner, **Cory Wilson**, testified that they would find soldiers selling military items through classified ads or on Facebook, and then ask them for more expensive and harder-to-find items. It was “fast easy money,” Wilson said. The soldiers they targeted were often young and broke or needed money for drugs, Wilson said, so “there were a lot of items and good money to be made.” Wilson said Roberts set up multiple accounts to sell the equipment on eBay. They removed packaging that identified it as government property and used fake descriptions on shipping labels to avoid suspicion, he said. Under questioning from Roberts’ defense attorney, David Cooper, Wilson acknowledged that he initially lied to investigators about knowing the equipment wasn’t allowed to be shipped overseas.

**Michael Barlow**, a former Fort Campbell platoon sergeant who pleaded guilty to theft of government property and conspiracy, testified that they started small, but eventually escalated to truckloads of military equipment. He said Roberts even gave him a “Christmas list” of items he wanted the soldiers to steal in Afghanistan and bring back to the United States. “They wanted more and more, mostly weapons parts,” Barlow testified. Barlow said his company came home with five large cargo containers filled with equipment as the U.S. military drew down troops and closed bases in Afghanistan. Barlow said he and other soldiers sometimes got \$1,000 to \$2,000 per truckload. One non-commissioned officer was even charging civilian buyers \$500 to come onto Fort Campbell to select items for purchase, Barlow said.

The conspiracy allegedly continued from 2013 into 2016. Text messages between the soldiers and the civilians pointed to regular meet-ups to swap cash for ballistic plates, helmets, scopes and gun sights, according to Chief Warrant Officer 2 Sarah Perry, an agent with the Army Criminal Investigation Command. One sergeant, identified in court as “E5 Rick,” texted Roberts about going on “hunting trips” while on duty, which meant he was breaking into cars to steal equipment, Perry testified.. The Army identified about five surplus stores around Fort Campbell that were selling military equipment through backdoor deals, she said. Roberts’ defense attorney David Cooper asked Perry if she could prove that the equipment offered on eBay, or that Roberts had pictures of on his phone, was stolen from Fort Campbell. Perry said that in many cases she could not, because many of the stolen items did not have serial numbers, but were similar to items reported stolen.

Another former Fort Campbell soldier, **Jonathan Wolford**, testified on Wednesday that he and another soldier, Dustin Nelson, took about 70 boxes of weapons parts and other gear, some of it labeled with the name of their company, to Wilson and Roberts, who paid them \$1,200. They were both in charge of their company’s arms supply

room at the time, Wolford said, and started selling equipment that wasn't listed in the company's property books, including machine gun barrels, M4 rifle parts, pistol grips, buttstocks and other items typically used to repair weapons. Asked in court why he didn't ask for more money, Wolford said, "I was making a little bit of money. I didn't pay anything for it."

Roberts was found guilty 31 AUG of conspiracy to steal and sell government property, two counts of violating the Arms Export Control Act and 10 counts of wire fraud. Prosecutors said he faces up to five years in prison for conspiracy and up to 20 years for each count of arms export violations and wire fraud. [Source: The Associated Press | Kristin M. Hall | August 30, 2017 ++]

**-o-o-O-o-o-**

**Fat Leonard Scandal** -- The Navy began its second case 30 AUG against an officer implicated in the ongoing corruption scandal surrounding defense contractor Glenn Defense Marine Asia and its leader, Leonard "Fat Leonard" Francis. Navy prosecutors outlined their case in an Article 32 hearing at Naval Station Norfolk against Navy Cmdr. **Jason W. Starmer**, a former enlisted sailor turned foreign area officer who, at the time of the allegations, was head of operations for the Joint United States Military Advisory Group, Thailand. Starmer, currently assigned to the Transient Personnel Unit at the Navy Yard in Washington, was charged with graft, patronizing a prostitute, adultery and conduct unbecoming, as well as three specifications of violating a lawful order. If found guilty on all charges, Starmer could face up to 17 years confinement. Navy pilot Cmdr. **David Morales** was also charged in the same Norfolk military court in June on similar charges and is awaiting court-martial, though no date has been set.

<sup>4</sup>

Francis was arrested in 2013 and pleaded guilty in January 2015 to bribery, conspiracy to commit bribery and conspiracy to defraud the United States. He is cooperating with U.S. officials as they prosecute military and GDMA officials. Francis has not yet been sentenced. The Navy's case against Starmer charges that the officer accepted gifts in the form of meals, liquor and prostitutes purchased by Francis on several occasions, both in Singapore and in Thailand. The Navy contends that Starmer then lied to investigators about the events. The Navy's case contends that Starmer was fully aware of receiving the gifts that represented payment for past, current and future favors in steering Navy contracts for ship services to GDMA.

Naval Criminal Investigative Service Special Agent Jill Kelly testified in the case. She was the only witness called by either side in the hearing. She testified that on the night of Sept. 6, 2012, Starmer met Francis in a Singapore gentlemen's club, where Francis picked up a tab somewhere in the neighborhood of \$3,000 for a crowd that included not only Starmer, but other U.S. and GDMA officials. Navy prosecutors don't know what part of that total was reserved for Starmer, but they say it's logical to assume his portion was over \$20, the gift limit any U.S. government official can accept. Kelly said that such events were part of Francis's "grooming" of Navy officers, when he would give gifts and exchange contact information in an effort to help him overcharge for services provided when U.S. ships hit Asian ports. Kelly said the evidence shows that Starmer, in his job at the U.S. Military Advisory Group-Thailand, advocated for Francis and his company after a visit by the aircraft carrier Nimitz to Phuket, Thailand, in 2013.

During that visit, a taxi strike kept liberty buses taking sailors to and from town from operating on schedule, resulting in sailors failing to get to the ship on time. The incident angered the then-7th Fleet commander. As a result, contracting officials were threatening not to pay GDMA. In heated email exchanges, Starmer suggested that officials needed to "cool down," which the prosecution claims amounted to advocacy for Francis's company. That "advocacy" came just a month after Starmer visited Singapore and again met with Francis. Once again, Francis picked up the tab, the prosecution contends, and also included a prostitute for Starmer. Kelly said that Starmer, in interviews with investigators, admitted to having sex with the woman, but denied knowing she was a prostitute.

"Well, I never saw any money change hands, there was never any talk of prostitutes or mention of money, but shame on me," Kelly read from Starmer's testimony.

Starmer's attorney, Coast Guard Lt. Robert Canoy, asked Kelly if Starmer was ever actually asked by the investigators if he'd had sex with a prostitute. After reviewing her notes, Kelly said that he had not. Canoy then told the preliminary hearing officer, Cmdr. Anthony Johnson, that he felt there weren't sufficient grounds for the charge and that it should be dropped. But Kelly also outlined text messages that the prosecution says prove that Starmer knew the women provided by Francis were in fact prostitutes. Kelly said the text messages from Francis's phone, seized by the government, show that on April 3, 2013, Francis again sent a prostitute to Starmer's hotel room. In a text to Francis discussing the previous night, Starmer wrote, "Not very good, she wasn't very good, wouldn't [give oral sex], on the phone all night, other than that it was ok."



**Glenn Francis "fat leonard" Leonard**

Kelly then testified that Francis sent a text to a woman who organized scheduling for the prostitutes — known as "Mama Pat" — who told him to only pay \$800 dollars for the evening based on feedback from "Jason." In return for these favors, the prosecution contends that Starmer acted as a "sounding board" to whom Francis could complain about Navy officials. The defense contends that Starmer did not tip off Francis, and instead notified NCIS of potential issues with invoices Francis submitted for payment, which were never fully investigated. It will be up to Johnson to decide whether any or all of the charges should be carried out. He'll forward those recommendations to Adm. Phil Davidson, the convening authority for the prosecution. [Source: NavyTimes | Mark D. Faram | August 31, 2017 ++]

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## **POW/MIA Update 93** ► **Cpl. Raymond Clark Snapp**



A 24-year-old Marine who was killed in one of the bloodiest battles of World War II is scheduled for burial 15 SEP. in Louisiana. Marine Maj. Tim Kronjaeger said the remains recently were identified as those of Cpl. Raymond Clark

Snapp of Bonita, Texas. He was killed on Nov. 20, 1943, on the first day of the Battle of Tarawa in the Pacific. His remains had been among hundreds of unidentified Tarawa casualties in the National Memorial Cemetery of the Pacific in Oahu, Hawaii. Ninety-four were exhumed earlier this year for possible identification.

Kronjaeger told The Times of Shreveport that Snapp was identified in July. He said Snapp's closest living relative is in Shreveport, Louisiana, and Snapp will be buried in the Northwest Louisiana Veterans Cemetery in Keithville. He said the relative did not want to be identified, and more distant relatives also live in Bonita, Saint Jo and Nocona, Texas.

Snapp was born Sept. 8, 1919, and enlisted in the Marine Corps at age 22. He was assigned to Foxtrot Company, 2nd Battalion, 8th Marines, 2nd Marine Division, which landed on the small island of Betio in the Tarawa Atoll of the Gilbert Islands in an attempt to secure the remote atoll against Japanese resistance. More than 990 U.S. Marines and 30 U.S. sailors were killed in the three-day battle, Maj. Natasha Waggoner, spokeswoman for the Defense POW/MIA Accounting Agency, said when the agency described the exhumation of Snapp and 93 others killed at Tarawa earlier this year. She said about 550 were still unidentified, including some still in Tarawa. The atoll is about 2,300 miles (3,700 kilometers) southwest of Honolulu and today is part of the Republic of Kiribati.

During the U.S. amphibious assault on Tarawa 74 years ago, Japanese machine gun fire killed scores of Marines when their boats got stuck on the reef at low tide. Americans who made it to the beach faced brutal hand-to-hand combat. Only 17 of the 3,500 Japanese troops survived. Of 1,200 Korean slave laborers on the island, just 129 lived. The United States quickly buried the thousands of dead. But these graves were soon disturbed as the Navy had to quickly build an airstrip to continue their push west toward Japan. In 1947, Snapp's remains were brought to the National Memorial Cemetery of the Pacific in Oahu, Hawaii, and buried two years later in a section for unidentified remains from the Battle of Tarawa, according to information from the Marines.

Snapp's remains will be escorted on a flight from Hawaii to Dallas shortly before the burial date. Marines, police and the Patriot Guard Riders will escort a procession with Snapp's remains from Dallas to the Shreveport funeral home. On 15 SEP his remains will be escorted to the cemetery in Keithville, where a burial service will be conducted with full Marine Corps military honors. [Source: The Associated Press | September 6, 2017 ++]

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## **POW/MIA Recoveries ► Reported 01 thru 15 SEP 2017 | Eight**

“Keeping the Promise“, “Fulfill their Trust“ and “No one left behind“ are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II 73,025, Korean War 7730, Vietnam War 1604, Cold War (126), Iraq and other conflicts (5). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on ‘Our Missing’. For a listing and details of those accounted for in 2017 refer to <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2017>. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

== Mail: Public Affairs Office, 2300 Defense Pentagon, Washington, D.C. 20301-2300, Attn: External Affairs

== Call: Phone: (703) 699-1420

== Message: Fill out form on <http://www.dpaa.mil/Contact/ContactUs.aspx>



Family members seeking more information about missing loved ones may also call the following Service Casualty Offices: U.S. Air Force (800) 531-5501, U.S. Army (800) 892-2490, U.S. Marine Corps (800) 847-1597, U.S. Navy (800) 443-9298, or U.S. Department of State (202) 647-5470. The names, photos, and details of the below listed MIA/POW's which have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin are listed on the following sites:

- <https://www.vfw.org/actioncorpsweekly>
- <http://www.dpaa.mil/News-Stories/News-Releases>
- <http://www.thepatriotspage.com/Recovered.htm>

**Look for:**

- Marine Corps Gunnery Sgt. Sidney A. Cook, 32, of Ohio
- Navy Reserve Ensign William M. Thompson, 21, of Summit, N.J.,
- Navy Fireman 1st Class Samuel W. Crowder of Kentucky
- Marine Corps Pvt. Vernon P. Keaton of Oklahoma
- Navy Fireman 1st Class Elmer D. Nail of Kansas
- Army Pvt. Raymond Sinowitz of New York
- Navy Hospital Corpsman 1st Class William G. Payne, of Chicago, Ill
- Air Force Chief Master Sgt. Donald J. Hall, of Stroud OK



[Source: <http://www.dpaa.mil> | August 31, 2017 ++]





## **VA Native American Direct Loan ► NADL Utilization**

The Department of Veterans Affairs has passed the 1,000 mark in the number of direct mortgages it has made to American Indian veterans of some 100 tribes. As of May of last year the number of loans stood at 1,010, with total financing of \$120 million, according to a VA presentation. That is an average of \$120,000 per loan. The program mandates that veterans' tribes sign a memorandum of understanding (MOU) with the VA before veterans can receive financing. As of last May 97 MOUs had been signed with tribes.

Tribes have continued to sign up for the program in 2017, with the Morongo tribe recently becoming the first in southern California to sign an MOU. "Historically, securing a home loan has always been an extremely difficult process for Native Americans, and it's exponentially harder if the property is located on reservation land," said Morongo chairman Robert Martin. "This agreement will help ensure that our tribal veterans who have honorably served in the U.S. military will be able to purchase, construct, or improve a home for their families, and that the terms of that loan will be fair." "The VA Native American Direct Loan is an excellent option when a mortgage lender is unwilling or unable to make a loan on trust land," VA director of loan guaranty services Jeffrey London said at a ceremony to mark the agreement on the Morongo reservation, which is near San Diego.

The tribe noted that VA's Native American Direct Loans are offered with no down payment, no private mortgage insurance and competitive interest rates, which are now four percent. The tribe has adopted foreclosure, eviction, priority of lien and other procedures called for in the NADL program. Native veterans are also eligible for the regular VA home loan program that is open to all veterans, but there are significant differences. The general VA loan is made by a private lender and guaranteed by the VA. In the NADL, VA itself lends directly to the veteran. This eliminates the private lenders, who have been reluctant to lend on reservation trust land.

The NADL program is dwarfed by the other main mortgage lending program specifically for Indians. The Department of Housing and Urban Development's Section 184 guaranteed Indian mortgage has guaranteed nearly 40,000 mortgages for a total of \$6.4 billion. However, the bulk of the HUD 184 money has gone to Indians living off reservation. Around 4,000 mortgages have been made on reservations. The loan can be used to purchase, construct or improve a home on trust land. It can also be used to simultaneously purchase and improve a home and also to refinance an NADL mortgage.

- The veteran must use the home as his or her principal residence. Rentals and investment properties are not allowed.
- The funding fee, 1.25 percent for active duty members and two percent for Guard/Reserve members, can be financed along with the loan, and waived if the veteran is receiving service-related disability pay.
- Additional fees can include the VA appraisal, title review fees, state and/or local transfer taxes, recording fees, survey fee, and hazard insurance premium.

New Mexico tribes have been active users of the program, with 15 tribes with MOUs with the VA. Washington state has 10 tribes in the program. Besides the Morongo, just three other California tribes have signed MOUs. [Source: The Courier | Erin Murphy | August 14, 2017 ++]

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## **VA Benefits Eligibility Update 05 ► What Vets Are Entitled To**

Do you know all of the VA benefits that you may eligible for are based on your service connected disability rating, receipt of a non-service connected benefit, or special circumstance? VA wants to make sure everyone is aware of all of their benefits! To help you find them VA has created charts to show you what benefits you may be eligible for based on your current situation. To discover benefits that you may be eligible to receive use:

- [https://www.benefits.va.gov/benefits/derivative\\_sc.asp](https://www.benefits.va.gov/benefits/derivative_sc.asp) Service Connected Matrix if you have a service connected disability rating from 0-100%?
- [https://www.benefits.va.gov/benefits/derivative\\_sc.asp](https://www.benefits.va.gov/benefits/derivative_sc.asp) Non Service Connected Matrix if you are getting VA pension or Aid and Attendance or Housebound benefits?
- [https://www.benefits.va.gov/benefits/derivative\\_circumstance.asp](https://www.benefits.va.gov/benefits/derivative_circumstance.asp) Circumstances Matrix to see if any of the listed circumstances apply to you.

[Source: Veterans Benefits Administration | September 13, 2017 ++]

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## **VA Crisis Hotline Update 06 ► 3rd Call Center to Open in Topeka**

On 13 SEP, the Department of Veterans Affairs (VA) announced it is opening a Veterans Crisis Line (VCL) call center in Topeka, Kansas, the third such center nationwide, and expects to hire 100 employees to staff the center, located on the campus of VA Eastern Kansas Health Care System. VCL currently operates two centers in Canandaigua, New York, and Atlanta, Georgia. The new call center, expected to open this fall, will give VCL the additional capacity as VA expands the “automatic transfer” function, Press 7, to its Community Based Outpatient Clinics (CBOCs) and Vet Centers.

“When it comes to preventing Veteran suicide, we will do everything we can to make it as easy as possible for Veterans to reach us,” said VA Secretary Dr. David J. Shulkin. “The new center in Topeka gives us more feet on the ground and an easier way for Veterans to connect with us when they need us most.” The Press 7 function is already available at VA Medical Centers and provides immediate access to the crisis line from a main phone tree. Currently, CBOC and Vet Center phone systems do not provide that option, forcing Veterans to take an added step by dialing 800-273-8255, and then pressing 1.

Since its launch in 2007, the VCL has answered more than 3 million calls and initiated the dispatch of emergency services to callers in imminent crisis more than 84,000 times. Since launching chat in 2009 and text services in November 2011, the VCL has answered nearly 359,000 and nearly 78,000 requests for chat and text services, respectively. For more information or to apply for openings at the new call center, visit [www.usajobs.gov/GetJob/ViewDetails/478700400](http://www.usajobs.gov/GetJob/ViewDetails/478700400) or [www.usajobs.gov](http://www.usajobs.gov) and search for announcement No. 10046052. The positions are open to applicants with prior comparable experience or a master’s degree in a health science, such as mental health, social work or psychology.

Veterans in crisis can call the Veterans Crisis Line for confidential support 24 hours a day, seven days a week, 365 days a year at 800-273-8255 and Press 1, chat online at [VeteransCrisisLine.net/Chat](http://VeteransCrisisLine.net/Chat) or text to 838255. [Source: VA News Release | September 13, 2017 ++]

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## **VA SSVF Program Update 04 ► \$343M Awarded in New Grants**

On 13 SEP the Department of Veterans Affairs (VA) announced it has awarded \$343 million in grants to 288 nonprofit organizations to help low-income Veterans and their families. The grants were awarded under VA's Supportive Services for Veteran Families (SSVF) program. "With these important grants, we are able to leverage the expertise of local experts to help our most economically vulnerable Veterans avoid or exit homelessness," said VA Secretary Dr. David J. Shulkin. "This is another VA program that moves at-risk Veterans toward housing and independence."

SSVF funding, which supports outreach, case management and other flexible assistance to rapidly re-house Veterans who become homeless or to prevent Veterans from becoming homeless, was awarded to organizations in all 50 states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands. SSVF served more than 148,800 participants, including approximately 95,300 Veterans and 31,950 children in fiscal year 2016. As a result of these and other efforts, Veteran homelessness is down significantly since 2010.

In addition, approximately 360,000 Veterans and their family members have been permanently housed, rapidly re-housed or prevented from falling into homelessness as a result of VA's homelessness programs and targeted housing vouchers through the Department of Housing and Urban Development. Today's recipients competed successfully for grants under a Dec. 7, 2016, Notice of Fund Availability. The funding will support SSVF services in fiscal 2018. Information about the SSVF program, including the complete list of grantees, may be found at <https://www.va.gov/homeless/SSVF>. [Source: VA News Release | September 13, 2017 ++]

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## **VA Canine Testing Programs ► VA Secretary Defends Need**

Veterans Affairs Secretary David Shulkin defended his department's medical testing on dogs in an op-ed on 12 SEP, arguing that proposed limits would significantly damage ongoing research designed to help ailing veterans. In the piece, published by USA Today, Shulkin argues that VA canine testing programs "are some of the safest and most humane in the world" and are being unfairly characterized by critics.

- "VA's canine research program represents a great example of why the department exists, as one of our current canine research studies illustrates," he wrote. "The study focuses on ways to prevent serious and potentially fatal lung infections that affect some veterans with spinal cord injuries because they are unable to cough effectively.
- "The commercial demand for this type of study is almost non-existent ... Shutting down VA's animal research programs would deny some of our most vulnerable veterans hope for new and potentially life-changing treatments."

The high-profile defense comes after months of attacks from critics of VA's use of medical testing on dogs, who say the tests are unnecessary and inhumane. In a US News & World Report editorial last month, Reps. Dina Titus (D-NV) and David Brat (R-VA) said VA's dog experiments "almost amount to torture." Justin Goodman, vice president for public policy at White Coat Waste, blasted Shulkin's op-ed as "treating this issue of bad policy as just a public relations problem." He said VA has not offered any solid evidence that the animal testing is producing new scientific breakthroughs. "They're defending people who make their paycheck torturing dogs," he said.

VA has fought back against accusations of irresponsible conduct in their research. Watchdog groups have accused the agency of incomplete records and violations of federal restrictions on canine experiments, but

department leaders have insisted they follow all relevant regulations. In a statement last month, Dr. Michael Fallon, chief veterinary medical officer for VA, said dogs account for “fewer than 0.05 percent” used for medical tests in 2016. Canines are used “only when studies of rodents cannot provide the information that is needed.”

In July, House members passed an amendment to an omnibus spending measure that states VA funding for fiscal 2018 may not be used “to purchase, breed, transport, house, feed, maintain, dispose of, or experiment on dogs” as part of pain studies. Several veterans groups have publicly opposed the language, calling it too restrictive. Shulkin in his piece called for senators to reject the idea. “America needs VA’s innovative research programs, and veterans and their families have earned them,” he wrote. “We owe it to these patriots to do all we can to develop medical advancements that could help restore some of what they have sacrificed in service to our nation.” Senate lawmakers are expected to discuss the provision in coming weeks. [Source: MilitaryTimes | Leo Shane III | September 12, 2017 ++]

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## **VA Heart Care Update 02 ► Transplant Policy**

A veteran is fighting for his life after being told by the VA that he can't get a heart transplant locally. Doctors say he's living on borrowed time. Veterans Affairs has a policy that states that transplant services must take place at a VA approved transplant program. There is a handful across the country, but there are no heart transplant locations in Texas. The policy also states that the patient must bring a caregiver with them for at least six months. David Conklin, an Army veteran living in Seguin, said his whole family and support system live in Texas.

The 36-year-old veteran deployed to Iraq working as military police but today he's fighting for his life. "In the last what week or so I've blacked out twice just walking from my room to the kitchen so I mean it sucks," he said. Conklin has end stage heart failure. His heart is not pumping very efficiently causing blood to go into other organs like his lungs which make it difficult to breathe. He lives on constant IV medication to sustain a normal blood pressure and has a defibrillator to monitor his heart beat. Doctors said Conklin needs a ventricle assist device to be installed which would then make him eligible for a transplant. While a doctor at Methodist Hospital in San Antonio is willing to do the operations, the VA won't provide the funding because their policy states the operation has to take place at a VA approved transplant program.

"I've been asked this before, 'how many people nationwide do I think have died because of these issues?' and I think the number is in the thousands," said Jamie McBride, the program manager for transplants for the South Texas VA Healthcare System. Conklin has been told for two years that he's only had months to live. He's hoping that whatever miracle that's kept him alive will continue, for the sake of his sons. "I don't have a choice but to keep going because they need their dad," he said.

The VA said they're looking into Conklin's case. In a statement, they said: "VA has authority to refer Veterans for transplant care in the community if the VA Transplant Program is not accessible due to urgency of the services required or if a VA transplant center cannot provide the medically necessary services required given unique circumstances." [Source: KENS 5 San Antonio | Priya Sridhar | September 7, 2017 ++]

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## **VA Hiring Update 11 ► Workers Rally to Fill 49k Jobs**

Workers affiliated with the Department of Veterans Affairs at Fort Harrison are demanding the department immediately hire 49,000 more employees nationwide. That's the number of vacancies the department currently needs to fill across the country.

Katherine Haegele said, “We’ve been understaffed for a while and being understaffed puts so much strain on employees,” Haegele is president of the local chapter of the American Federation of Government Employees, the labor union that represents hundreds of thousands of government employees in the United States. As a result, Haegele said medical centers and VA facilities have difficulty hiring and retaining workers.

On 6 SEP, AFGE held a rally at the corner of Last Chance Gulch and Lyndale Avenue to raise awareness and gather support for their requests. They brandished signs saying “VA vacancies go up, Vet care goes down” and “I love my VA.” In a report released this year by the AFGE, the union said, “chronic short staffing of VA medical professionals continues to be the number one cause of VA wait list problems.” (<https://www.afge.org/globalassets/documents/issue-papers/2017-issues-papers.pdf>).

Haegele echoed that conclusion Wednesday, saying Montana veterans are experiencing longer wait times, a byproduct of the understaffed system. In some cases, veterans have to go elsewhere to receive the help they need. “With Montana, we’re very rural. We don’t have the capacity to be sending all these veterans out to the community for care,” Haegele said. “I would just like to see some legislation put forward to give us the funding that we need, just for congress and the secretary to take notice and be serious and take some action.”

Mike Garcia, the Public Affairs Officer for the Montana VA says more than 250 positions have been filled in the state since Oct. 1, 2016. Garcia adds, “nearly two-thirds of those were new VA employees. Over 80 new positions have been created since Feb. 2017, nearly two-thirds of those located at sites of care other than Fort Harrison.” He also says Montana, like many rural states, experiences ongoing challenges with recruiting providers. And that despite the VA’s effort there has been little interest to live in remote areas of Montana. The VA has 170 medical centers and serves more than 9 million enrolled veterans each year.

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## **VA Home Loan Update 48 ► Appraiser Shortage Impact on Borrowers**

Due to the unique characteristics of loans from the U.S. Department of Veterans Affairs, the Mortgage Bankers Association wrote a letter to the department to explain how a shortage of VA-approved appraisals can severely impact borrowers. While highly contested, the appraiser shortage in the market comes down to there not being enough appraisers available to meet the demand of appraisals. The details on why there are not enough available appraisals are covered at <https://www.housingwire.com/blogs/1-rewired/post/40440-hey-50-percenters-there-is-no-appraiser-shortage-so-knock-it-off>.

A shortage in VA-approved appraisals, however, creates a different story. The most notable factor about VA loans is that they require no money down. Here’s how the MBA explains that can be an issue when mixed with a VA-approved appraiser shortage.

*Because of the lack of VA appraisers, a seller may opt for a non-VA contract when multiple offers exist. If the seller does accept the contract with VA loan terms, the postponement could result in an extension of the contract, penalty fees or loss of earnest money deposit by the Veteran.*

*Should the sellers persuade the Veteran to not opt for a VA loan with 100% financing, the veteran then would have to come up with additional cash to close, sometimes upwards of 20% of the sales price. Both for purchase transactions and refinance transactions, these delays could result in loss of rate lock, which could then require additional fees or higher rates. Also, the higher rates could end up costing the Veteran tens of thousands of dollars of interest payments over the life of the loan.*

In order to address the problem, the MBA suggested five things to the VA:

- Create a virtual desktop appraiser to supplement the traditional appraiser process
- Allow a Property Inspection Waiver (PIW) for VA appraisals

- Find ways to attract new appraisers and increase interest in the appraisal industry
- Allow VA to utilize appraisal management companies when appointing appraisers via the VA portal
- Support the Appraisal Qualifications Board proposal to eliminate all college coursework for both licensed and residential credentials

“The damaging impact to the veteran community is clear and the VA should act quickly. MBA strongly encourages the VA to review the appraisal process to remedy this shortage of VA appraisers,” the MBA stated. [Source: HousingWire Magazine | Brena Swanson | September 6, 2017 ++]

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## **VA Home Loan Update 49 ► Misleading Marketing of Refinance Mortgages**

Citing complaints American veterans and service members have filed regarding the aggressive and potentially misleading marketing of VA-backed refinance mortgages, U.S. Sen. Elizabeth Warren (D-MA) called on federal officials 6 SEP to investigate and end any such practices. Warren, in a letter to the heads of Ginnie Mae, the principal financing arm for government loans, raised concerns that companies the entity has approved may be forcefully marketing U.S. Department of Veterans Affairs-backed refinance mortgages that benefit them but hurt veterans and American taxpayers.

Warren, to underscore her concerns, pointed to a NOV 2016 Consumer Financial Protection Bureau report ([http://files.consumerfinance.gov/f/documents/112016\\_cfpb\\_OSA\\_VA\\_refinance\\_snapshot.pdf](http://files.consumerfinance.gov/f/documents/112016_cfpb_OSA_VA_refinance_snapshot.pdf)) that offered a snapshot of complaints service members have filed related to VA mortgage refinancing. Of more than 12,500 mortgage complaints service members, veterans and their dependents filed with the CFPB, the report found, about 14% -- or 1,800 -- related to refinance, the senator wrote in the letter on which VA Secretary David Shulkin and CFPB Director Richard Cordray were also copied. The CFPB, she added, "noted that it received 'many complaints from veterans who believe they are being targeted with aggressive solicitations by lenders to refinance using one of the VA programs,' and that 'the solicitations they receive are potentially misleading.'"

Some individuals, for example, reported being contacted by their mortgage company to refinance several times despite having recently refinanced or asking lenders to end such correspondences. Other veterans, meanwhile, said they were promised rates lower than their existing mortgages, "only to end up at the closing table with much worse terms than they expected" due to processing delays and other things, the report stated. Aside from the CFPB report, Warren argued, market analysts have noted that some VA mortgage service providers are more likely to "churn" loans, or successfully solicit an existing VA borrower to refinance a mortgage -- something that may reflect aggressive marketing tactics.

The senator called on Ginnie Mae executives to respond to a series of questions by 22 SEP, including whether they believe any of the entity's approved companies are taking advantage of VA refinancing options to aggressively market and "churn" refinance loans. Warren also sought information on what steps Ginnie Mae has taken to address service members' concerns, as well as actions it can take to address issues related to VA refinancing marketing and churning. "I hope that you will commit to working with me -- and with other relevant federal agencies -- to help ensure that veterans are protected from financial exploitation and that taxpayers are not bearing additional risks or costs because of lenders misusing VA refinance programs," she wrote, urging Ginnie Mae to use its leverage to crack down on any marketing abuses.

Vincent J. Perrone, president and CEO of Veterans Inc. -- a Worcester-based non-profit organization that looks to eliminate homelessness among veterans -- praised Warren for raising such concerns to Ginnie Mae. "Our agency, which provides supportive housing to veterans in need and assists veteran families with accessing long-term housing, often has to step in and fill the void when a veteran has lost their home," he said in a statement. "I applaud Senator Warren for taking this fight directly to Ginnie Mae, to try to secure intervention



on behalf of our veterans." "These brave men and women have earned, through service and sacrifice, lives of dignity and respect. We cannot allow predatory mortgage practices to undermine the security of their homes," added Perrone, a retired lieutenant colonel in the U.S. Air Force.

Warren's office said the senator has not yet introduced legislation to address this issue and will likely wait to see how Ginnie Mae responds to her letter before taking any legislative steps. [Source: Mass.live | Shannon Young | September 6, 2017 ++]

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## **VA Health Care Enrollment Update 13 ► GAO Standards Not Met**

The Department of Veterans Affairs is one of the largest healthcare organizations that provides health benefits, but their enrollment standards and processes lead to delays and errors, according to a new report from the Government Accountability Office (GAO). GAO analyzed veteran enrollment in VA medical centers (VAMCs) across the country and found that enrollment staff frequently did not process veterans' enrollment applications within the timeliness standard of 5 business days.

These issues were found both at VA's Health Eligibility Center (HEC), the VA's central enrollment processing center, and within local VAMCs that also process enrollment applications. The HEC experienced an enrollment error rate of 12 percent. The VAMCs analyzed in the report had a 27 percent error rate. "Timely and accurate processing of veterans' enrollment applications is critical to ensuring that eligible veterans obtain needed health care," GAO said. "Without efficient and effective enrollment processes, veterans may be delayed in obtaining needed services or incorrectly denied benefits."

GAO found that in March and April 2017, VAMC enrollment staff had not resolved 31 (55 percent) of the 56 pending applications within a random, non-generalizable sample of pending enrollment applications for veterans. "Specifically we found that for 22 (71 percent) of the 31 unresolved applications there was no evidence that VAMC enrollment staff had attempted to contact the veterans to obtain missing military service or financial information, and that 18 of these 22 applications had been in a pending status for 3 months or longer at the time of our review," GAO said.

In response to an audit recommendation from GAO, HEC officials began to prioritize a workflow to meet timeliness standards and review the amount of information required by veterans to properly enroll for health benefits. "Further, VHA does not have reliable data for overseeing the timeliness of processing enrollment applications at VAMCs, which process 90 percent of the applications system-wide," GAO added. After reviewing the GAO audit, the VA implemented other efforts across to improve their enrollment processes. GAO added a list of four recommendations that the Secretary of Veteran's Affairs should use to direct the Acting Under Secretary of Health towards improving VA enrollment processes.

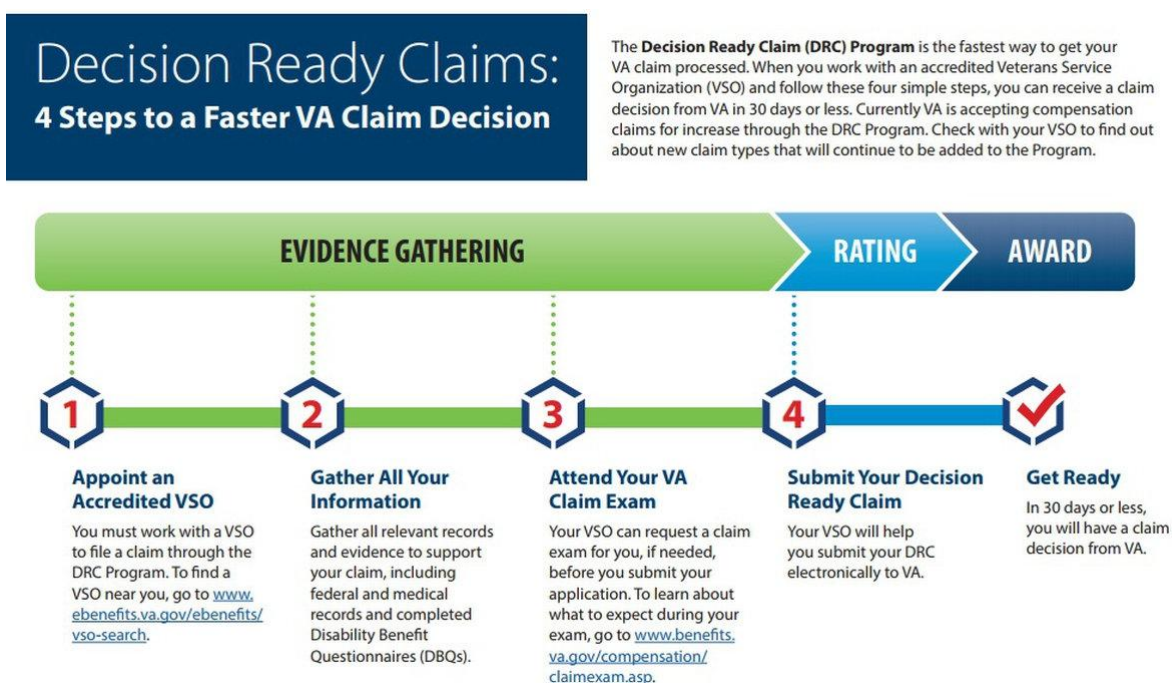
These suggestions included the development of a system-wide standard operating procedure that clearly defines the responsibilities of VAMCs towards the resolution of pending enrollment applications, and the clear definition of oversight roles for the HEC and Veterans Integrated Service Networks. Other procedural changes as suggested by GAO involve consistent and reliable data collection and tracking that can help evaluate the timeliness of enrollment processes, an oversight mechanism to ensure VAMC and HEC guidance, and clarification of timeliness measurements.

GAO concluded their report by reaffirming the detriment to veterans' health care poor enrollment creates, and that clear system-wide standardization can address VA enrollment inefficiencies. "Without establishing and clearly communicating the entity responsible for oversight and the activities that should be routinely conducted, there are no assurances that oversight is being conducted system-wide and deficiencies are being addressed appropriately," GAO said. [Source: Health Payer Intelligence | Thomas Beaton | September 6, 2017 ++]

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## VA Decision Ready Claims ► Option Will Complete Claims Within 30 Days

On 7 SEP, as part of the Department of Veterans Affairs’ (VA) continued efforts to improve timeliness of services for Veterans and their families, VA unveiled the Decision Ready Claims (DRC) initiative, a disability claims submission option with accredited Veterans Service Organizations (VSO) that promises to deliver faster claims decisions to Veterans and their families. “The DRC initiative is a collaborative effort between VA and VSOs to help Veterans receive faster decisions on disability claims,” said VA Secretary Dr. David J. Shulkin. “VA works closely with participating VSOs to make sure they are properly trained in this new process and given the tools they need to participate successfully in the program on behalf of the Veterans they serve.”



Veterans who choose to submit their claim under DRC can expect to receive a decision within 30 days from the time VA receives the claim. VSOs will ensure all supporting evidence — such as medical exams, military service records, etc. — is included with the claim submission. This advance preparation by the VSOs allows claims to be assigned immediately to claims processors for a quick decision.

DRC was first implemented May 1, 2017, at the St. Paul (Minn.) Regional Office, and is now available at all VA regional offices. While DRC is currently limited to claims for increased compensation (commonly known as claims for increase), and requires Veterans to work with VSOs, VA’s goal is to expand the types of claims accepted under the initiative and allow Veterans other ways to submit their claim under DRC.

DRC is another key step in aggressively modernizing VA’s benefits delivery to Veterans in a fully digital operating environment. With electronic claims processing as a foundation, VA’s innovation will improve service to Veterans, their families, and survivors. [Source: VA News Release || September 7, 2017 ++]

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## VA Suicide Prevention Month ► #Be There for Veterans & Servicemembers

We all can take action to help prevent suicide, but many people don't know what they can do to support a Veteran in their life who's going through a difficult time. During Suicide Prevention Month and year round, help VA let people know that preventing suicide starts with this simple act of support: **Be There**.

You don't need to make a grand gesture: A simple act of kindness shows you care. You can call up an old friend, check in on a neighbor, cook someone dinner, or invite a colleague on a walk. You can also encourage Veterans to take time for themselves and to focus on their own health and wellness. If you are worried about Veterans who may be at risk for suicide, here's what you can do to help connect them with treatment and support:

- If you are concerned that a Veteran is in crisis or at immediate risk for suicide, call the [Veterans Crisis Line](#) at **1-800-273-8255** and **Press 1**. Caring, qualified VA responders can help you determine ways to keep someone safe and connect the Veteran you care about with support.
- If you notice that a Veteran is going through a difficult time and aren't sure how to start a conversation or how to connect them with support, contact VA's [Coaching into Care](#) program. Call **1-888-823-7458** to connect with a licensed clinical social worker or psychologist who can help you figure out how to help motivate someone to get support.
- Talk with a Veteran's friends. Peer support, especially from others who have military experience, can be crucial in helping someone open up.
- Encourage everyone, especially those going through a difficult time, to store their firearms safely. Watch VA's gun safety video to learn more: [VeteransCrisisLine.net/GunSafetyVideo](#)

Letting a Veteran friend or loved one know you're concerned about them may seem daunting, but know you can make a difference by starting a conversation. The most important thing is to show genuine, heartfelt support for someone going through a tough time and being there to help. To learn how you and others in your community can **Be There** to prevent suicide go to <https://www.veteranscrisisline.net/BeThere.aspx>. Also, at <http://spreadtheword.veteranscrisisline.net> you download materials to share with others to help spread the word about this toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring U.S. Department of Veterans Affairs (VA) responders. [Source: Vantage Point | September 6, 2017 ++]

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## VA Prosthetic Hand ► Programmable to Change Function With Gestures

Veteran Daniel Glanz lost his right hand while serving in Afghanistan 12 years ago. Today, Glanz has a brand new prosthetic hand with world-class technology which gives him the ability to adjust hand functions on the fly in ways that were not possible in the past. For the past 10 years, Glanz has been coming to McGuire VA Medical Center to receive the latest in prosthetic hand technology. This past spring, he was fitted for an iLimb Quantum prosthetic hand, which is programmable with a smartphone app and can change functions with a simple gesture.

The device can be programmed with up to four different hand settings at a time. Each setting is activated by the wearer gesturing with his arm to the left, right, forward or back. This allows Glanz, who served in the Army Reserves from 1993 to 2006, to instantaneously switch between various modes. For example, to shake hands, he can move his arm slightly to the left. With a slight gesture to the right, he could change to a pinching grip to hold a car key. Another gesture forward could switch it to a grip more suited to gripping a steering wheel.

There are dozens of potential modes, all of which can be selected via the smartphone app, and are tailored for everyday uses to help Glanz's life. He selects four modes that are most useful to him for daily tasks and then has the ability to switch between them instantly. If he wants to make changes later, it is as simple as grabbing his

smartphone. Glanz says this technology will make it easier than ever for him to use his prosthetic hand. “It’s just going to make wearing this hand more useful every day,” he said. “It will be easier to use it in everyday environments.”



**Veteran Daniel Glanz shows off the new prosthetic hand, an iLimb Quantum, which he received at McGuire VA Medical Center. The iLimb Quantum has dozens of modes used to make the prosthetic hand hold a wide variety of different poses.**

John Fox, the chief of McGuire’s Prosthetics Lab, said the technology is the best on the market right now and is far more advanced than technology available to most civilians. Glanz now works as an aerospace engineer. He said he is hopeful his new prosthetic hand will help make life easier and allow him to do his job more efficiently than before. [Source: VHA Update | Patrick Gordon | September 5, 2017 ++]

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## **VA Blue Water Claims Update 41 ► Benefit Debate Resumption Hoped For**

At issue is a change in VA policy 15 years ago that excluded veterans serving on ships off the coast of Vietnam — known as “blue water Navy veterans” — from being included in a class of former service members presumed to be exposed to Agent Orange. For troops who served on the ground or in inland rivers, exposure to the chemical defoliant is presumed, speeding the medical and disability benefits process for veterans who later contract a host of illnesses related to contamination. But the blue water veterans still must prove they were directly exposed to Agent Orange for their illnesses to be labeled as service-connected.

AUSN estimates that nearly 90,000 veterans served in those areas, where the chemical sprays steadily worked into their drinking water and air. “Now these guys are in their 60s, and many had to leave the workforce early because of their illnesses,” said John Wells, executive director of Military-Veterans Advocacy and a longtime activist on the blue water veterans issue. “They don’t have a nest egg, a lot of them are just hanging on by their fingernails. “It’s heartbreaking.” In August, senators finalized legislation forcing VA officials to reconsider hundreds of cases of veterans involved in testing the effects of mustard gas and the blister agent lewisite at the end of World War II. Previously, their health claims had been denied because of a lack of hard evidence, but the new rules assume exposure for veterans who served at sites where testing was known to have occurred.

Similarly, Little said the blue water veterans’ claims are routinely denied by VA because most cannot prove a direct link to the chemical. In one case, veterans on a ship anchored between a small island and the Vietnam mainland have been denied because of uncertainty involving exposure, even though ground troops on either side were awarded benefits. Lawmakers have offered support for a legislative fix in recent years, and 299 are co-sponsoring a House bill to restore benefits for the group. But congressional leaders won’t let the measure move

ahead without a cost offset. And that has been the stumbling block for advocates. While the change in the mustard gas benefits provision is expected to cost about \$9 million over the next decade, the Agent Orange measure is estimated at \$1.1 billion in the next ten years.

If the courts force a change — there are several lawsuits pending on the issue — then the treasury would be required to cover the spending without having to find a federal funding offset. The same would happen if the VA secretary opts to make the change on his own. In May, VA Secretary David Shulkin hinted at that possible update of department rules during testimony before a House appropriations panel. “The VA’s position on (blue water veterans) has been pretty much the science isn’t there,” he said. “I’m not convinced that’s the full story. I have asked them for additional information ... and if the evidence suggests that that’s the right thing to do for veterans, I am going to recommend that.” But since then, the issue has stalled again.

Tom Snee, national executive director for the Fleet Reserve Association and a blue water veteran himself, said he’s still hopeful a fix can come soon. He’s lost several close friends to illnesses he believes are connected to chemical exposure on their ship, but VA never awarded them benefits. “I had one widow tell me that it’s cheaper to bury the blue water veterans than to give them benefits,” he said. “She thinks they’re trying to wait until all of the Vietnam veterans are gone. “Why are we delaying this when we’re seeing illnesses that clearly look like (Agent Orange) exposure? And why are we putting it on the backs of veterans to figure out how to pay for this?” Little said he has had encouraging conversations with both lawmakers and VA officials in recent weeks on the issue. But he’s still waiting for a breakthrough to move the issue ahead. “These sailors are dying,” he said. “We need to find an answer.” [Source: NavyTimes | Leo Shane III | September 3, 2017 ++]

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## **VA Cancer Treatment Update 08 ► Lung Screening Access to Increase**

On 31 AUG the Department of Veterans Affairs (VA) announced a new partnership to increase access to lung screening for Veterans. Sponsored by the Bristol-Myers Squibb Foundation, the project brings together experts from within and outside VA to develop the VA-PALS Implementation Network (VA-Partnership to increase Access to Lung Screening). Its goal is to develop early-detection programs for lung cancer, a malignancy with an 80 percent cure rate when caught early.

This new project will launch lung-screening services at the Phoenix VA Health Care System by December 2017, and then extend these services to nine additional VA medical facilities starting in 2018. Once fully implemented, the project has the potential to become even more widely available throughout VA. “This partnership is another example of VA’s work to improve Veterans health and well-being,” said VA Secretary Dr. David J. Shulkin. “The VA-PALS lung screening initiative demonstrates our priority to work together with outside organizations to provide more efficient care aimed at addressing serious health concerns.” The VA-PALS initiative builds upon lessons learned from currently available screening programs, including those of VA’s Office of Rural Health, which is supporting the project’s goal to reach Veterans living in rural areas.

It also adds to a portfolio of other major VA lung cancer initiatives, which include the VALOR Trial (Veterans Affairs Lung Cancer Or Stereotactic Radiotherapy) and the APOLLO Network (Applied Proteogenomics Organizational Learning and Outcomes). “Research shows that with comprehensive lung screening programs, early identification of lung cancer leads to more effective treatments and, ultimately, saves lives,” said John Damonti, president of Bristol-Myers Squibb Foundation. “The Bristol-Myers Squibb Foundation is proud to partner with the VA-PALS Implementation Network in this important step to increase access to state-of-the-art screening for Veterans at risk of lung cancer.” [Source: VA News Release | August 31, 2017 ++]

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## VA Medical Marijuana Update 33 ► Study In Danger of Collapse

An Arizona study hoping to provide definitive answers on the medical benefits of marijuana for wounded veterans is in danger of collapsing because researchers can't find enough participants. They say Veterans Affairs officials could help, but so far have shown no interest in talking to local doctors or veterans about the work. "It's so frustrating," said Dr. Sue Sisley, principal investigator for the study. "They say they want more data on ways to help veterans. If they want more data, this is it." But a spokesman for VA said the study's problems are the fault of the research team, not the federal bureaucracy.

"Federal law restricts VA's ability to conduct research involving medical marijuana, or to refer veterans to such research projects," said VA Press Secretary Curt Cashour. "The researcher is free to work with veterans service organizations and state veterans officials who may not face such restrictions to identify candidates for her study." The struggles come just days after the U.S. Food and Drug Administration announced plans to redesignate the main ingredient of the psychedelic drug ecstasy as a "breakthrough therapy" for treatment of post-traumatic stress disorder, a move hailed by advocates as increasing opportunities for helping veterans.

MDMA was recently designated by the U.S. Food and Drug Administration as a "breakthrough therapy" for treatment of post-traumatic stress disorder. But investigation into similar potential uses for cannabis — long praised by supporters for pain management and mood stabilization — has proven much more difficult, largely because of more restrictive federal rules over its handling and experimentation. It's classified as a schedule 1 drug, alongside heroin and cocaine, severely limiting how it can be purchased and used for scientific studies. Congressional efforts to change that and broaden medical research have stalled in recent years.

Sisley's effort was formally launched two years ago after getting FDA approval and \$2.1 million from the Colorado Department of Public Health and Environment. It's located in Arizona but sponsored by the California-based Multidisciplinary Association for Psychedelic Studies. The study has been billed as potentially the first definitive U.S. research on whether marijuana can help manage veteran's PTSD, and has received high-profile backing from the American Legion and other veterans organizations. But it has faced numerous problems. Getting federal approval took five years. Officials at Johns Hopkins University in Maryland withdrew from the study shortly after its formal start, leaving Sisley with a single Arizona site to monitor participants.

She says researchers have screened more than 4,000 state veterans but managed to enroll only 22 of the 76 needed for a full study. Criteria for applicants is restrictive: veterans with service-connected chronic post-traumatic stress disorder available for a 14 weeks of initial monitoring and six months of follow-up. "For the last two years, we've reached out to every veterans service organization and every post in the state," Sisley said. "We've depleted that source. And it's still not enough." She believes that dozens of veterans who would qualify for the study are among the thousands of patients at the nearby Phoenix VA Medical Center, and has lobbied administrators for two years to let her discuss the work with physicians there. They've consistently denied those requests.

Letters to top VA health officials and VA Secretary David Shulkin have not received any response. VA officials have consistently cited federal rules barring their physicians from discussing marijuana as a possible treatment alternative, even in states where the drug is legal for medicinal or recreational purposes. Sisley regularly responds with a Veterans Health Administration memo from March 2012 which states that none of the rules "preclude VA clinicians, in the normal course of their clinical duties, from discussing specific research studies with their patients where appropriate, and referring them to a non-VA investigator for more information about a non-VA study."

At a White House press conference in May, Shulkin was asked about easing the rules for medical research on cannabis to help broaden treatment options for veterans. "Right now, federal law does not prevent us at VA to look at that as an option for veterans," he said. "I believe that everything that could help veterans should be debated by Congress and by medical experts. "If there is compelling evidence that this is helpful, I hope the people take a look at that and come up with the right decision, and then we will implement that." Sisley insists she is trying to provide



that evidence, and has sharply criticized local and federal VA officials for not offering more assistance. Cashour responded that VA is not to blame. "If the researcher is truly interested in finding veterans for her study, she should spend more time recruiting candidates and less time writing letters to the media," he said.

The study has employed a full-time recruiter and again petitioned local veterans groups for assistance, but Sisley believes VA cooperation could solve the problem much more quickly. If new participants can't be found by 1 OCT, she said, researchers will either have to shut down the work or expand the study parameters to include non-veterans. Neither of those moves will provide the veteran-specific PTSD data she was hoping to collect. "It was a seven-year saga with federal regulations just to get the study to this point," she said. "I don't want to see that lost." For more information on the study, visit the MAPS web site <http://www.maps.org/research/mmj> . [Source: MilitaryTimes | Leo Shane III | August 31, 2017 ++]

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## **VA Old Folks Homes ► Elimination of Older Ones Not A Simple Matter**

When the towers of the National Home for Disabled Volunteer Soldiers began rising after the Civil War, they were seen as soaring monuments to the nation's benevolence. But after more than a century of use, they became more of an albatross. The roof leaked. The wards were sheathed in lead paint and asbestos. The old wiring was a fire waiting to happen. The home was too antiquated to use, too grand to demolish. So a new veterans hospital was built next door at a fraction of the cost of renovation. The Department of Veterans Affairs, seeing no reason to waste money on hiring a wrecking ball, simply locked the doors of the soldiers home, which veterans had fondly referred to as Old Main, letting it slowly crumble away through what one local preservationist called "demolition by neglect." The home has been sealed for 28 years. To read about how VA is dealing with this situation and others refer to the attachment to this Bulletin titled, "**VA Old Folks Homes**". [Source: The New York Times | Dave Philipps | September 3, 2017 ++]

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## **VA Compensation & Benefits ► Problem Solving Program Q&A -- 3 and 4**

### **Question #3:**

*I am the widow of Staff Sargent Roger D. Rollings who passed away April 20, 2012. I have had a claim in since then for service connected death. I got a call in Sept. of 2015 from BVA, Jackie Graham, said my case should of been settled in St. Pete, Florida. I live in Florida, my claim got sent to Washington by mistake...go figure! All I want is this to be made right. I was married to my husband 42 years and walked the nightmares with him for years from his good service to our country, now I am left with only memories and how Agent Orange took him from me. I want this claim settled. It is going on 4 years, any answers will help. I keep getting these stupid letters from Dept. of Veterans Affairs in Newnan Ga. to appease me about a travel board, in my eyes does not exist.*

**A1:** My experience as a veterans advocate has been 7 years wait on BVA. what was the a/o presumptive disease that caused his death? (JM) 3/23/2016

**A2:** The suggestion is to contact your local congressman or senator and explain your situation. You will get an answer within 60 days. Good luck and God Speed. (PNW) 3/23/2016

**A3:** In my experience with the VA I believe that the letters to you from the VA is requesting you to file a VA Form 9 through the Evidence Intake Center in Newnan, Georgia. This means that you have sixty days to complete the VA Form 9 and send to Newnan. The forms that they sent you have information on how the Board of Veterans' Affairs can hear the claim. One of those choices is to set before the traveling board, another is to have a video-conference, another is to submit everything by paper, and another is to go to Washington DC for a hearing. Please

do not let the claim become final. Take the letters the VA have sent you to the County Veteran Service Officer in your county and get the VA Form 9 in as soon as you can. The thing that will determine if you receive the Dependents Indemnity Compensation is what is entered on the Death Certificate of your husband. If he died of one of the Agent Orange Presumptive Diseases and it is not on the death certificate you can request the coroner to amend the death certificate. But to do that you will need the medical records that show that the doctor was diagnosed with the presumptive disability. (Not the VA but the doctor who treated him and a statement from the doctor (if possible) that it is his belief that the Agent Orange disability/disease was a contributing factor to the veteran's death. (CP) 3/27/2016

**A4:** Contact your congressman for you will get an answer quicker and knowing the VA will probably make you go thru a BVA Hearing which is a farce. No matter what evidence you show death certificate as to cause of death and only give the VA copies and get hold of a VSO like VFW for help. They will drag it out in hopes you will give up and make sure you have the proof of his death was because of Agent Orange and did he have diabetes type II, degenerative bone and joint disease, kidney stones, kidney disease, neuropathy, cataracts, to name a few. Four years is way too long and even my BVA Hearing took two years and figured it would be decided in the VA favor since the ones doing the hearing and making the decisions are all higher ups for the VA so what do you expect. If you have the proof maybe a lawsuit would be more in order instead or give the congressman a try and let him know you are considering a lawsuit against the VA and if they do decide in your favor you want back compensation from the date you filed and not a bunch of excuses. Good Luck for you will need it and help from God to get what you deserve for the VA does really care or they would not put you thru all this when you lost your husband and no sympathy with them. (JRM) 4/7/2016

**A5:** You need to go to a VSO-VETERAN SERVICE OFFICER the are located with the local vets organizations or can instruct you who to see DAV. OR VFW. my choice choose one and let them sort it out and be your mouth piece. Don't jump from VSO TO VSO stay with the same one, they can put a trader on your claim and check status. Good luck and God bless. (TAP) 5/20/2016

**A6:** Contact your local congressmen and Senator ASAP. I would also contact a VSO rep to see what they can do to help. (LG) 5/21/2016

**A7:** Go to any one of the local Service Office Offices and explain the problem and ask for help solving it. (JK) 7/25/2016

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#### **Question #4:**

*How long after your C&P exam does it take the VA to make it's decision for a comp claim?*

**A1:** This will be different from state to state. Here in my area, most claims are finalized within a month of the C&P examination. However, if there are multiple issues, some of the issues may require an additional C&P. (RJ) 3/24/2016

**A2:** As RJ stated in his state claims may be finalized in 30 days of a C&P. In other states (such as the one in which I reside) it may take six months or longer. Also, I have claims in other states where it takes just as long. (CP) 3/25/2016

**A3:** My experience has been 2 1/2 years on average and the quickest ever had was about 1 year. Make sure you have a VSO such as VFW and even write to your congressman to see where it is at or even join Ebenefit.va.gov and you can sometimes track it there. (JRM) 4/3/2016

**A4:** There is no telling. Just get something good to read, something really good to eat, a really soft chair and a huge great tasting drink and wait. (JK) 7/25/2016

**Problem Solving Program (PSP)**

Have a question about the VA? Need help with benefit questions? Need answers to your compensation questions? Use the Problem Solving Program (PSP) to get answers. Submit your question at <http://www.veteranprograms.com/compensation.html> and allow an experienced veteran(s) or VSO to answer your question. Use the PSP as often as you like. Your question will be sent to over 125,000+ [registered](#) USVCP veterans, government employees, veteran organizations, and military supporters.

[Source: USVCP | <http://www.veteranprograms.com/id2460.html> | September 15, 2017 ++]

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**VA Fraud, Waste & Abuse ► Reported 01 thru 15 SEP 2017**



**Wichita, KS** — An Army veteran from Reno County was sentenced 6 SEP to three years on probation and ordered to pay back \$70,000 in benefits he received by pretending to be blind, The man’s ex-wife was sentenced to a year on probation for helping with the scheme. **Billy J. Alumbaugh**, 62, Turon, Kan., pleaded guilty to one count of conspiracy to defraud the government. His ex-wife, **Debra K. Alumbaugh**, 58, also of Turon, Kan., pleaded guilty to concealing the crime. In his plea, Alumbaugh admitted he falsely represented to the Veterans Administration that he was blind and homebound in order to receive special monthly pension benefits. In fact, he was able to drive and engage in other routine life activities without assistance. His wife accompanied him to medical visits in which they pretended he was blind and depended on her for help. [Source: Dist of Kansas DoJ | U.S. Attorney's Office | September 6, 2017 ++]

**Glendale, CO** — Newly released court documents have revealed an elaborate scheme with a Veterans Affairs insider, who was accepting bribes for lucrative government contracts. According to court filings, in the summer of 2015 the FBI staged an undercover operation to catch **Dwane Nevins**, director of the Rocky Mountain VA’s Office of Small and Disadvantaged Business Utilization. Nevins allegedly worked with Robert Revis and Anthony Bueno of Auxilious, an Arvada based company, to secure contracts for medical supplies. The undercover agent set up a fake, but certified, company and was then contacted by Bueno to work in the scheme. Nevins was recorded accepting cash bribes through a shell company for insider information on outstanding government contracts that Auxilious would then use to undercut competitors. Federal agents recorded conversations and emails between the co-conspirators who met regularly to secure contracts worth millions. A federal judge granted investigators a warrant allowing them to seize computers and email accounts, which may reveal how long the bribery operation had existed. [Source: CBS4 Denver | Stan Bush | September 7, 2017 ++]

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**VAMC Shreveport LA Update 04 ► CITC Program Q&A**

Following are VA responses to KTBS (ABC-3) concerns about wait times at the Overton Brooks VA Medical Center for their Care in the Community (CITC) program:



**Overton Brooks VA Medical Center in Corpus Christi, TX**

**Q: What is the number of outside provider consult requests pending at Overton Brooks VA Medical Center as of today?**

**A:** As of today, there are 2,757 requests for Care in the Community (CITC) showing in our internal database, but the number is misleading and higher than the actual number of veterans waiting for appointments with outside providers. Requests remain open until VA receives documentation from the community provider that care is completed, meaning that the 2,757 figure includes requests for care that have already been completed or are in progress.

**Q: What steps have staff at Overton Brooks taken in the past 10 days to reduce the number of pending consults?**

**A:** When these allegations arose, Overton Brooks VAMC clinical staff completed a 100 percent review of all open consult requests to ensure no Veteran had urgent/emergent matters that were not being addressed. Through this review, no urgent or emergent needs were identified. Coordinating care for Veterans in the community is the top priority of our current Community Care service, and additional VA staff are working overtime on nights and weekends to prioritize scheduling.

**Q: Why are multiple steps required to schedule a patient with an outside provider?**

**A:** VA follows all applicable federal laws and regulations governing the Choice Program and/or CITC. Some of these laws and regulations are cumbersome, and VA is working with Congress to streamline the process.

**Q: What is the VA System doing to address this situation and reduce the number of steps?**

**A:** In addition to working with Congress to streamline and consolidate VA's community care programs, the department is improving its existing CITC processes. For instance, Overton Brooks VAMC is continually establishing new provider agreements that allow patients to be seen by community providers when the Choice Program isn't a timely option.

**Q: What is the VA System doing (in conjunction with TriWest) to shorten the time it takes for providers to get paid?**

**A:** VA modified its contract with TriWest in 2016, eliminating the requirement that providers submit medical documentation as a condition of payment, with a goal to process community provider claims within 30 calendar days. VA has also worked to educate providers regarding common reasons for claim denials and how to streamline the submission process. Additionally, VA developed a [provider toolkit](#) to provide information on proper submission of claims to ensure more timely adjudication and payment.

**Q: What is Overton Brooks doing to increase internal staff to handle Care in the Community?**

**A:** We are currently completing interviews for registered nurses (RNs), licensed practical nurses (LPNs), and Medical Support Assistants (MSAs), as well as for a new Business Manager for CITC oversight. A new Nurse Manager started 6 AUG. We are also hiring additional providers in high-demand specialties, including Orthopedics, Ophthalmology, Neurology, and GI, to reduce our reliance on community care. Two neurologists have been selected and are completing the pre-employment process. An additional Nurse Practitioner for Orthopedics started this month. We are still in the recruitment process for one GI physician, one Ophthalmologist, and one Orthopedic surgeon.

**Q: What conditions/illnesses/situations are considered “urgent” and receive priority scheduling? What is the turnaround time for priority scheduling?**

**A:** Examples of urgent care requiring priority scheduling include chemotherapy/radiation therapy, urgent dialysis, and evaluation of potential malignancies. Any care deemed emergent that cannot be provided at the Overton Brooks VAMC is immediately referred to an appropriate facility to provide the required level care. Care deemed urgent, not emergent, requires coordination with a community provider within 48 hours of the request.

**Q: When is the VA System contract with TriWest up for review and what changes is the VA System considering to improve the Care in the Community program?**

**A:** VA has numerous community care programs – each with its own unique set of requirements – to provide care outside of VA facilities. This has resulted in a complex and at times confusing landscape for Veterans, community providers and VA employees. Legislation is required to consolidate, streamline and simplify VA’s many community care programs, and VA has been working closely with Congress and other stakeholders to do just that.

[Source: KTBS (ABC-3) | September 1, 2017 ++]

**\* Vets \***



**Eye Cancer ► Choroidal Melanoma | Rate 17 Times Higher for Vets**

A Dade City Florida couple wants to know why a rare eye cancer is showing up at an alarmingly high rate in veterans than in the general population. According to numbers that the Department of Veterans Affairs provided to Mark and Beth Rutz through a Freedom of Information request, veterans were diagnosed with Choroidal Melanoma at a rate nearly 17 times higher than non-veterans.

Mark Rutz lost an eye to Choroidal Melanoma, a rare cancer that can spread rapidly through the body. “It’s frightening and people need to be aware, because it’s out there,” said Mark’s wife Beth. Mark served in Vietnam in 1970-71. He was told Agent Orange won’t hurt you. “I remember a guy going through basic in-doc over in Vietnam, picking up a quart jar of Agent Orange and drinking from it,” said Mark. Now we know Agent Orange causes



several types of cancer. About 1,900 people in the U.S. are diagnosed each year with Choroidal Melanoma. “It’s rare in the general population,” explained Mark.

Based on those numbers, the disease should only show up in about 126 veterans per year, but the numbers provided by the VA are staggering. From 2008 to 2010, thousands of new cases were diagnosed each year at VA facilities. In 2008, the VA diagnosed 2,092 cases of Choroidal Melanoma. In 2009 it was 2,237 and in 2010, 2,067 cases were diagnosed. “They’re going way up into the 2,000’s at the VA facilities, how is that even possible?” asked Beth Rutz. “What I know is, it’s not rare for veterans, for Vietnam veterans,” added Mark. The numbers have gradually dropped in the years after 2010. Beth believes that is because less and less Vietnam veterans are still alive. She believes the VA has a moral and ethical obligation to investigate why so many veterans developed this disease. “But, people won’t look into that,” she said. “Are they at risk of losing their job because they work for the VA? Do they not want to be punished because they are helping something as a whole?”

In mid-August, the Blinded Veterans Association asked Congress and the VA to conduct a comprehensive medical study on Vietnam-era veterans with eye cancer to determine if there is any association with exposure to Agent Orange or any other toxins. “People are losing their eyes. They’re losing their vision, there’s grandfathers, great grandfathers,” Beth explained. Mark Rutz has his own take on what’s happening. “Old Navy guys and Army guys are just screwed,” he said. [Source: NBC WFLA News Channel 8 | Steve Andrews | September 4, 2017 ++]

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## **Homeless Vets Update 81 ► \$188 Million in VA Grants**

On 11 SEP, the VA announced \$188 million in grants for two programs benefiting homeless Veterans. The grants were made through the Grant and Per Diem (GPD) program, awarded to community agencies providing services to homeless Veterans. Awards announced will provide approximately \$185 million in per diem funding for 556 projects to community agencies that provide transitional housing and supportive care for homeless Veterans.

Awards were made to programs in 49 states, the District of Columbia and Puerto Rico. In addition, approximately \$3 million in grant funding will be awarded to 13 community agencies that provide services for homeless Veterans with special needs. The GPD Special Need funding provides additional operational costs for transitional housing and services for homeless Veterans who fall under “special need” populations, including women, those with chronic mental illness and individuals who care for minor dependents.

“The GPD program has been instrumental in providing needed services to community organizations,” said VA secretary Dr. David J. Shulkin. “We look forward to our continued partnership with the awardees as we work together to end Veteran homelessness. Our goal is to help give at-risk Veterans stable housing and a good start to independence.” Since the GPD program began awarding grants in 1994, approximately \$2 billion has been awarded to community organizations serving homeless Veterans. The complete list of awardees may be found at <https://www.va.gov/homeless/gpd.asp>.

4More information about VA’s homeless programs is available at [www.va.gov/homeless](http://www.va.gov/homeless) . Community organizations seeking details can visit VA’s National Grant and Per Diem Program website at [www.va.gov/homeless/GPD.ASP](http://www.va.gov/homeless/GPD.ASP). [Source: VA News Release | September 11, 2017 ++]

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## **Vet Jobs Update 225 ► DaVita Guaranteeing Interviews to Vets**

A Fortune 500 company hoping to hire hundreds more veterans in the next year is guaranteeing interviews to former service members across the country next week. Veterans looking for jobs in health care, business, social work and

other fields can interview in person at one of DaVita Inc.'s eight business offices or over the phone for jobs with the company's subsidiary, DaVita Kidney Care. "At DaVita, we are a community first and a company second. We find that military veterans and families share in that concept, embracing teammates (employees) and our patients," Caitlyn Shuket, a spokeswoman for the company, said in an email.

DaVita Inc. has hired more than 3,000 veterans since 2010 and aims to hire 400 more in the next year at its 2,400 kidney dialysis centers and business offices in the U.S. More than 500 veterans and some military spouses have already registered for the company's first National Veteran Interview Day 19 SEP Shuket said. Eric Eversole, president of the U.S. Chamber of Commerce Foundation's program Hiring Our Heroes, had not heard of other companies hosting national interview days quite like the one at DaVita. But companies have gotten more creative in their recruitment of veterans in recent years, he said. "Companies are finding ways to be able to not only show that they're military-friendly, but they're military-ready," he said. "And what that means from their perspective is they have recruiters there on the spot, they understand the unique skill sets and military talents that military veterans and military spouses bring and are actively looking for ways to get them into their workforce."

A recent Hiring Our Heroes study of veterans in the workplace found veterans are among the top recruitment priorities for companies — coming in third after individuals with advanced degrees and women. "I think it's reflective of how critical veteran and military spouse talent has become to American business," Eversole said. "This is not a charitable aspect. This is something where these companies understand that in a 21st century economic environment, these very talented people — veterans and military spouses — will help their bottom line from a business perspective." For DaVita's part, the company believes "hiring veterans is the right thing to do," Shuket said.

Veterans interested in an interview with DaVita 19 SEP must register online by going to <https://app.brazenconnect.com/a/davitahiresvets/e/a0jl8#!eventLanding:eventCode=a0jl8> . The in-person interviews will be held from 2 to 6 p.m. local time in Denver; Nashville, Tennessee; Federal Way, Washington; Los Angeles; Malvern, Pennsylvania; Deland, Florida; Dallas and Chicago. [Source: ArmyTimes | Natalie Gross | September 11, 2017 ++]

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## **Vet Jobs Update 226 ► Executive Branch Hired 71,000+ Vets in 2016**

The number of veterans employed by the federal government grew steadily in recent years, peaking at almost one-third of the entire executive branch workforce, according to data published 12 SEP by the Office of Personnel Management. Of the approximately 229,000 hires made in the executive branch in fiscal year 2016, more than 71,000 were veterans, representing almost one-third of all new hires and a bump of more than 11,500 veterans compared to the previous year. The increase brought the total number of veterans in the executive branch to 635,266, out of a total workforce of just more than 2 million.



But vets still earned significantly less than government employees who hadn't served in the military. Non-vets working full-time jobs in the government took home an average of \$86,746 in fiscal 2016, while full-time

employees who were veterans made \$75,707 on average. This gap in average pay remained roughly the same from fiscal 2015. Differences in job type may account for much of the income disparity. Non-veterans are more than twice as likely to hold professional positions than veterans. About 45 percent of vets hold administrative positions compared to roughly 37 percent of the overall federal workforce, and though only about 8 percent of federal employees hold blue collar positions, 14 percent of vets find themselves in blue collar jobs.

Veterans have a much larger presence at some agencies than others. Not surprisingly the Pentagon employs the most, with vets making up 48.7 percent of the civilian workforce. More than half the civilian employees of the Air Force and the Army have served in the military. On the other side of the spectrum, veterans make up less than 10 percent of the workforce at three executive branch agencies: the Health and Human Services Department, Environmental Protection Agency and National Science Foundation.

In 2009, when former President Barack Obama issued an executive order charging agencies to focus on improving employment opportunities for veterans, veterans represented 25.8 percent of executive branch employees. That executive order also established the Veterans Employment Initiative to help agencies fill mission-critical staffing needs with veterans. VEI is governed by an interagency council comprising the 24 largest agencies and co-chaired by the secretaries of Labor and Veterans Affairs. The OPM director serves as vice-chair.

In a statement, OPM's Director of Veterans' Services and executive director of the interagency council Hakeem Basheerud-Deen said, "It has been very encouraging to see more opportunities for veteran hires to significantly address the critical staffing needs the Federal government faces." "OPM continues to support the Veterans Employment Initiative," he said. "We remain committed to offering opportunities for federal agencies to learn about the benefits of making skillful use of the veteran hiring authorities to meet hiring needs." The agencies employing the highest proportion of veterans are the Departments of Defense (47.5 percent of all civilian employees), Transportation (36.7 percent) and Veterans Affairs (32.8 percent). The Environmental Protection Agency and the Department of Health and Human Services lagged other agencies with veteran employment levels of below 10 percent for FY2016.

The veteran population in the federal workforce skews very heavily male; more than 80 percent of veterans in federal employment are men. Vets are more likely than the average fed to be black or Hispanic. They also are more likely to work outside the D.C. metro area, less likely to have a college degree, and fall slightly lower on average on the general schedule pay scale than non-veterans. [Source: FCW | Chase Gunter | September 12, 2017 ++]

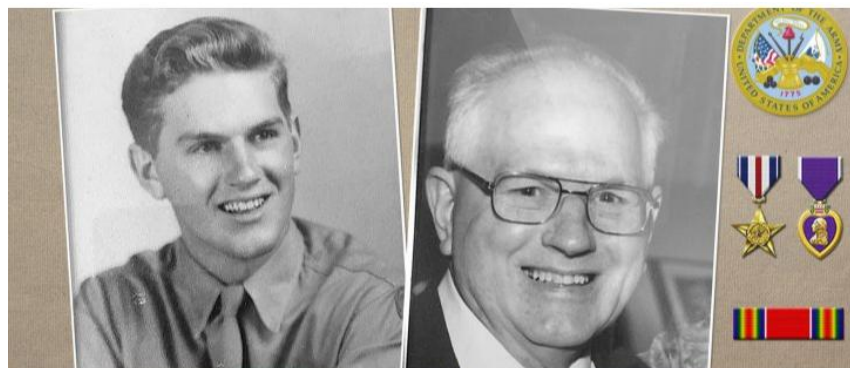
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## **WWII VETS 143 ► Gerald P. Stethers | Silver Star Recipient**

Highly decorated during World War II, PFC Stethers was a member of the famed 104th Infantry Timberwolf Division under General Terry Allen. Stethers earned a Silver Star following combat action in Germany. Stethers' Silver Star citation described his actions as follows: "After crossing a river (Ruhr) with the leading assault units, Private (PFC) Stethers led his platoon through a mine field and to the objective. During the early morning hours of February 25, 1945, his platoon was reduced to almost half strength and was surrounded in a barnyard by a strong force of enemy infantry and armor. Boldly exposing himself, Private Stethers engaged an enemy burp-gunner in a firefight, killing his adversary. Although wounded shortly afterward, he dragged himself to cover and continued to fire on the enemy, refusing to be evacuated."

Stethers entered the Army in April of 1944, when he left his senior class at Camptown (PA) High School a couple of months shy of graduation. Following training at Camp Kilmer, NJ, Stethers' journey to the battlefield took him from Paris to Belgium and into Holland. He was part of the fighting that resulted in the capture of Antwerp.

Stethers, a Purple Heart recipient, also earned a Good Conduct Medal, American Theater Service Medal, European-African-Middle Eastern Medal, with two bronze campaign stars, and World War II Victory Medal.



He returned to the Camptown/Wyalusing area after the war, when he bought a farm with help from the GI Bill. He quietly returned to civilian life. He and his wife Joyce raised three sons, Larry, Lanny and Lonnie, and now have grandchildren older than he was when he fought for his country. Looking back over his war time experiences, he says: "I've never used a gun since then and I hope I never will. I think soldiers who fought on the front lines won't go to Hell—they've already been there. War is so terribly cruel." Stethers, who is now 92 years old, resides in the Wyalusing, PA area. Thank you for your service, Gerald! [Source: VAntage Point | July 28, 2017 ++]

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## **AFL Q&A 05 ► VA Bladder Cancer Care**

**Q.** *Why does the VA not recognize bladder cancer as a service-connected disability?* As a result from agent orange? I had to have my bladder removed as well as my prostate, so why do they not recognize this?

**-0-0-0-0-0-**

**A1:** The VA will compensate for bladder cancer if the veteran shows it occurred as a result of military service, such as being diagnosed and treated in the military, or it occurs 1 year after discharged from the military. Any condition found within 1 year of discharge is considered service connected. (PW) 12/1/16

**A2:** A new review of AO research found evidence that bladder cancer and hypothyroidism are more strongly linked to exposure to the herbicide than previously thought. Check this link: <https://www.propublica.org/article/the-exceptions-a-rare-few-score-agent-orange-benefits-for-bladder-cancer> . (AP) 12/2/16

**A3:** AP said it right. The present administration is waiting for the next one to authorize bladder cancer, headaches, etc. (CP) 12/19/16

**A4:** The VA will recognize any condition as service connected if you can show proof that sustained or exposed (as in toxins) while on active duty and have been diagnosed with the injury or illness. The VA then only pay benefits if you are receiving treatment and suffering from it. The within one year rule mentioned by (PW) is not totally correct. Some conditions do not develop until years later. But promptly have it diagnose and treat the higher chance of a successful claim. (LK) 1/31/17

**-0-0-0-0-0-**

If you have a question you want answered you can submit it at <http://www.armedforceslocator.com/ask-a-question.html>. Armed Forces Locator was developed to help veterans, active duty, servicemembers, Reservists, National Guard members and ROTC members locate old friends, current colleagues, and family members who serve

or have served in the armed forces. Their mission is to provide an opportunity for those who served to reconnect again with war buddies. Also, locate many topics that are of interest to veterans, active duty servicemembers, and veterans organizations. [Source: <http://www.armedforceslocator.com> | September 15, 2017 ++]

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## **Retiree Appreciation Days ► Scheduled As of 15 SEP 2017**

Retiree Appreciation Days (RADs) are designed with all veterans in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. The current updated schedule for 2017 is available at:

== HTML: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html)

== PDF: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf)

== Word: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc)

This schedule has been expanded to include dates for retiree\veterans activity related events such as Seminars, Veterans Town Hall Meetings, Stand Downs, Resource\Career Fairs and Other Military Retiree & Veterans Related Events for all military services. To get more info about a particular event, mouse over or click on the event under Event Location. Please report comments, changes, corrections, new RADs and other military retiree\veterans related events to the Events Schedule Manager at [milton.bell126@gmail.com](mailto:milton.bell126@gmail.com).

(NOTE: Attendance at some events may require military ID, VA enrollment or DD214.”@“ indicates event requires registration\RSVP.)For more information call the phone numbers indicated on the schedule of the Retirement Services Officer (RSO) sponsoring the RAD.

To quickly locate events in your geographic area just click on the appropriate State\Territory\Country listed at the top of the schedule. They will look like this:

**AK AL AR AS AZ CA CO CT DC DE FL GA GU HI IA ID IL IN KS KY LA MA  
MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA PR RI  
SC SD TN TX UT VA VI VT WA WI WV WY Belgium Germany Italy Japan Korea  
Netherlands Thailand**

[Source: RAD List Manager | Milton Bell | September 15, 2017 ++]

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## **Vet Hiring Fairs ► Scheduled As of 15 SEP 2017**

The U.S. Chamber of Commerce’s (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next month. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. refer to <http://www.hiringourheroes.org/hiringourheroes/events>.



Listings of up upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. You will need to review each site below to locate Job Fairs in your location:

- <https://events.recruitmilitary.com>
- <https://www.uschamberfoundation.org/events/hiringfairs>
- <https://www.legion.org/careers/jobfairs>



[Source: Recruit Military, USCC, and American Legion | September 15, 2017 ++]

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## **Vet State Benefits & Discounts ► Mississippi 2017**

The state of Mississippi provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Veteran State Benefits –MS**” for an overview of the below those benefits. The below are available to veterans who are residents of the state. For a more detailed explanation of each refer to <http://militaryandveteransdiscounts.com/location/mississippi.html> & <http://www.vab.ms.gov/benefits.pdf>.

- Housing Benefits
- Financial Benefits
- Employment Benefits
- Education Benefits
- Recreation Benefits
- Other State Veteran Benefits
- Discounts

[Source: <http://www.military.com/benefits/veteran-state-benefits/mississippi-state-veterans-benefits.html>  
September 2017 ++]

### **\* Vet Legislation \***



**Note:** To check status on any veteran related legislation go to <https://www.congress.gov/bill/115th-congress> for any House or Senate bill introduced in the 115th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole.

## **NDAA 2018 Update 11 ► Concurrent Receipt Amendment Support**

The FRA is asking that veterans support Senator Dean Heller's amendment to H.R. 2810 that provides for comprehensive concurrent receipt reform. This amendment provides payment of full military retired pay and veterans' disability compensation for all disabled retirees. Currently only some of the military retirees with 20 or more years of service receive concurrent receipt. Only those receiving Concurrent Retirement and Disability Pay (CRDP) with a 50 percent or higher service-connected disability rating have concurrent receipt effective January 1, 2014. CRDP beneficiaries with less than 50 percent disability rating and also none of those medically retired with less than 20 years of service (Chapter 61) are not eligible for concurrent receipt. This amendment will allow all CRDP retirees to receive concurrent receipt. Readers are encouraged to go to [http://capwiz.com/fra/issues/alert/?alertid=78631626&queueid=\[capwiz:queue\\_id\]](http://capwiz.com/fra/issues/alert/?alertid=78631626&queueid=[capwiz:queue_id]) to send a preformatted editable message to their legislators requested they support this legislation. Your support for this amendment will be appreciated. [Source: FRA Making Waves | September 11, 2017 ++]

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## **Vet Congressional Issues Update 02 ► Congress Criticized on Bill Handling**

President Donald Trump on 24 AUG criticized Congress' handling of a relatively noncontroversial piece of veterans legislation, saying lawmakers should have used the measure to push through an unrelated controversial increase in the country's debt ceiling. In a series of tweets Trump said he had asked Senate Majority Leader Mitch McConnell (R-KY) and House Speaker Paul Ryan (R-WI) to tie the recently finalized Veterans Affairs' Choice Program extension to the debt ceiling increase, which Congress needed to act upon before 30 SEP to avoid a government shutdown. His tweet's read:

- Donald J. Trump ✓ @realDonaldTrump - I requested that Mitch M & Paul R tie the Debt Ceiling legislation into the popular V.A. Bill (which just passed) for easy approval. They...
- Donald J. Trump ✓ @realDonaldTrump - ...didn't do it so now we have a big deal with Dems holding them up (as usual) on Debt Ceiling approval. Could have been so easy-now a mess!

The Choice Program extension legislation added \$2.1 billion to the program — which allows veterans to seek care at private sector medical centers at the government's expense — to keep it operational into early 2018. VA officials had lobbied Congress for the money to prevent disruptions in veterans' health care in the coming months. House lawmakers passed the measure by a 414-0 vote in late July, but only after a week of contentious debate among party leaders and veterans groups. In the end, Republican officials had to add \$1.8 billion in new VA leases and personnel spending to get outside advocates' endorsement of the measure. Senate leaders used unanimous-consent rules to finalize the measure without any opposition.

The issue was a major fight for the veterans community, one that veterans groups and VA administrators had forcefully lobbied Congress to adopt. But on a national stage, it was a largely unheralded issue, amounting to extending a benefit for a small subset of the whole nation. The debt ceiling legislation, on the other hand, has been a major point of contention for both parties in recent years. Fiscal conservatives have repeatedly threatened a government shutdown over the ever-increasing national debt limit and forced concessions on federal spending cuts before voting for the raises. the issue is expected to be a major fight in the upcoming September legislative session.

If the debt ceiling language was attached to the Choice Program extension bill, the measure likely would not have passed as quickly and quietly as it did. Veterans groups and leaders of the veterans committees on Capitol Hill have opposed attempts to add controversial issues to the critical VA reforms, arguing they would further delay the important changes. Trump’s comments are the latest sign of increasing friction with Republican lawmakers on Capitol Hill. At a campaign rally in Phoenix, Arizona, on 22 AUG, he indirectly attacked Arizona Republican Sens. John McCain and Jeff Flake for their opposition to his public comments. Multiple news reports have cited behind-the-scenes fights between McConnell and Trump over a series of legislative priorities. [Source: MilitaryTimes | Leo Shane III | August 24, 2017 ++]

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## **VA Women Vet Programs Update 30 ► H.R.2452 | Deborah Sampson Act**

Representative Elizabeth Esty introduced the Deborah Sampson Act (H.R.2452/S.681) in the House on 16 MAY. This comprehensive measure addresses gender disparities and would improve and expand programs and services for women veterans provided by the Department of Veterans Affairs (VA).

If enacted, this bill would establish a pilot program for peer-to-peer counseling and make permanent group counseling retreats for women veterans recently separated from military service. It would increase training for providers delivering gender-specific care, expand days of care for newborns from seven to fourteen, authorize medically-necessary transportation for newborns, address privacy and security issues for women in VA health care facilities and correct infrastructure issues to improve the environment of care for women. The legislation would also create a program to assist women veterans with legal services, authorize additional grants for organizations supporting women veterans with families and require data collection regarding women and minority veterans including a report on the availability of prosthetics for women veterans.

DAV’s 2014 report, Women Veterans: The Long Journey Home identified many of these gaps for women in VA programs and has long advocated for a more comprehensive provision of VA women’s health services that appropriately recognizes their service and meets their gender specific health care needs. The report can be downloaded at <https://www.dav.org/wp-content/uploads/women-veterans-study.pdf> The Deborah Sampson Act (H.R. 2452) is in line with DAV Resolution No. 225, which calls for enhanced medical services and benefits for women veterans.

Readers can support this effort by contacting their elected representative and urge co-sponsorship and passage of H.R. 2452. At <https://www.dav.org/can/?vvsrsrc=%2fhome> can be found an editable letter which has been prepared for this purpose or you may write your own message to express your personal views. The site also provides you the means to forward your message to your legislator. [Source: DAV National Commander | August 25, 2017 ++]

**\* Military \***



## USS Fitzgerald (DDG-62) Update 05 ► Repairs To Be Done In U.S.

USS Fitzgerald crewmembers will leave the collision-damaged ship before it heads stateside for extensive repairs and a combat-systems modernization, a 7th Fleet spokesman said 6 SEP. The Yokosuka-based guided-missile destroyer collided with a Philippine-flagged merchant vessel near Japan on 17 JUM, killing seven sailors and injuring three, including the ship's commander. Only about 50 sailors from the Fitzgerald's crew of about 300 will remain aboard the ship when it travels this fall to Ingalls Shipbuilding in Pascagoula, Miss., said 7th Fleet spokesman Cmdr. Clay Doss. "The majority of [Fitzgerald] sailors -- but not all -- will have opportunities to serve other commands in Japan based on available billets, individual crew desires and the needs of the Navy," he said. "Some sailors do not desire reassignment in [Japan] and have asked for orders to other locations."

A team of manning specialists arrived at Yokosuka this week to meet sailors and discuss their reassignments, Doss added. The Fitzgerald is scheduled to depart Yokosuka sometime between mid-September and the end of October, and will remain under 7th Fleet jurisdiction during the repairs, Navy officials said last month. Huntington Ingalls Industries was chosen to repair the Fitzgerald because the company would be able to restore the ship in the shortest amount of time, Naval Sea Systems Command said in a statement. "Given the complexity of the work and the significant unknowns of the restoration, the Navy determined that only an Arleigh Burke-class shipbuilder could perform the effort," the statement said. The project's start date, scope, cost and timeline are still to be determined, the statement added.

The Navy announced late last month that the Houston, Texas-based Patriot Shipping would move the Fitzgerald back to the U.S. by using a heavy-lift ship. The Navy decided to take the Fitzgerald back to the U.S. to free up space along Yokosuka's waterfront for other 7th Fleet ships needing maintenance, Doss said in a previous statement. "The main reason why the ship was not repaired here is because it would've tied up those resources and tied up the dry docks," he said. "We could do it here; it's just more cost effective and safer to go through the heavy lift route." [Source: Stars & Stripes | September 6, 2017 ++]

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## USCG Icebreakers Update 03 ► Last One Will Last Only 5 More Years

The U.S. Coast Guard's last remaining icebreaker has just over half a decade left in it at most, putting enormous pressure on the service to get a ship designed and built on a constrained timeline, the service's No. 2 officer said 6 SEP. "We need to get that first heavy icebreaker on the water in 2023, that's about it for Polar Star, which is the nation's only heavy icebreaker," Adm. Charles Michel said at the Defense News Conference in Pentagon City, Virginia. "That ship basically goes from Antarctica to the yards, Antarctica to the yards. And there is no backup. "But in order to get that first icebreaker in the water by 2023, we have to get that first big slug of money in 2018. This is a critical year."



**The Coast Guard cutter Polar Star has to be retired in 2023, giving the service just over half a decade to get a replacement built.**

The Coast Guard requested \$19 million in funding for the icebreaker in 2018, according to the Congressional Research Service. The Coast Guard is cautiously optimistic it will get the funding, Michel said. “I’m optimistic we’re going to get it, but it’s another one of those competing priorities,” he said. The Coast Guard is aiming to build three heavy and three medium icebreakers over the coming years, Michel said, which is the level needed to fulfill all the Coast Guard’s missions. To get there, the service will need to tap expertise from overseas. “We haven’t built a heavy icebreaker in this country since the Polar Sea and the Polar Star in the mid-1970s,” Michael said. “All the major icebreaker technology developments over the past 40 are all overseas in countries like Finland, Sweden, Russia. It’s going to require a significant bit of foreign expertise.” [Source: DefenseNews | David B. Larter | 6September 6, 2017 ++]

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## **Other Than Honorable Discharge Update 12 ► New Dismissal Guidance**

Veterans advocates are hopeful that more veterans with “bad paper” dismissals will be able to upgrade their discharge status now that defense officials have released clearer guidance of how to handle a host of mental health and injury cases. The new memo NR-311-17, released 28 AUG by the Pentagon’s personnel and readiness office, states that reviewers must take into consideration “conditions resulting from post-traumatic stress disorder, traumatic brain injury, sexual assault or sexual harassment” when deciding whether to upgrade a veterans’ status.

Veterans groups say that’s important because for the last three years, many of those cases have languished in the review process or been thrown out completely because of a more narrow reading of reasons why other-than-honorable discharges can be overturned. “We’re finally beginning to see specifics on how they’re planning to make things right for some veterans with bad-paper,” said John Rowan, president of Vietnam Veterans of America. “Words matter, and for a long time, veterans and the military review board agencies have been unsure of what ‘liberal consideration’ actually means.”

In 2014, then-Defense Secretary Chuck Hagel ordered military review boards to use liberal consideration when reviewing veterans discharge appeals, given criticism from outside groups that tens of thousands of troops maybe have been unfairly kicked out of the ranks because of undiagnosed PTSD, TBI or related health issues. But VVA officials said that since then, application of Hagel’s order has been inconsistent. In some cases, reviewers have rejected evidence of sexual trauma or ignored indications of PTSD. In others, they’ve had different standards for veterans of different services or different eras.

The new clarification is designed to fix that. It specifies what conditions to look for in appeals cases, and instructs reviewers to decide if that issue may excuse or mitigate the reasons why troops were kicked out of the military. “This memo is filled with signals that there may yet be hope for the thousands of veterans who have been unfairly suffering the effects of bad-paper,” said Kris Goldsmith, president of High Ground Veterans Advocacy. “It’s what we’ve been asking for from the Pentagon for years.”

The difference between an honorable and other-than-honorable discharge can have significant ramifications for a veteran. Education benefits, job-training programs and certain health services aren’t available to veterans with other-than-honorable status. Advocates say those individuals are also less likely to get help for serious mental health issues — even if they developed while serving — and are more likely to commit suicide. A Government Accountability Office report released in May found that nearly one in four troops booted for misconduct between 2011 and 2015 suffered from PTSD, traumatic brain injury or other mental health conditions that may have warranted a different discharge status.

While praising the new classifications, VVA and other advocates said they still will lobby the White House to grant pardons to post-9/11 veterans who can show they unjustly received other-than-honorable discharges, calling it a more comprehensive fix to the problem. [Source: MarineCorpsTimes | Leo Shane | August 29, 2017 ++]



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## Other Than Honorable Discharge Update 13 ► DoD Release No: NR-311-17

The Department of Defense on 28 AUG released clarifying guidance for discharges and military records reviews. In the past few years, the department has issued guidance for consideration of post-traumatic stress disorder (PTSD) and Traumatic Brain Injury (TBI) but there remained some questions about how the guidance applied to sexual assault, sexual harassment, or mental health conditions other than PTSD. This guidance fills in the gaps and resolves any confusion that veterans or the review boards may have had, and it ensures a fair and equitable review of separations for all veterans. The guidance has been forwarded to a number of Veterans Service Organizations (VSOs) and Military Service Organizations (MSOs) in order to spread the news to as many veterans as possible.

Veterans who desire a correction to their service record or who believe their discharge was unjust, erroneous, or warrants an upgrade, are encouraged to apply for review.

- For discharge upgrades, if the discharge was less than 15 years ago, the veteran should complete DD Form 293 ( <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd0293.pdf> ) and send it to their service's DRB (the address is on the form). For discharges over 15 years ago, the veteran should complete the DD Form 149 (which can be completed online and downloaded at website) <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd0149.pdf> and send it to their service's BCM/NR (the address is on the form).
- For corrections of records other than discharges, veterans should complete the DD Form 149 and submit their request to their service's BCM/NR (the address is on the form).

### Key information to include in requests:

In preparing an application for relief related to a mental health condition, PTSD, TBI, sexual assault or sexual harassment, the veteran should answer the four questions identified in the clarifying guidance released today. Additionally, the veteran should include or identify any supporting evidence. Examples of the types of evidence that may be helpful are included in the clarifying guidance. Lastly, it is helpful, but not always required, to submit copies of the veteran's applicable service records. The more information provided, the better the boards can understand the circumstances of the discharge.

Personnel records for veterans who served after 1997 should be accessible online and are usually retrievable within hours of a request through the Defense Personnel Records Information Retrieval System (DPRIS). To obtain one's personnel records from DPRIS, go to <https://www.dpris.dod.mil> , then select "Individual Veteran Access" on the left side of the website and follow the instructions. Veterans will need to register for a logon and verify their current mailing address before requesting records. The whole process usually takes less than 10 minutes. Those who served prior to 1997 or for whom electronic records are not available from DPRIS, can request their records from NPRC using the eVetRecs website at: <http://www.archives.gov/veterans/military-service-records>. For other information or assistance:

Air Force BCMR

Website: <http://www.afpc.af.mil/board-for-correction-of-military-records>

Phone: 240-612-5379

E-mail: [usaf.pentagon.saf-mr.mbx.saf-mrbc@mail.mil](mailto:usaf.pentagon.saf-mr.mbx.saf-mrbc@mail.mil)

Air Force DRB:

Website: <http://www.afpc.af.mil/Air-Force-Discharge-Review-Board>

Phone: 240-612-0995

E-mail: [usaf.pentagon.saf-mr.mbx.saf-mrb@mail.mil](mailto:usaf.pentagon.saf-mr.mbx.saf-mrb@mail.mil)

Army BCMR:

Website: <http://arba.army.pentagon.mil>

E-mail: [army.arbainquiry@mail.mil](mailto:army.arbainquiry@mail.mil)

Army DRB:

Website: <http://arba.army.pentagon.mil>

E-mail: [army.arbainquiry@mail.mil](mailto:army.arbainquiry@mail.mil)

Navy BCNR:

Website: <http://www.secnav.navy.mil/mra/bcncr/Pages/home.aspx>

Phone: 703-607-6111

E-mail: [BCNR\\_Application@navy.mil](mailto:BCNR_Application@navy.mil)

Navy DRB:

Website: <http://www.secnav.navy.mil/mra/CORB/Pages/NDRB/default.aspx>

Phone: 202-685-6600

E-mail: [NDRB@navy.mil](mailto:NDRB@navy.mil)

**To submit feedback on policies or processes:** Send an e-mail to [osd.pentagon.ousd-p-r.mbx.legal-policy@mail.mil](mailto:osd.pentagon.ousd-p-r.mbx.legal-policy@mail.mil), or mail your feedback to Office of Legal Policy at:

Office of Legal Policy

Office of the Under Secretary of Defense (Personnel & Readiness)

4000 Defense Pentagon

Pentagon

Washington, DC 20301-4000

[Source: DoD Release No: NR-311-17 | Aug. 28, 2017

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## **Military Pay Raise 2018 Update 02 ► Trump Proposes 2.1% Cap**

White House officials on 31 AUG informed Congress of plans to cap the federal civilian pay raise at an average of 1.9 percent for 2018 and to limit the military pay raise to 2.1 percent, just below the expected mark. In a letter to House and Senate leaders, President Donald Trump said the moves are designed to “put our nation on a sustainable fiscal course” while still ensuring wage increases for the government employees. Both marks are below the mark expected under federal statute. Federal workers had been anticipating a 1.9 percent base pay raise next year and an additional locality pay bump, and military members a 2.4 percent pay raise. But Trump had signaled earlier this year that both of those figures were too costly for a federal budget already stretched thin.

Congress can override the president and replace both of the pay raises with higher hikes, but progress on a long-term budget plan for fiscal 2018 (which starts 1 OCT) has been stalled for months on Capitol Hill. In his letter to Congress, Trump said the lower-than-expected raises will not present a hardship to troops or federal employees. “I strongly support our men and women in uniform, who are the greatest fighting force in the world and the guardians of American freedom,” he wrote. “As our country continues to recover from serious economic conditions affecting the general welfare, we must work to rebuild our military’s readiness and capabilities.” The 0.3 percentage point difference in the military pay raise is expected to save the Defense Department about \$200 million next year and \$1.4 billion over the next five years, money that Pentagon planners hope to reinvest in modernization and readiness priorities.

The base pay raise for federal workers will be 1.4 percent, with an average locality pay add-on of 0.5 percent. That target had been signaled by federal officials for months, despite complaints from unions and advocacy groups

that government employees have seen pay hikes below private sector rates for years. In his letter, Trump said the move “will not materially affect our ability to attract and retain a well-qualified federal workforce.” He has also advocated sharp personnel cuts at a number of government agencies. “Federal agency budgets could not accommodate such an [anticipated] increase while still maintaining support for key Federal priorities, such as those that advance the safety and security of the American people,” he wrote. [Source: MilitaryTimes | Leo Shane III | September 1, 2017 ++]

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## Overseas Troops ► Pfc. Ken Sicard



**Pfc. Ken Sicard, a rifleman assigned to Lima Co., 3rd Battalion, 6th Marine Regiment, poses at Camp Beuhring, Kuwait. He said his uncle, who has since passed away, worked to put his three kids to college. In honor of his uncle, Sicard said he puts a portion of every paycheck in a savings account for his cousins.**

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## Drones | Aerial Update 02 ► Cheap One Gets Past Best British Navy Defenses

In an unusual but disturbing security breach, an amateur drone enthusiast skirted past armed patrol boats to land a small unmanned aircraft aboard the deck of the Royal Navy’s newly-commissioned aircraft carrier, the HMS Queen Elizabeth, according to the [The Telegraph](#). The ship was docked at a presumably secure port in Invergordon, Scotland. The fact that the drone triggered no security alarms — and that security officers there waved at the drone — prompted concern among military and security experts. Alan West, a former First Sea Lord, the United Kingdom’s equivalent of the U.S. Navy’s chief of naval operations, told the Daily Mail that it was worrisome that a drone could reach the aircraft carrier since terrorist groups like the Islamic State have been using drones to drop bombs in Iraq and Syria. The unidentified drone operator told the Telegraph, “I was amazed that I was able to land on the aircraft carrier for two reasons, the first being that there was no one about to prevent it from landing although there were security police around in small boats who were waving at the drone.” It is at least the fourth collision by a U.S. Navy warship with another vessel in the past year and two days, after the destroyer Fitzgerald on June 17, the cruiser Lake Champlain on May 9, and the ballistic missile submarine Louisiana on Aug. 19, 2016.



**Britain's new aircraft carrier, HMS Queen Elizabeth**

[Source: NavyTimes | Mackenzie Wolf | August 17, 2017 ++]

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## **Amphibious Assault Vehicle** ▶ **Perfect Disaster Relief Vehicle** | AAV

One of the largest—and most visible—displays of federal assistance in the area stricken by Hurricane Harvey is a 30-ton, 27-foot armored vehicle. The Amphibious Assault Vehicle, or AAV, is designed to take Marines from ships to the beachhead and beyond, but this month it's been trying to help out rain-soaked Texas. The AAV is the latest in a long line of amphibious vehicles first developed for the island-hopping campaigns of World War II. The first vehicles were known as Buffaloes during World War II and Korea, then amtracs ("amphibious tractors") during the Vietnam War. Such vehicles are tracked, fully amphibious, lightly armed and armored, and capable of taking a reinforced squad of marines from a ship to the beachhead and beyond if necessary.



**The AAV is kind of the perfect disaster relief vehicle.**

AAVs have high, boat-shaped hulls, meaning they can drive on their tracks through relatively high water. If the water gets really high, the vehicles are naturally buoyant and can travel at speeds of up to 8 miles an hour via a pair of rear-mounted water jets. At 60,000 lbs., the AAV is impervious to high winds, rain, or virtually anything a weather disaster can throw at it, with the possible exception of a direct hit from a hurricane or tornado. AAVs can



perform rescue missions in flooded areas if necessary, with a spacious passenger area designed to accommodate up to 21 combat-ready Marines. Where they might be more useful, however, is bringing relief supplies from one part of Houston to the other, as flooded areas are no obstacle.

According to Defensetech, 56 Marines of Charlie Company, 4th Assault Amphibian Battalion based out of Galveston, Texas are currently involved in the Hurricane Harvey relief effort. The battalion is in turn part of the U.S. Marine Corps Reserve's 4th Marine Division based in New Orleans. An assault amphibian battalion typically has 233 AAVs, and a company like Charlie Company would typically operate a quarter of those vehicles. Refer to <https://youtu.be/kUQnasNf0MQ> for a video of AAVs in the Hurricane-affected area

The AAV was first fielded in 1972 and despite a number of upgrades over the lifetime of the fleet a new vehicle is needed. The Marine Corps plans to replace the AAV with the Amphibious Combat Vehicle, or ACV. [Source: Popular Mechanics | Kyle Mizokami | August 31, 2017 ++]

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## USS John S. McCain (DDG-56) Update 02 ► Damage Assessment

The Navy will use a heavy lift ship, similar to the one below, to transport the damaged guided-missile destroyer USS John S. McCain (DDG-56) to Japan for further assessment, Naval Sea Systems Command announced on Wednesday. “The ship is being heavy lifted to Yokosuka so that further damage assessments may be conducted,” read the statement. “Completion of the damage assessment is required to fully determine repair plans to include cost, schedule and location for the ship’s repairs.” Prior to the need to move Fitzgerald and McCain, the Navy last needed to move a destroyer across an ocean in 2000 following the terrorist attack on USS Cole (DDG-67) in Yemen. At the time the service paid \$4.5 million to hire heavy lift ship to transport Cole to the U.S.



**MV Blue Marlin transporting USS Cole from Yemen following the 2000 attack on the ship**

[Source: USNI News | Sam LaGrone | September 6, 2017 ++]

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## **WWIII w/Russia ► How It would go Down If They Started It**

If drawn into a war against Russia, U.S. and NATO forces would first begin combating Russian cyberattacks, misinformation and third-party surrogate forces, said retired Gen. Herbert “Hawk” Carlisle, former head of Air Combat Command. Carlisle said fighting likely will follow a period of steadily rising tensions and warnings. That would give the U.S. enough notice to start moving more airplanes, preparing logistics, and increasing combat capability in Europe, he said. Nevertheless, the Russians could seize the initiative and move quickly, putting the U.S. at a big disadvantage.

### **By Air**

Neutralizing Russia’s air defenses would be one of the most crucial — and dangerous — missions for the Air Force. In the early hours of hostilities, as Russian tanks, fighters and bombers roll into the Baltics, Air Force jets from England, Italy and Germany would arrive to tease out Russia’s advanced surface-to-air defenses and then try to destroy them. The Air Force’s fighter squadrons in the region would see the most ferocious air-to-air dogfighting in decades.

### **By Land**

Simultaneously, the 173rd Airborne Brigade Combat Team in Italy and the 2nd Cavalry Regiment in Germany would join NATO forces to head to the fight. They, alongside NATO forces, would face as many as 22 maneuver warfare battalions that Russia has in its Western Military District along NATO’s border. Reports cite a window of 36 to 60 hours for Russian forces to reach and begin siege operations on Tallinn and Riga, the capitals of Estonia and Latvia. “Quality light forces, like the U.S. airborne infantry that the NATO players typically deploy into Riga and Tallinn, can put up stout resistance when dug into urban terrain. But the cost of mounting such a defense to the city and its residents is typically very high,” said a 2016 RAND study on deterring Russia.

The Army’s 173rd recognized its own weaknesses if thrust into combat with Russia, according to internal review documents, as reported by Politico. The report states GPS communications would be disabled easily and quickly, forcing troops to rely on rusty high frequency radio communication skills. The brigade also has limited air defense or electronic warfare units. NATO forces, especially armor brigades in Poland, would have to cross the Kaliningrad corridor, wedged between where Poland’s border meets Lithuania and hedged on each side by Russian territory and Belarus. Meanwhile, the Russians could carry out previous promises to attack Polish missile defense systems.

Incremental invasions of small areas of Baltic territory may or may not provoke a NATO response. But, experts agree, an attack on Poland would. The current two U.S. Army armored brigade combat teams in Europe would race to the fight but be outgunned and likely destroyed quickly. “A good example is the upgunned Stryker,” said retired Army Col. Doug Macgregor, referring to the new Strykers that are outfitted with a 30mm cannon. “That would be fine on the Mexican border. That formation will be gone in 10 minutes against the Russians.”

A Russian strike through Belarus into the Baltics would be so “quick and overwhelming” that, “like with Crimea,” NATO would have to accept that those states are now in the Russian orbit, said retired Army Maj. Gen. Robert Scales. “I think it’s very easy to consider a scenario where small units of NATO forces, to include American forces, could in fact be overwhelmed in the event of an attack,” said retired Army Maj. Gen. Richard Nash, a former commander in Bosnia.

During recent war games, NATO tried to use indigenous forces to assist — “the outcome was, bluntly, a disaster for NATO,” according to the RAND study. NATO infantry was unable to retreat and was destroyed in place. U.S. land forces, accustomed to air and sea dominance, would face Russian interference with their support and could be on their own for hours, days, and even weeks at a time. “What cannot get there in time are the kinds of armored forces required to engage their Russian counterparts on equal terms, delay their advance, expose them to more

frequent and more effective attacks from air and land-based fires, and subject them to spoiling counterattacks,” according to the RAND study.

### By Sea

While Atlantic-based Navy assets would be ready to engage, naval experts say Russian maritime maneuvering, along with their allies, will be able to delay and tie up the Navy elsewhere. “We can hardly pull the entire Navy out of the Pacific to do battle in Europe, lest we sacrifice our Asian alliances along with stakes of immense value,” said James Holmes, a professor at the U.S. Naval War College. China and Iran’s navies could keep major parts of the U.S. Navy bogged down away from Western Europe. Russian submarines would slow down seaborne reinforcements to the Baltics, Holmes said. The port of Sevastopol, Crimea, gives Russia a staging area for “anti-access” weapons in the Black Sea, Holmes said. “In short, it could make the Black Sea into a Russian lake — safeguarding that maritime flank,” he said.

### On The Edges

The Norwegian government has approved six-month rotations of roughly 300 Marines in Norway through 2018. In the event of a war with Russia, pre-positioned stockpiles would supply a force of 15,000 for 30 days of fighting and would likely provide the footprint for a larger force of Marines, said Keir Giles, a Russia expert with the Chatham House policy institute in London. “We shouldn’t see this small contingent ... in Norway as a deterrent: It is simply providing a capability for rapid expansion, should it be necessary,” Giles said. While soldiers, Marines and some pre-positioned equipment could be flown in within days or weeks to reinforce fighting in the Baltics, armor and other heavy items must come aboard ship. The conflict could stall there, depending on the reaction of NATO forces and its strategic willingness. Or, fighting could expand. A delay gives Russia time to consolidate its gains, making NATO go on the offensive in one of the more difficult kinds of fighting — regaining lost territory. “God knows whether you could manage the conflict to bring about a ceasefire and a withdrawal or whether it would go larger,” Nash said.

[Source: MilitaryTimes | Todd Smith | September 13, 2017 ++]

## \* Military History \*



### Unexploded Ordnance ► Blockbuster Defused in Frankfurt Germany

German explosives experts defused a 4,000-pound World War II-era bomb in Frankfurt on 3 SEP after evacuating 65,000 people from their homes, hospitals and jobs for the better part of the day. Britain’s Royal Air Force dropped the bomb — known at the time as a “blockbuster” because of its ability to destroy entire streets — near the end of a five-year Allied bombardment in which 1.5 million tons of explosives rained down on Nazi Germany. Authorities estimate that about 15% of those bombs failed to explode, burying themselves up to 20 feet under ground. About

2,000 tons of live munitions are unearthed and disposed of every year in Germany, a ghoulish reminder of the nation's violent past.

The gigantic Frankfurt bomb was discovered during excavation work 29 AUG in the German financial capital's upscale Westend district. The evacuation — Germany's largest since the war — began at 8 a.m. Sunday. More than 1,000 emergency services workers helped clear the area within a one-mile radius of the bomb site — a zone that includes two hospitals and 10 retirement homes; the Bundesbank, Germany's central bank where about \$70 billion in gold is stored; and the Hessische Rundfunk radio and TV headquarters. Police combed the area on foot and also relied on helicopters equipped with infrared cameras to detect any stragglers. Authorities had to delay the start of the bomb disposal work by 2 ½ hours because about a dozen people were refusing to leave their apartments.

Police said they had to use a fire department ladder truck to access one apartment and forcibly remove its occupant. "It was ignorance and stupidity," said the head of the Frankfurt fire department, Reinhard Ries, adding that he hoped charges would be filed. "The whole operation was held up because of a dozen people." Other residents, who had been hiding in their apartments, were frightened by the ghostly silence in their normally bustling inner-city neighborhood and called police to ask for help getting out. "It's really annoying, because the whole city was affected by this and some people put their own selfishness above the interests of the community," said the police chief, Gerhard Bereswill. "It's a travesty, in my mind."

Police bomb disposal experts finally got to work at around 2:30 p.m. They first removed three fuses and later detached three detonators before declaring the job done at 6:20 p.m. "I'm going to have a glass of wine tonight," Dieter Schwetzler, one of the two men who defused the bomb, told German TV.



**Bomb disposal experts Dieter Schwetzler, right, and Rene Bennert pose with the World War II-era bomb they defused in Frankfurt, Germany.**

It was not the first time that large numbers of people have had to clear out of an area while World War II-era bombs are defused. About 54,000 people were evacuated for one such operation in Augsburg late last year, and 50,000 were evacuated in Hanover in May. Even though Germans are used to hearing about the discovery of smaller bombs in the 500- to 1,000-pound range, Sunday's operation drew intense media coverage because of the size of the bomb and the evacuation. There are real dangers associated with such operations. Police were unable to defuse a 500-pound bomb found in Munich in 2012. Their controlled detonation produced a fireball that lighted up the nighttime sky, causing millions of dollars worth of damage to 17 nearby buildings. In 2010, three police officers were killed while preparing to defuse a 1,000-pound bomb in Goettingen.

The bomb found in Frankfurt was designed to blast the roofs off apartment blocks within about a half-mile radius, opening them up for firebombing raids that would cause even more death and destruction. [Source: Los Angeles Times | Erik Kirschbaum | September 3, 2017 ++]

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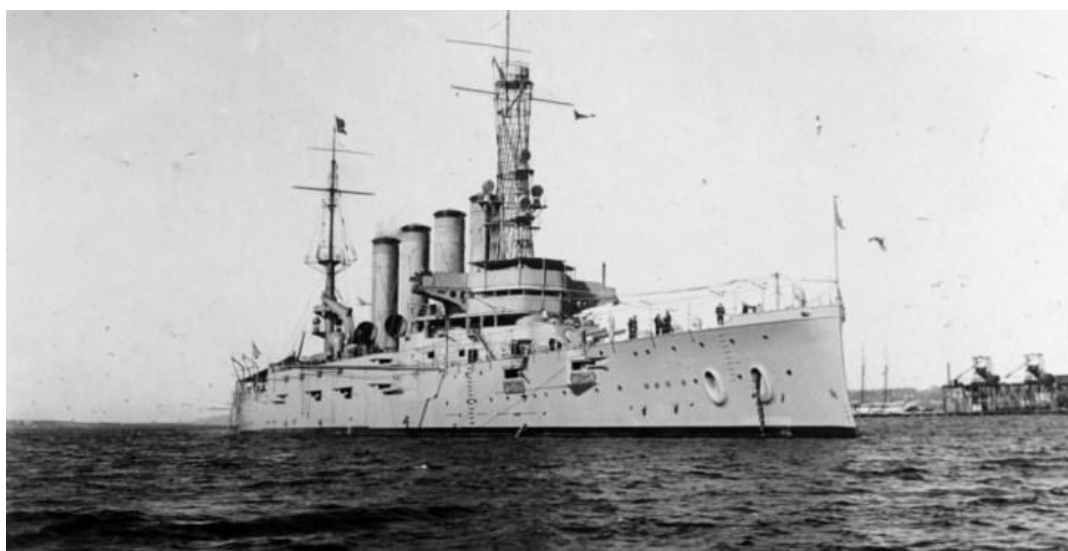
## **USS Constitution Update 01 ► Reopens to Public Tours After 2 Years**

The USS Constitution is reopening for public tours, following more than two years of restoration. The U.S. Navy's oldest commissioned warship reopened for tours again on Saturday, in time for the Labor Day holiday. After Monday, it will resume its regular Tuesday through Sunday tour schedule. The wooden ship is docked at the Charlestown Navy Yard in Boston. It was launched in 1797 as one of the Navy's newest heavy frigates, and earned its nickname "Old Ironsides" during the War of 1812. The restoration work included replacing 100 hull planks and installing 2,200 new copper sheets. The 220-year-old frigate was returned to the water in July after spending time in dry dock. Tours are free but adults must present a valid federal or state-issued photo ID. The ship's crew members are active-duty sailors. [Source: Associated Press | 3 Sep 2017 ++]

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## **USS San Diego (ACR-6) Update 01 ► Plan to Survey Wreck**

The Navy recently announced plans to survey the wreck of the World War I U.S. Navy cruiser San Diego (ACR 6), on which six American sailors lost their lives when she was sunk as a result of enemy action off the coast of New York on July 19, 1918. The survey's objective is to assess the condition of the wreck site and determine if the ship, the only major warship lost by the United States in World War I, was sunk as a result of a German submarine-launched torpedo or mine. Ultimately, data gathered will help inform the management of the sunken military craft, which lies only a few miles south of Long Island.



The announcement comes just weeks after the 99th anniversary of the sinking of the ship, and the survey, which is planned for Sept. 11-15, is timed to allow researchers to conduct a thorough examination of the site and prepare, then release, their findings around the date of the 100th anniversary. The U.S. is currently commemorating the 100th anniversary of its entry into World War I. The survey, led by the [Naval History and Heritage Command's](#) Underwater Archaeology Branch will be performed in partnership with the Coastal Sediments, Hydrodynamics, and Engineering Laboratory of the University of Delaware's College of Earth, Ocean, and Environment. Additional research support will be provided by the Naval Surface Warfare Center, Carderock Division, and the Fire Island U.S. Coast Guard Station will provide essential logistical support.

The Naval History and Heritage Command is responsible for the management, research, preservation, and interpretation of the U.S. Navy's collection of sunken military craft which includes more than 2,500 shipwrecks and 14,000 aircraft wrecks dispersed globally. "Studying sunken military craft offers researchers a glimpse into the lives of the Sailors who served in them, as well as the Navy and the nation they served," said Underwater Archaeology Branch Head Robert Neyland, Ph.D. "We believe the modern remote sensing and interpretive tools at our disposal now will help our understanding of the site and maybe teach us something new about what caused San Diego to sink."

The University of Delaware will provide remote sensing and interpretive capability in support of the survey. The school's previous study of coastal ecosystems has revealed much detail on the outcomes of interactions between tides, currents, beaches, natural seafloor features, marine life, and manmade objects. Much of that work has been completed using underwater robotics and remotely deployed instruments including an autonomous underwater vehicle which is an untethered, wide-ranging robot that documents the seafloor. The University of Delaware will also provide essential logistical support with its research vessel Joanne Daiber, which supports the university's scientific studies, using unmanned vehicles and other state-of-the-art sensor technology. The vessel also provides a work platform and experiential classroom for students engaged in coastal research.

Researchers from the Naval Surface Warfare Center, using their professional expertise in the study of weapons effects on ships, will provide valuable assistance to the research effort. If the condition of the wreck of San Diego allows for a clear picture of the battle damage to emerge, it may be possible to determine what type of weapon was used against the ship through interpreting the data collected as part of this research project. U.S. Coast Guard Station Fire Island will serve as the base of operations for the survey and will provide essential logistical support to the expedition during underway days. "The survey will also help us fulfill a critical preservation part of our mission by assessing the site and determining how much damage has been done to the wreck in the past century by both natural environmental processes and unauthorized disturbance," Neyland said.

Six American Sailors lost their lives when San Diego sank, which is one of the reasons Neyland and his team believe safeguarding such wrecks is important: many of them serve as war graves. Additionally they may hold significant historical value, safeguard state secrets, or carry environmental or public safety hazards such as oil and ordnance.

The U.S. government takes any desecration of a war grave like San Diego, or unauthorized disturbance of any other sunken military craft very seriously. Whenever possible, the U.S. Navy works to enhance collaboration with partners including other U.S. government agencies, the recreational diving community and commercial fishing industry, as well as local authorities in areas where the wrecks are located to promote the preservation of these fragile historical and cultural resources. The wrecks are a testament to the sacrifice of the Sailors and Marines who served in them and their protection is part of NHHC's obligation to American Sailors to never forget their service and sacrifice.

Originally named USS California, the ship was renamed San Diego on Sept. 1, 1914, to bring the Navy into compliance with a policy of the time to reserve state names for battleships. By then the ship had been in service a little more than seven years after its commissioning Aug. 1, 1907. Once commissioned, the ship became part of the 2d Division of the Pacific Fleet and took part in the naval review for the Secretary of the Navy at San Francisco in May 1908. Aside from a cruise to Hawaii and Samoa in the fall of 1908, the ship operated along the west coast, sharpening her readiness through training exercises and drills, until December 1911, when she sailed for Honolulu, and in March 1912 continued "westward" for duty on the Asiatic station.

After this service, she returned home in August and was ordered to Corinto, Nicaragua which was embroiled in internal political disturbances. While there, the ship and crew protected American lives and property. She then resumed operations along the west coast cruising off California and keeping a watchful eye on Mexico, which, at that time, also suffered from political disturbance.



After being renamed in September 1914, San Diego intermittently served as flagship for the U.S. Pacific Fleet's commander-in-chief until an explosion in the No. 1 fire room put her in Mare Island Navy Yard in reduced commission through the summer of 1915. Two Sailors, Ensign Robert Webster Cary, Jr and Fireman Second Class Telesforo Trinidad, received Medals of Honor for actions to save their fellow crewmen during the fire that day. San Diego returned to duty as flagship through Feb. 12, 1917 when she went into reserve status until the U.S. entry into World War I. Placed in full commission on April 7 that year, the cruiser operated as flagship for the commander of the U.S. Pacific Fleet's patrol force until July 18, when she was ordered to the Atlantic Fleet. Reaching Hampton Roads, Va. on Aug. 4, she joined Cruiser Division 2 serving as the flagship of the commander of the U.S. Atlantic Fleet's cruiser force until Sept. 19.

During her time in the Atlantic Fleet, San Diego's mission was the escort of convoys through the first dangerous leg of their passages to Europe. Based at Tompkinsville, N.Y., and Halifax, Nova Scotia, she operated in the weather-torn, submarine-infested North Atlantic, safely conveying all of her charges to the ocean escort. On July 19, 1918, bound from Portsmouth, N.H. to New York, San Diego is believed to have been sunk by the German submarine, U-156, southeast of Fire Island, N.Y. The armored cruiser sank in 28 minutes with the loss of six lives, the only major warship lost by the United States in World War I. [Source: Vantage Point | September 12, 2017 ++]

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### **Abandoned Military Bases [07] ► Željava Air Base, Bosnia**



**The Željava Airbase stands near the in the Bosnian city of Bihać, by the borders of Croatia and Herzegovina underneath Plješevica Mountain. It once was the largest underground airport and military base in Europe and Yugoslavia. Now, the facilities are shared by governments in Bihać as well as Lika-Senj County in Croatia.**

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## Insanely Daring Air Raids ► No. 6 | Operation Focus

Air raids were one of the military strategies that were used to attack enemies using fighter planes which would drop bombs and blow buildings apart. This task was perhaps the most dangerous and terrifying mission during the times of war. However, many brave aviators risked their lives and conducted daring raids against insane odds. Following covers one often of the most daring raids to ever been conducted in history, the story behind the raids and the crews who flew the military planes.



Operation Focus also called Operation Mocked, was a surprise strike on Arab military airfields carried out by Israeli Air Force. The attack which was launched at 07:45 on June 5, 1967, destroyed over 450 aircraft on the ground in only a span of three hours. Operation Focus is of great importance in the study of air strategy and set a very high standard for subsequent air war operations in Israel.

In mid-1967, Egypt together with other Arab nations (Syria, Iraq, and Jordan) issued hair-raising threats to wipe out Israel. This followed Egypt's president Gamal Abdul Nasser decision to close the Straits of Tiran to Israeli shipping. This caused tension between the two countries and both were on a high military alert. With the help of other Arab countries, Egypt war (known as the six-day-war) against Israel. Considering her chances, Israel realized that standing against several countries was a terrible mistake and decided to turn the impending conflict in their favor by conducting a preemptive airstrike against their enemies' combined air forces.

To be successful, Israel used a new weapon, a rocket-assisted anti-runway warhead to initially destroy the runways. With about 20 French Mystere IVa jet aircraft which they had acquired from France in January of 1956 as well as some Ouragan, the Israelis disabled the runways and had all the time to attack Egyptian airfields, destroying dozens of planes, most of them to the ground.

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## Military History Anniversaries ► 16 thru 30 SEP

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 thru 30 SEP**". [Source: This Day in History <http://www.history.com/this-day-in-history> | September 2017 ++]

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## Medal of Honor Citations ► Fowler~Thomas W | WWII



*The President of the United States in the name of The Congress  
takes pleasure in presenting the  
Medal of Honor posthumously  
to*

***Thomas Weldon Fowler, Sr***

**Rank and organization:** Second Lieutenant, U.S. Army, 1st Armored Division

**Place and date:** Near Carano, Italy, 23 May 1944

**Entered service:** January 1943 in Wichita Falls, Tex.

**Born:** October 31, 1921, Wichita Falls, Texas

### *Citation*

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty, on 23 May 1944, in the vicinity of Carano, Italy. In the midst of a full-scale armored-infantry attack, 2d Lt. Fowler, while on foot, came upon 2 completely disorganized infantry platoons held up in their advance by an enemy minefield. Although a tank officer, he immediately reorganized the infantry. He then made a personal reconnaissance through the minefield, clearing a path as he went, by lifting the antipersonnel mines out of the ground with his hands. After he had gone through the 75-yard belt of deadly explosives, he returned to the infantry and led them through the minefield, a squad at a time. As they deployed, 2d Lt. Fowler, despite small arms fire and the constant danger of antipersonnel mines, made a reconnaissance into enemy territory in search of a route to continue the advance. He then returned through the minefield and, on foot, he led the tanks through the mines into a position from which they could best support the infantry. Acting as scout 300 yards in front of the infantry, he led the 2 platoons forward until he had gained his objective, where he came upon several dug-in enemy infantrymen. Having taken them by surprise, 2d Lt. Fowler dragged them out of their foxholes and sent them to the rear; twice, when they resisted, he threw hand grenades into their dugouts. Realizing that a dangerous gap existed between his company and the unit to his right, 2d Lt. Fowler decided to continue his advance until the gap was filled. He reconnoitered to his front, brought the infantry into position where they dug in and, under heavy mortar and small arms fire, brought his tanks forward. A few minutes later, the enemy began an armored counterattack. Several Mark VI tanks fired their cannons directly on 2d Lt. Fowler's position. One of his tanks was set afire. With utter disregard for his own life, with shells bursting near him, he ran directly into the enemy tank fire to reach the burning vehicle. For a half-hour, under intense strafing from the advancing tanks, although all other elements had withdrawn, he remained in his forward position, attempting to save the lives of the wounded tank crew. Only when the enemy tanks had almost overrun him, did he withdraw a short distance where he personally rendered first aid to 9 wounded infantrymen in the midst of the relentless incoming fire. 2d Lt. Fowler's courage, his ability to estimate the situation and to recognize his full responsibility as an officer in the Army of the United States, exemplify the high traditions of the military service for which he later gave his life.



Ten days later, on June 3, Fowler was commanding a tank platoon supporting the 168th Infantry Regiment, 34th Division. While the rest of the platoon was positioned and obscured from sight on one side of a hill, Germans with tanks and guns were positioned on the other. Fowler boarded a tank to scout ahead. The tank was hit with an explosive, but it was not disabled. The driver began returning the tank to the platoon. When the tank reached the hill's crest, Fowler opened the turret hatch and stuck his head out, according to *Texas Aggie Medals of Honor*. He was immediately shot by a sniper and died. Fowler's award was presented to his wife Anne and his son at Fort Sill, Okla., on Nov. 11, 1944.

Thomas Weldon Fowler, aged 22 at his death, was buried in Crestview Memorial Park in his hometown of Wichita Falls, Texas. American Legion Post 169 is named in his honor. In 1962, an elementary school in Wichita Falls was also named in his honor. A dorm on the north side of the Texas A&M campus was built in 1964 and named in Fowler's honor. Today, the coed dorm houses approximately 250 students. It is adjoined to Hughes Hall in the Fowler-Hughes-Keathley complex. All three are named for Medal of Honor recipients: Fowler, Lloyd Hughes and George Keathley.

In November 2009, Fowler's Medal of Honor and other military awards were put on display at the Sam Houston Sanders Corps of Cadets Center. There is also a bronze plaque of his military portrait. An artist's rendering of his military portrait is accompanied with his citation. A reproduction of an Army Medal of Honor is part of the Hall of Honor exhibit at the Memorial Student Center.

[Source: <http://www.history.army.mil/moh/wwII-a-f.html> | September 2017 ++]

**\* Health Care \***



## Vaccines ► Learn Which You Need to Stay Healthy

There are two main vaccines recommended for all adults. Getting these vaccines can prevent illness, missed work, increased medical bills and not being able to take care of family. The following vaccines are recommended:

- Seasonal flu vaccine
- Tdap (tetanus, diphtheria and pertussis, also known as whooping cough) followed by a Td (tetanus and diphtheria) booster every 10 years

### Adults 19-26 years old

The HPV vaccine can protect against the human papillomavirus, a virus that causes cervical cancers, anal cancer and genital warts. This vaccine is recommended for the following groups:

- Women up to age 26
- Men up to age 21
- Men ages 22-26 who have sex with men

### Adults 60 years and older

Our immune system gets weaker as we get older. This may put us at higher risk for certain diseases including shingles and pneumonia. To protect against these diseases, the following vaccines are recommended:

- Pneumococcal vaccine (65 years and older) to protect against pneumonia
- Zoster vaccine (60 years and older) to protect against shingles

### Adults with Health Conditions

Adults with certain health conditions may be at a higher risk for certain illnesses or diseases. These health conditions include the following:

- Diabetes
- Heart disease, stroke or other cardiovascular disease
- HIV infection
- Liver disease
- Lung disease (including asthma)
- Renal disease
- Weakened immune system

If you have any of the above conditions, talk with your doctor to find out which vaccines are recommended for you. Take a quiz at <https://www2.cdc.gov/nip/adultimmsched> to find out which vaccines you may benefit from: What Vaccines are Recommended for You from the Center for Disease Control and Prevention: <https://www.cdc.gov/vaccines/schedules/hcp/adult.html>. [Source: Vantage Point Blog | August 31, 2017 ++]

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## Opioid Addiction ► Early Stage Recovery Advice

September is Opioid Awareness Month and veterans are especially susceptible to opioid addiction. Addiction is a complex disease that affects friends and loved ones, too, says retired Marine Sergeant Donald Elverd, a senior psychologist at the Betty Ford Foundation in St. Paul, Minn. Recovery can be a challenging process for everyone involved and works best when family members are both appropriately supportive and attentive to their own needs. He says to do these things if your loved one is in the early stages of recovering from a substance use disorder:

**1. Maintain supportive and direct communication with your loved one.** Focus on being clear about what you want and your concerns. As much as possible, use “I” statements - those focused on your feelings and beliefs - rather than the thoughts and characteristics you might attribute to your loved one.



**2. Practice self-care.** Eat well and get enough sleep. Stress reducers like exercise, meditation, yoga, and prayer can be very helpful, too. Engage in activities that bring you joy. Remember: You will not have much to give to others if you are not taking care of yourself.

**3. Don't try to control the outcome.** This will prevent the substance use disorder from controlling your **life. Trust your loved one with their journey of recovery.**

**4. Stay true to your values.** Remember who you are in the world and what you stand for. If you operate from your core values, you will be a solid role model for your loved one.

**5. Do you need to work on your own recovery from substance abuse?** Consider participating in a 12-step fellowship such as Alcoholics Anonymous or Narcotics Anonymous, attending another type of support group, and/or seeking therapy, counseling, or other forms of help for yourself.

[Source: MOAA News Exchange | September 12, 2017 ++]

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## Kidney Stones Update 02 ► PUSH | NIH Clinical Trail

Can a high-tech water bottle help reduce the recurrence of kidney stones? What about a financial incentive? Those are questions researchers funded by the National Institutes of Health will seek to answer as they begin recruiting participants for a two-year clinical trial at four sites across the country. Scientists will test whether using a smart water bottle that encourages people to drink more water, and therefore urinate, will reduce the recurrence of urinary stone disease, commonly referred to as kidney stones. The trial is supported by the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), part of NIH.



Kidney Stones

The randomized trial, known as the Prevention of Urinary Stones with Hydration (link is external) study, or PUSH, will enroll 1,642 people, half in an intervention group and half in a control group. The study's primary aim is to determine whether a program of financial incentives, receiving advice from a health coach, and using a smart water bottle will result in reduced risk of kidney stone recurrence over a two-year period. The water bottle, called Hidrate Spark, monitors fluid consumption and connects to an app. Those in the intervention group will be asked to drink a specific quantity of fluids calculated based on each person's urine output. They will also be given financial incentives if they achieve their fluid targets. They will also meet with a health coach who will help identify barriers to drinking more liquids, and help solve them. Study participants in both groups will receive the water bottles to monitor how much they drink and will be asked to try to achieve a goal of drinking enough to expel 2.5 liters of urine per day – about 10.5 cups.

In the United States, the prevalence of urinary stones has nearly doubled in the past 15 years, affecting about 1 in 11 people. Little high-quality research exists related to how to prevent stones, and most therapies treat people with the condition only after they are in excruciating pain. Existing prevention guidelines agree on one important lifestyle change: drinking more water. However, among people with a history of kidney stones — and who are routinely counseled to drink more water — the average increase in 24-hour urine volume is very small. PUSH researchers hope to identify ways to change and sustain behaviors that increase fluid intake and reduce urinary stone recurrence.

“Urinary stones are painful and debilitating, and their treatment expensive. We hope that identifying the barriers to water intake, and helping people overcome those barriers individually will be successful,” said Ziya Kirkali, MD, program director of urology clinical research and epidemiology in NIDDK’s Division of Kidney, Urologic, and Hematologic Diseases. “If successful, the study could change management of kidney stones, and could result in healthcare systems incorporating problem solving and prevention strategies, perhaps using incentives to modify behavior in people with urinary stone disease.” PUSH participants must be 12 years of age or older, have had at least one symptomatic stone in the past three years, have a low urine amount (measured over 24 hours), own a smartphone, and meet other eligibility criteria, as outlined in the trials ClinicalTrials.gov page: NCT03244189, under grant DK110986.

PUSH is being conducted by investigators with the Urinary Stone Disease Research Network (USDRN). The Duke Clinical Research Institute is USDRN’s Scientific Data Research Center. PUSH will enroll at four clinical sites:

- University of Pennsylvania/Children's Hospital of Philadelphia
- University of Texas Southwestern Medical Center of Dallas
- University of Washington, Seattle
- Washington University in St. Louis

“Urinary stone disease remains an important medical, scientific, and public health problem, and it is an extraordinarily painful one for those it affects,” said NIDDK Director Dr. Griffin P. Rodgers, M.D., M.A.C.P. “With this trial, we’re leaning on technology to find a solution to preventing urinary stones that can fit into people’s lifestyles.” For more information about the NIDDK and its programs, refer to [www.niddk.nih.gov](http://www.niddk.nih.gov). [Source: NIH News Release | September 13, 2017 ++]

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## **Smartglasses ► WWP/VA Contract to Provide to Vision Impaired Vets**

Smartglasses are wearable computer glasses that add information alongside or to what the wearer sees. Alternatively smartglasses are sometimes defined as wearable computer glasses that are able to change their optical properties at runtime. Smart sunglasses which are programmed to change tint by electronic means are an example of the latter type of smartglasses. Superimposing information onto a field of view is achieved through an optical head-mounted display or embedded wireless glasses with transparent heads-up display or augmented reality overlay that has the capability of reflecting projected digital images as well as allowing the user to see through it, or see better with it.

Modern smart glasses are effectively wearable computers which can run self-contained mobile apps. Some are handsfree that can communicate with the Internet via natural language voice commands, while other use touch buttons. Like other computers, smartglasses may collect information from internal or external sensors. It may control or retrieve data from other instruments or computers. It may support wireless technologies like Bluetooth, Wi-Fi, and GPS. While a smaller number of models run a mobile operating system and function as portable media players to send audio and video files to the user via a Bluetooth or WiFi headset. Some smartglasses models, also feature full lifelogging and activity tracker capability Such smartglasses devices may also have all the features of a smartphone. Some also have activity tracker functionality features (also known as "fitness tracker") as seen in some GPS watches.

Vuzix Corp, a maker of computer smart glasses used in industry, said on 6 SEP it is venturing into a new market with a system that helps restore vision to U.S. military veterans who lost sight in combat in Iraq and Afghanistan. Smart glasses have found growing acceptance in industry, helping factory workers follow assembly instructions or find items in a warehouse. Forrester Research estimates 14.4 million U.S. workers will be wearing smart glasses by

2025, about 8% of the U.S. workforce. Software company CyberTimez supplied Cyber Eyez software for Vuzix's glasses that provide magnification and character recognition capabilities, allowing users to read street signs, newspapers and other printed text, either by magnifying images or translating into audio. The glasses can connect with cochlear implants via Bluetooth and scan barcodes, bringing up prices in a store. They also can help distinguish between different cash bank notes.

Consumer sales have been slow to catch on after Google Glass, introduced in 2012, raised privacy issues and exposed their limited use in everyday life, Forrester Research said. The market for veterans and others with impaired vision could be well over \$500 million initially, said Dr. David Godbold, national director of the Wounded Warrior Program (WWP), a charity that has started offering the glasses to veterans. Vuzix's camera- and speaker-equipped glasses, which weigh about 2.5 ounces, won the competition to supply veterans after a six-month trial, beating out Google Glass, Oculus Rift, Microsoft HoloLens, and Epson Moverio, said Sean Tibbetts, chief executive and co-founder of CyberTimez.



Wounded Warrior plans to make the \$2,300 glasses available through its program and the U.S. Veterans Administration at no charge to veterans, Godbold said. The first Wounded Warrior veteran to receive the glasses was Kevin Garland, a 24-year-old U.S. Army member who lost his hearing and part of his eyesight to an explosion while deployed in Afghanistan, Godbold said. He began using them late last month. [Source: Reuters | September 6, 2017 ++]

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## Diabetes Update 11 ► Video Game Decreases User's Hemoglobin A1c

An online game designed to teach diabetes self-management significantly decreased hemoglobin A1c, a common marker for diabetes control, according to research published in *Diabetes Care* in August 2017. Researchers from Brigham and Women's Hospital and the Veterans Affairs Boston Healthcare System conducted the study. Nearly 500 Veterans Affairs patients with Type 2 diabetes were randomly assigned to participate in either the game or a control treatment for six months. The multiple-choice game asked players questions about topics such as glucose management and medication adherence. When completed, they were shown correct answers with an explanation. Players were ranked on individual and team leaderboards.

Game participants had a 0.74% hemoglobin drop compared to the control group's 0.44%. The game's effects were largest for participants who had high hemoglobin levels, 9% or greater, before the study. "We've developed an easily scalable intervention that was well accepted among patients and led to sustained improvements in their diabetes control," said corresponding author B. Price Kerfoot, M.D., EdM, an associate professor of surgery at Brigham and Women's Hospital. "This game represents a small time commitment for patients, but potentially a big impact for their health."

A 0.74% decrease in the A1c test may not seem like much, but Dr. Kerfoot says the game could help achieve meaningful improvement. "Among the subgroup of patients with uncontrolled diabetes, we saw a reduction in [hemoglobin A1c] levels that you would expect to see when a patient starts a new diabetes medication," Kerfoot says in a statement. He plans to investigate the findings further by figuring out which aspect of the game—content, competition, or community—yielded these results. For now, though, the game is ready to be implemented across other healthcare systems. [Source: McKnight's Long-Term Care News | Alyssa Salela | September 6, 2017 ++]

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## Sleep Update 04 ► The Importance of Sleep - You Lose if You Don't Snooze

Whether trying for a quick snooze, occasional siesta, or attempted slumber, Sailors and Marines are continually at risk for the actual health threat of insufficient sleep. "Sleep has been identified and prioritized as a leading Health and Wellness Department and disease prevention goal. Sleep is an important element of health and well-being just like nutrition and physical fitness. Adequate sleep is necessary to fight off infection, support the metabolism of sugar to prevent diabetes, perform well in school, and work effectively and safely," said Trish Skinner, Naval Hospital Bremerton Health and Wellness Department health educator.

According to Fleet and Marine Corps Health Risk Assessment surveys and the Navy and Marine Corps Public Health Center (NMCPHC), personnel are reporting insufficient sleep at a steady increase from 31 percent in 2008-2009 to 37 percent in 2016. A related DoD survey shows that 40.9 percent get 7-8 hours of average sleep, with 43.5 percent getting 5-6 hours and 11.4 percent averaging less than four hours. "There were 37 percent of military members and 29 percent of civilian staff who reported they do not get enough restful sleep to function well on the job and in their personal life. Our department is focusing on the needs and benefits of adequate sleep with awareness, education and intervention techniques," Skinner said.

Sleep deprivation and lack of rest, are impactful physically as well as mentally. Research shows even young, healthy service members lose 25 percent of their ability to think clearly after only one day without adequate sleep. "When we sleep our body goes through a very intricate process where it recovers and rebuilds. Short and long-term memories are allocated and stored. It (also) gives our physical body time to rest and rebuilt broken down muscle and tissue," said Navy Hospital Corpsman 2nd Class Christopher Stevens, NHB Mental Health sleep hygiene specialist. The effects of poor sleep have been documented leading to mishaps involving aviation and motor vehicle accidents; work performance issues with higher error rate; quality of life concerns such as increased fatigue, decreased response time and lowered immune function; and mental health consequences such as irritability.

Yet people still take sleep for granted. "When we start to feel stressed, self-care is one of the first things we throw out the window. When we have an important test coming up, a deployment, when we are feeling stressed at work, or we are having trouble with our personal lives, it's very easy for us to find time to accommodate these stressors by neglecting things like physical fitness, nutrition and sleep. In the end, neglecting self-care only helps to decrease performance as we are not able to effectively manage stressors at an optimum level," explained Stephens. "Chronic poor sleep can also result in cardiovascular disease, depression and obesity. When it comes to physical recovery, workouts can be totally wasted by not giving our body time to rest and recover," added Stephens.

Skinner attests that the prevailing consensus is that adults should **strive for seven to eight hours of sleep every day for optimum performance**. Studies have shown that those who do get that amount of sleep are able to learn and retain information better and outperform those not as rested on daily activities.

There is available guidance to assist with good sleep hygiene. Simple tips to help get a good night sleep include; minimize noise and light; maintain regular sleep and wake hours; foster a comfortable sleep environment; limit caffeine four to six hours before sleep; and limit the use of technology with a screen light at least 15 to 30 minutes before sleeping. Yet those in the military, especially in an operational status, know that at times being able to implement such simple tips can be easier said than done.

"It's no secret that military service often results in periods of decreased sleep. Service members need to use what opportunity they have to get good sleep. Taking time to focus on self-care increases our performance to the physical and mental demands of arduous tasks or deployment. You can think of it like trying to cut down a tree with a blunt saw. Trying it that way is difficult. Taking the time to sharpen the saw will make the cutting down the tree more effective. Our mind and body are like that saw. So take the time to sharpen your saw," explained Stephens. [Source: Health.mil | Douglas H. Stutz | September 6, 2017 ++]

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## **TRICARE Podcast 413 ► TRICARE Changes in 2018**

**TRICARE Changes in 2018** -- Changes are coming to your TRICARE benefit beginning January 1st, 2018. These changes will give you more benefit choices, will improve your access to care and will simplify cost shares. The best way you can prepare is to update your information in the Defense Enrollment Eligibility Reporting System, or DEERS, sign up for TRICARE benefit updates, and visit the TRICARE changes page at [TRICARE.mil/changes](http://TRICARE.mil/changes). Here's what you need to know:

- Currently, there are three TRICARE regions in the U.S. to include TRICARE North, South and West. The TRICARE North and South regions will combine to form TRICARE East, while TRICARE West will remain mostly unchanged. Two new contractors, Humana Military and Health Net Federal Services, will administer these regions. This change will allow better coordination between the military hospitals and clinics and the civilian health care providers in each region.
- A new program, TRICARE Select will replace TRICARE Standard and TRICARE Extra. This change applies to both stateside and overseas. Stateside, TRICARE Select will be a self-managed, preferred provider network option. You don't need a primary care manager so you can visit any TRICARE-authorized provider for services covered by TRICARE without a referral. Overseas, TRICARE Overseas Select will be a preferred provider organization-styled plan that provides access to both network and non-network TRICARE authorized providers for medically necessary TRICARE covered services. TRICARE Select adopts a number of improvements, including additional preventive care services previously only offered to TRICARE Prime beneficiaries.
- All current TRICARE beneficiaries will be automatically enrolled into plans on January 1st, 2018, as long as you are eligible. TRICARE Prime enrollees will remain in TRICARE Prime. TRICARE Standard and Extra beneficiaries will automatically be enrolled in TRICARE Select.
- During 2018, you can choose to enroll in or change coverage plans. Enrollment will move to a calendar year open enrollment period beginning in the fall of 2018, during which active enrollment will be required for coverage for the following year. The open enrollment period will begin on the Monday of the second full week in November and run through the Monday of the second full week in December of each calendar year.

Remember, this is your benefit – take command! And stay informed with the latest information. In the coming months, more information will be available at [www.TRICARE.mil/changes](http://www.TRICARE.mil/changes). To stay informed, sign up for email alerts at [www.TRICARE.mil/emailalerts](http://www.TRICARE.mil/emailalerts). You can also get alerts by signing up for eCorrespondence in milConnect at [www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect) By staying informed, you'll be ready for a smooth transition with TRICARE.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | September 1, 2017 ++]

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## **TRICARE Podcast 414 ► Traveling | Enrollment Transfer | TFL Webinar**

**Traveling with TRICARE** -- It's never fun when things go wrong on summer getaways or family vacations. If you or a family member on vacation picks up a nasty cold or steps on a jellyfish, remember that TRICARE travels with you. Before you pack up and head out, learn how to receive care when traveling.



The rules for receiving care while traveling depend on your plan and location. For specific guidelines visit [www.TRICARE.mil/traveling](http://www.TRICARE.mil/traveling):

- When you're having a medical emergency in the U.S. If you're stateside, dial 911 or go to the nearest emergency room. But you also need to notify your primary care manager or regional contractor within 24 hours or by the next business day.
- When you're having a medical emergency overseas. If you're overseas, go to the nearest emergency care facility or call the medical assistance number for your location. And if you're admitted into the hospital, you'll also need to call your PCM or the TOP Regional Call Center before checking out. This step helps to coordinate authorization, continued care and payment.
- When you don't know if you should see a doctor. If you're stateside and you aren't sure whether you need care or what level of care you need, you can call the Nurse Advice Line 24/7 to talk to a registered nurse.
- When you need urgent care. For urgent care, you can go to an urgent care facility. The Urgent Care Pilot Program allows most TRICARE Prime beneficiaries to get two urgent care visits per fiscal year without a referral from your PCM. Learn more at [TRICARE.mil/UrgentCarePilot](http://TRICARE.mil/UrgentCarePilot).
- When you live overseas, but you're traveling in the U.S. If you live overseas but are traveling stateside, you don't need a referral from your primary care manager to go to urgent care. You must get your care from a TRICARE-authorized provider. If you have questions, contact your Regional Call Center.

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**Transferring Enrollment** -- An important part of the moving process is transferring your TRICARE Prime enrollment after arriving at your new station or location. Don't forget to update and verify your address, phone number and other personal information in the Defense Enrollment Eligibility Reporting System, or DEERS! You may transfer your enrollment in one easy step —by phone, online or by mail. Visit [www.milconnect.dmdc.mil](http://www.milconnect.dmdc.mil) or [www.TRICARE.mil/DEERS](http://www.TRICARE.mil/DEERS) for more detailed information. To find a doctor, book appointments and learn more about your health plan, visit the [www.TRICARE.mil/plans](http://www.TRICARE.mil/plans).

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**TRICARE For Life Webiner** -- If you missed last month's webinar, "Using TRICARE For Life with Medicare," be sure to register for next week's webinar!

- Do you have Medicare? Are you turning 65 soon? Find out if you're eligible for TRICARE For Life by joining us on Monday, September 11th from 1 to 2 p.m. Eastern Daylight Time for the next TRICARE and Military OneSource webinar.
- TRICARE For Life is Medicare-wraparound coverage for TRICARE beneficiaries. You're eligible for TRICARE For Life if you have Medicare Part A and Medicare Part B, regardless of your age or where you live. Once you have both Medicare Parts A and B, you automatically receive TRICARE benefits under TRICARE For Life.
- TRICARE and Medicare cover many medical services. But understanding how the two work together to help pay your health care costs can be confusing. This webinar will help you understand how to use TRICARE For Life with Medicare and what you need to do to keep your TRICARE coverage.

If you want to find out if TRICARE For Life is right for you, register now to join us on Sept. 11. To register, visit [www.militaryonesource.mil/social](http://www.militaryonesource.mil/social) and click on "Webinars". Registration is on a first-come, first-served basis and is limited due to system capacity. Participants must avoid sharing personal health information when asking a question.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | September 7, 2017 ++]



## Merchandise Outrageously Overpriced ► 19 With High Markups

If you're a merchant, the only way to profit is to sell stuff for more than you pay for it. As a consumer, whether you're sipping a martini in a swanky bar or swilling bottled water from the grocery store, you are swallowing that markup. What's a fair markup? Fifty percent? One hundred? Two? It depends on both product and business, but one thing's for sure – you can save a lot of money by paying attention. Here, in no particular order, is a larger list of products with high markups, along with ways to avoid paying a premium:

1. **Movie theater popcorn/candy** -- What's harder to digest? Movie theater popcorn has an average markup of 1,275 percent, or (with a soda) that popcorn has a caloric equivalent of three McDonald's Quarter Pounders? Nutrition aside, concessions like \$5 tubs of popcorn and \$6 boxes of gummy worms are big revenue streams for movie theaters. Since most theaters prohibit moviegoers from bringing in outside food and drinks, the way to save is to bypass concessions altogether.

2. **Prescription drugs** -- Astronomical prescription drug prices – with markups ranging from 200 to 3,000 percent – are enough to give patients a headache. In fact, price hikes caught the eye of Arizona's Attorney General Tom Horne, who in 2012 sued pharmaceutical distributor McKesson Corp. for markups on Allegra, Celebrex, Coumadin, Flonase, Lipitor and Valium. But pharmaceutical companies were quickly at it again, with poster child Martin Shkreli's turn at Turing possibly the most famous instance. To save on prescriptions, ask your doctor for free samples and about generic substitutes. Comparison shopping is also a great idea. Walmart, Target and warehouse stores like Costco are good places to start. And take advantage of mail-order suppliers like Express Scripts if your prescription drug plan offers it. Check out "10 Tips to Get Your Medications for Less."

3. **Diamonds** -- Shoppers in the market for a diamond should be prepared to pay anywhere from 50 to 200 percent more than the wholesale cost, according to TheStreet.com. Information at this Google Answers page suggests markups range from 50 to 400 percent. A diamond's sparkle may cause shoppers to turn a blind eye to the price tag, but you can land a better deal by understanding what you're buying and doing a lot of shopping. First, unless you've got very deep pockets, avoid the big name diamond retailers who can get away with massive markups by virtue of their brand. Consider instead, online diamond sellers like Blue Nile. According to Chron.com these web-based sellers are putting pressure on the whole market by marking-up their diamonds as little as 18 percent. You may also want to consider synthetic diamonds, which are a fraction of the cost, and virtually indistinguishable from natural diamonds.

4. **Bottled water** -- The price of bottled water is, on average a 300 percent markup over tap water, Slate reported, but the markup is more like 2,000 percent when bought in individual portions. (These numbers are from a few years ago, and the way people calculate the markup varies, though they reach the same conclusion — bottle water is crazy

overpriced.) Saving is simple: drink tap water. In most of the U.S., tap water is perfectly potable. If you're concerned about taste or quality, use a water filtration system.

5. **Salad bars** -- Some salad bar items are marked up more than 350 percent, according to Food Network Magazine. Items that aren't worth their weight: chickpeas (386 percent markup over retail), radishes (302 percent), and baby corn (277 percent). To save, load up on the lighter items that cost less than you'd pay at the grocery store, like bacon bits (55 percent mark down) and grilled chicken (44 percent).

6. **Eyeglass frames** -- Dishing out \$450 for Armani frames? Markups for eyeglass frames can reach 1,000 percent, due in no small part to Italian firm Luxottica effectively having a monopoly on the industry. Fortunately, focusing on warehouse stores like Costco and Sam's Club and online sellers can help you find discounts. Check out "Lookin' Good: How to Get a Killer Deal on Eyeglasses," for more ways to save up to 90 percent.

7. **Soda** -- Order a glass of Coke when you're dining out, and you could pay 300 to 600 percent over cost. The cost is particularly egregious in the case of fountain sodas. Sure, you know going into a restaurant that you're paying for the service and ambiance, too. But if you're looking to save without sacrificing a night out, skip the extras like soda and opt for water instead.

8. **Furniture and mattresses** -- Furniture stores usually make a hefty margin, with markups of about 80 percent. Try to shop during sales, but if your timing is off, don't be afraid to negotiate a better price. Also take note of the product number and then search online to see if any other retailers offer a lower price. For mattresses, Consumer Reports urges you to "haggle with gusto" because these expensive furnishings have huge markups. Start by asking for a price that's 50 percent off the list price, and ask for free delivery and haul-away, to boot. Or skip the retail store altogether, CR suggests: Startups like Casper and Tuft & Needle are getting a lot of attention for their high-performing bed-in-a-box foam mattresses, but the fact is that you can buy almost any mattress online, innersprings included.

9. **Wine/champagne** -- It's not uncommon for restaurants to charge two or even three times retail for a bottle of wine. Order by the glass, and you're sipping on an item marked up as much as 400 percent. So scan the menu for a reasonably priced bottle (tip: look for house wines). Some restaurants allow you to bring your own bottle, though they'll usually charge a corkage fee, and it's best to arrange it in advance. It's pretty simple math to figure out which is cheaper.

10. **Hotel minibars** -- Whether you're reaching for a Snickers or a toothpaste kit, minibar markups are high. Some of the most ludicrous minibar prices can include markups of more than 350 percent over grocery store prices. Simple solution: Go to that grocery store.

11. **Coffee and tea** -- Lattes are one of life's little luxuries, but they can be marked up by 300 percent. If you're looking to save, start by turning on your coffeemaker and bypassing the coffee shop.

12. **Handbags** -- Some of the world's most expensive handbags: a \$3.8 million purse made by The House of Mouawad in Dubai that's adorned with more than 4,000 colorless diamonds and a \$1.9 million Hermes Birkin bag. Even if you are not shopping in that rarified air, handbags can be a blackhole for your money. Women own an average of 13 handbags and spending in the industry is more than \$11 billion a year. Keep more cash in your purse by comparison-shopping online and in outlet stores. If you have your eye on something fancy for a special occasion, consider renting it.

13. **Designer jeans** -- A \$665 price tag on Gucci jeans and \$225 for 7's proves some shoppers are willing to go to great lengths for fashion. But a good share of the cost for top brands is sunk into marketing. According to The Wall Street Journal, it costs about \$50 to make True Religion's best-selling jeans, Super T Jeans, but the wholesale price reaches \$152 and the average retail price is inflated to \$335. To save, stay away from companies where you pay for the brand name — if the fit is right, the label won't matter.

14. **Bakery goods** -- For items that can easily be baked at home, you could be paying a 100 percent markup. Granted, convenience is a factor — especially for labor-intensive treats. But if you're a big fan of bread, consider spending \$50 to \$200 on a bread-making machine for your kitchen. You throw in the ingredients, turn it on and walk away until it tells you it's ready. (Your nose will also alert you!) It's a relatively small investment to put a wide array of fresh-baked breads at your fingertips. Or spend \$25 on a bread-making cookbook and another \$30 on a good baking stone.

15. **Greeting cards** -- Individual greeting cards are expensive. It's easy to spend \$5 or \$9 a pop. Yes, they are typically on high-quality paper, maybe have pretty design or a meaningful poem — so who knows what they should cost? But if you're on a budget, there are so many cheaper options: Make your own cards — or better yet, if you have school-aged children, have them design one. This will likely amount to a more sincere gesture and will leave a lasting impression. If you really like the idea of having a store bought card, consider buying them in bulk. (Example: Through this Amazon deal, you can get 72 cards for \$23.)

16. **College textbooks** -- Most college students will shell out about \$563 for required textbooks this year. Although the number is trending down, the markup is not. At <https://www.moneytalksnews.com/11-ways-save-big-college-textbooks> read “11 Ways to Save Big on College Textbooks” for cost-cutting tips, from asking professors about coursework in advance to textbook rentals.

17. **Flowers** -- An orchid can cost up to \$25 per stem. Add Valentine's Day or a wedding into the mix, and prices can surge. While disregarding flower purchases altogether isn't always an option, shopping around for the best price is. Visit farmer's markets, check out online retailers and buy blooms that are in season to help cut costs.

18. **Produce** -- Produce is often marked up as much as 75 percent. Buying in season is the best way to find a bargain (and give you the best flavor). As explained in <https://www.moneytalksnews.com/the-best-time-to-save-on-everything>, look for deals on grapefruits and oranges in January, asparagus in March, and melons in May. Also steer clear of precut veggies and fruit, which often have an additional markup of about 40 percent.

19. **Cosmetics** -- The average markup on cosmetics: 78 percent. Since most cosmetics are made from various combinations of dirt, oil, wax and fragrance, it's surprising that shoppers pay such a premium. But thanks to anti-aging claims and celebrity-endorsed marketing, shoppers have been breaking the bank to look younger and more beautiful for years. Fortunately, there are some simple ways to get more bang for your buck when purchasing beauty products. Check out <https://www.moneytalksnews.com/6-tips-save-beauty-products> (hint: skip the drugstores and load up on free samples).

[Source: MoneyTalksNews | Karla Bowsher | July 7, 2011 ++]

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## Financial Fouls ► How to Avoid 8 of Them

Everybody makes mistakes, but they're particularly painful when they cost you hard-earned cash. Nobody is perfect when it comes to handling finances. But even if errors are inevitable, there is no reason to waste hundreds or even thousands of dollars on financial moves that are proven folly. Here are eight common financial fouls you can avoid just by exercising a little thought and a lot of prudence.

### 1. Borrowing to buy depreciating assets

**Problem:** Your IOU becomes an OMG when a purchase loses value. That's why the past housing crisis was so devastating to many families. Everybody who was suddenly left with an underwater mortgage — meaning they owed more than their homes were worth — learned this the hard way.

**How to avoid it:** Homes typically increase in value, although that's not always true, as the Great Recession reminded us. Meanwhile, just about everything else loses value after you purchase it. Borrowing money to buy

things that decrease in value — like cars — simply compounds the loss. Ideally, credit should be used to buy only those few things that generally increase in value: a house, an education and maybe a business. If you've already dug yourself into a hole, check out "[How to Pay off \\$10,000 in Debt Without Breaking a Sweat.](#)" And if you want to buy those nice things without credit, try "[Ways to Make Your Savings Grow Faster Automatically.](#)"

## 2. Buying a new car

**Problem:** As soon as you leave a dealer's lot with a shiny new car, it depreciates 10 percent, according to Carfax. And by the end of your first year of ownership, it will have depreciated another 10 percent. So a new car that costs you \$30,000 is worth only \$27,000 by the time you get it home and \$24,300 one year later.

Registration and insurance are also more costly for new cars.

**How to avoid it:** For starters, buy used. To get a good deal, remember that there is something of an art to finding a great used car. Check out "[It's a Great Time to Buy a Used Car — Just Take These 5 Steps First.](#)"

## 3. Saving while in debt

**Problem:** Savings provide a sense of security. But if you pay more interest on your debt than you earn on your savings, you're going backward. One possible exception could be debt that comes with a tax benefit, such as mortgage interest or some student loans.

**How to avoid it:** As a rule of thumb, use low-interest savings to pay off high-interest debt. Otherwise, you will gradually reduce your net worth. Just don't sacrifice peace of mind. If you're in danger of being laid off or you anticipate a big expense on the horizon, retaining cash helps you sleep at night.

## 4. Buying name brands

**Problem:** In some cases, name brands are worth the extra cost. But in other situations, brand names are no better than [alternatives that can be purchased at a much lower price.](#)

**How to avoid it:** Don't pay for a popular brand's advertising budget. When things are worth the extra money, pay it. But for many items — such as [prescription drugs](#), salt and sugar, and [many cleaning supplies](#) — [the generic is identical to the branded product.](#)

## 5. Ignoring your credit

**Problem:** A good credit score is important because it affects loan interest rates, insurance rates, credit offers and even job offers. Yet many people don't even bother to keep track of their score.

**How to avoid it:** [Understand the true cost of bad credit](#), and take steps to improve yours. Take a few minutes today, and get a free copy of your credit report at [AnnualCreditReport.com](#). If your credit score is poor, [study up on how to boost it.](#)

## 6. Not asking for a better deal

**Problem:** When confronting a major expense, the asking price doesn't have to be the price you pay. From doctor bills to credit card interest rates, the way to get a better deal is often as easy as asking.

**How to avoid it:** Always ask for a better deal. For ideas on how to haggle and get better deals across the board, check out "[15 Ways to Never Pay Full Price for Anything.](#)" There are almost always ways to get a better deal, whether you're shopping for [vacation lodging](#) or [haircuts](#).

## 7. Paying someone else to do what you can do yourself

**Problem:** Labor is often the most expensive part of home repairs and maintenance. Do you really want to pay the price for gardening, painting, car washing, mowing and cleaning?

**How to avoid it:** Save that money by doing many tasks yourself. In the process, you'll gain the satisfaction of self-reliance. You may decide some DIY projects — like [making your own laundry detergent](#) or growing your own vegetables — are satisfying and worth the savings. On the flip side, consider that sometimes [backing away from DIY projects](#) will save money or avoid injury.



## 8. Blowing tax refunds

**Problem:** Many Americans receive thousands of dollars in tax refunds each year. And many either blow this money all at once or fritter it away.

**How to avoid it:** Remember that a tax refund is money you overpaid to Uncle Sam. It was your money when the IRS had it, and it is your money when you have it back in hand. Use it to pay down high-interest debt or any of the other options in “[Tax Hacks 2017 — 9 Smart Ways to Spend Your Tax Refund](#).” Don’t squander it like lottery winnings. If you are getting a large refund, [visit the IRS website](#) to adjust what you are having withheld throughout the year. Get as close as you can to what you actually owe, because that refund is really not a bonus — it’s just money that you could have used better if it had been in your pocket during the course of the year.

[Source: MoneyTalksNews | Brandon Ballenger | September 12, 2017 ++]

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## Housing Cost ► Considerations for Military Retirees

Housing is a major component of any household budget, so it’s important to recognize all the expenses associated with the options you’re considering, including renting a home or moving to a long term care facility or retirement community. But moving from your home isn’t the only housing option. Retirees also might want to consider the expenses associated with adapting their current home situation for changing circumstances.

**Aging In Place.** Staying in your existing home, or aging in place, is the goal for many retirees. You know what it takes to keep the place running — mortgage, taxes, insurance, maintenance, utilities, and homeowners dues — and you think your budget can handle it. However, aging in place will likely mean some increased costs down the road when you’re less mobile. To manage getting around your home in the years to come, you might need costly renovations such as better lighting, a walk-in bathtub, higher toilets, or outdoor ramps, to name a few. Don’t forget to budget for the potential costs of hiring help, such as cleaning and yard services, and maybe even having prepared meals delivered, if you no longer are willing or able to do these tasks on your own. Another concern is paying for transportation if driving is no longer a safe option for you.

As a homeowner, you might have some options for funding these types of expenses. If you have built up equity in your home, you might be eligible for a second mortgage, more commonly known as a home equity line of credit. It’s a fairly straightforward way to get cash, and interest rates are lower than using your credit card. But, like your first mortgage, the loan must be paid back on a regular schedule or you risk losing your home. There also are fees to pay, and, like any outstanding loan, it will affect your credit rating. If you don’t have much equity in your home, check into refinancing, which might free up some money to spend on those extra services.

Another option, popularized by TV commercials proclaiming you can turn your home into cash, is the reverse mortgage. You must be age 62 or older to qualify, but there are no credit score or income requirements, and the loan doesn’t have to be paid back as long as you still are living in the home. There are drawbacks, though, including potentially high fees, and it might negatively affect your eligibility for some government assistance programs. Also, be wary of unscrupulous lenders. Working with a U.S. Department of Housing and Urban Development-sponsored counseling agency is suggested to help you fully grasp all the pros and cons.

Read more aging-in-place considerations at <http://www.moaa.org/Content/Publications-and-Media/Features-and-Columns/MOAA-Features/Decide-Now-to-Retire-Where-You-Are.aspx?list=4294967917&cat=4294967326>.

**Long Term Care.** Home ownership might prove to be a burden if your personal situation changes rapidly. For instance, let’s assume your spouse becomes ill and requires long term care immediately. You decide the best option is for the both of you to move to a retirement community, where you can live with him while he receives the

assistance he needs. The catch is you need to sell your house in order to pay for it, but there is no guarantee when you will sell your house or for how much.

Fortunately, retirement communities and financial services companies have recognized and addressed this dilemma through programs that offer deferred interest-free loans and bridge loans or even to buy your home if it fails to sell. One potential option is the veterans' Aid and Attendance and Housebound Pension. An oft-overlooked source of funding, this program can provide money for long term care and is in addition to your VA pension. Visit [www.benefits.va.gov/pension](http://www.benefits.va.gov/pension) for more information.

**Renting.** Flip the pros and cons of owning a home, and you have renting. Renting means no big down payment, little commitment, and low maintenance, which translate into more time on the golf course. If you need to move quickly, you can, but you might be on the hook for a few months' rent, though this often can be avoided if you have a flexible landlord who will let you sublet. Be sure to budget for rent increases, which currently average about 3 percent a year. However, your rent can skyrocket unexpectedly, possibly forcing you into an unwanted move. Adapting your space for aging in place usually is not an option when renting, though some communities rent to seniors and have some of these desired features already in place.

As a current homeowner, you might be reluctant to sell your home and become a tenant because your monthly rent check is doing nothing to build up your assets or reduce your taxes. But ask yourself whether your house, as an investment, is still important. You no longer need to build equity in the hopes of one day buying a bigger and better home. Besides, the recent loud pop of the housing bubble proved the value of your house doesn't necessarily always go up.

From a tax perspective, your income likely will be less in retirement, making the mortgage interest and property-tax deduction less attractive. In fact, as you get closer to paying off your mortgage, your interest costs might become so low, you might not even be able to itemize deductions on your return. Selling your home and investing the proceeds wisely might provide the income you need to fund the retirement lifestyle you really want.

**Retirement Community.** Let's say you're contemplating a move to a retirement community. Maybe your health is not great or you're living alone and would prefer the company and comforts assisted living provides. Can you afford it? The assisted-living retirement community fee might look higher than your home expenses on the surface, but be careful to compare apples to apples. Their fee likely will include items such as meals, transportation, entertainment, and cleaning services — where your mortgage does not. The renting versus owning decision again becomes a consideration when moving into a retirement community. In general, all the pros and cons already mentioned apply, and if you want to buy, consider carefully how you will fund any down payment and closing costs. If you had equity in your previous home, that might be your answer, but if not, think twice before reaching into your retirement savings or brokerage accounts. As always, consider consulting with a finance professional before making any complex and life-changing decisions.

[Source: MOAA News Exchange | Vera Wilson | August 29, 2017 ++]

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## **Movies & TV Freebies Update 01 ► Ways You Can Enjoy for Free/Cheap**

If you love great movies and TV shows — and who doesn't? — you have four new options to get your entertainment for free. Companies that recently have unveiled free or cheap movie options include:

**1. T-Mobile** -- A new freebie, formally called "Netflix On Us," gives you a free subscription to Netflix. It becomes available 12 SEP. If you're eligible for it, you can activate your free Netflix subscription online, in a store or by calling customer service. Eligible customers will get a standard Netflix subscription. That normally costs \$9.99 a month — about \$120 a year. For customers who already have a Netflix subscription, T-Mobile says it will cover the

cost of a standard subscription for them. So they will still save \$120 a year, too. Netflix On Us is available to customers with at least two paid voice lines on T-Mobile ONE. This includes customers with free lines from T-Mobile's "line-on-us" deals. If you're on T-Mobile's "Unlimited 55+" plan or have two lines for \$100, you can get Netflix On Us by switching over to the most recent T-Mobile ONE plan.

**2. Roku** -- The same day T-Mobile announced Netflix On Us, Roku announced a new streaming movie channel called "The Roku Channel," which is also free. Roku, a company that makes devices that enable you to stream internet-based video content on your TV, explains: "The Roku Channel delivers hundreds of popular movies — at no cost to you. No subscriptions. No fees. No logins required. Just great movies. Choose from an ever-changing selection of award-winners, big screen classics, Hollywood hits you may have missed and much more."

Of course, you'll need a Roku device (<https://www.amazon.com/Roku/pages/2530324011>) to access this free movie channel. Specifically, you'll need a current-generation Roku device, meaning one introduced after June 2011. The company says that the Roku Channel will become available through a phased roll-out over the coming weeks. You'll also need a mild tolerance for ads. The Roku Channel will have them, although Roku says viewers will experience about half as much advertising per programming hour as they would watching traditional ad-supported TV.

**3. Spotify** -- This music-streaming service is offering a new subscription plan called "Spotify Premium for Students, now with Hulu." It costs \$4.99 a month and comes with access to Hulu, specifically the Hulu Limited Commercials plan — which normally costs \$7.99 a month. This offer is available to students who are at least 18 years old and who are enrolled at a Title IV accredited college or university in the U.S.

**4. MoviePass** -- If you prefer watching movies in theaters rather than on your phone or TV, MoviePass' new offer is for you. For details, see <https://www.moneytalksnews.com/moviepass-lets-you-watch-unlimited-movies-theaters>.

[Source: MoneyTalksNews | Karla Bowsher | September 11, 2017 ++]

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## Credit Card Offers Update 02 ► 5 Sneaky Company Tricks

Credit card companies love to dangle juicy offers in front of you. You might be "preapproved" for a zero-percent interest credit card or valuable sign-up bonus. Maybe they want to offer you that fancy "gold" or "platinum" card. Unfortunately, the amazing benefits you see in the bold lettering aren't always what they seem. The real deal is in the fine print. To sort out the credit card deals from duds, take a closer look before you apply. Keep these five red flags in mind:

**1. Rates that aren't guaranteed** -- A low interest rate is one of the big draws of new credit cards. But you might not notice the subtle caveats to the special rate. Some offers will have "as low as" printed in small letters in front of the APR. You might also see asterisks and superscripts that refer you to the fine print, where the text explains the best interest rate is only available to applicants with the best credit. In other words, the rate they're using to lure you in isn't necessarily the one you'll get. The best defense? Read the fine print, especially the "rates and disclosures" information. It's not exciting, but it will reveal what is actually guaranteed. Banks are legally required to furnish this information in the easy-to-read format shown on the website of the federal Consumer Finance Protection Bureau (<https://www.consumerfinance.gov/data-research/credit-card-data/know-you-owe-credit-cards>). And if you're uncomfortable because you can't tell what the ultimate rate will be, don't apply.

**2. Fool's gold** -- "Gold cards" have been around for decades. Credit card companies also have added silver, platinum and even palladium to the list of precious metals used in card names. While such cards may have indicated prestige in the past — and there are still elite cards requiring exceptional income and expenditures — most precious-metals labeling is meaningless. Solution? Choose a credit card by comparing the benefits that really matter, like low

interest rates, low fees or rewards. At . <https://www.moneytalksnews.com/credit-cards> is a credit card page — complete with reviews and a search function — that can help you find the right card.

**3. Hyped-up business credit cards** -- Offers for small-business credit cards might seem like a great way to track business expenses and develop a credit history for your company. But these cards seldom live up to the hype, and they offer fewer protections than consumer cards. With most small-business cards, it's your personal credit on the line, not that of your business. So using the card does not create or develop a credit file for your business. In addition, small-business cards lack important protections that consumer cards have. The Credit Card Accountability, Responsibility and Disclosure (Credit CARD) Act of 2009 applies only to consumer cards, which means your business card can still be hit with fees and rate hikes that would be illegal for your personal plastic. So even if a particular business credit card has advantages — such as enabling you to track business expenses separately — you could be sacrificing consumer protections to get them.

**4. Big bonuses with a catch** -- It's easy to get drawn in by the sign-up bonuses offered on new cards. You might see an offer of \$150 back or 25,000 airline miles just for opening an account. But there's often a catch. In many cases, you'll need to ring up a certain amount on your card within a specified time period, like \$1,000 in purchases to get that \$150, or \$2,000 charged to earn 25,000 airline miles. While the details vary, completing these offers as stipulated may be difficult or even impossible, depending on your budget. Some offers boast “up to 5 percent back” on your purchases, but that may be only at certain retailers, and not for every purchase you make. Some cash-back deals might be for a limited period after you open the account, and there might be a cap on how much you can earn.

When it comes to rewards cards, understand what it takes to get the advertised perk. Rewards exist to make people spend (and borrow) more than they otherwise would. If that's a trap you feel likely to fall into, a rewards card may not be for you. Shop rewards cards and all other cards before you commit.

**5. Not-so-special offers** -- Credit card offers come crammed with language that makes you feel like you're getting a special deal. Envelopes might be stamped with “Important” or “Confidential” to heighten the urgency. Once opened, you might be excited to find you're “preapproved” for a new credit card. Unfortunately, being “preapproved” doesn't actually mean the new card is yours. In fact, it doesn't really mean anything. You'll still need to apply for the card and go through the whole approval process as you otherwise would. Be careful about choosing a card simply because it appears to be a special offer made just for you. It may just be another trick to reel you in.

[Source: MoneyTalksNews | Jeffrey Trull | September 7, 2017 ++]

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## Retirement Planning Update 13 ► Your Expenses Cannot be Invested

Pop quiz: How much money did your household spend last year? If you don't track expenses, you may have no idea how many dollars departed your bank account in 2016. The average household, however, blew \$57,311 — an increase of 2.4 percent since 2015. Most of that spending — 61.3 percent — went toward only three types of expenses: food, housing and transportation. This unsettling data is courtesy of the U.S. Bureau of Labor Statistics' recently released Consumer Expenditure Survey data for 2016. The data measure how consumers allocate their spending, with expenditures classified into eight main categories. Here's how much the average household spent in those categories last year:

- Food — \$7,203
- Housing — \$18,886
- Apparel and services — \$1,803
- Transportation — \$9,049
- Health care (includes health insurance) — \$4,612
- Entertainment — \$2,913

- Cash contributions — \$2,081
- Personal insurance and pensions (includes Social Security) — \$6,831

Every dollar you spend on expenses like food, housing and transportation is another dollar you didn't invest in a retirement account. So, such expenses stand between you and retirement: Technically, the more money you allocate to them, the further back you push retirement. Let's take a closer look at the three biggest expenses that are keeping Americans from retiring sooner.

**1. Food --** The Consumer Expenditure Survey further categorizes food expenses as either "at home" or "away from home." Spending in one of those categories ballooned a lot more than the other last year:

- Food at home — \$4,049 (up 0.8 percent)
- Food away from home — \$3,154 (up 4.9 percent)

Even if eating out is important to you, know that giving it up is not the only way to save money on food away from home. Money Talks News founder Stacy Johnson points out, "If going out to dinner with your significant other is something you enjoy, not doing it may create a happier bank balance, but an unhappier you. ... Eating an appetizer at home, then splitting an entree at the restaurant, however, maintains your quality of life and fattens your bank account. Finding ways to save is important, but avoiding deprivation is just as important."

**2. Housing --** A traditional rule of thumb says that to maintain a healthy budget, you should not spend more than 30 percent of your income on housing. That might seem impossible, given that home prices and rent costs generally have increased in recent years. Still, it won't hurt to take a closer look at your housing costs and current options for decreasing them. Stacy says: "One of the dumbest things Americans do is buy the biggest, fanciest things they can possibly afford. And nowhere is this mistake more evident than in home shopping."

**3. Transportation --** Getting around is our second-biggest expenditure despite that transportation spending has fallen in recent years. Total transportation expenditures by the average household dropped 4.8 percent between 2015 and 2016. The Bureau of Labor Statistics primarily attributes this to folks spending 9.1 percent less on vehicle purchases and 8.7 percent less on gas and motor oil last year. The average annual gas and motor oil expenditure has been falling since 2012. The only transportation cost subcategory that increased last year, rising by 4.6 percent, is the "other vehicle expenses" subcategory. It includes:

- Finance charges
- Maintenance
- Insurance
- Rentals/leases/licenses

[Source: MoneyTalksNews | Karla Bowsher | September 6, 2017 ++]

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## SSA Vet Payees ► \$38M Paid to 746 Deceased Vets

The Social Security Administration paid out nearly \$38 million in disability insurance payments to 746 deceased veterans, the agency's inspector general found, because the deaths had not been properly recorded in the agency's databases. Unless Social Security corrects its records, it will likely make another \$7.3 million in improper payments over the next 12 months.

The audit released in late August by Social Security's inspector general found problems stemming from flawed information sharing between the Veterans Affairs Department and SSA. Besides improperly paying some deceased veterans, Social Security also listed some veterans as deceased when they in fact were alive: Of a group of 3,925



beneficiaries for whom Social Security files included a date of death, 11 percent were found by auditors to still be living, according to the report signed by acting IG Gale Stallworth Stone.

In administering the Survivors and Disability Insurance and the Supplemental Security Income programs to the needy or disabled and their survivors, SSA receives death information from friends and relatives of the deceased, funeral homes, financial institutions, and federal and state agencies. The VA every month provides Social Security with automated death records from its Beneficiary Identification Records Locator System and/or Veterans Service Network. Before terminating benefit payments or recording death information, SSA employees are supposed to conduct their own verification of the VA-provided death information.

In an examination of 100 randomly selected beneficiaries, the IG, seeking corroboration through death certificates, obituaries or grave locations, “determined that 11 beneficiaries were alive,” the report said. “In seven instances, SSA records indicated that SSA employees had face-to-face contact with the beneficiaries after their dates of death in VA records. In the other four instances, SSA records indicated that VA had erroneously added a spouse’s death information to the veteran’s record.” The watchdog described a veteran receiving retirement benefits in California who died in Thailand in August 2008. Social Security had no record of the death, so the IG’s Office of Investigations obtained from the State Department a copy of the beneficiary’s report of death of an American Citizen Abroad. The auditors concluded that Social Security had sent the man \$160,000 in benefits after he died.

Previously, in a June 2006 report, the IG identified 1,691 individuals who were recorded as deceased by the VA, but continued to receive benefits from Social Security. The IG recommended that Social Security review the IG’s file of the 3,925 beneficiaries in question and take appropriate action, terminate wrongful payments and refer fraud charges to the Office of Investigations. It also recommended that SSA work with VA to make data exchanges more comprehensive. The agency agreed. [Source: GovExec.com | Charles S. Clark | September 5, 2017 ++]

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## **AARP Fraud Alert ► Veteran & Military Families Scams**

The AARP is setting up a fraud watch network in response to scams targeting veterans and military families and Medicare recipients. AARP is stepping up its effort to stop all kinds of scams. Anyone involved in any kind of suspected scam is invited to report it at 877-908-3360. Some of these are new.<sup>1</sup>

- **VA Records.** For veterans there is the “update your records” scam. The caller claims to be from the Department of Veterans Affairs and asks to update information but is actually trying to obtain personal information. One receiving this call should not provide information. The Department of Veterans Affairs most likely already has it.
- **Cash for Benefits.** Scam artists offer to trade cash for veteran’s benefits, often at a fraction of their value. This is simply a bad deal any way it is structured and should be avoided in any form.
- **VA Loans.** Calls to refinance veteran’s loans are equally suspicious. Such offers are normally not solicited by telephone from an unfamiliar source. Any veteran or military family receiving such an offer should report the offer to Operation Protect Veterans 855-800-9023 or [protectveterans@aarp.org](mailto:protectveterans@aarp.org) to verify legitimacy and help prevent the growth of this disgraceful species of scam.
- **Vet Charities.** A more familiar scam is the solicitation of fake charities for veterans. There are phony ones out there. Any donor should investigate the organization asking for funds before donating to this worthy cause. Veterans be wary of these scams. Our veterans have enough problems and surely do not need to fend off scam artists.
- **SSN's.** Medicare is in the process of removing social security numbers from Medicare cards because scam artists have used them for identity theft. Scam artists are contacting prospective card recipients offering the

new cards, which are not ready yet and again asking to “verify” information which Medicare already has. When ready, new cards will not be issued in this manner. Telephone solicitation for them should be ignored.

- **Typhoon Harvey.** Many well intentioned donors are donating to victims of the record Texas storm Harvey. Scam artists are taking advantage by setting up phony charitable deductions. To avoid these do not donate by e-mail, cash or any means to a name with which you are not familiar. Even if the name is familiar check the destination where the funds are to be sent. The name may be misappropriated. If the designated name ends in com or net rather than org do not send funds. To be sure check with the local office.

Not only are government agencies joining a war against scam artists, a respected business which scam artists have misused is joining the effort. Scam artists frequently have used Western Union for transmitting funds because the funds can be utilized immediately without the possibility of being refunded, which in some instances is a convenience to consumers. Once funds are transmitted through Western Union they are lost to the party transmitting them. Many alert Western Union operators have foiled scams by good advice not to send funds. It has been reported in the press that the parent company Western Union is becoming more aggressive and has instituted litigation against some scam artists and launched some protective measures. The details are not particularly important to one asked to transmit funds. What is important to know is that scam artists take advantage of the services Western Union provides. Western Union is not to blame for that. What anyone needs to be very cautious about is transmitting any funds through Western Union at the insistence of a stranger. This is a likely sign of a scam. [Source: Monterey Herald | Peter Hoss | September 2, 2017 ++]

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## **SSA Compassionate Allowance Program ► 3 New Ones**

Nancy A. Berryhill, Acting Commissioner of Social Security, today announced three new Compassionate Allowances conditions:

- CACH--Vanishing White Matter Disease-Infantile and Childhood Onset Forms,
- Congenital Myotonic Dystrophy, and
- Kleefstra Syndrome.

Compassionate Allowances are a way to quickly identify serious diseases and other medical conditions that meet Social Security's standards for disability benefits. “Social Security is committed – now and in the future – to continue to identify and fast-track diseases that are certain or near-certain to be approved for disability benefits,” said Acting Commissioner Berryhill. The Compassionate Allowances program identifies claims where the applicant’s disease or condition clearly meets Social Security’s statutory standard for disability. Many of these claims are allowed based on medical confirmation of the diagnosis alone, for example pancreatic cancer, amyotrophic lateral sclerosis (ALS), and acute leukemia. To date, almost 500,000 people with severe disabilities have been approved through this fast-track policy-compliant disability process, which has grown to a total of 228 conditions

By incorporating cutting-edge technology, the agency can easily identify potential Compassionate Allowances and quickly make decisions. For other disability cases not covered by the Compassionate Allowances program, Social Security’s Health IT program brings the speed and efficiency of electronic medical records to the disability determination process. When a person applies for disability benefits, Social Security must obtain medical records in order to make an accurate determination. It may take weeks for health care organizations to provide records for the applicant's case. With electronic records transmission, Social Security is able to quickly obtain a claimant's medical information, review it, and make a determination faster than ever before.

“The Compassionate Allowances and Health IT programs are making a real difference by ensuring that Americans with disabilities quickly receive the benefits they need,” added Ms. Berryhill. For more information about the program, including a list of all Compassionate Allowances conditions, visit [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances). To learn more about Social Security’s Health IT program, visit [www.socialsecurity.gov/hit](http://www.socialsecurity.gov/hit). People may apply online for disability benefits by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov). [Source: SSA Press Release | September 5, 2017 ++]

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## **Birthday Restaurant Freebies ► 29 Freebies**

It seems as if just about every restaurant offers a birthday deal. They are hoping you’ll not only come in for your birthday freebie, but also bring along 10 of your closest family members and friends who will spend big bucks. In some cases, you get the birthday freebies for signing up for the establishment’s rewards card — on the hunch that earning rewards will bring you in often. If you don’t see your favorite restaurant on the list, check out their website and sign up for their mailing list anyway. You may just get a freebie coupon in your inbox. Plus, it never hurts to tell your server it’s your birthday (assuming it actually is your birthday) to see if they do anything special in-house.

- [Applebee’s](#): Free dessert
- [Baskin Robbins](#): Free ice cream
- [Benihana](#): Free \$30 gift certificate
- [Blimpie](#): Free 6-inch sub
- [BD’s Mongolian Grill](#): Free meal
- [Buffalo Wild Wings](#): Free starter of wings
- [Caribou Coffee](#): Free “special treat”
- [Carrabba’s Italian Grill](#): Free dessert
- [Denny’s](#): Free Grand Slam breakfast (no sign-up needed; show ID to server)
- [Einstein Bros. Bagels](#): Free egg sandwich with a drink purchase
- [Houlihan’s](#): Free entree
- [IHOP](#): Free meal
- [Krispy Kreme](#): Free doughnut ([This article from TheBalance](#) documents the dozen times in a year, including your birthday, you can get freebies from the doughnut chain.)
- [The Melting Pot](#): Birthday voucher
- [Olive Garden](#): Free dessert
- [On The Border](#): Free brownie sundae
- [Qdoba Mexican Grill](#): BOGO free entree
- [Orange Julius](#): BOGO drink
- [Red Robin](#): Free burger
- [Smokey Bones](#): Free dessert
- [Starbucks](#): Free drink
- [Subway](#): Free lunch
- [TCBY](#): Free yogurt
- [Texas Roadhouse](#): Free appetizer
- [TGI Fridays](#): Free cocktail, dessert or smoothie
- [Tony Roma’s](#): BOGO free entree or 20 percent discount
- [Waffle House](#): Free waffle

[Source: MoneyTalksNews | Maryalene LaPonsie | August 30, 2017 ++]

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## Retirement Planning Update 12 ► States Where \$1M Will Last 25 years

In the U.S., \$1 million in retirement savings will last anywhere from 12 years to 26 years, depending on where you live. Where does your state rank? Imagine you're fortunate enough to have amassed a \$1 million nest egg by the time you retire: Would you rather live where your savings will last for 12 years, or somewhere they will last 26 years? It seems a no-brainer. However, many folks choose their retirement destination based largely on nonfinancial factors, like proximity to family or climate. If you don't want to outlive savings, you must consider the cost of living where you retire.

A recent GOBankingRates analysis starkly illustrates how much location can impact retirement savings for better or worse. The average life expectancy of a 65-year-old is now 84.3 years for men, and 86.6 years for women, according to the Social Security Administration. Based on those numbers, a man who retires today at age 65 will need his savings to last 19.3 years. A woman will need hers to last 21.6 years. GOBankingRates found several states where such retirees would outlive a \$1 million nest egg. For its analysis, the site examined each state's cost of living and the average total expenditures of people age 65 and older. These include:

- Groceries
- Housing
- Utilities
- Transportation
- Health care

Mississippi is the only state in which \$1 million would last a retiree more than 26 years. Retirees in that state spend \$37,964 a year to get by, making it the cheapest state overall. It also has the cheapest housing cost in the nation at \$11,134 a year. Mississippi is one of only 12 states where \$1 million will last a retiree at least about a quarter-century. The states are:

- Mississippi: \$1 million will last a retiree 26 years, four months
- Arkansas: 25 years, six months
- Oklahoma: 25 years, two months
- Michigan: 25 years
- Tennessee: 25 years
- Georgia: 24 years, 11 months
- Missouri: 24 years, 10 months
- Texas: 24 years, nine months
- Indiana: 24 years, nine months
- Alabama: 24 years, nine months
- Idaho: 24 years, eight months
- Kansas: 24 years, seven months

At the other end of the spectrum is the seemingly ideal retirement destination of Hawaii, where \$1 million will buy you only 11 years and 11 months of retirement. Housing costs alone there will run you \$46,478 a year. Of course, your cost of living in retirement depends on more than just your state. Even within a single state, costs of living can vary dramatically. For example, as we recently reported, there are plenty of U.S. cities in which retirees can find housing for less than Mississippi's average housing cost of \$11,134 a year. And then there are other countries to consider if you really want to make savings last as long as possible. [Source: MoneyTalksNews | Karla Bowsler | August 28, 2017 ++]

## Federal Reserve Scam ► Your Secret Account

As summer comes to an end, and we are reconciling our bills from summer vacation or beginning to plan for back-to-school purchases, many of us could use a financial boost. The thought of discovering a “secret” account to pay our bills may be alluring. Imagine learning that there is an account to which you have unknowingly been contributing through payroll deductions. Seems too good to be true? Unfortunately, it probably is, but consumers are reporting that they are falling for the pitch. Fraud.org has seen a growing number of reports about consumers being scammed into believing that they have a secret bank account at the Federal Reserve that they can use to pay off bills or other debts. It’s not true--and consumers who are falling for it will find themselves in deeper trouble with the debts they owe. Some consumers may also expose themselves to identity theft or end up facing criminal charges for bank fraud.

### How the Scam Works

- Scammers have set up videos on YouTube that look like public service announcements meant to educate consumers about these secret accounts. These videos walk the consumer through the “process” of looking up their Federal Reserve routing number (which in reality doesn’t exist) and how to make authorized withdrawals.
- Alternatively, scammers may choose to reach out to individual consumers via email, phone, and social media. As in the video version of this fraud, the scammer explains to the consumer that the Federal Reserve has a secret account in the his or her name that can be accessed to pay bills or other expenses. However, in this variation, the scammer will require their victims to provide their Social Security number, bank account routing information, or other personal information to “look up” their secret account number. Once this information is provided, the consumer is vulnerable to a slew of dangerous frauds, including identity theft in addition to facing several fees for a bounced payment.
- The con artists behind the videos are smart; the videos look legitimate, and the money transfer may even appear to consumers to go through. However, after the bank has time to review the transfer, it will surely cancel it, and victims of the con may face a slew of fees from their financial institution, and/or the merchant they attempted to pay through the Federal Reserve account.
- Consumers who have tried to use this secret account to pay bills quickly find out that it doesn’t exist. The reality is that only banks--not consumers--have accounts with the Federal Reserve. But many people don’t know this, and in some cases, consumers will end up owing late fees to the companies they try to pay via the secret account.

### Protect Yourself From Bank Scams

Even if you don’t think you’d ever fall for this scam, there are several steps you should take to protect yourself:

1. **Never send your Social Security, credit card, or banking account numbers** to anyone who reaches out to you through an email or phone call. Only give this information to financial institutions and merchants you trust--and who you have contacted yourself. This information is often collected by scammers to steal your identity.
2. **Remember: The Federal Reserve only does business with banks and government entities.** Individuals are not able to bank with the Federal Reserve. Anyone who tries to tell you otherwise or help you access a “secret account” at the Federal Reserve is trying to scam you.

The Federal Reserve secret account scam is growing in popularity amongst fraudsters. Your help stopping these scammers in their tracks. If you come across a video or receive a phone call or email telling you about a “secret” account at the Federal Reserve, report it immediately to Fraud.org via their secure online complaint form at <https://secure.nclforms.org/nficweb/nfic.htm>. We’ll share your complaint

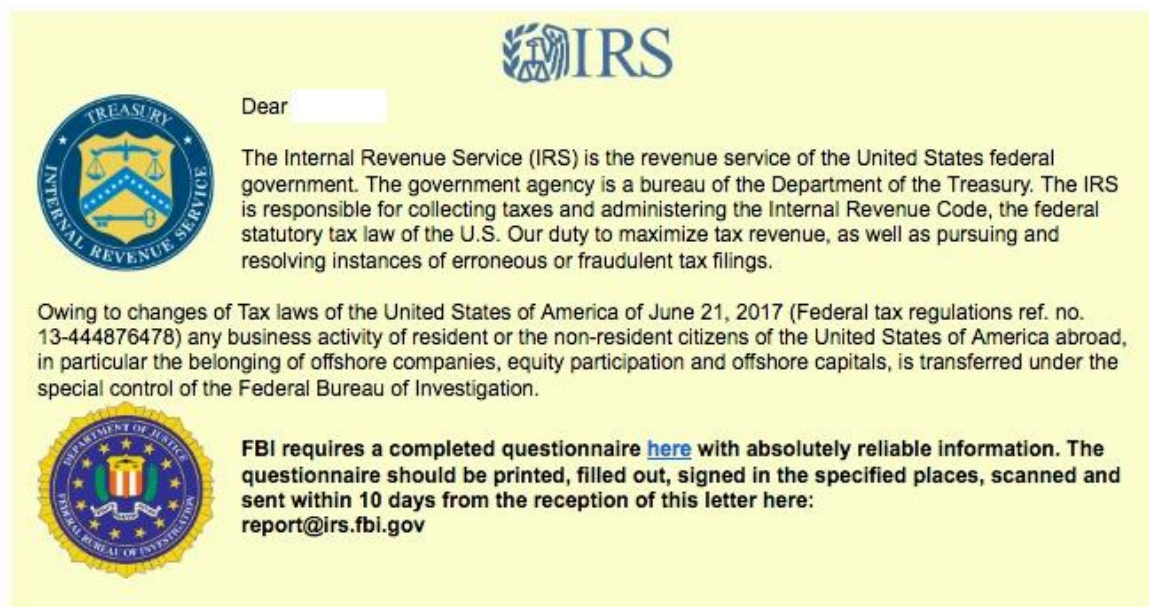


with our network of law enforcement and consumer protection agency partners who can investigate and help put fraudsters behind bars. [Source: Fraud!Org | National Consumers Union | September 1, 2017 ++]

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## FBI Questionnaire Scam ► Don't Take the Bait

The Internal Revenue Service on 28 AUG warned people to avoid a new phishing scheme that impersonates the IRS and the FBI as part of a ransomware scam to take computer data hostage. The scam email uses the emblems of both the IRS and the Federal Bureau of Investigation. A sample is shown below. It tries to entice users to select a “here” link to download a fake FBI questionnaire. Instead, the link downloads a certain type of malware called ransomware that prevents users from accessing data stored on their device unless they pay money to the scammers. “This is a new twist on an old scheme,” said IRS Commissioner John Koskinen. “People should stay vigilant against email scams that try to impersonate the IRS and other agencies that try to lure you into clicking a link or opening an attachment. People with a tax issue won't get their first contact from the IRS with a threatening email or phone call.”



The IRS, state tax agencies and tax industries – working in partnership as the Security Summit – currently are conducting an awareness campaign called Don't Take the Bait, that includes warning tax professionals about the various types of phishing scams, including ransomware. The IRS highlighted this issue in an 1 AUG news release [IR-2017-125 Don't Take the Bait, Step 4: Defend against Ransomware](#).

Victims should not pay a ransom. Paying it further encourages the criminals, and frequently the scammers won't provide the decryption key even after a ransom is paid. Victims should immediately report any ransomware attempt or attack to the FBI at the Internet Crime Complaint Center, [www.IC3.gov](http://www.IC3.gov). Forward any IRS-themed scams to [phishing@irs.gov](mailto:phishing@irs.gov).

The IRS does not use email, text messages or social media to discuss personal tax issues, such as those involving bills or refunds. For more information, visit the “[Tax Scams and Consumer Alerts](#)” page on IRS.gov. Additional information about tax scams is available on IRS social media sites, including YouTube videos. If you are a tax professional and registered e-Services user who disclosed any credential information, contact the [e-Services Help Desk](#) to reset your e-Services password. If you disclosed information and taxpayer data was stolen, contact your [local stakeholder liaison](#) which can be found on the IRS website at <https://www.irs.gov/businesses/small->

[businesses-self-employed/stakeholder-liaison-local-contacts-1](#). [Source: <https://www.irs.gov/newsroom/irs-issues-urgent-warning-to-beware-irs-fbi-themed-ransomware-scam> | August 28, 2017 ++]

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## Facebook Scams ► Con Artists Move to Facebook Messenger

You probably know to watch for scams in your email inbox, on the phone, and in a text message. However, if you are on Facebook, look out for scams using Messenger. BBB is seeing an increase in reports of scammers reaching victims through Facebook Messenger.

### How the Scam Works

- You get a Facebook Messenger chat that looks like it comes from a friend or relative. In some cases, scammers have hacked into your friend's Facebook account. In other versions, the scammer creates a separate look-alike account by stealing your friend's photos. Either way, scammers are banking that you will trust a message that appears to come from someone you know.
- Currently, the most commonly reported Facebook Messenger con in BBB Scam Tracker is the government grant scam ([bbb.org/grantscam](http://bbb.org/grantscam) ). In this con, the scammer – posing as a friend or family member – will send you a message claiming you qualify for money from the government. To receive the grant, the scammer requires you to pay a "processing fee" or an "application fee" first. The scammer keeps this money and disappears.
- But just because government grant scams are currently the top cons on Facebook Messenger, doesn't mean they are the only ones. Be on the lookout for sales scams ([bbb.org/webpurchasescam](http://bbb.org/webpurchasescam)), investment scams ([bbb.org/investmentscam](http://bbb.org/investmentscam)), and others.

### How to spot this scam:

- Be wary of your friends' tastes online: Your friend or family member may have impeccable judgment in real-life. But online, email messages, social posts, and Facebook Messenger chats could be from a hacked or impersonated account.
- Report scam accounts and messages to Facebook: Alert Facebook to fake profiles, compromised accounts, and spam messages by reporting them.
- Learn more on BBB.org: Most scams follow similar patterns. Learn more about government grant scams ([bbb.org/grantscam](http://bbb.org/grantscam)), financial scams ([bbb.org/investmentscam](http://bbb.org/investmentscam)), and online shopping scams ([bbb.org/webpurchasescam](http://bbb.org/webpurchasescam)) .

Facebook is a BBB Accredited Business. Learn more about avoiding scams on Facebook at <https://www.facebook.com/help/1674717642789671>. For advice on keeping your Facebook account secure, check out the article in Facebook's help Center at <https://www.facebook.com/help/1674717642789671>. To learn more about scams, go to BBB Scam Tips ([bbb.org/scamtips](http://bbb.org/scamtips)). To report a scam, go to BBB Scam Tracker ([bbb.org/scamtracker](http://bbb.org/scamtracker)). [Source: "BBB Scam Alert | September 8, 2017 ++]

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## Tax Burden for Utah Retired Vets ► As of SEP 2017

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a

state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in Utah.

### **Sales Taxes**

**State Sales Tax:** 5.95% (prescription drugs exempt); 1.75% on residential utilities; 2.75% on food and food ingredients; local option taxes may raise the total tax to 9.95%.

**Gasoline Tax:** 47.81 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 53.81 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$1.70/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** Flat tax of 5% Refer to <http://incometax.utah.gov> for details.

**Personal Exemptions:** \*\* Single – \$3038; Married – \$6075; Dependents – \$3038. The Utah exemption amount is determined each year by multiplying the federal exemption amount by 75%.

**Standard Deduction:** The standard deduction is taken in the form of a nonrefundable credit of 6% of the federal standard or itemized deduction amount, excluding the deduction for state or local income tax. This credit phases out (in 2014) at 1.3 cents per dollar above \$13,867 of AGI (\$27,734 for married couples)

**Medical/Dental Deduction:** Federal amount

**Federal Income Tax Deduction:** Utah permits taxpayers to deduct one-half of the federal income tax liability as shown on their federal return for the same tax year. The federal tax deduction is based on the tax calculated on their federal return, not on the amount of federal tax withheld by employers.

**Retirement Income Taxes:** Utah taxpayers may be able to claim a retirement tax credit on their Utah Individual Income Tax Return. Previously, an income exclusion was allowed taxpayers age 65 or over, and a deduction of retirement income received was allowed taxpayers under the age of 65. A taxpayer who meets the following requirements may be able to claim a nonrefundable tax credit of up to \$450: \$900 for a married couple filing a joint return. The credit will be phased-out for income that exceeds a certain amount.

**Retired Military Pay:** Up to age 65, individual can deduct up to \$4,800 of qualified retirement; \$7,500 at age 65 or older. Deductions apply to survivor benefits.

**Military Disability Retired Pay:** Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

**VA Disability Dependency and Indemnity Compensation:** VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

**Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

**Military Personnel & Their Spouses:** Under a new federal law, earned income of the spouse of a nonresident active duty military service member is now exempt from Utah income tax. The military income of the service member continues to be exempt from Utah tax, but the exemption now extends to the earned income of the non-military spouse

### **Property Taxes**

Property taxes are assessed and collected locally. The taxable value of tangible personal property and real property except residential property is assessed at 100% of its fair market value, less any exemptions that may be permitted. Residential property owned by persons age 65 and over claiming tax abatement for the poor is assessed at 35% of fair market value. The assessed valuation of a residential property is 55% of its fair market value. The median rate

is \$1.30/\$1,000. Homeowners 66 and older who earn \$29,210 or less can get a credit for property taxes paid up to \$865, plus a credit equal to the tax on 20 percent of their property's fair market value. A circuit breaker tax credit for persons age 65 or over (or surviving spouse) permits an abatement or deferral of property taxes but the amount of the credit varies with household income and can apply to the portion of rent that goes to pay property taxes. There is also a veteran's exemption. This exemption is up to \$232,312 taxable value of a residence, based on the percentage of disability incurred in the line of duty. The exemption can also be applied toward tangible personal property, such as motor vehicles. No exemption is allowed for any disability below 10%. Contact the Tax Commission at 801-297-3600 ext 3600 for details or <http://tax.utah.gov/forms/pubs/pub-36.pdf>.

### **Inheritance and Estate Taxes**

There is no inheritance and the estate tax is limited and related to federal estate tax collection.

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For further information, visit the Utah State Tax Commission site <http://tax.utah.gov> or call 800-662-4335. [Source: <http://www.retirementliving.com> June 2015 ++]

### **\* General Interest \***



## **Notes of Interest ▶ 01 Thru 15 SEP 20 17**

- **IRS Identity Theft.** IRS Commissioner John Koskinen on 29 AUG highlighted a welcome drop in the number of identity theft cases victimizing tax filers. In the first five months of 2017, he told an IRS Nationwide Tax Forum in Las Vegas, 96,000 fewer victims were reported than in 2015, a drop of 47 percent. The drop drop of 698,700 in calendar year 2015 to 376,500 in 2016 represented “a stunning statistic that many have overlooked
- **Vet Unemployment.** The unemployment rate for post-9/11 veterans was 4.2 percent in August, compared to 4.6 in July and 5.1 in June. And while veterans of the Gulf War era also saw a drop in unemployment to 2.5 percent — the lowest since May — overall veteran unemployment increased to 3.7 percent from 3.5, according to the U.S. Bureau of Labor Statistics.
- **2018 Pay Raise.** White House officials on 31 AUG informed Congress of plans to cap the federal civilian pay raise at an average of 1.9 percent for 2018 and to limit the military pay raise to 2.1 percent, just below the expected mark.
- **Corn Shucking.** An easy way to shuck corn which eliminates all of the silk is to place ears in the microwave for 4 minutes each (i.e. 2 ears = 8 min). Upon removal (use Oven gloves for the now HOT ears) cut the husks (bottoms) off, holding vertically grab the top of the shuck, and shake. The corn will fall out of the shuck with no silks attached and ready to eat. Go to <https://youtu.be/RzYtMeIFH8o> for a video on how to do it.

- **Vet Marijuana.** The American Legion adopted a resolution 24 AUG urging the federal government to allow Department of Veterans Affairs doctors to discuss and recommend medical marijuana in states where it's legal, adding to the group's efforts to get cannabis in the hands of veterans it could help.
- **Hurricane Harvey.** Scores of the Navy's T-45 trainer jets were unable to evacuate Naval Air Station Kingsville and will remain directly in the path of what is projected to be the worst hurricane to hit South Texas in decades. Of the 99 stationed there only 28 were determined to be airworthy, or to have a qualified pilot available, in order to evacuate to Naval Air Station Joint Reserve Base Fort Worth.
- **Protest.** An Ohio Veterans of Foreign Wars post says it won't show Cleveland Browns football games this season after a group of players knelt during the national anthem before a preseason game. Nearly a dozen Browns players knelt during the anthem 21 AUG.
- **Bathroom Tips 1.** If you ever run out of toilet paper don't panic as one of these 9 bathroom tips at the website below might just save the day for you. I doubt I'll ever have a need to take my cellphone into the shower and I have slow close toilet lids so those tips weren't very useful. I did find that tip on cleaning a clogged drain to be potentially useful. but If you enjoyed this video but hate to clean your bathroom then be sure to check out these 7 Tricks For Cleaning Your Bathroom at <https://biggeekdad.com/2016/07/7-tricks-cleaning-bathroom>.
- **Vet Brain Cancer.** Researchers at VA's Epidemiology Program, within Post Deployment Health Services, studied the risk of mortality from brain cancer over 21 years after the Gulf War. They did not find increased mortality rates from brain cancer in the long term among: Army Veterans with service at Khamisiyah compared to other deployed U.S. Army Gulf War Veterans. Veterans deployed to the Gulf War compared to Veterans who were not deployed but served during the same era. Refer to <https://www.publichealth.va.gov/epidemiology/studies/postwar-mortality-neurologic-diseases-gulf-war.asp>.
- **USS Fitzgerald.** Most USS Fitzgerald crewmembers will leave the collision-damaged ship before it heads stateside for extensive repairs and a combat-systems modernization, a 7th Fleet spokesman said 6 SEP. Only about 50 sailors from the Fitzgerald's crew of about 300 will remain aboard.
- **Army's Treasure Room.** Go to [https://www.buzzfeed.com/bennyjohnson/inside-the-armys-spectacular-hidden-treasure-room?utm\\_term=.lsY1E14d3#.nnKLIQyWY](https://www.buzzfeed.com/bennyjohnson/inside-the-armys-spectacular-hidden-treasure-room?utm_term=.lsY1E14d3#.nnKLIQyWY) and check out what the Army's has stored 30 minutes outside Washington, D.C., at Fort Belvoir in Virginia.
- **DACA.** The Pentagon says the military could be affected by the president's decision to end the Obama-era program that protects young immigrants brought into the country illegally as children. About 900 people are currently in uniform — or who have signed up to serve — are recipients of work authorization through the Obama program known as Deferred Action for Childhood Arrival,.
- **Debt Limit.** To give you a better understanding of what the debt limit is and how it is established go to <https://youtu.be/KIbkoop4AYE?t=4>.

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## 911 Terrorists ► 5 Still Awaiting Trial

<sup>1</sup> Sixteen years after the Sept. 11, 2001, attacks, five of the accused terrorists are still awaiting trial and are still being held in detention at the Guantanamo Bay facility in Cuba, and a trial still isn't expected until at least 2019. Some of the family of the victims in the attacks of that day say they don't expect to see a trial completed in their lifetimes. The five men on trial were arrested in Pakistan in 2002 and 2003, and for some periods were held in undisclosed CIA detention facilities. Among them is Khalid Sheik Mohammed, the alleged mastermind of the attacks.

The remarkable circumstances of the crime, the detention of the accused, and other issues like the death penalty and waterboarding have all combined to make advancement of a trial extremely slow and tedious.

The most recent example of the complexity of the process is a newly unsealed document in which the Pentagon prosecutor asked the military judge to set jury selection for the first week of January 2019, according to the Miami



Herald.. The prosecution also asked the judge to impose a four-week deadline by which the defense would have to submit all "legal motions," something the defense called "impossible." The judge, Army Col. James L. Pohl, seemed inclined to agree with the defense.

Adding to the complexity is the fact that the Guantanamo facility only has one courtroom, and that court is also in pre-trial hearings for the 2000 bombing of the USS Cole, a terror attack on a U.S. ship in Yemen that killed 17 sailors and foreshadowed the 9/11 attacks. To be ready for a trial in 2019, the prosecution is suggesting a series of small construction projects that would add needed extra office space and a sixth prisoner holding cell. Also in the filing, the prosecution suggested to the judge that if the defense would not invoke top secret information into the death penalty trial, then correspondingly, the trial would not need a top secret court house. The court is also wrestling with the death penalty. Defense attorneys, all of whom have top secret clearances, are trying to obtain and sift through thousands of pages of what happened to their clients when they were arrested.

Defense attorneys have signaled that if the defendants are convicted, they will argue the U.S. lacks the moral authority to execute them because the years-long road between their arrests and their arrival at Guantanamo included beatings, sleep deprivation, confinement in coffin-sized boxes, and more. [Source: Washington Examiner | Todd Shepherd | September 11, 2017 ++]

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## **U.S. Syria Operations ► Controversial Lebanon-ISIS Deal Blocked**

A U.S. warplane bombed a bridge and cratered a road in Syria to block the movement of Islamic State fighters who were being evacuated in a controversial deal that was hatched with Lebanon, Hezbollah and ISIS, according to Army Col. Ryan Dillon, a spokesperson for Operation Inherent Resolve. The convoy is "no longer moving east," Dillon said, and the coalition's goal was achieved. Buses carrying hundreds of Islamic State militants and their families arrived in eastern Syria on 29 AUG following a negotiated evacuation from the Lebanon-Syria border, where the U.S.-backed Lebanese army deployed for the first time in years.

The convoy included roughly 20 vehicles and upward of 200 ISIS fighters, Dillon said, citing open-source reporting. If the convoy resumes moving eastward, Dillon said, the U.S.-led coalition will target the convoy again in accordance with the Law of Armed Conflict. But, there are civilians and family members among the ISIS fighters, and if the coalition can properly discriminate between the two they will target the ISIS terrorists. Lebanon launched a military operation a little over a week ago targeting ISIS militants on the Syria-Lebanon border. A ceasefire was declared shortly thereafter and a deal was hatched between ISIS fighters and Lebanon to move the militants toward the ISIS stronghold of Deir Ez Zour in the Euphrates River Valley area of Syria, according to The New York Times.

That deal was strongly opposed by U.S. and Iraqi officials. Islamic State militants and their families began leaving a border area between Lebanon and Syria on 28 AUG as part of a controversial negotiated deal with the extremist group to end its presence there, Lebanese and Syrian media reported. "The coalition was not party to this agreement between Lebanon, Hezbollah and ISIS," Dillon told the New York Times. "Their claim of fighting terrorism rings hollow when they allow known terrorists to transit territory under their control. ISIS is a global threat, and relocating terrorists from one place to another is not a lasting solution." "Irreconcilable ISIS terrorists should be killed on the battlefield, not bused across Syria to the Iraqi border without Iraq's consent," he posted on Twitter. "Our coalition will help ensure that these terrorists can never enter Iraq or escape from what remains of their dwindling 'caliphate.'" [Source: NavyTimes | Shawn Snow | August 30, 2017 ++]

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## Flood Damaged Vehicles Update 01 ► Buyer Beware

Hurricane Harvey's rains could end up destroying 500,000 cars, according to an analysis by Cox Automotive. That's double the number of car casualties associated with Superstorm Sandy in 2012. If Harvey does indeed drown a half-million vehicles, it seems likely that countless more cars will suffer flooding damage ranging from mild to severe. Some of these autos inevitably will end up on the open market. So, buyer beware: The last thing you want is to end up with a water-logged ride.

Fortunately, learning the signs of flood damage — some are obvious and some are not at all — can help you avoid being suckered into buying a vehicle that appears fine, but is actually at the end of the road. A flood-damaged car may look decent on the outside but could be rusting from the inside, setting a buyer up for major costly repairs. In a warning to consumers after heavy flooding in 2015, the National Insurance Crime Bureau, which works with law enforcement agencies, insurance and car rental companies to assess damage, issued this word of warning in a press release:

*“Unfortunately, natural disasters bring out dishonest salvage dealers who don't tell you that the vehicles they're selling are heavily water-damaged,” said NICB President and CEO Joe Wehrle. “Consumers need to know that these vehicles may appear advertised for sale without any indication that they were affected by the flooding. As always, buyers should be careful when considering a used vehicle purchase in the weeks and months following a disaster...”*

### How to spot a flood-damaged vehicle

To avoid purchasing a flood-damaged vehicle, the first thing you should do is have it examined by a trusted mechanic. The next step is to order a vehicle identification number (VIN) check, according to DMV.org, a privately owned website not affiliated with any government entity. Flood-damaged vehicles are supposed to be reported. If the vehicle you want is deemed flood-damaged, it should appear when you order a vehicle history report, also known as a VIN check or VIN report (<http://www.dmv.org/vehicle-history.php>). Another precaution is to check the status of the title, according to the Federal Trade Commission. A “salvage title” means the car was declared a total loss by an insurance company because of a serious accident or some other problems. A “flood title” means the car has damage from sitting in water deep enough to fill the engine compartment. The title status is part of a vehicle history report.

There also are visible warning signs that might indicate the vehicle has been in a flood, says DMV.org. They include:

- Upholstery in a used vehicle that doesn't match the carpeting.
- Rust in places like door hinges and trunk latches.
- Rust under the gas and brake pedals.
- Silt or mud under the seats or in the glove compartment.
- Wet floor carpeting.
- A musty or moldy smell inside the vehicle, or the smell of cleaning agents and car fresheners trying to mask the mold.
- Brittle wires underneath the dashboard, which could mean they have been wet and then dried out. Reach down there to make sure the wires are pliable.
- Malfunctioning electronics or accessories. Turn on the ignition and make sure all dashboard warning and accessories work properly. Test the air conditioning, heater, windshield wipers, radio and turn signals several times.
- VIN inconsistencies. Make sure the VIN on the dashboard matches the VIN on the door jamb.

Finally, if you see something fishy, say something. “If a dealer fraudulently tries to sell you a flood-damaged car, they're breaking the law: Report them,” says Money Talks News founder Stacy Johnson. If you suspect a dealer is knowingly selling a storm-damaged car or a salvaged vehicle as a good-condition used car, contact your auto

insurance company, or local law enforcement agency. Or, call the NICB at 800-TEL-NICB (800-835-6422). You'll help someone else avoid a rip-off. [Source: MoneyTalksNews | Hiram Reisner | August 30, 2017 ++]

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## **DPRK Missile Program Update 01 ► Why U.S. Did Not Shoot Down 28 AUG Test**

North Korea launched another medium-range missile 28 AUG right over Japan. Despite Defense Secretary Jim Mattis' threats to shoot down missiles aimed at Guam and President Donald Trump's Pyongyang-aimed bluster, the United States and Japan let it fly. Why? After the test, Trump on 29 AUG said that "all options are on the table," as every president has said for decades. But the Pentagon is still reluctant to use some of the most obvious options, such as shooting down a missile above the earth's atmosphere with another missile fired from a ship. North Korean leader Kim Jong Un called for more weapons launches targeting the Pacific Ocean to advance his country's ability to contain Guam, state media said 30 AUG.

Pacific Command, in Honolulu did not respond to questions about why they didn't attempt to down the missile. The command did issue a statement: "North American Aerospace Defense Command, NORAD, determined the missile launch from North Korea did not pose a threat to North America," The United States has 33 Aegis warships (three more are slated to arrive next year) that can launch an interceptor to hit a mid- or intermediate-range missile like the Hwasong-12 that North Korea sent over Hokkaido. Sixteen of those warships are currently in the Pacific. Mattis said earlier this month that any North Korean missile headed toward U.S. land, including Guam and other territories, would be shot down and considered war against the United States. But, he added, if the missile were tracking to land in the sea, it would be the president's call what to do about it. Tom Karako, senior fellow and missile defense expert with the Center for Strategic and International Studies, said that if the 28 AUG missile launch were really a threat to the United States or even Japan "then presumably we may well have attempted to engage it."

But what are the costs and what are the benefits in attempting such an intercept? Anti-missile interceptors like the ones on U.S. warships are designed to hit enemy missiles as they reach peak altitude — in the case of the Hwasong-12, that's above 3,500 kilometers. The United States has demonstrated that it can intercept mid-range and slightly higher intermediate-range missile. But the test record includes embarrassing and recent failures. Between January 2002 and August 14 of this year, the Defense Department attempted 37 intercepts of a mid-range missile and hit the target 29 times with an SM-3. There are many reasons for this, but the biggest, according to the Pentagon's Office of the Director of Operational Testing and Engineering, is that realistic testing of interceptors is very expensive and requires a lot of lead time and support.

In February, MDA showed that their newest version of the standard missile, the SM-3 IIA, could hit a mid-range missile. But a second test in June was a failure. The Navy later attributed that to human error. But 50 percent is not a good record for the most advanced intermediate-range interceptor in the U.S. arsenal. The Obama administration pushed hard for a ship-based defense against mid-range North Korean missiles aimed at Japan or Guam but found that the military has much better chance of hitting missiles that don't fly so high.

Shooting down an enemy missile aimed at U.S. territory may be good defense, but shooting down a missile test aimed at the sea would be an act of war. Or so argued North Korea. "Taking a shot at a North Korean missile is not something the U.S. military would do lightly or without a directive to do so," said Karako. "if we are going to shoot at something, we will do it like we mean it. But there has to be a good reason to do it. That reason might be if there is an actual threat to the U.S., its forces, or our allies. Or it might be if the U.S. or Japan adopts a policy to intercept certain types of missiles or those on certain kinds of trajectory. But that would have to be a deliberate policy choice."

The highest probability of success would be to hit the enemy missile closer to the ground, during the so-called boost phase. That's what MDA is aiming for in the future with laser-armed drones. In July, the agency put out a

request for information for a high-altitude long endurance aircraft. Read that to mean a drone that can fly above 63,000 feet for a long time. According to the request, the drone should have enough power for a 140-kw laser. But that program won't even begin testing until 2023. Until then, and likely even after, every time a missile heads toward Japan, Guam, or anywhere else, military leaders will have to decide whether attempting to shoot down North Korean missiles is worth the costs of possibly missing — or starting a war. [Source: Defense One | Patrick Tucker | August 29, 2017 ++]

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## DPRK Nuclear Weapons Update 16 ► Test Blast Most Powerful to Date

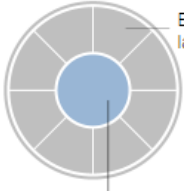
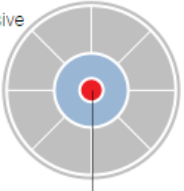
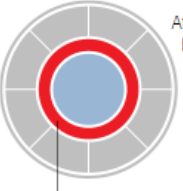
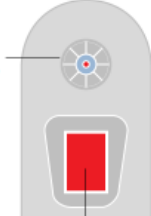
North Korea's detonation of a sixth nuclear bomb on 2 SEP prompted the Trump administration to warn that even the threat to use such a weapon against the United States and its allies "will be met with a massive military response." The test — and President Trump's response — immediately raised new questions about the president's North Korea strategy and opened a new rift with a major American ally, South Korea, which Mr. Trump criticized for its "talk of appeasement" with the North.

The underground blast was by far North Korea's most powerful ever. Though it was far from clear that the North had set off a hydrogen bomb, as it claimed, the explosion caused tremors that were felt in South Korea and China. Experts estimated that the blast was four to sixteen times more powerful than any the North had set off before, with far more destructive power than the bombs dropped on the Japanese cities of Hiroshima and Nagasaki during World War II. Yet after a day of meetings in the Situation Room involving Mr. Trump and his advisers, two phone calls between the president and Prime Minister Shinzo Abe of Japan, and even demands from some liberal Democrats to cut off North Korea's energy supplies, Mr. Trump's aides conceded that they faced a familiar conundrum.

While the Pentagon has worked up a series of military options for targeted strikes at North Korea's nuclear and missile sites, Mr. Trump was told that there is no assurance that the United States could destroy them all in a lightning strike, according to officials with knowledge of the exchange. Cyberstrikes, which President Barack Obama ordered against the North's missile program, have also been judged ineffective.

**North Korea's Program Is Probably at an Intermediate Phase of Development**

The secret to achieving more destructive power is to increase the amount of thermonuclear fuel that an exploding atomic bomb can ignite. North Korea said that Sunday's test was a hydrogen bomb, but analysts were skeptical of this claim.

|   |   |  |  |
|---|---|--|--|
| <p>STAGE 1<br/><b>Implosion Atomic Bomb</b><br/>uses conventional explosives to compress and ignite atomic fuel</p> | <p>STAGE 2<br/><b>Boosted Atomic Bomb</b><br/>uses a bit of thermonuclear fuel inside the atomic core</p> | <p>STAGE 3<br/><b>Layered Atomic Bomb</b><br/>uses more thermonuclear fuel outside the atomic core</p> | <p>STAGE 4<br/><b>Hydrogen Bomb</b><br/>uses lots of hydrogen fuel that the nearby atomic core ignites</p> |
| 1   | 3   | 25   | 1,000  |
| Equal to Hiroshima  |   |  |  |
|                                  |                        |                    |                       |
| Atomic fuel   | Thermonuclear gas   | Solid thermonuclear fuel   | Solid thermonuclear fuel   |

Note: Destructive power for each stage is based on early tests in the U.S. and U.S.S.R., not on current stockpiles.

Mr. Trump hinted at one extreme option: In a Twitter post just before he met his generals, he said that “the United States is considering, in addition to other options, stopping all trade with any country doing business with North Korea.” Taken literally, such a policy would be tantamount to demanding a stoppage of any Chinese oil to North Korea, essentially an attempt to freeze out the country this winter and bring whatever industry it has to a halt. The Chinese would almost certainly balk; they have never been willing to take steps that might lead to the collapse of the North Korean regime, no matter how dangerous its behavior, for fear that South Korean and American troops would occupy the country and move directly to the Chinese border. Beyond that, the economic disruption of ending all trade with China would be so huge inside the United States that Mr. Trump’s aides declined on Sunday to discuss the implications.

After meeting with Mr. Trump, Defense Secretary Jim Mattis emerged to warn North Korea that “any threat to the United States or its territory, including Guam or our allies, will be met with a massive military response.” But Mr. Mattis, in a terse statement delivered on the White House driveway with the chairman of the Joint Chiefs of Staff, Gen. Joseph F. Dunford Jr., also offered a word of reassurance to the North’s reclusive leader, Kim Jong-un. “We are not looking to the total annihilation of a country, namely North Korea,” he said. “But as I said, we have many options to do so.” The statement echoed past comments by the defense secretary as well as a warning issued by President George W. Bush after North Korea’s first atomic test, in 2006. In that statement, Mr. Bush also said North Korea would be held responsible if it ever exported any of its nuclear weapons technology to other nations or to terrorists.

Still, Mr. Mattis’s statement left open many questions. His formulation seemed to rule out the kind of “preventive war” that the national security adviser, Lt. Gen. H. R. McMaster, warned last month might be necessary after the North tested two intercontinental ballistic missiles in an effort to demonstrate that it could reach Los Angeles and beyond. Instead, Mr. Mattis seemed to be talking about “pre-emptive strikes,” which the United States might order if it determined that an attack seemed imminent.



**North Korea released a photograph on Sunday of the country’s leader, Kim Jong-un, center, inspecting what it said was a hydrogen bomb that could be fitted onto a missile. Hours later, it carried out its sixth nuclear test.**



There was no public discussion of pursuing a diplomatic opening to the North. Mr. Trump and Secretary of State Rex W. Tillerson raised such a possibility two weeks ago, after a brief lull in North Korea’s testing. That statement turned out to be optimistic at best. The North has shown no interest in engaging with the United States unless the Americans end their military presence in the South. To the contrary, the North Korean leader has tried to portray his nuclear program as unstoppable and nonnegotiable, posing by a picture of what the North’s official news agency on Sunday called a hydrogen bomb that could be fitted into the nose cone of the ICBMs tested last month. Experts warned that the weapon, while shaped like a hydrogen bomb, could well have been a mock-up or decoy, one of the many steps the North takes to make it appear more powerful than it truly is.

Analysts noted that the device in the photo that the North released on Sunday — whether real or a mock-up — was shaped like a two-stage thermonuclear device. David Albright, president of the Washington-based Institute for Science and International Security, said he doubted the device was real, but he said there was strong evidence that the North had been working on thermonuclear weapons. “The size of the seismic signal of the recent test suggests a significantly higher explosive yield than the fifth test,” Mr. Albright said. “Getting this high of a yield would likely require thermonuclear material in the device.” But he said he was “skeptical that this design has been miniaturized to fit reliably on a ballistic missile. [Source: New York Times | David E. Sanger & Choe Sang-Hun | September 2, 2017 ++]

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## **U.S. Capital Building ► A Century to Complete**

On this day in 1793, George Washington lays the cornerstone to the United States Capitol building, the home of the legislative branch of American government. The building would take nearly a century to complete, as architects came and went, the British set fire to it and it was called into use during the Civil War. Today, the Capitol building, with its famous cast-iron dome and important collection of American art, is part of the Capitol Complex, which includes six Congressional office buildings and three Library of Congress buildings, all developed in the 19th and 20th centuries.

As a young nation, the United States had no permanent capital, and Congress met in eight different cities, including Baltimore, New York and Philadelphia, before 1791. In 1790, Congress passed the Residence Act, which gave President Washington the power to select a permanent home for the federal government. The following year, he chose what would become the District of Columbia from land provided by Maryland. Washington picked three commissioners to oversee the capital city’s development and they in turn chose French engineer Pierre Charles L’Enfant to come up with the design. However, L’Enfant clashed with the commissioners and was fired in 1792. A design competition was then held, with a Scotsman named William Thornton submitting the winning entry for the Capitol building. In September 1793, Washington laid the Capitol’s cornerstone and the lengthy construction process, which would involve a line of project managers and architects, got under way.

In 1800, Congress moved into the Capitol’s north wing. In 1807, the House of Representatives moved into the building’s south wing, which was finished in 1811. During the War of 1812, the British invaded Washington, D.C., and set fire to the Capitol on August 24, 1814. A rainstorm saved the building from total destruction. Congress met in nearby temporary quarters from 1815 to 1819. In the early 1850s, work began to expand the Capitol to accommodate the growing number of Congressmen. In 1861, construction was temporarily halted while the Capitol was used by Union troops as a hospital and barracks. Following the war, expansions and modern upgrades to the building continued into the next century.

Today, the Capitol, which is visited by 3 million to 5 million people each year, has 540 rooms and covers a ground area of about four acres.. [Source: <http://www.history.com/this-day-in-history/capitol-cornerstone-is-laid> | September 9, 2017 ++]

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## Garage Door Billboards ► Making Yours Stand Out (09)



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## Have You Heard? ► Analysis: Those Born 1930 - 1979

### TO ALL THE KIDS WHO SURVIVED THE 1930's, 40's, 50's, 60's and 70's!!

First, we survived being born to mothers who smoked and/or drank while they were Pregnant. They took aspirin, ate blue cheese dressing, Tuna from a can and didn't get tested for diabetes.

Then after that trauma, we were put to sleep on our tummies in baby cribs covered with bright colored lead-base paints. We had no childproof lids on medicine bottles, Locks on doors or cabinets and when we rode our bikes, we had baseball caps not helmets on our heads.

As infants & children, we would ride in cars with no car seats, No booster seats, no seat belts, no air bags, bald tires and sometimes no brakes. Riding in the back of a pick-up truck on a warm day was always a special treat.

We drank water from the garden hose and not from a bottle. We shared one soft drink with four friends, from one bottle and no one actually died from this.

We ate cupcakes, white bread, real butter and bacon. We drank Kool-Aid made with real white sugar. And, we weren't overweight. WHY? Because we were Always outside playing...that's why!

We would leave home in the morning and play all day, As long as we were back when the Streetlights came on. No one was able to reach us all day. And, we were O.K.

We would spend hours building our go-carts out of scraps and then ride them down the hill, only to find out. We forgot the brakes. After running into the bushes a few times, we learned to solve the problem.

We did not have Playstations, Nintendo's and X-boxes. There were no video games, no 150 channels on cable, no video movies or DVD's, no surround-sound or CD's, w cell phones, w personal computers, no Internet and no chat rooms.

WE HAD FRIENDS. And we went outside and found them!

We fell out of trees, got cut, and broke bones and teeth. And there were no lawsuits from these accidents.

We ate worms and mud pies made from dirt, wnd the worms did not live in us forever.

We were given BB guns for our 10th birthdays, wade up games with sticks and tennis balls and, although we were told it would happen, we did not put out very many eyes.

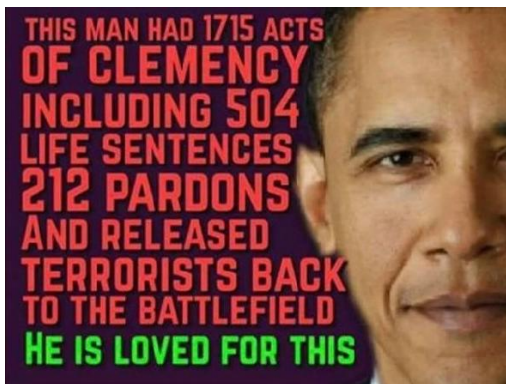
We rode bikes or walked to a friend's house and knocked on the door or rang the bell, or just walked in and talked to them.

Little League had tryouts and not everyone made the team. Those who didn't had to learn to deal with disappointment. Imagine that!!

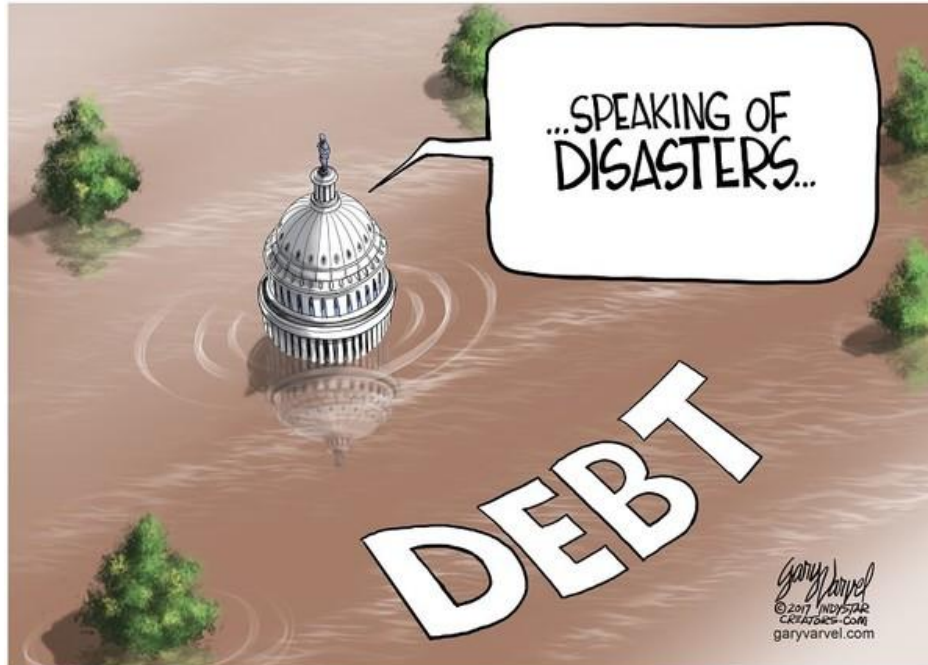
The idea of a parent bailing us out if we broke the law was unheard of. They actually sided with the law!

**THESE GENERATIONS HAVE PRODUCED SOME OF THE BEST RISK-TAKERS, PROBLEM SOLVERS AND INVENTORS EVER.**

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