

RAO

BULLETIN

1 January 2018

PDF Edition



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* DoD *



McCain's Brain Cancer ► Impact on 2018's Military Policy Decisions

The top question surrounding Congress' for 2018 is what role one of their most prominent defense voices will have in the months to come. Sen. John McCain, R-Ariz., is chairman of the Senate Armed Services Committee and a key gatekeeper of military strategy and legislation on Capitol Hill. He is also an 81-year-old six-term senator battling brain cancer. Shortly after his diagnosis in July, McCain said he planned to keep working through his chemotherapy, "giving many of you cause to regret all the nice things you said about me." And after extensive treatments during the summer recess, McCain returned to help shepherd the annual defense authorization bill through his chamber. He has sparred with Pentagon and White House officials in recent months over a lack of communication with Congress on military matters, vigorously reiterating lawmakers' oversight responsibilities. But he has also cut back on public appearances and been noticeably late to some committee hearings as his medical treatments continue.

He missed the major tax reform vote at the end of the session to continue treatments back in Arizona, a sign for many around Congress that his health may be worsening. Even a slightly less vocal McCain would present a major shift in defense policy discussions on Capitol Hill. The Navy veteran and former prisoner of war has been a frequent critic of President Donald Trump in the last year and often a quick counterpunch quote to the White House's military announcements. He has also been a driving force for Pentagon reforms for years, mandating a host of changes in procurement and management within the defense hierarchy. And as chairman of the armed services panel, he has set the pace for Trump's defense nominees, sometimes slow-walking them in protest of other administration moves. For now, McCain has given no indication he intends to change his legislative routine. Whether his age and illness will allow him to continue the demanding schedule he has maintained in recent years remains to be seen. [Source: MilitaryTimes | Leo Shane III | December 27, 2017 ++]

Trump Military Readiness Plans Update 01 ► What Will 2018 Bring?

Since his first day in office, President Donald Trump has promised to "rebuild" the military by increasing the number of ships, aircraft and ground combat vehicles in the services' inventory. Yet defense officials have said the real work on that goal begins in 2018. Trump's budget for the current fiscal year calls for increases in troop numbers and some military equipment, but Defense Secretary Jim Mattis on several occasions has said the "real growth" in the military buildup begins with the fiscal 2019 budget, the first drafts of which will be unveiled in February. "We didn't get into this situation in one year, and we aren't going to get out of it in one year," Mattis said during congressional testimony in July. "We're going to have to have sustained growth in [fiscal] 2019 to 2023."

Congress still hasn't settled on its fiscal 2018 appropriations for defense (or any other government departments) and is operating under a continuing budget resolution until Jan. 19. That means before officials can start debating a 2019 military buildup, they'll have to fix the current budget problems first. But lawmakers and White House officials have already provided some hints of the work to come. In the 2018 defense authorization bill, Congress called for big end strength increases, including 8,500 new soldiers, 5,000 new sailors, 5,800 new airmen and 1,000 new Marines. Trump has also publicly promised a 355-ship Navy and at least another 100 combat aircraft for the Air Force. But all of that will require congressional approval of billions more in defense spending during the next several years. And mandatory federal spending caps remain in place until fiscal 2021.

Trump's past suggestions of cutting other domestic programs to pay for the increased military might have met fierce opposition from Democratic Party leaders and is a major reason why the fiscal 2018 budget is still unsettled. The question is whether Trump, in his second year in the White House, will adopt different tactics to boost military spending or whether the same budget fights and fiscal brinkmanship will be repeated in the coming years. [Source: DefenseNews | Leo Shane | December 27, 2017 ++]

NDAA 2018 Update 20 ► Putting it All Together

President Donald Trump signed the FY 2018 National Defense Authorization Act (NDAA) 12 DEC in a ceremony in the White House. The final bill authorizes a defense budget of \$700 billion for DoD. Total authorized funding in the legislation calls for \$634 billion in the base budget with an additional \$66 billion approved in Overseas Contingency Operations (OCO) funding. Congress approved the legislation in November, but congressional leadership did not send the bill on to the president until December in hopes Congress would be able to reach consensus and vote to raise the defense spending caps imposed by the Budget Control Act of 2011, which the FY 2018 NDAA exceeds, and pass a defense appropriations bill.

This still remains an issue even though the president has signed the NDAA. His signing serves to put further pressure on Congress to pass a defense budget, but Congress needs to act now if the NDAA is to serve its intended purpose. Instead of passing a budget, Congress has, at this point, passed a continuing resolution (CR) to fund the government only through Dec. 22 and is in the process of negotiating another CR that basically "kicks the can" down the road into January or February. This state of play does nothing to serve the nation and the troops and their families. Further, stopgap strategies do not allow DoD to manage their readiness requirements or plan ahead for the next mission in this challenging and dynamic security environment.

Congress' most important responsibility under the Constitution is to provide for the common defense of the nation - with that in mind, the nation needs Congress to pass a defense budget that fully funds the FY 2018 NDAA. Doing so will enable the necessary programs that support both the troops and readiness. However, without a budget, support again will be marginalized, leaving our nation short of the requirements called for in the NDAA. MOAA has put out recent calls to action and supporting "On Watch" columns to their membership asking them to contact their congressional representatives to urge them to pass a defense budget, not a CR. We need you to do this again, before another CR is passed.

Five Key Policy Decisions In The FY 2018 NDAA That Affect You - But Won't Happen Without A Budget

1. A 2.4-percent active duty pay raise: This pay raise, equal to the Employment Cost Index (ECI), helps keep troops' pay competitive with private-sector wages. The administration originally requested a 2.1-percent raise - MOAA influenced Congress through a very effective and successful campaign to fully support the higher pay increase. This is the highest pay increase for troops since 2010. Even with this pay increase, a 2.6-percent pay gap remains because of capped pay raises in FYs 2014, 2015, and 2016. MOAA is focused on maintaining active duty military pay at the ECI and eliminating this pay gap over the next few years.

2. Unchanged Basic Allowance for Housing (BAH) calculation: The Senate tried for the second year in a row to tweak the calculation for BAH in a way that would have negatively impacted servicemembers, particularly dual military families. BAH is a component of each individual servicemember's earned compensation, so MOAA worked this issue hard with Congress to maintain the calculation as it currently is in law and will continue to do so on behalf of troops and their families.

3. TRICARE: Despite yearlong efforts to prevent TRICARE fee increases, the final NDAA included progressive year-over-year increases in pharmacy copayments. Beneficiaries will see steady increases in their cost shares across all medication tiers, which will save DoD more than \$2.1 billion by 2022 and fund improvements in military readiness and the Special Survivor Indemnity Allowance (SSIA). Most of the increases will be through the retail pharmacy sector, but beneficiaries still can obtain medications at military pharmacies for free. The new fees will include mail-order generic prescriptions as well. By 2026, costs are projected to top off at \$14 for a 30-day supply of a generic medication at a retail pharmacy and a 90-day supply by mail. Further, a 30-day supply of a nongeneric medication at a retail pharmacy will be \$48, and a 90-day supply by mail will hit \$44.

Additionally, outside of the NDAA provision, the Defense Health Agency has introduced a new TRICARE fee structure that will be applied to the new TRICARE Select option. Increased fees also will apply to the existing TRICARE Prime option. Beneficiaries can view these changes at <https://tricare.mil/About/Changes/Costs>. These changes to the TRICARE fees and program options will take effect Jan. 1, 2018.

4. More troops authorized: The FY 2018 NDAA authorizes an additional 20,000 troops - much needed by the services in the current and projected national security environment. The Army will increase by 7,500, the Navy by 4,000, the Marine Corps by 1,000, and the Air Force by approximately 4,100. Reserve forces across-the-board will grow by about 3,400. MOAA strongly supported in our advocacy efforts on the Hill these much-needed increases by DoD.

5. Lessens the “widows tax”: Congress included a provision in the FY 2018 NDAA that provides a permanent extension to the SSIA. Without congressional action, 67,000 military survivors would lose \$2,100 in 2018 if the allowance expired in May, as it was set to, and over \$3,700 a year after that. By extending the SSIA and indexing future increases to COLA, Congress shows it is making a good-faith effort to address the widows' tax. Next year, MOAA will go back to Congress and ask it increase SSIA above COLA to further reduce the widows tax.

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MOAA follows the NDAA throughout the year as the main vehicle for many of our legislative priorities. If you're interested in other provisions in the bill, you can view the conference report summary here: <https://rules.house.gov/sites/republicans.rules.house.gov/files/115/PDF/HR%202810%20%5BCR%5D/FY18%20NDAA%20Fact%20Sheet.pdf>. [Source: MOAA Leg Up | Leo Shane III | December 12, 2017 ++]

SECDEF Update 14 ► Jim Mattis Pre-Holiday Base Tour

Defense Secretary Jim Mattis chose an unusual site 21 DEC to begin a pre-holiday tour of military bases, urging troops on this Navy base to set a good example for politically divided Americans and be always ready for war. He gave no hint about the future of Guantanamo Bay as a prison for terror suspects, and did not visit the detention center, which President Barack Obama tried unsuccessfully to close. Mattis, the first defense secretary to visit the base since Donald H. Rumsfeld in January 2002, shortly after the first prisoners arrived from Afghanistan, said the main goal of his trip was to offer holiday cheer and let the troops know their work is appreciated. He also made a point of defending the way prisoners have been treated at Guantanamo Bay, which has been called an infamous torture center. “I am confident that we’re doing the right thing here,” he said.



Defense Secretary Jim Mattis talks to troops at an outdoor movie theater at Guantanamo Bay, Cuba, on Thursday, Dec. 21, 2017.

He recalled a conversation early this year with a woman, whom he did not name, who told him Guantanamo Bay was “a blot on our nation,” but when invited to accompany him to the detention center for an unannounced visit, she declined. “That shut her up. She didn’t have anything more to say to me,” he said. Mattis wanted to buck up the troops at Guantanamo and at Naval Station Mayport, near Jacksonville, Florida, where he visited later that day. He was accompanied by an Associated Press reporter and planned on 22 DEC to visit Marines at Camp Lejeune, North Carolina, and soldiers at Fort Bragg, North Carolina.

The troops he saw on Thursday seemed most curious about what some are calling the road to war with North Korea, whose nuclear weapons the Trump administration says pose a grave and intolerable threat. In a series of talks with troops throughout the day, North Korea came up time and again, mostly from the troops. Each time, Mattis said the focus is on finding a diplomatic solution with the help of China, Russia and others. But he also made no bones about what might happen if the diplomats fail. “If we have to do it (militarily), we expect to make it the worst day in North Korea’s life,” he said, adding that if war comes, “every submarine he’s got is to be sunk and every ship he’s got is to be sunk,” he said, referring to Kim Jong Un, the young North Korean leader who has threatened to use his nuclear weapons on the U.S.

Mattis said he gets asked about the North Korea problem everywhere he travels. He said he plans on attending a meeting in Vancouver, Canada, next month of foreign ministers of the countries that jointly fought the 1950-53 Korean War. He said he will brief them on the situation in Korea. “When I leave, we leave this in the diplomats’ hands.” Mattis was asked if the U.S. has worked out planning for a post-war Korean Peninsula, including the issue of reunifying the North and South. He answered indirectly by saying, “We’re probably not where we need to be” in such discussions with Russia, China and others. Speaking to a few dozen Marines at a rifle range, Mattis described North Korea as a “not yet imminent but a direct threat to the United States.”

At another point, at an outdoor movie theater where troops and civilian staff had gathered, Mattis said that during the Cold War, U.S. leaders had been confident that Russia and China did not want to start a nuclear war. “That may be an assumption we cannot make” with Kim, he said. He urged the sailors at Mayport, as well as the troops at Guantanamo Bay, to be ready in case war comes. “You must be ready,” he said, “and you must demonstrate you’re ready” in order to improve the chances of a peaceful resolution. “I need you to be at the top of your game,” he told an assembly of several hundred troops at Guantanamo Bay, citing their roles both as a fighting force and as a positive example for a divided civilian society.

Although Mattis did not visit the detention center at Guantanamo, he did stress the importance of keeping the Navy base as a U.S. toehold in southeastern Cuba. He said it will not be abandoned, regardless of the future of the prison. “We need this base badly,” he said, as a strategic spot to conduct humanitarian relief and other naval operations, as it had before the Sept. 11, 2001, attacks. President Donald Trump hasn’t

released any Guantanamo prisoners or added any to the list of men who have been officially cleared to go home or to a third country for resettlement. Forty-one prisoners remain in detention. Ten have been charged by a military commission. Five have been cleared to leave, but their status is in doubt under the current administration. That leaves 26 in indefinite confinement. Some eventually could be cleared for release, too, or prosecuted. [Source: The Associated Press | Robert Burns | December 21, 2017 ++]

Transgender Lawsuits Update 04 ► Nicolas Talbott's Enlistment Setbacks

Nicolas Talbott is openly transgender. Come 1 JAN, if the courts allow, he will enlist in the U.S. military. The 24-year-old from Ohio has worked with a recruiter since June 2016 to be ready for that moment. It would be historic, but it's a moment that has also been fiercely fought by President Donald Trump, on the premise that transgender service members would harm military readiness. Whether Talbott will have an opportunity to enlist hangs on a D.C. Circuit Court of Appeals decision. The Trump administration has appealed a lower court's decision that rejected their request to delay a Jan. 1, 2018, deadline to begin accepting transgender recruits.



Left to right: Regan Kibby, Nicolas Talbott and Dylan Kohere are three transgender plaintiffs suing President Donald Trump for the right to join and serve in the military. Talbott, center, is also part of an additional lawsuit to enforce a Jan. 1, 2018, deadline to allow new transgender recruits to enlist.

Talbott is a plaintiff in the lawsuit. He said if the circuit court decides in their favor, he'll "absolutely" be enlisting immediately after. "I've always been interested in serving in the United States military," Talbott said. The circuit court's decision is expected any day now. Talbott had been working toward enlisting since summer 2016, when former Defense Secretary Ash Carter announced that by July 1, 2017, the military would accept transgender recruits. Previous U.S. policy had banned Talbott from openly joining or serving. As a child, "I always wore boy's clothes and wore my hair short. I knew that I was transgender before I even knew the word," he said in a declaration accompanying the lawsuit. Talbott began taking hormones and transitioned to his life as a man in 2012.

He got a degree in criminology from Kent State in 2015, and said during one of his security studies classes, a professor pulled him aside and said, "I've seen your writing, I've seen you speak. Why aren't you in the military?" Talbott said, recalling the conversation. "I told her it's because I'm transgender and I'm not allowed to enlist," Talbott said.

When the ban was lifted by former President Barack Obama's administration, Talbott began working with an Air National Guard recruiter and set a July 2017 appointment with a doctor to clear him for service. A doctor must certify that Talbott's transgender status will have no adverse effect on his ability to serve, just as a doctor will have to clear Talbott's old knee and ankle injuries. On June 30, 2017, as part of the new Trump administration, Defense Secretary Jim Mattis delayed the enlistment date by six months, to Jan. 1, 2018. Trump tweeted three weeks later that Talbott and others like him wouldn't have a chance to enlist at all. A legal battle has ensued in the months since.

Talbott said the setbacks have stung, but he treats them as hurdles to overcome. "Even when the tweets came around I didn't see it as an absolute 'No,'" Talbott said. "I knew another door was going to open, it was just a matter of time." Since Trump's tweets this July, the administration has argued that accepting transgender recruits would put an undue burden on the military and said it would need to train 23,000 personnel at military entrance processing stations to examine transgender recruits. Former service secretaries and transgender advocates have refuted that claim. "I think that they [attorneys for Trump] are trying to make this a much bigger deal than it is," Talbott said. "I think there is the very incorrect assumption that transgender people are so vastly different than regular gender people."

While he waits, Talbott works out twice a day to meet the male fitness standards on the physical exam and studies for the Armed Services Vocational Aptitude Battery, a test that will identify what military occupations his skill set qualifies him for. Talbott wants to be in security forces or work in military intelligence. "Counter-terrorism is absolutely my passion and what I want to spend my life doing," he said. Even if this court ruling opens the way for Talbott to enlist after Jan. 1, 2018, there's still ongoing litigation on the overall right of transgender personnel to serve. That litigation is expected to continue through the spring, and has the potential to affect his military career even after enlistment.

If he got a chance to talk to Trump, Talbott said he'd try to show him that he would serve just like every other service member. "If I could speak to President Trump, I would just tell him to please look at the information out there," Talbott said. "Speak to troops," Talbott said, not only active duty, but veterans, too. "Because they [transgender veterans] are out there. Your gender and your gender identity do not affect your ability to serve your country." [Source: MilitaryTimes | Tara Copp | December 19, 2017 ++]

Transgender Lawsuits Update 05 ► Trump Appeal Struck Down

A U.S. Circuit Court has struck down a last-minute appeal by the Trump administration to keep transgender recruits from joining the military starting 1 JAN. The decision by the 4th U.S. Circuit Court of Appeals leaves President Donald Trump a final legal option to appeal the Circuit Court's decision to the U.S. Supreme Court just 11 days before the new policy is set to take effect. The administration has argued that the military has not had enough time to get processes in place to screen and accept transgender forces. The Pentagon has been working on the policies and procedures for accepting transgender forces since mid-2016.

The 4th Circuit case, which involved litigants represented by the American Civil Liberties Union, was one of three cases currently at the Circuit Court level awaiting decision that would affect the 1 JAN deadline. Shannon Minter, an attorney representing litigants challenging the transgender ban in a case that is currently in the D.C. Circuit Court, said the administration must now get stays in all three cases to stop three lower court decisions that transgender recruits may enlist starting 1 JAN. One way to do that is to appeal all three at once to the U.S. Supreme Court. "The only way the government can get relief now is from [the Supreme Court]," said Minter, legal director for the National Center for Lesbian Rights.

Advocates for transgender troops cheered the decision. “The courts are recognizing that the Trump administration is not telling the truth in asserting that the military is unready for transgender applicants. It is as simple as that,” said Aaron Belkin, direct or the Palm Center, which researches and advocates for transgender issues. [Source: MilitaryTimes | Tara Copp | December 21, 2017 ++]

DoD UFO AATIP Program ► No More | Funding Exhausted

When military intelligence officer Luis Elizondo stepped down from his post heading the Advanced Aviation Threat Identification Program (AATIP)—the program created to investigate unidentified flying objects—in October, he cited lack of government support. “We tried to work within the system. We were trying to take the voodoo out of voodoo science,” Elizondo told [Politico](#) in a recent interview. Until his departure the program, though unclassified, had nevertheless been a Pentagon secret in that its existence had never been publicly acknowledged. That is, until Saturday (Dec. 16), when Politico and the [New York Times](#) published reports tracing AATIP’s history from 2007 to today. The Pentagon confirmed AATIP’s existence, though it’s yet to comment on whether the program is still running despite lacking government funding.

Former senate majority leader and retired Nevada lawmaker Harry Reid was AATIP’s catalyst, earmarking over \$20 million of the defense department’s budget to fund it. Billionaire Robert Bigelow’s aerospace company secured many of the program’s early contracts. Bigelow, who now works at NASA, was the one who convinced Reid to move forward with establishing a UFO investigation program, according to the New York Times. He approached Reid earlier in 2007 about a Defense Intelligence Agency official’s interest in visiting his Skinwalker Ranch property in Utah—considered a point of interest for believers in paranormal and UFO activities.

Shortly after his meeting with Bigelow, Reid met with officials, who were also interested in establishing a UFO investigation program. AATIP had funds earmarked until 2012, though sources told the New York Times it has continued to operate and investigate potential sightings. Pentagon spokesperson Thomas Crosson told the Times the reason AATIP’s funding ran out was because “there were other, higher priority issues that merited funding.” In an interview with the New York Times, Reid said he doesn’t regret a thing about helping to start AATIP. “I’m not embarrassed or ashamed or sorry I got this thing going. I think it’s one of the good things I did in my congressional service. I’ve done something that no one has done before,” Reid said.

Elizondo was clearly a fan of AATIP too, and hasn’t given up on UFO research. Following his resignation, he joined the for-profit To The Stars Academy of Arts and Sciences. Created by Blink-182 guitarist and singer Tom DeLong, the company is dedicated to studying unexplained aerial phenomena. Elizondo has begun speaking publicly about its mission in a bid for funding. [Source: Stars And Stripes | Stephen Carlson | December 7, 2017 ++]

USMC End Strength ► 185,000 | Focus on Readiness vice Growth

Plans to grow the force may be on the back-burner in 2018. In the opening months of the Trump -administration, top Marine officials talked a lot about a yearlong force structure review that recommended the Corps grow to at least 194,000 active-duty Marines. That signaled a big jump from last year’s force of about 184,000 Marines. Corps officials said at the time that the new Marines should be assigned to jobs that need more people, such as -counter-drone and air defense, information operations and anti-ship and sea

control capabilities. But those plans have faded in recent months, partly because Defense Secretary James Mattis has made restoring readiness his No. 1 priority. “The ‘near fight’ is readiness.

We still have an eye on potential growth, but readiness remains our immediate and determined focus of effort,” said Lt. Col. Eric Dent, spokesman for Commandant Gen. Robert Neller. The Marines are stuck with aging and obsolete equipment, shortages of spare parts and other problems caused by Congress’ inability to pass a spending bill on time. As a result, pilots are not getting needed flying hours, and the next generation of weapons systems remain far off. This year’s budget bumped end strength up about 1,000 Marines, to a new force level of 185,000. Mattis has told the Marine Corps to make the force it has as lethal as possible, so plans to grow beyond 185,000 are on hold as the Corps fixes the damage done to readiness by 16 years of war combined with budget chaos. “Our focus is on readiness and shoring up those capabilities we think we don’t have enough of, such as cyber,” Dent told Marine Corps Times. [Source: MarineCorpsTimes | Jeff Schogo | December 23, 2017 ++]

DoD Fraud, Waste, & Abuse ► Reported 16 thru 31 DEC 2017

San Diego, CA -- Two San Diego defense contractors were sentenced to 15 months each in prison 14 DEC in a case that exposes much deeper problems with the Navy’s supply procurement system and suggests a larger “gray market” involving both sailors and contractors operating without oversight. **Jeffrey Harrington** and **Michael Mayer**, owners of three supply companies, admitted to working outside the system set out for military contractors — a practice they partially justified with the claim that a lot of people do it. The three companies are based in Barrio Logan: Veteran Logistics sells medical supplies, Industrial Xchange offers building and industrial materials, and Boston Laser Technology specializes in office supplies.

The Department of Defense could buy from a catalog of approved goods, supplied by contractors, through a web interface called EMALL, allowing the military to compare prices and encouraging competition. But the three companies bypassed that system by dealing directly with sailors and supply officers instead, negotiating prices for one material and then billing EMALL for a wholly different product that was off-catalog. For example, in 2011 Boston Laser Technology won contracts for more than 10,000 Post-It writing pads for \$248,411 for the Maritime Expeditionary Security Group 2 at Norfolk Naval Shipyard in Virginia. At least, that’s what the contracts were supposed to cover. Rather than send Post-Its, the company sent 50 AC/DC transceivers at a price of \$4,967 each for a grand total of \$248,358.

A \$1.3 million order for bags and organizers for the Navy Explosive Ordnance Disposal Group 2 in Norfolk ended with delivery of \$924,000 worth of skydiving gear, according to the plea agreement. Other items the Navy ended up receiving: pot holders, batteries, refrigerators, toner cartridges, rice cookers, even a Playstation 3 and two pink Nintendo systems, according to court records. The scope of the fraud is still unknown. Investigators audited 60 transactions in a four year period and found every one fraudulent — a mere slice of the \$45 million in business the companies did with the Navy from 2008 to 2015. The audit showed a loss to the Navy of \$1.4 million, prosecutors said. But defense attorneys fought back against accusations of price-gouging, claiming the pricing was competitively set. In many cases, they explained, where a dollar difference emerged, the Navy was given a “credit” to spend — sometimes it was spent, sometimes not, according to prosecutors.

U.S. District Judge Michael Anello said the defense team submitted paperwork that was “somewhat persuasive” in showing that “the profit margin may not have been out of line with industry standards” and may not show a “systematically ripping off of the Navy.” Despite that possibility, Assistant U.S. Attorney Rebecca Kanter argued that this case is about the much larger issue of undermining the oversight and competitive market system, circumventing safeguards, and creating opportunity for back-room deals and

corruption. In fact, government investigators have been able to trace back items — TVs, iPhones and more — in kickbacks to sailors who looked the other way and went along with the scheme, Kanter said. “They got to play God, in control of what their profit was,” Kanter said of Harrington and Mayer. As to the Navy participants, Kanter said in sentencing papers and in court that several military and civilian personnel have been subjects of this investigation, and many have already faced court martial and administrative discipline. One ship prosecutors suspect participated in fraudulent transactions is the Lake Erie, a guided-missle cruiser based in San Diego, according to court documents. No further information about those cases has been released.

Harrington’s attorney, Gregory Vega, said his client — a Navy veteran — did not cut corners out of greed or malice, but instead had the best intentions to make the Navy fleet-ready. “The government always received product,” Vega argued. “This was not stealing from the government.” Mayer’s attorney, Joseph McMullen, said the men worked outside the system because it was cumbersome and faulty — not delivering to its customers the way they wanted to receive items. The business owners instead formed good relationships with the sailors and supply officers and gained a reputation of getting the job done, still for a reasonable price. “It’s capitalism at its best,” McMullen argued. EMALL has since been replaced with a new upgraded system for obtaining supplies.

In addition to the prison sentences, both men were ordered to pay \$10,000 in fines each and forfeit about \$708,000. Both men also pleaded guilty to filing false tax returns. Harrington, 55, must pay about \$141,000 in restitution to the IRS, and Mayer, 63, nearly \$300,000. The three corporations must also share in the forfeiture and pay a separate \$1 million fine. [Source: NavyTimes | Geoff Ziezulewicz | November 29, 2017 ++]

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Lancaster, SC -- Three people are accused of possessing weapons and other military gear stolen from an Army National Guard armory in South Carolina. The Herald reports that 32-year-old **Brandon Shane Polson**, 23-year-old **Austin Lee Ritter** and 39-year-old **Kimberly Denise Cannon** were indicted 20 DEC on charges of having machine guns and a grenade launcher. Federal officials say three machine guns are still missing. It’s not known who stole the inventory. A federal affidavit says National Guard officials were unaware of the theft from the unsecured building. South Carolina National Guard spokeswoman Lt. Col. Cindi King says the federal investigation is ongoing. The weapons were discovered when Cannon was pulled over and arrested Nov. 26. Police later arrested Ritter and Polston at a motel on drug charges. [Source: The Associated Press | December 22, 2017 ++]

-o-o-O-o-o-

Las Vegas, NV -- A Nevada man who sold smoke grenades and military-issued ammunition stolen from the U.S. Air Force has been sentenced to 18 months in prison and two years’ probation. U.S. Attorney Steven Myhre says 38-year-old **Temogen Tran Noguni** of Henderson was sentenced 22 DEC in Las Vegas after pleading guilty in August to one count of unauthorized sale of U.S. property. Two co-defendants previously pleaded guilty to criminal charges in the case, including **Jonathan Owens**, a 27-year-old staff sergeant at Nellis Air Force Base. Federal prosecutors say Noguni acknowledged he bought the items from Owens in 2015. In addition to smoke grenades, the items included body armor vests, rifle scope, night vision binoculars and goggles. The ammunition included armor-piercing .50 caliber cartridges not available for public sale. Myhre says Noguni was arrested after he listed the items for sale on the internet. [Source: The Associated Press | December 26, 2017 ++]

POW/MIA Update 97 ► Search for San Antonio Rose

A search for a U.S. military aircraft that disappeared near a Pacific island during World War II is getting renewed attention ahead of the 75th anniversary of its disappearance. The B-17, nicknamed the San Antonio Rose, was flying on a mission over New Britain on Jan. 5, 1943, when it was attacked by enemy fighters. All 11 crew members aboard the bomber were lost, including Brig. Gen. Kenneth Walker, the highest-ranking recipient of the Medal of Honor still listed as missing from World War II. His son, Douglas Walker, 84, of New Canaan, Connecticut, has been pushing for years to get the U.S. military to search for the crash site.



Brig. Gen. Kenneth Walker poses in this undated photograph.

The U.S. Senate on 20 DEC passed a resolution recognizing the lost crew and encouraging the continued effort to recover their remains. Sen. Richard Blumenthal, of Connecticut, urged the Defense Department to recommit to a search and recovery mission. The Pentagon agency that accounts for the nation's war dead killed on foreign soil said it plans to continue work on the case in 2018. "This case is particularly difficult because of the terrain," said Chuck Prichard, a spokesman for the Defense POW/MIA Accounting Agency (DPAA). "The original thought was the plane had landed in water. There may have been some evidence it landed inland. It's a mountainous area, very remote. Very few people actually live around there." Some searches have been conducted in the eastern section of New Britain, a jungle-covered, mountainous island that's part of Papua New Guinea. The plane went down in the area during a mission to bomb a Japanese shipping convoy.

In April, the DPAA partnered with the Australian Unrecovered War Casualties Office on a ground exploration. It identified a wreckage area where the San Antonio Rose could have disappeared, but a follow-up mission was not able to locate the crash site. "These search efforts remain insufficient so long as recovery of the San Antonio Rose remains an afterthought to other missions and priorities," Blumenthal wrote in a letter last week to the DPAA director with Sen. Steve Daines of Montana and Sen. Martin Heinrich of New Mexico. Walker said he was grateful for the senator's attention to the case which, he said, "has meant that this plane's role in American history has been kept alive." [Source: The Associated Press | Michael Melia | December 21, 2017 ++]

POW/MIA Recoveries ► Reported 16 thru 31 DEC 2017 | Eight

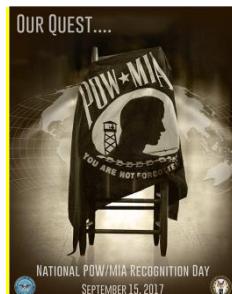
"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War 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’. Refer to <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2017> for a listing and details of those accounted for in 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/or 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>
- <http://www.pow-miafamilies.org>
- <https://www.pownetwork.org/bios/b/b012.htm>
- <http://www.vvmf.org/Wall-of-Faces>

LOOK FOR

- **Army Air Forces 2nd Lt. Robert R. Keown** was a P-38 pilot assigned to the 36th Fighter Squadron, 8th Fighter Group in April 1944. [Read about Keown](#).
- **Army Pfc. Albert E. Atkins**, 20, of Belvidere, N.J., was a member of Company E, 2nd Battalion, 187th Airborne Infantry Regiment, 187th Airborne Regimental Combat Team. His unit attacked enemy forces near Mae-Bong, South Korea in 1951. [Read about Atkins](#).
- **Army Sgt. 1st Class Milton M. Beed** was a member of Company A, 1st Battalion, 38th Infantry Regiment, 2nd Infantry Division in FEB 1951 [Read about Beed](#).
- **Army Sgt. Kermit J. Lejeune**, 23, of Church Point, La., was a member of Company K, 3rd Battalion, 35th Infantry Regiment, 25th Infantry Division in late November 1950. [Read about Lejeune](#).
- **Navy Mess Attendant 2nd Class Archie Callahan, Jr.**, was assigned to the USS Oklahoma on Dec. 7, 1941. [Read about Callahan](#).
- **Navy Seaman 2nd Class George J. Wilcox**, Jr., 19, of Byram, Miss., was assigned to the USS Oklahoma on Dec. 7, 1941. [Read about Wilcox](#).
- **Navy Storekeeper 1st Class John W. Craig** was assigned to the USS Oklahoma on Dec. 7, 1941. [Read about Craig](#).
- **Navy Seaman 1st Class James C. Solomon** was assigned to the USS Oklahoma on Dec. 7, 1941. [Read about Solomon](#).

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

* VA *



VA Accomplishments in 2017 ► Secretary David Shulkin Message

On 21 DEC Secretary Shulkin provided a year-end statement focused on VA accomplishments for 2017. The text follows and at https://youtu.be/lI8d_nMFU14 is a link here to see his accompanying video message:

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Happy Holidays!

2017 has been a year of accomplishments for the Department of Veterans Affairs and this is a perfect time to reflect on, acknowledge, and thank all of those who have enabled our many accomplishments for Veterans during this past year. We owe so much to our Nation's leaders and others in and outside of government for supporting and enabling improvements to the ways in which we serve Veterans:

- First and foremost, let me express my gratitude to President Trump. His leadership and vision have driven and inspired VA to better care for Veterans and their families. Among his many supportive acts and leadership initiatives, he has signed 9 bills to improve our ability to serve Veterans, as well as one Executive Order and three Presidential Proclamations; he has personally participated in and led six events honoring Veterans, and he has kept their interests foremost in the minds of all Americans by mentioning their service and sacrifices in 25 of his public speeches. He was the driving force behind the White House Hotline for Veterans, which opened for 24-7 service in October and has served more than 16,000 callers.
- Vice President Pence has also been critical to every initiative involving Veterans. He personally led our Veterans Day ceremony at Arlington and demonstrated his concern for Veterans by supporting and attending Honor Flight ceremonies and events such as the Wounded Warrior bicycle ride.
- Thanks to all the Members of Congress for making 2017 a legislative success for Veterans. With the unwavering support and leadership of our VA committees, Congress supported and passed groundbreaking legislation on VA Accountability, Appeals Reform, the Forever GI Bill, Veterans Choice Improvements, and Personnel Improvements and Extension of Choice funding.
- Thanks also to my fellow Cabinet Secretaries and leaders of Administrations for their departments and agencies support:
 - ✓ Department of Defense: We are partnering on a new Electronic Medical Record and shared purchasing to better serve both Veterans and Service Members and best use taxpayer resources.

- ✓ Housing and Urban Development: Together, VA and HUD helped house over 61,000 homeless Veterans last year alone.
- ✓ Department of Energy: With DoE assistance, we've launched an important Veterans Brain Health Initiative and Big Data Super Computing to expand dramatically our research into Veterans' health.
- ✓ Department of Labor: Working together, the unemployment rate for Veterans has dropped to 2.6%, the lowest in 17 years.
- ✓ Department of Education: With DoE's support, VA helped enable more than 1 million Veterans to use the GI Bill in 2017.
- ✓ Health and Human Services: Our collaborations have led 620,000 Veterans to participate in precision medicine initiatives, achieve a reduction of 36% in the use of opioids, and produce over 10,000 research papers that will help us better serve Veterans and all Americans.
- ✓ Department of State: Thanks to DoS for coordinating the visits of dignitaries from 16 countries to the Department of Veterans Affairs.
- ✓ The Department of Justice has assisted with revising and coordinating new Telehealth regulations and regulations for prescriptions to improve Veterans' access to care and medications.
- ✓ The Department of Interior helped provide employment opportunities for Veterans through the Park Ranger Internship Program.
- ✓ The Small Business Administration almost doubled the goal of 10 percent of federal contracts with Service Disabled Veteran Owned Business by achieving 19 percent.
- ✓ And thanks to our partners in the private sector for helping provide Veterans' care. In 2017, VA authorized 6.1 million community care appointments, a 42 percent increase over 2016.

These and other collaborations have helped VA make significant progress in serving Veterans and their families. We have become more transparent by posting wait times for Veterans' appointments, Veterans' satisfaction with VA care and services, facility quality scores and accountability actions. We've reduced dropped calls to our Veterans Crisis Line from 35% percent to less than 1 percent, ensured Veterans have same-day access to primary and mental health care at all our care facilities, identified 430 unused and under-utilized facilities for disposal, and improved claims processing times by 18 percent in 2017. All of these accomplishments have resulted in raising Veteran "Trust" Scores from a low of 46% in 2014 to 70% today.

But we still have much work to do, and we at VA look forward to the continued support and leadership of President Trump, Members of Congress, Veterans Service Organizations, and all Americans as we fulfill Lincoln's famous words "to care for him who shall have borne the battle, and for his widow, and his orphan." As the year comes to a close, may God bless each and every one of you, and may God continue to bless this wonderful country of ours.

[Source: VA News Release | December 21, 2017 ++]

VA Overpayments Update 01 ► Record Keeping & Communication Problems

The U.S. Department of Veterans Affairs is sending thousands of overpayment notices telling veterans to pay back their benefits. When Navy veteran Isaac Daniel retired after 22 1/2 years of service, he qualified for disability benefits due to knee issues and near fatal intestinal problems. He started receiving monthly disability payments of \$1,100 in 2006. That's in addition to his retirement check of \$1,200 per month. With

a wife and five children all under the age of 19, Daniel relied on both checks. "Up until this point, I had wonderful things to say about the VA," he said. "But out of the blue, this thing happened."

The VA's debt management center sent Daniel a letter in 2016 stating it paid him \$18,000 more than what he was "entitled to receive." "Once I retired, I still had children and a wife, and in 2006 they said you didn't have them anymore, according to their records," he said. The VA told Daniel he never updated nor returned a dependent verification form sent to him. "They said they sent it," he said. "I never received it. Never." When Daniel called the VA to question the debt, he learned the VA sent the dependent verification form to an address he lived at 35 years ago. He said he thought he updated all his information when he applied for a VA loan and moved to Fort Washington, Maryland. "Everything was up to date," he said. "Everything was, except the one place – disability."

So the debt management center began to garnish his disability check -- all \$1,100 of it -- to pay back what the VA said it overpaid him dating to 2006. The sudden stop in disability benefits hit Daniel's budget hard. "It was a time when child care costs were higher because of summertime. A time when there was some housing repairs, automotive repairs," he said. "Everything kind of hit all at the same time. I mean, a daughter in college." Daniel is just one veteran News4 heard from.

- Zaldy Sabino, a Navy vet and Air Force retired, was told he owed more than \$22,000. But Sabino said he never received any disability benefits during the time frame the VA alleges he did. "They said somebody was receiving it," Sabino said. He has no idea who that "somebody" is.
- Navy veteran Robert Sullivan, who retired in 2005, said he received two direct deposits from the VA totaling more than \$13,000, but didn't know why. He said when he called the VA looking for an answer, he didn't get one. "After numerous phone calls, nobody would tell me really anything," he said. "They were very vague about it." He said he spent part of the money when he got in a financial bind. Months later the VA sent him a letter asking him to pay it all back. "Of course I got the letter saying, 'Hey, we want all this money back,'" he said. "Well, I don't have it now."

Each vet said the VA had the wrong information when it came to dependents on their disability benefits. "They no longer believed I was married," Sullivan said. "In fact, they didn't believe I had ever been married." The VA also questioned whether Zaldy had children. "This dependents admission by the VA only came recently," he said. Since contacting News4, Sullivan's and Sabino's cases have been settled. Sullivan also reached out to Rep. Gerry Connolly, a Virginia Democrat, who stepped in to advocate on his behalf. "There is a level of incompetence that is irksome, but to the individuals affected, it can be quite earth-shattering," Connolly said. Daniel said his monthly disability benefits have been reinstated. "They then refunded all the money back to me and gave me my monthly payments back," he said.

However, members of Congress said the problem with record keeping and communication still exists. "It's not only maddening, it actually threatens a family's budget and their ability to make their rent or their mortgage payment or keep food on the table," Connolly said. He is just one advocate for these veterans. The VA has yet to give Congress any concrete plan to fix the problem, but this past summer it started offering a 12-month payment plan if veterans could not pay back the overpayment in full. The VA admits it sent more than 260,000 overpayment notices this year. It told Congress it sent 238,000 last year. The VA secretary denied numerous requests for an interview. Statement from VA spokesperson:

When VA initially notifies Veterans of their benefits award, the department instructs Veterans to alert VA to any change in dependent status or a future change in address. The best way for veterans to avoid issues regarding dependent and spousal benefit overpayments is to alert VA immediately to any change in dependent status and promptly report any changes in address, as they are initially instructed to do upon notification of their benefits.

While Veterans are responsible for informing VA of any changes in dependent status or address, VA also has a process by which it sends beneficiaries a Dependent Verification Letter to

the most recent address provided by the Veteran in order to verify all the Veteran's dependents. The Veteran has 60 days to return the completed document. If the document is not received, VA begins procedures to remove the dependents and recoup any overpayments made to the Veteran. If mail is returned as undeliverable by the U.S. Postal Service, VA's Debt Management Center runs an address verification and will resend a debt letter to a more recent address if one is available.

As of August 10, 2017, VA changed its overpayments collections policy so that Veterans are automatically placed into a 12-month recoupment plan, which provides significant financial relief in most cases. Prior to that, benefit recoupment was at 100 percent unless a payment agreement had been entered into.

[Source: NBC News 4 | Susan Hogan | December 13, 2017 ++]

VA Suicide Prevention Update 46 ► Flag Medical Record Program

The Department of Veterans Affairs is implementing a new agency-wide policy to flag medical records of patients at high risk of suicide within 24 hours — a decision made following whistleblower allegations last year that a VA suicide-prevention team in Albuquerque, N.M. was being neglectful of suicidal veterans. According to the Office of Special Counsel, the VA is also in the process of clarifying rules to follow when handling suicidal veterans, and it's establishing new employee training and improving communication between VA facilities about veterans at risk for suicide. The Office of Special Counsel initiated an investigation last year following complaints from an unidentified employee at the Raymond G. Murphy VA Medical Center in Albuquerque. The special counsel discovered the VA facility was failing to flag medical records for veterans at risk of suicide.



A Defense Department illustration depicts the hazards of suicidal thoughts, as it aims to boost awareness of mental health prevention programs available to servicemembers.

In a letter to President Donald Trump, Special Counsel Harry Kerner announced the case closed 30 NOV and the original whistleblower complaints, as well as correspondence between the special counsel and the VA, were publicly released. Kerner wrote to Trump that the VA was initially slow to take action. The investigation started in April 2016. Among other findings, it uncovered that providers weren't updating the VA's "High Risk for Suicide" list or flagging patient medical records in a timely manner. The flagging system is intended to inform VA doctors nationwide when a patient might be at risk for suicide. It was also discovered the hospital's suicide-prevention coordinator didn't perform evaluations every 90 days for some

veterans who were flagged for suicide risk, as the VA requires. In some cases, the Veterans Crisis Line referred veterans to the hospital's suicide-prevention team and their responses were delayed. In one instance, it took eight business days for the coordinator to contact a veteran referred from the hotline.

The VA's initial response to the findings were "disappointing," Kerner wrote to Trump. The VA responded it didn't have policy in place to flag patient records for suicide risk within a certain timeframe and it didn't substantiate many of the whistleblower claims. "The agency initially appeared slow in recognizing the tragedy that suicide by veterans represents, seemingly implying that certain delays in care and a lack of adequate regulations governing the handling of suicidal veterans were tolerable," he wrote. "As seen from the agency reports, a lack of requirements leads to delays and delays lead to veteran deaths." After going back-and-forth with the VA since February, Kerner determined the agency's response was now "reasonable."

Besides implementing the 24-hour rule, the agency is adding staff to the suicide-prevention team in Albuquerque, the Albuquerque Journal reported. The newspaper reported the suicide-prevention coordinator criticized by the unnamed whistleblower kept her position. "Ultimately... I have determined that the reports contain all of the information required by statute, and the findings appear reasonable," Kerner wrote to Trump. "This matter is now closed." [Source: Stars & Stripes | Nikki Wentling | December 14, 2017 ++]

VA Medical Marijuana Update 37 ► VA Refutes Rumors of A New Policy

Veterans Affairs officials are denying a report that they have softened their stance on medical marijuana, insisting that updated guidance on the drug does not amount to a new policy change. On 19 DEC, Marijuana Majority founder Tom Angell posted on Forbes.com a new five-page guidance issued by the department earlier this month focused on VA physicians "discussing the use of marijuana and its impact on health, including veteran-specific treatment plans." The document also encourages VA doctors to "discuss marijuana use with any veterans requesting information" due to "its clinical relevance to patient care."

But VA spokesman Curt Cashour said the new guidance is not a new endorsement of medical marijuana by the department or even a change in existing VA policies. "It is updated guidance to encourage veterans to let their VA physicians know if they are using marijuana for medicinal or recreational purposes, just as VA physicians would want to know about any other use by veteran patients of federally illegal drugs," he said. The goal is to get a full picture of patient health, including all legal and illegal medications. Calling the updated guidance document a more open approach to marijuana use is "a mischaracterization," he said. "VA physicians can also gather statistics and other information from veterans about their use of marijuana or other federally illegal drugs as part of understanding the effects of that drug use on their overall health. VA's position on marijuana remains unchanged," Cashour said.

That position has been outlined multiple times in recent months by VA Secretary David Shulkin. VA doctors cannot prescribe, recommend or assist with getting medical marijuana because of federal prohibitions against the drug. Shulkin has said he is interested in looking into the possible benefits for cannabis in a range of veterans' ailments, but pro-marijuana groups and veterans advocates have sharply criticized the department for failing to follow through on those comments with meaningful research changes. The new VA document reiterates that VA doctors

cannot assist veterans in obtaining medical marijuana even in states where it is legal but also notes that "veterans must not be denied Veterans Health Administration services solely because they are participating in state-approved marijuana programs." It also notes that possession of marijuana on VA property is a federal crime, even in states where it is legal. [Source: ArmyTimes | Leo shane III || December 19, 2017 ++]

VA Medical Marijuana Update 38 ► Directive Clarification

Doctors and pharmacists at the Veterans Affairs Department have been cleared to talk about the pluses and minuses of medical marijuana use with vets who ask about the drug. The doctors will still be barred from recommending or prescribing marijuana, but under a new VA directive they will be able to "discuss with the veteran marijuana use, due to its clinical relevance to patient care, and discuss marijuana use with any veterans requesting information about marijuana." In issuing the new rule earlier this month, the VA reaffirmed its long-standing policy against marijuana use under federal laws including the Controlled Substances Act.

The new rule said "**providers are prohibited from completing forms or registering veterans for participation in a state-approved marijuana program.**" Under federal law, marijuana is still listed as a "Schedule 1" drug "with a high potential for abuse, without a currently acceptable medical use in treatment in the United States, and lacking accepted safety for use under medical supervision," according to the VA. However, at least 29 states and the District of Columbia have legalized marijuana in some form or sanctioned its medical use. In its directive, the VA said doctors and pharmacists at the Veterans Health Administration [VHA] "should discuss with patients how their use of state-approved medical marijuana to treat medical or psychiatric symptoms or conditions may relate to the veterans participation in other clinical activities."

The discussions could involve "how marijuana may impact other aspects of the overall care of the veteran such as how marijuana may interact with other medications the veteran is taking," the VA said. In addition, the doctors and pharmacists could talk to the vet on "how the use of marijuana may impact other aspects of the overall care of the veteran, such as pain management, Post-Traumatic Stress Disorder [PTSD], or substance use disorder treatment," the VA said. The American Legion praised the VA's new rules on marijuana on 19 DEC and renewed its call on Washington to remove marijuana from the list of Schedule 1 drugs. In a statement, the Legion said, "This updated policy will help encourage veterans using medical cannabis to more openly and fully discuss their health care options with VA medical providers." "Many states believe cannabis is a drug with medical value, and many studies, to include the recommendations of the National Academy of Medicine, support this contention," the Legion said.

In a survey conducted for the Legion in August, more than 80 percent of veterans nationwide favored legalizing the medicinal use of marijuana and said they would want to have it as a potential treatment option. Eighty-three percent of veteran households surveyed said the federal government should legalize medical cannabis, and 82 percent indicated that they would want to have medical cannabis as a legal treatment option. At its national convention in Reno, Nevada, in August, the two-million-member Legion also adopted a resolution urging the removal of marijuana from the government's list of "Schedule 1" drugs, including heroin, LSD and Ecstasy, which are deemed to have no medical use.

In a White House briefing in May, VA Secretary Dr. David Shulkin said states allowing medical marijuana use may be providing "some evidence that this is beginning to be helpful, and we're interested in looking at that and learning from that." However, Shulkin said that "until time the federal law changes, we

are not able to prescribe medical marijuana for conditions that may be helpful." [Source: Military.com | Richard Sisk | December 20, 2017 ++]

VA Shipping Costs ► Savings Projections Not Acted On

If you could pay \$19.19 to ship a package instead of \$227.32, wouldn't you go for the cheaper rate? That's the question raised by Rob Barrow and Will Sands, Marine combat veterans and businessmen from Tampa who say the Department of Veterans of Affairs is spending tens of millions of dollars more than it needs to on shipping costs each year. The \$19.19 rate is one of about three-dozen examples of savings projections the men have come up with as they try to sell the VA on a freight management system in wide use among private hospitals. They say they've run pilot programs with the VA that demonstrated cost savings of more than 45 percent.

Still, VA officials say "there doesn't appear to be a single substantive piece of evidence" that the system can save the VA money. So Barrow, a retired disabled lieutenant colonel who owns the Tampa logistics company Capture, has filed two complaints with the agency's Office of Inspector General. Their target is the loosely regulated, one-in-five packages shipped by the VA that are not part of the agency's prime vending contract — some half-million packages every year. Adding to Barrow's concern is that he's a service-disabled veteran, so companies like his are often given priority in federal contracting. Capture has benefited from this provision in the past with VA freight contracts. The flap comes as VA Secretary David Shulkin seeks to create a medical-surgical supply chain that would save \$150 million. That money, Shulkin told Congress last year, would be redirected to "priority veteran programs."

In his complaints to the VA inspector general, Barrow said Capture could save VA health care centers \$20 million a year and the agency overall — including claims processing centers and administrative offices — \$100 million a year. The system Capture offers is called OptiFreight, developed by health care giant Cardinal Health as a way to help hospitals manage how they send and receive packages. Cardinal Health says some 2,000 hospitals ship nearly 19 million packages a year this way, saving a combined \$200 million every year. The system works by both offering a bulk shipping discount through FedEx and managing each item shipped to VA at the point of purchase to ensure the user is getting the best rate possible.

Capture has an agreement with Cardinal Health to provide OptiFreight services to the VA and has conducted the pilot programs at six VA health care centers, including the James A. Haley Medical Center in Tampa. The company has two contracts with the VA — one in the Washington, D.C., area that serves three centers and another in Milwaukee that serves one. In one example, Capture examined a package a VA medical center in Los Angeles paid \$227.32 to ship that would have cost \$19.19 under the OptiFreight program. In another example, a VA medical center in Lexington, Ky., paid \$113 for a shipment that would have cost \$29.66 under OptiFreight. During a two-week period in November 2015 at five VA medical centers, including Haley, the system saved more than \$5,200 — 45 percent on the cost of shipping 224 packages.

The Tampa Bay Times shared these results with the VA, along with recommendations from a hospital industry expert and a Cardinal Health official saying the program has the potential to save VA money. "I would recommend this because it provides visibility into freight costs and its ability to reduce freight costs," said Mike Schiller, senior director of Supply Chain of the Association for Healthcare Resource & Materials Management, a subsidiary of the American Hospital Association. A decade ago, Schiller instituted the OptiFreight program at the Chicago hospital where he worked and said it saved money and gave hospital officials a better view of how and what they were shipping. Added David J. Hoffman with OptiFreight Logistics: "VA doesn't have to pay for anything. Just allow us to manage this portion of the business. This is a great opportunity to help veterans and help the VA."

Still, VA officials remain skeptical. "VA is always looking for ways to utilize resources more efficiently to provide better care for Veterans and better value for taxpayers," VA spokesman Curt Cashour said in an email to the Times. "But it doesn't benefit anyone when people make unsupported claims without providing any evidence — as is the case here." Cashour referred to the examples and support provided by Capture as "unsupported claims or decade-old hearsay/anecdotes." Haley ran a one-time demonstration trial with

Capture in December 2015, he said, but the "anticipated savings and benefits didn't materialize, so the trial was discontinued." Barrow and Sands dispute that, saying the Haley pilot, which actually began July 31, 2015, showed a savings of nearly 50 percent, more than \$2,500 on 65 shipments.

Cashour said it's "impossible to compare anything" using Capture's Haley data "because it uses list prices and Capture's own representation of its negotiated prices, which may or may not include its fees." Those savings figures, however, are inclusive of the fees, Barrow said. Haley officials referred all questions to Cashour. In his complaints to the VA's inspector general, Barrow questioned whether the agency is interested in saving money. The VA, he wrote, has a "complete and total lack of interest in doing any additional work that can save taxpayer money and improve the services .?.?." [Source: Tampa Bay Times | Howard Altman | December 18, 2017 ++]

VA DRC Program Update 01 ► 30 Day Decision Clarification

A recent VA e-mail to veterans has the Veterans of Foreign Wars (VFW) concerned that the Department of Veterans Affairs is promising things on behalf of the VFW, and other VSO's. The particular segment of the e-mail in question, which relates to the brand new Decision Ready Claims (DRC) program, reads as follows:

"When you file a DRC, you can get a decision on your claim in by working with an accredited Veterans Service Organization (VSO). Your VSO will help you gather and submit all relevant and required evidence so your claim is ready for VA to make a decision when you submit it."

The VFW says this is leading vets to believe that they will be getting a decision 30 days from contacting the VFW, when in reality the 30 day clock starts once the claim is submitted to the VA. The preparation process with a VSO service officer is separate, and the VFW makes no promises on how long the gathering of information will take, as it differs on an individual basis. While VFW Director of National Veterans Services Ryan Gallucci is quick to point out that he doesn't believe it's intentional he also acknowledges that these types of issues seem to be a recurring theme with the VA's rollout of new programs, and one that must be fixed going forward. For more details on this issue, you can listen to the full interview with Gallucci from ConnectingVets' Morning Briefing radio show at https://www.omnycontent.com/d/clips/4b5f9d6d-9214-48cb-8455-a73200038129/8008cc6c-aab5-4dd7-9598-a7b6000f7c0e/b16329db-73b1-4674-9236-a84a00e8507c/audio.mp3?requestSource=Widget&track=false&utm_source=Embed. [Source: Connectgivingvets.com | Eric Dehm | December 19, 2017 ++]

VA Vet Choice Update 65 ► Program Not Functioning Well

Veteran Warren Pierce is worried that vets aren't getting the care they need. Pierce is partially covered by the VA Choice insurance program, an option for people who are 40 or more miles away from a Veterans Affairs facility or who have to wait 30 days for an appointment can seek non-VA care. But that system, patients and providers say, is difficult to navigate and hard to get reimbursed through. "I've spent many hours on the phone just trying to get one thing done," said Pierce, who lives in Victor, Idaho. "I'm reasonably well-educated and I don't give up, so I was able to deal with the system. But there are an awful lot of vets around that just don't have that persistence, and so they aren't getting the care that they need."

Though never in combat, Pierce qualifies for care because of high-frequency-noise-induced hearing loss, which started at a shooting range during basic training at Fort Knox in 1973. Billing offices struggle with the program, too. Teton Orthopaedics has roughly \$300,000 in VA claims it hasn't been paid for since 2015. St. John's Medical Center has \$80,000 outstanding from this year alone. The Community Counseling Center is owed roughly \$2,000 in claims going back to September 2016. The director of finance and administration, Ginny Stradley, said the center has a routine: Get into the office, call the VA Choice number, put on

speakerphone and start the day. “It has been incredibly difficult to work with the VA Choice,” Stradley said. “When we do follow up with them we are normally on hold an average of five hours.”

VA Choice was put together — some say hastily — in 2014 after news broke that veterans were dying while on waiting lists to receive care. Many Teton Valley, Idaho, and Teton County, Wyoming, veterans could qualify for the program because the closest VA facility in Idaho is Pocatello and the closest one in Wyoming is an outpatient clinic in Afton. A third-party provider, Health Net Federal Services, is responsible for working with the VA to administer the program in Wyoming. The VA Office of Inspector General recently reported to Congress that Health Net and the other company administering care across the country have collected roughly \$89 million more than they should have. The quick implementation of VA Choice is one reason the program isn’t working as smoothly as it could, employees of the VA say. “We needed to do something fast,” said John Grote, the business office chief for the VA in Sheridan. “But you basically have a huge program with a ton of money trying to use an external contractor to determine care. It got a little convoluted.” Grote’s office is responsible for coordinating care in Teton County.

When Pierce went to get a colonoscopy in Rexburg, Idaho, he was told the Madison Memorial Hospital in Idaho didn’t take VA Choice patients anymore because it couldn’t get reimbursed. The hospital’s public relations officer declined to say how much money Madison Memorial was owed when it made the decision. “I don’t blame them one bit,” Pierce said. “But it’s just not right that people who are providing these services aren’t getting properly compensated, and it hurts veterans because it limits the number of providers they can go to.” Eastern Idaho Regional Medical Center was also asked if it had any outstanding VA Choice payments and said it couldn’t confirm it was experiencing similar problems.

Frustrated doctors -- The VA office in Sheridan confirmed that there are also some providers in Wyoming that have chosen not to take VA Choice insurance any more, but it didn’t have a list due to its changing nature, staff said. Orthopedic and spine surgeon Christopher Hills is frustrated at the amount Teton Orthopaedics is owed. He served as an orthopedic surgeon in the U.S. Army, on active duty service from 2004 to 2013, and he deeply empathizes with veterans. “I’ve seen them come off the battlefield, so I know what they’re dealing with,” he said, getting choked up. “They might have significant physical burns, but this is a burn they shouldn’t have to deal with. It’s inexcusable what they’re having to deal with after everything they’ve done and sacrificed for our country. “At some point it becomes difficult to provide free care,” Hills said. “Ultimately there will be a threshold. But we don’t know what that is.”

A time-consuming effort -- The Community Counseling Center faces a similar battle in collecting funds. It can ask about only three dates of service per call, and Stradley is frequently told that the VA Choice office didn’t get a claim or that records show a claim was paid, even if it wasn’t. If a payment is outstanding for more than six months, the Counseling Center has to ask for help from clients. “It’s really time-consuming for us, but we do it,” Stradley said. “We don’t want it to be a barrier to services.” The Community Counseling Center recently received a letter from the VA Choice program saying it was aware of the difficulties.

St. John Medical Center’s revenue cycle director, James Hohl, said the hospital deals with a variety of insurance plans. “But VA Choice is probably on the more difficult side, for sure,” Hohl said. “We’ve found that we do receive payment, but it takes a long time.” Last quarter, 36 patients — less than 1 percent of the hospital’s total patient flow — used the VA Choice program at St. John’s. “If this was our experience with 90 percent of our patients we probably wouldn’t be doing too hot,” Hohl said. The hospital’s fairly large team — five people are responsible for hospital billing alone and three more for the larger medical group — helps it conduct “aggressive” follow-up to get paid.

Veteran and Teton County Board of Health member Joe Burke said that even though the original idea was a good one, he’s aware of the problems. “No one is getting paid,” he said. “It might just be a matter of figuring out how to do the billing. It’s a different animal they [billing offices] need to learn how to ride.”

John Sherwood, commander of Jackson Hole's American Legion Post 43, said the current program is "less useful than the system that existed before." "You've just got to keep calling them and calling them and calling them," Sherwood said.

The legislative piece -- When Pierce first started having troubles with the VA Choice program, he wrote letters to his senators and congressman in Idaho. The first responses back were form letters that he called "bulls--t." But he kept writing. Wyoming Sen. Mike Enzi became vocal about a better veterans' health care system after his office received a lot of provider complaints, including from Teton Orthopaedics. "We really want to make sure they are getting the care and access they need," said Max D'Onofrio, Enzi's press secretary. "This is something Sen. Enzi takes seriously." D'Onofrio said Enzi's office is trying to expedite the reimbursement process, but he couldn't share details of how it was doing so. In addition, the senator is bringing up regional concerns with U.S. Secretary of Veterans Affairs David Shulkin. Enzi also called for a review of and improvements to the program on the Senate floor in October.

There are three bills in Congress that propose to overhaul the VA health care system. Time is of the essence, since the VA is projected to run out of funding for the VA Choice program by the end of the year. When asked which bill might be best, Grote, of the VA office in Sheridan, said whatever "streamlines care, allows the VA to pay providers the quickest and gives vets the most flexibility." He said his office will continue to work with providers to get them paid. Pierce hopes that by getting the word out, things will change. "I've always wanted to do something meaningful," he said. "And I have to admit, I haven't accomplished a whole lot of things like that. It'll make me feel good and satisfy a need I have if I can help some other people out who are less fortunate." What would that look like? "It would be satisfying if I could make a difference," he said, "even if only a couple million dollars get paid to a few providers. That's something to feel good about. But I'd really like it to be much more than that." [Source: Jackson Hole News | Kylie Mohr | December 20, 2017 ++]

VA Vet Choice Update 66 ► Stopgap Funding Bill Signed

A stopgap funding bill that President Donald Trump signed 22 DEC to avoid a government shutdown included \$2.1 billion for a nearly bankrupt Department of Veterans Affairs program that allows veterans to seek medical care in the private sector. The measure was included at the insistence of VA Secretary David Shulkin, who wrote to Congress on Dec. 12 warning money for the Veterans Choice program was running low. A notice published in the Federal Register on 20 DEC stated that without congressional action the account used for the program could be depleted as soon as 2 JAN. Shulkin predicted without more funding, there would've been a "dramatic impact" on veterans' health care. The continuing resolution allows the government to remain operational through 19 JAN, at which point lawmakers will need to approve another budget deal to prevent a shutdown.

Before the House voted on the four-week budget extension 21 DEC, Rep. Phil Roe (R=-TN), chairman of the Committee on Veterans' Affairs, pleaded with congressmen to approve the bill because of the provision to fund Choice. "We cannot allow the care of our veterans in the community to be jeopardized because of a lack of funding," Roe said. "A vote against a continuing resolution is a vote against funding medical care for our nation's heroes. The secretary's message is clear." This marks the second instance this year that Congress approved emergency funding for the Choice program. In mid-August, the department received \$2.1 billion to keep it operational. At the time, some veterans had experienced interruptions in their medical care, and veterans' requests to receive private-sector appointments were accumulating. The cost of the Choice program runs between \$200 million to \$400 million each month, Shulkin wrote in his letter to Congress this month. He's attributed an increase in the program's costs to its gain in popularity.

In a statement 21 DEC about the agency's achievements in 2017, Shulkin said the VA authorized 6.1 million appointments in the private sector this year. That's a 64 percent increase from the 3.7 million private-sector appointments in 2016. The unpredictability of costs is one reason that Shulkin and a bipartisan group

of lawmakers has pushed for sweeping reforms to Choice and the VA's other community care programs. Shulkin had urged Congress to pass new legislation before the end of the year. Though bills have advanced through the VA committees in the House and Senate, neither chamber voted on them before leaving for holiday break.

Ahead of the vote on the year-end budget deal Thursday, Sens. Johnny Isakson (R-GA) and Jon Tester (D-MT), leaders of the Senate Veterans' Affairs Committee, went to the Senate floor to make one last plea for a vote before the new year. Their bill, the **Caring for Our Veterans Act**, establishes a new system for veterans to seek private-sector care and includes other provisions, such as an extension of VA caregiver benefits to veterans injured before 9-11. The Congressional Budget Office estimated the legislation would cost \$54 billion for 10 years. Tester described the \$2.1 billion in emergency funding approved 21 DEC as a "Band-Aid" on a program that needs major reforms. "We need a long-term solution, and if we don't get that long-term solution, we're not doing right by our veterans in this country," he said on the Senate floor. [Source: Stars and Stripes | Nikki Wentling | December 22, 2017 ++]

Emergency Medical Bill Claims Update 01 ► Minnesota VA Denials Continue

Records show veterans in Minnesota continue to be stuck with emergency medical bills they should not owe despite a 2014 investigation by the Government Accountability Office (GAO) that documented similar improper denials by Department of Veterans Affairs. "Was the expectation that this issue was being fixed?" KARE 11 Investigative Reporter A.J. Lagoe asked Randy Williamson, the GAO's lead investigator on the project. "That was the expectation," Williamson replied. Beginning in June, KARE 11's continuing investigation – A Pattern of Denial – has documented how veterans are still being saddled with medical debt they should not owe, some of it even turned over to collection agencies after trips to the emergency room.

KARE's findings mirror what Williamson's GAO investigation discovered years ago. "It was pretty much a pattern of a lot of errors," Williamson told members of Congress during a 2014 hearing. The GAO found the Department of Veterans Affairs was mishandling veteran's emergency medical bill claims, improperly denying claims that should have been approved. "Some veterans were likely billed for care that VA should have paid for," Williamson told members of the House Veterans Affairs Committee. "We found that basically, VA was doing a very poor job," Williamson recalls. "And they were erroneously denying claims."

At the request of Congress, the GAO set out to determine how well the Department of Veterans Affairs was complying with the Federal Millennium Act which requires the VA, with a few exceptions, to cover the cost of emergency care for veterans at Non-VA hospitals. Williamson and his team discovered repeated errors. "Twenty percent of the cases we looked at were wrong, were denied inappropriately," Williamson said. "Is that an acceptable error rate?" Lagoe asked. "Heavens no," Williamson replied. "It's not." The GAO found that clerks were denying medical bills without a qualified clinician reviewing them. The investigation also documented cases in which the VA had given veterans pre-approval to go to an outside hospital, but later denied their claim as unauthorized. That's exactly what KARE 11 found still happening to veterans like Bob Ramsey.

Bob called the VA to ask what he should do when experiencing post-surgical leg pain. He says he followed the instructions he was given to seek private emergency care. So, he expected no problems with his bill. He was wrong. The Minneapolis Non-VA Care Department sent him a letter denying his claim. "I called for advice, called to ask what they wanted me to do. They told me what to do. I did what they told me to do, and then they refused to pay," Bob said. Bob says he tried reasoning with the VA for nearly a year. Meanwhile, his unpaid bill from Maple Grove Hospital was turned over to a collection agency. Tired of fighting with the VA, and afraid the unpaid bill would hurt his credit, Bob says he paid the bill. "I paid the

bill because it was already in collections. I didn't want that hurting my credit any more than it already had," he said.

The day after KARE 11 emailed the Minneapolis VA asking questions about Bob's case, the VA did a sudden about-face. A VA official left him a voicemail promising to immediately pay the bill they had previously denied. Williamson said the GAO found denials like that were a systemic problem. "One of the hospitals that they (VA) rated in their top 10 in the country, we visited and found numerous cases where improper denials had been made," he recalled. Why was it happening? The GAO report found VA management was only tracking how quickly claims were done. But management was not checking if they were done correctly. "They looked at the timeliness of the claim processing, but they didn't look at the appropriateness of the denials," Williamson told KARE 11.

"Nobody was checking?" Lagoe asked. "Nobody was checking," Williamson responded. "I would say that it is a case of people not being diligent in doing their jobs, not being thorough in doing their jobs." Despite the red flags, the GAO raised to both the Department of Veterans Affairs and Congress, VA insiders tell KARE 11 that little has changed. They say the focus remains on speed with little thought to accuracy. A current VA employee turned whistleblower said improper ER bill denials continue to happen because medical claim processors are pressured to review complicated files in just minutes.

"Joe" spoke to KARE 11 on the condition that we do not use his last name. "We are accountable for speed," Joe said. "And the faster you are, the more your performance goes up - your review does, you get a bonus." To achieve an "exceptional" employee rating, Joe says examiners can spend, on average, less than three minutes reviewing each claim. In those few minutes, claims examiners must make a series of determinations. Is the cost covered by other insurance? Was the veteran seen for a service connected issue? Should the veteran have gone to a VA hospital instead? Or should the case be sent to a nurse to review whether it was a true emergency? Lagoe: "Do you have time to do that?" Joe: "No." Lagoe: "Have you been doing that? Joe: "No, and that's the truth." In fact, Joe says that to meet the performance goals, it's quicker to simply deny claims than to take the multiple steps needed to approve them.

For a JUL report on the same issue WATCH: VA whistleblower exposes improper claim rejections
<http://www.kare11.com/article/news/investigations/vet-turned-over-to-collections-after-va-bill-denial/89-456028748>

While GAO did not specifically determine whether the VA's performance standards were causing veterans to be wrongfully denied, they did find what Williamson described as lax supervision and poor accountability. The GAO also found the wrongful denials were prompting some veterans to take dangerous risks. Fearing they might be stuck with an emergency bill the VA would not pay, veterans were by-passing the closest emergency room to drive miles to a VA facility. "One veteran with a gunshot wound had his wife drive him to a Veterans hospital a hundred miles away, rather than go to the nearest facility in the community," Williamson said. "Why?" asked Lagoe. "Because the veteran thought he would be on the hook for the bill and he didn't want to do that," Williamson replied.

The GAO report made 12 recommendations, but Williamson told Congress back in 2014 he was concerned VA was not fully implementing them. Three years later, KARE's investigation documented continuing problems – case after case of veterans still falling victim to the VA's pattern of improper denials. "Based on what we know now, and based on some things I've heard from VA, it's not completely fixed," Williamson said. In response to KARE 11's reporting, a different government agency is beginning yet another review of VA's emergency medical claim processing. Congressman Tim Walz (D-MN) asked the VA Inspector General to open an investigation. The Inspector General recently informed the Congressman it has launched a nationwide inquiry. [Source: NBC KARE 11 | A.J. Lagoe, Steve Eckert | December 21, 2017

VA Compensation & Pensions Update 10 ► Involuntary Separation Pay Impact

Under federal law, until veterans pay back their involuntary separation pay, they can have their VA disability compensation withheld. The reason for this is due to 10 USC 1174, a federal law precluding duplication of benefits. The law requires that the VA recoup military separation benefits paid by the Department of Defense in cases where a veteran is subsequently awarded VA compensation. VA disability benefits can be withheld if a veteran receives readjustment pay, non-disability severance pay, separation pay, reservist involuntary separation pay, special separation benefits, voluntary separation pay, or disability severance pay. The VA is required to withhold some or all of a veteran's monthly compensation until recoupment is complete. The process can take months or years to complete.

[Source: U.S. Veteran Compensation Programs | December 28, 2017 ++]

VA Fraud, Waste & Abuse ► Reported 16 thru 31 DEC 2017

St. Louis, MO -- A disabled veteran was indicted December 20, 2017, and accused of lying to improperly receive Department of Veterans Affairs (VA) disability benefits and Social Security Administration (SSA) benefits. The veteran, Mr. **Donald Crangle**, 57, suffered a major back injury in 1985 while on active duty with the U.S. Army, and was determined to be 10% disabled shortly after the accident. Due to increased complications from his back injury, Mr. Crangle's disability rating was increased to 30% in 1990. In 1999 Mr. Crangle injured his back again, and the injury resulted in major back surgery. Mr. Crangle was determined to be 44% disabled after the accident, but, was able to continue working at his present job. In 2003 Mr. Crangle applied for an increase in benefits from the VA stating that he was too disabled to work. However, Mr. Crangle continued to teach at another job that netted him over \$245,000 from 2009 – 2013. At the same time, Mr. Crangle racked up over \$314,000 from the VA and SSA. Mr. Crangle was indicted on three counts of theft of government funds and five counts of making false statements.

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Lakeland, MN -- The former mayor of Lakeland **Robert A. Livingston** pleaded guilty in federal court in St. Paul 20 DEC for making false demands against the United States. During his successful 2012 mayoral campaign in the Washington County community of Lakeland, Livingston cited his military record in a newspaper clipping, writing he has "military service as a field grade officer". The plea agreement said Livingston never served in the military and created "numerous false documents," including a DD-214, when he applied to the VA for health benefits and compensation.

Livingston obtained \$110,566.21 in medical care from the Veterans Health Administration and \$27,198.66 in tax-free disability payments to which he was not entitled, according to court records. "I'm still frustrated, extremely frustrated," said Woodbury VFW member John Martin. "If this stops just one person from presenting fraudulent claims in the future I'd be happy, but I hope it prevents more than that." At last check, a sentencing date had not been set. "Bob Livingston is a good person. He has done a lot of good in his life," said Michael J. Millios, Livingston's attorney. "I ask that his privacy be respected. The judge will review the evidence in extenuation and mitigation. I ask that the public not cast judgment."

After the KSTP investigation aired in September of 2016, DFL Congressman Tim Walz, who serves on the House Committee of Veterans Affairs', wrote the VA about the issue. The VA's 78 AUG response can be read at <http://kstp.com/kstpImages/repository/cs/files/varesponse.pdf>. After he learned of Livingston's guilty plea, Walz said via email, in part, "It's very unfortunate that VA benefits are a target for fraud. It makes it easier that the process that is used to verify service is antiquated" The plea agreement indicates Livingston could face prison, a fine and restitution at sentencing. [Source: ABC Eyewitness 5 News | December 21, 2017 ++]

VA Compensation & Benefits ► Problem Solving Program Q&A -- 24 & 25

Question #24: I am a retired E-8, 24yrs service, combat vet. I am rated 60% disabled. I receive retirement/disability pay & family dependent pay. I have been battling the VA on an Agent Orange Claim cancer for which they are denying. If approved, would this be considered a combat disability? If so, how is compensation awarded and is there any literature on this?

A1: This could be considered a combat disability that would make you eligible for CRSC. Since you are retired and above 50% disability, you should already be receiving CRDP. You cannot receive both. You have to request one or the other from DFAS. (They usually pay the one that is the highest). (AP) 4/4/2016

A2: Yes, it would be considered a combat disability. DFAS and the Department of Veterans Affairs (VA) manage the CRDP/CRSC Processing program (formerly known as VA Retro) to pay eligible military retirees any retroactive CRSC, CRDP and/or VA disability compensation they are owed. A retroactive payment will include any money you may have been entitled to before you received your first monthly payment. A retiree may be due funds from DFAS, the VA or from both agencies. DFAS and the VA remain in communication with each other to successfully establish and process CRDP and CRSC accounts. DFAS will audit your account to determine whether or not you are due retroactive payment. An audit of your account requires researching pay information from both DFAS and VA. If you are due any money from DFAS, you will receive it within 30-60 days of receipt of your first CRSC or CRDP monthly payment. If DFAS finds that you are also due a retroactive payment from the VA, we will forward an audit to the VA. They are responsible for paying any money they may owe you. For more information from DFAS, call toll free at 800-321-1080. Customer service representatives are available Monday through Friday from 8 a.m. to 4:30 p.m. (ET). Questions concerning disability ratings or payments due from the VA should be directed to the VA at 800-827-1000. (RJ) 4/4/2016 <http://www.dfas.mil/retiredmilitary/disability/payment.html>.

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Question #25: How can a VA Doctor, a so called pys., tell you are fine with PTSD and they don't ask you how you cope day to day? They're dropping my rating and now my depression is running wild and I can't sleep. I'm worried about my Family. I'm finished with this VA in Atlanta.

A1: The BA cannot arbitrarily reduce your rating. First they must send you a letter saying they are proposing a reduction in compensation. The VA cannot reduce a rating based on a single exam. You must show significant improvement in your condition over time. I would suggest getting with your Specialist and see if they are willing to write a short report or enter into your progress notes your condition has not improved. This should halt a reduction in rating. (CP) 4/10/2016

A2: I provide answer 1 above also, but I want to add that you never give up in frustration. There will be times that you just want to hang it up. I just got a response today from a DIC that we filed in 2011. We requested a DRO hearing in 2013 and the letter today said that the VA wanted to tell the widow that they were working on the claim. (CP) 4/15/2016

A3: I disagree with asking your Specialist to write anything for you that the VA will accept. Specialist are directed by the VAMC Admin who is directed by the VA, to not place anything in writing that supports a Claim. The VA Rater are told to ignore any written letters from VA Medical Providers when considering a rating anyway. To validate what I just said I had a medical examination using the same VA required form by a C&P Examiner (knew me but 20 mins) as well as my VA Primary Care provider (knew my medical conditions for years). They both used the same form and procedure for the examination. Both were 100

percent different. The C&P examination report was used stating one illness and the VAMC one supporting I had 9 different ones was ignored. The claim was denied. Illnesses justify compensation. (AM) 6/11/2016

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Problem Solving Program (PSP)

Have a question about the VA? Need help with benefit questions? Need answers to your compensation questions? The USVCP Problem Solving Program (PSP) is available 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. Your question will be sent to over 125,000+ registered USVCP veterans, government employees, veteran organizations, and military supporters. Note that USVCP does NOT represent or warrant, and makes no claims, promises or guarantees about, the usefulness, completeness, adequacy or accuracy of any information in the answers.

[Source: USVCP | <http://www.veteranprograms.com/id2574.html> | December 31, 2017 ++]

VAMC Amarillo TX ► AFGE Claims Vacancies Go Up Yet Care Goes Down

Members of the American Federation of Government Employees Local 1038 stood in front of the Thomas E. Creek VA Medical Center on 15 DEC holding signs that read “VA Vacancies Go Up Yet Care Goes Down” and “Don’t Dismantle My VA” Friday morning. Theirs was the 57th protest across 26 states this year as members attempt to draw attention to what they say are 49,000 vacancies throughout the VA nationwide, which they contend creates a hazardous work atmosphere and puts patients at risk. AFGE is unaffiliated with the VA, and Amarillo VA employees rotated during the three-hour protest, participating during their unpaid breaks. According to the VA there were 35,500 vacancies nationwide as of Nov. 3.



“We’ve seen a lot of people come together to really want to save the VA and raise awareness over what’s happening there right now,” said Cheston McGuire, AFGE press secretary. “About two months ago, the VA came out and said they only have 35,000 vacancies at the Veterans Health Administration — that was their response to our call to fill the 49,000 vacancies (we say are) at the VA. “We contend that the 35,000 at the VHA does not mean there are not 49,000 at the VA and that the 35,000 openings they have are still too many. They have the funding, they have the appropriations to make these hires, but they’re not making the hires and we don’t know why. “Every veteran’s organization has let us know that they want the VA, their members need the VA and don’t want to see it privatized. We know the VA offers the best level of care, we know that 92 percent of veterans want to go there — why aren’t they filling the positions they need to make it work?”

McGuire said the AFGE is the largest federal union in the U.S., representing 700,000 federal employees, of which 250,000 are employed by the Department of Veterans Affairs. A federal hiring freeze was announced in January, but in April the VA announced it would lift restrictions for available positions in the Veterans Benefits Administration and the Veterans Health Administration while subjecting other positions to the freeze. “(The) VA is committed to serving Veterans, but at the same time improving efficiency and reducing bureaucracy,” VA secretary Dr. David Shulkin said in an April news release. Barbara Moore,

Amarillo VA chief of community and patient relations service, said that “It’s just not the same issue in Amarillo as it is in other places. “We’re certainly always looking to hire people. We compete in the community for the same people that Northwest and BSA and other health care providers are competing for.”

In a prepared statement, Amarillo VA Director Michael Kiefer — who is a veteran — said the center is doing particularly well with unfilled vacancies. “The Amarillo VA Health Care System has dedicated considerable energy to ensure our staffing level meets the needs of our veteran population,” he said. “Currently, we have less than a 6 percent vacancy rate of our allotted VA employee staffing.” Kiefer said in outside health care industry, the average unfilled vacancy rate is 20 percent. Moore added that the Amarillo VA has “a physician recruiter that’s been very successful and all of our primary care provider (positions) are filled now.” Moore said those positions were filled as of this summer. “I would have to look into that,” Pearson said. “I don’t want to elaborate without knowing the facts … but they may be including physicians that are not in the front door yet…so are they treating veterans yet? No.”

Moore said a recent patient satisfaction survey showed veterans are not dissatisfied with the Amarillo VA Health Care System which includes clinics in Childress, Dalhart, Lubbock and Clovis, N.M. “We recently got satisfaction scores, the most recent ones were for September and we had a 95 percent satisfaction rate (for wait times),” Moore said. “That’s up significantly from what it was two years ago.” According to www.accesstocare.va.gov, a new patient has an average wait time of 18 days for a primary care visit at the Amarillo VA. In Childress, the average wait time is 8 days and in Lubbock it’s 14 days. Wait time information was not available for Dalhart. In Clovis, the average wait time for a primary care visit for a new patient is 25 days.

AFGE president and VA employee Vance Pearson did not know how many vacancies there were in the Texas Panhandle but said the need for improved care exists. “We are an underserved medical community (and) we can do better, the veterans deserve better,” he said. “We don’t have the number of doctors here. We can’t necessarily bring in some of the specialists like we want to and a lot of the providers we’re bringing in are from outside of the local community. It seems like we’re having a tougher time with salaries and how long it takes to get in the front door and get hired.” Pearson said the AFGE is in communication with VA administrators in Amarillo and is working to speed up the hiring process. “One vacancy is a tragedy but when you have 49,000 vacancies, it’s an outrage, it’s a disgrace,” he said. “Veterans deserve better, they took care of us, they defended our country and we need to pay them back.” [Source: Amarillo Globe-News | Lisa Carr | December 15, 2017 ++]

VAMC Muskogee OK Update 01 ► New Facility/PTSD Service Dog

Meet Honor, an 18-month-old female golden retriever that will report for duty at the Jack C. Montgomery VA Medical Center in early January. Therapeutics Service Dogs of Oklahoma, a non-profit organization in Tulsa, trained Honor as a facility/PTSD service dog and recently donated her to the medical center. Facility dogs are specifically selected for their soft disposition and mild temperament and extensively trained in obedience and working commands. Honor will visit Veterans upon request and make regular visits to units such as the chemotherapy/infusion clinic, inpatient mental health and hospice/palliative care.

Terri Woodworth, who works in social work service, adopted Honor and recently completed service dog handler training with her. “She’ll be here every day that I’m here,” said Woodworth, who is also a volunteer with Lab Rescue OK, Inc. and has more than 10 years of experience fostering and training dogs. “I will be her handler and mom and she will be part of my family to share with Veterans.” Honor suffered an injury at birth and has lived with a prosthetic leg ever since. She is currently getting acclimated to a new prosthetic

and will then begin serving Veterans on a full-time basis. “She couldn’t be a normal service dog because of her disability,” said Woodworth. “As a facility dog, she will be able to visit our Veterans and also rest throughout the day.”



While she may have physical limitations, Woodworth said there is no limit to the love she can give to those who are in need. “She has a special ability to sense when people need her,” she said. “She picks up on people’s emotions really well. I really think Honor is going lift the spirits of our Veterans, especially those who have been hospitalized for a long time.” [Source: VAntage Point | December 26, 2017 ++]

VAMC Manchester NH Update 05 ► Bed Bugs



Bed Bugs have forced the closure of the urgent care clinic at a troubled New Hampshire veterans medical center. New Hampshire Public Radio reports the clinic closed 20 DEC after bugs were found in the waiting room and in an exam room at the Manchester Veterans Affairs Medical Center. Hospital director Al Montoya says the situation did not qualify as an emergency and patients were treated at another location. The hospital's pest control contractor hasn't responded to requests for comment. The state's only veterans hospital came under scrutiny after a Boston Globe report in July revealed allegations of substandard care. Doctors had described a fly-infested operating room, surgical instruments that weren't always sterilized and patients not properly treated. A task force has been formed to recommend changes at the facility. [Source: The Associated Press | December 29, 2017 ++]

VARO Roanoke VA Update 01 ► Mishandled Disability Claims

The Veterans Affairs Office of the Inspector General for the third time in seven years determined the Roanoke VA Regional Office mishandled veterans’ disability claims. Auditors found the appeals staff closed case files by claiming veterans with multiple appeals withdrew some of their claims when they had not. Staff then merged all of a veteran’s claims into the oldest case file, which made it more difficult to process each issue, but boosted the Roanoke office’s clearance rate and placed appeals managers in line for

bonuses. The report said no monetary bonuses would be awarded for meeting fiscal year 2016 goals, and the audit findings would be included in appeals managers' performance evaluations.

In a written response filed with the audit, the Roanoke office said the director "has implemented the appropriate personnel actions to address the issue," but did not specify what that action was. It is unclear whether any of the affected veterans were notified. The auditors did not require it as part of their recommendations. The Roanoke VA office, which did not dispute the report's findings, did not offer to do so in its response to the audit. Roanoke VA spokesman D. Matthew Clarke said Director Keith Wilson would not agree to an interview. Clarke asked for a list of questions in order to prepare accurate answers. The Roanoke Times provided him with a written list that asked if the office was reviewing claims prior to December 2015, whether it notified veterans, what management procedures have been implemented to address repeated mishandling of files, to explain the personnel actions taken, and whether the office could offer assurance to veterans concerned that their cases are being mishandled.

Clarke responded hours later with a written statement: "This practice was intended to streamline appeals processing for certain Veterans in our former paper-bound system. We agree that it affected appeals completion and timeliness and could have impaired our ability to identify and track the status of appealed issues. We have taken this matter seriously, to include rescinding the local practice and providing training to all appeals Veteran Service Representatives."

Virginia Sens. Mark Warner and Tim Kaine said they are concerned about the data manipulation that caused some veterans to experience unacceptable delay. Warner said his staff has contacted the Roanoke office. "I will continue to work with them to ensure that these recommendations are adopted, appeals continue to be processed in a timely manner, and there is full transparency in the way this regional office oversees the veteran appeals process," he said. Kaine said, "These findings don't enable veterans and Congress to have trust in VA's performance. I will be asking the VA to provide confirmation that no veteran suffered any financial harm from these mistakes." He said the Veterans Benefits Administration needs permanent leadership "to ensure facilities are properly training workers and monitoring compliance with policy, so this stops happening."

The latest investigation of the Roanoke office began Aug. 10, 2016, when an anonymous allegation was left on the inspector general's hotline. The tipster forwarded a Dec. 21, 2015, email from a "senior, non-supervisory member of the appeals team" that directed staff on how to close and merge the files. The directions were to guide the appeals staff that had gained 11 more workers in the wake of an inspector general investigation that found staff inappropriately worked new, uncomplicated appeals rather than address older, more difficult cases, as required by law. That investigation found thousands of veterans' cases were left untouched for years.

The newly discovered manipulation may have been taking place while investigators were documenting that allegation. In response to the tip, auditors pulled 331 appeals records marked closed from the date of the December email through Sept. 30, 2016. They found no such evidence in 278, or 84 percent of the cases, that the veteran had withdrawn the appeal. They also discovered an email from December 2011 that contained the same inappropriate directions to staff to merge files, and noted the mishandling could date to 2008. The report said, "the VA's reported statistics for the number of pending and completed appeals at the Roanoke VARO were inaccurate and associated timeliness measurements were also unreliable."

In February, the Roanoke office said its completion rate for 2016 rose 28 percent from 2015 and that the length of time to handle on part of the appeal dropped from more than four years to about two and a half years. The office credited the hiring of 11 additional appeals workers after the last investigation for the quicker turnaround. The Roanoke office handles all appeals for Virginia and the District of Columbia. It was under a national directive to reduce case backlog, and instead working the oldest cases first — as required — the office processed fewer appeals with fewer issues. That report, released in April 2016 found 3,350

veterans with claims dating from October 2008 were waiting years for action. “The only exception arose if Congress or VA Central Office requested them to process an older appeal or a priority appeal, such as for a homeless or terminally ill veteran,” the report said.

Investigators sampled 55 older files and found little or no activity through June 4, 2015. Wilson did not dispute the findings, and said the office put in new procedures in August 2015 and added 11 workers to the appeals staff to focus on the oldest cases. In January 2010, the inspector general reported that 25 percent of the claims it reviewed at the Roanoke office contained errors. That report also found that so many claim folders were stuffed into and on top of file cabinets that their weight threatened the structural integrity of the Poff Federal Building. Wilson told veterans in September 2014 during a town hall meeting at the Salem VA Medical Center that the backlog of claims numbered 8,400, a reduction from the 20,000 reported two years previously. These are initial claims — on average, 11 percent to 12 percent of veterans will appeal those decisions. [Source: The Roanoke Times | Luanne Rife | December 15, 2017 ++]

* Vets *



Vet Deportations Update 14 ► Pardon Leads to Regaining U.S. Residency

A Marine veteran deported to Mexico 15 years ago after he was convicted of a minor offense has won his fight to return to the United States and regain his permanent U.S. residency. Marco Chavez told The Associated Press on 18 DEC that he was looking forward to reuniting with his three sons in Iowa after missing their childhoods. He is now 45 and they range in age from 17 to 21. “One of the things I wanted to let my kids know is they did have a father and I did not plan to leave them,” said Chavez, who has been living in the border city of Tijuana. “That wasn’t part of the plan with me and my ex-wife. I just want to be there to support them. They still might have resentment but that’s understandable.”



Marco Chavez

An immigration judge’s ruling last month is allowing Chavez’ return. It came after California Gov. Jerry Brown, a Democrat, pardoned Chavez. He was convicted in 1998 of animal cruelty for a dog beating but

said another person was responsible. He was sentenced to two years in state prison, was released after 15 months because of good behavior and later deported. Brown said Chavez “served our country, earned a pardon and deserves to come back home.” His wife initially moved to Tijuana with their sons so they could all be together, but life was too hard for the family in the violence-plagued border city, where the schools were not as good and jobs were scarce, Chavez said.

The couple divorced and she moved to Iowa with their children. He plans to meet his parents at the U.S.-Mexico border crossing in San Diego before Christmas and will live in Los Angeles with them for several months while he deals with his residency paperwork. He then will move to Iowa and try to rebuild a relationship with his children. Chavez last saw his sons when they visited him in Tijuana in 2013. Chavez was a baby when his parents took him to the United States. He served four years in the Marine Corps and was honorably discharged. After getting deported in 2002, he had to learn Spanish and find work in land that was foreign to him.

“Life is possible in Mexico, but it’s not comfortable,” said Chavez, who found work as a security guard and later used his English working for a call center in Tijuana for U.S. companies. “Now I understand why everybody tries to cross by any means possible,” he said. American Civil Liberties Union attorney Jennie Pasquarella said the case gives hope to other deported veterans, including two other veterans also pardoned by Brown and are in Mexico and have lawyers trying to win permission for them to return to the United States. The Tijuana-based Deported Veterans Support House says it has documented at least 301 cases of veterans being deported to some 30 countries. More than 60 of them are Mexican. [Source: The Associated Press | Julie Watson | November 19, 2017 ++]

Military Sexual Assault Update 03 ► Lawsuit to Get DoD to Release Data

Advocates for servicemembers and veterans filed a lawsuit against the U.S. government 13 DEC to release data that they say is critical to protecting people who serve from sexual assault and the retaliation that can follow when victims report the abuse. Charging that the military is obfuscating and illegally denying its requests for information, the nonprofit Protect Our Defenders joined forces with the Connecticut Veterans Legal Center in asking a U.S. district judge to compel all four branches to release the data under the Freedom of Information Act, or FOIA, that is meant to ensure public information is accessible to anyone who asks for it.

“The military wants people to accept when they say they have the sexual assault problem under control just on their word and do not want us or any other organization to pull back the curtain and look at the data,” said retired Col. Don Christensen, president of Protect Our Defenders and former chief prosecutor of the Air Force. “The data shows consistently that they don’t have it under control. The process isn’t as efficient as what they claim and there’s no reason to believe they are following congressionally mandated requirements.” “We want to hold the military’s feet to the fire,” he said. The lawsuit against the Department of Defense and the Department of Homeland Security, is the first of its kind by the nonprofit, which is dedicated solely to ending sexual assault in the military. It was filed by students and professors at the Yale Law School Veterans Legal Services Clinic to compel the government to conduct a reasonable search and produce what Protect Our Defenders called “wrongfully withheld records.”

The Department of Defense declined to comment, saying it does not comment publicly on ongoing litigation. The lawsuit outlines a history of discrimination against women in the military that culminates in a “persistent and pervasive culture of harassment and discrimination. High rates of rape, sexual assault and harassment constitute a major obstacle to women’s advancement in the armed forces and civilian life.”

According to Department of Defense statistics, an estimated 14,900 servicemembers – 8,600 women and 6,300 men -- were sexually assaulted in fiscal year 2016 and many of them were assaulted more than once. Of those servicemembers, 58% of women and 60% of men who reported being assaulted said they faced retaliation and many of them reported being ostracized or retaliated against by higher ranking officials within their chain of command. Meanwhile, the prosecution and conviction in sexual assault cases fell from prior years, according to Protect Our Defenders.

The lawsuit comes at a time of reckoning in Hollywood and on Capitol Hill over the issue of sexual assault and predatory behavior. The issue surrounded Alabama’s senatorial campaign that concluded 12 DEC and CBS News released an investigative report this week citing several current and former cadets at the Air Force Academy who said they were sexually assaulted and then suffered retaliation. Sen. Richard Blumenthal, D-Conn., who sits on the Senate Armed Services Committee, said the lawsuit was a good first step. “I welcome this legal action today and hope that this suit, combined with legislative action, will begin to break down the unacceptable barriers to justice too many victims face,” Blumenthal said. “Survivors of military sexual assault are owed justice and openness in discharge proceedings. Instead, far too many are re-victimized by dishonorable discharges that bar them receiving the services and recognition they deserve.”

The lawsuit cites three sets of FOIA requests that Protect Our Defenders sent to each of the military branches during the past year.

- A July 6 request sought data related to whistleblower protections in the military.
- A July 14 request focuses on records related to cases of sexual assault and rape in military and civilian courts. The requests contained in all the letters were the same, except there were added requests to the Air Force surrounding its claim in a prior interaction with Protect Our Defenders that it had created a “diversity team.”
- An Aug. 23 request to all four branches was for data regarding the disposition of claims involving sexual assault cases before the Board for Correction of Military Records in each branch, along with performance evaluation and military discipline records related to gender disparities.

In nearly all cases, Protect Our Defenders followed up their requests with appeals to the various branches after determining that the responses ranged from insufficient to non-existent. The organization challenged responses, including claims by various branches that they did not maintain the data requested or claims that they could not find data but failed to indicate how a search was conducted. Christensen said the suit comes after years of failing to compel the military to release information he knew to be accessible. Citing an example from three years ago, shortly after he retired, Christensen said the Air Force response to a request claiming it did not track data regarding gender disparity flew in the face of what he knew to be true. “I know how the military justice tracking system works,” he said. “It would literally take two minutes for them to enter data into a program and get a response. We’ve been waiting for three years.”

But in other cases, Christensen said it’s possible there is no data, something he finds just as troubling, since commanders and generals have testified repeatedly on Capitol Hill that military justice is effectively prosecuting sexual assault cases. Arguing that military justice does not work in these cases, Christensen said he’s seen no evidence that the branches are upholding recent military justice reform that gives sexual assault victims the option of a civilian rather than a military trial. Among the FOIA requests was a request for data regarding how many people opted for civilian trials. The response, Christensen said, was negligible. “The Air Force hasn’t responded,” he said. “The others – Coast Guard, Navy-Marine and Army, all said they don’t track the numbers of victims told they were allowed to opt for civilian authorities to prosecute.”

Protect Our Defenders has been working with Sen. Kirsten Gillibrand (D-NY) and others for years to try to reform military justice so the commanding officer is no longer involved in convening a judge and jury to decide a case of sexual assault. Military generals and admirals have testified repeatedly before Congress that such a move would weaken the disciplinary authority of the commanders, but supporters argue that’s the

crux of this ongoing problem. “I think it’s all intertwined,” Christensen said. “The Air Force Academy, the FOIA lawsuits, the retaliation numbers … They are all an indictment of what happens when you do not have a professional criminal investigation and a professional (justice) system.” [Source: Stars & Stripes | Dianna Cain | December 13, 2017 ++]

GI Bill Update 245 ► Four Main Threats to Current Users

The Post-9/11 GI Bill has provided hard-earned educational opportunities to veterans and servicemembers and their families. Recent expansions to the benefit in the Harry W. Colmery Veterans Educational Assistance Act, which MOAA supported, have provided even broader opportunities for the GI bill's use, including at independent-study programs, career and technical schools, and postsecondary vocational schools. The educational benefit, however, must be used wisely to ensure that when student veterans and family members complete their educational programs, they actually are in a better circumstance. MOAA has identified four main threats.

- **First**, some schools have begun aggressively marketing to recipients of the Post-9/11 GI Bill because they want to increase their student veteran population for non-intrinsic purposes. Current law requires institutions to obtain at least 10 percent of their revenue from someplace other than federal government financial assistance. Funds from the GI bill and DoD Tuition Assistance aren't included in that definition, however. This creates a situation where a school can receive 90 percent of its revenue from federal student aid and 10 percent from DoD or VA beneficiaries, and thus a school can be 100-percent funded with federal dollars, putting all the risk of failure on taxpayers.

The 10-percent GI bill loophole created an incentive for schools to aggressively pursue students using the GI bill to fill in their 10 percent of revenue, often misleading students about the value of the education they would receive. In 2012, a group of state attorneys general wrote to Congress asking for this loophole to be closed. Instead, a bill currently in Congress would eliminate the 10-percent requirement entirely and allow schools to receive 100 percent of their revenue from federal funds, regardless of the source. The bill is H.R. 4508, the PROSPER Act, otherwise known as the Higher Education Reauthorization Bill. To see what percentage of funds a school receives from the federal government, visit the office of Federal Student Aid website.

- **Second**, GI bill beneficiaries who attend schools where GI bill funds do not cover all of their tuition often acquire student loan debt they cannot later afford to pay. An October 2017 report by the U.S. Department of Education found veterans had a higher loan default rate than other first-time students, as high as 45 percent.
- **Third**, according to Department of Education data, schools student veterans tend to choose have low overall graduation rates, even though student veterans themselves have above-average graduation rates. Low overall graduation rates often are associated with lower-performing academic institutions, although that is not always the case. The U.S. Department of Education maintains a College Scorecard with detailed information about school graduation rates.
- **Fourth**, schools that accept the GI bill are not in any way screened to ensure graduating students will have positive outcomes, such as legitimate career opportunities. While current law does contain a rule requiring schools to “prepare students for gainful employment in a recognized occupation” (20 U.S.C. 1088), it only applies to specific programs within a school and not to the school itself. The Department of Education has information about average salaries after graduation and should be consulted if students are curious about currently available data.

At a hearing last week regarding the implementation of the new provisions of the Post-9/11 GI Bill, questions by many members of Congress focused on measurable outcomes because of the concern Congress has about veterans receiving the best possible education with the benefits they have earned. Rep. J. Luis Correa (D-CA) specifically mentioned he would like to see outcomes of veterans making \$60,000 to \$80,000 a year after completing their education with the GI bill. Rep. Beto O'Rourke (D-TX) stated he wants greater scrutiny on the institutions themselves and whether they are delivering good outcomes for veterans in terms of earning potential and career opportunities, which he found more useful than mere graduation rates.

While neither Congress nor the VA have settled on the right solution for ensuring the GI bill is the benefit it needs to be for veterans and their families, the debate continues, and MOAA will be engaged in the discussions to ensure your interests are represented. If you have ideas or questions about this topic, email them to legis@moaa.org. [Source: MOAA Leg Up | December 22, 2017 ++]

GI Bill Update 246 ► New GI Bill AUG 2018 Changes

The new Forever GI Bill signed into law by President Trump earlier this year has multiple provisions that will roll out in 2018. Among them are changes to the Post-9/11 GI Bill for Purple Heart recipients, reservists and dependents — all of which start in August.

- Post-9/11 Purple Heart recipients will be eligible to receive 100 percent of GI Bill benefits regardless of how long they served. This includes coverage of tuition at a public school's in-state rate for 36 months, and books and housing stipends.
- There will also be scholarship funds available on a first-come, first-serve basis for GI Bill users who need a fifth year of school to complete science, technology, engineering or math programs.
- The Veterans Affairs Department will begin calculating housing stipends based on where a student takes the most classes — a change from current policy, which uses the ZIP code of a student's school.
- If a dependent who received transferred benefits dies before using all of the benefits, the Forever GI Bill gives the service member or veteran the ability to transfer remaining benefits to another dependent. This provision will apply to all deaths since 2009.

[Source: MilitaryTimes | : Natalie Gross | December 26, 2017 ++]

Stolen Valor Update 107 ► Reported 171215 thru 171231

A New York man fabricated his decorated military career, with claims of being a Green Beret, receiving medals for courage under fire and serving for 25 years all being exposed as lies, according to military documents. **Papotia Reginald Wright**, of Brooklyn, claimed he served with Special Forces, but military documents obtained through the Freedom of Information Act, showed the veteran was not a Green Beret and did not go beyond a "specialist rank," the New York Post reported. Wright also boasted of serving in the Army for 25 years and said he received the Purple Heart and Bronze Star -- but records showed he only served from 1982-1990 and spent most of his time as a driver in Alaska, Texas, Georgia and Egypt.



Papotia Reginald Wright

Despite apparently living a lie, Wright became a revered military figure in his community. Last year, he founded an organization in Brooklyn to help veterans. He called the organization the 8th Special Forces Regiment New York Honor Guard. Photos on the group's website showed Wright at a New York Giants football game wearing what appears to be a fake Green Beret uniform. According to the Stolen Valor Act, any individual who rewrites "provisions relating to fraudulent claims about military service were subject to a fine, imprisonment up to a year or both." Guardians of the Green Beret said they started probing Wright after receiving tips from Internet users.

"It bothers us. Stolen valor is an epidemic. We cannot keep up with the cases sent to us," a member of the group told the New York Post. "Wearing fake stuff -- wearing a Ranger tab, Special Forces tab, those things are hard to earn. Wearing a Purple Heart...that stuff's unforgivable there." Jeff Johnson, 37, who served in the Army for more than 11 years and worked at Wright's veteran organization, said he felt deceived. "It wasn't confirmed to me until three or four days ago when I got a call from one of the members of the unit who was heartbroken," Johnson told the New York Post. "For a while I just started chuckling. It was like this uncomfortable chuckle. That's when I realized I was played for a f----- fool." Johnson said Wright would tell him stories about his supposed military days, including one where he claimed a person cut out his kidney. "He said he was living off half a kidney," Johnson said. "He's an amazing storyteller because he will get into details."

Thomas Miskel, a veteran who volunteered for Wright's Honor Guard association, said he was shocked by the allegations. "He started to appear before football games and all that and the flags and all that," Miskel said. "He sort of blew my mind a little bit when I found out that bugle he was blowing was a recording." Miskel said Wright has also failed to pay his rent in Park Slope, where his association's offices were based. The group said it would be investigating the claims as well and would stop posting on social media for the time being. There was no immediate word on if Wright would face charges. [Source: Bloomberg | Joe Light | December 7, 2017 ++]

Obit: Ted Draper Sr. ► 14 DEC 2017 | WWII Navajo Code Talker

A World War II and Iwo Jima surviving Navajo Code Talker, known as a "great storyteller" who in November was a grand marshal in the Prescott Veterans Day Parade, died 14 DEC at the age of 96 in Prescott Az. **Ted Draper Sr** of Chinle, a three-year code talker assigned to the United States Marine Corp's Fifth Division awarded both a Congressional Silver Medal and Purple Heart, spent the last eight months or so as a patient in the Community Living Center at the Northern Arizona Veteran Affairs Health Care System in Prescott, according to VA officials. Draper's death comes nine days after that of another Navajo Code Talker, George B. Willie Sr., who died in Arizona at the age of 92.



2006 file photo, Navajo Code Talkers Keith Little, left, and Teddy Draper Sr., right, joke around during the filming of a documentary about them in Gallup, N.M. Draper, who was part of the 5th Marine Division, fought in the Battle of Iwo Jima and received a Purple Heart as well as a Congressional Silver Medal.

“Teddy was phenomenal,” declared the VA’s Public Information Officer Mary Dillinger, who interviewed Draper during his CLC tenure. At a small VA ceremony in August, Utah sculptor Jeff Wolfe honored Draper with a sculpture he did that shows the Code Talker talking on a radio with his rifle in his lap beneath the scene of the flag rising on Mount Sirabachi, a renowned sculpture that captured a pivotal, albeit, moment when Marines stormed the mountain and planted a flag. A Pulitzer Prize winning photograph of what turned out to be a second flag raising on that mountaintop is now a monument to the Marines’ determination to defeat the Japanese in what was one of the bloodiest battles of the war. Draper and his fellow code talkers were reverent about following in the footsteps of the original 29 who developed the code. From her interview, Dillinger said Draper was on the mountain at the time the flag was erected. “He was the code talker who decoded the message that assisted with the victory on Iwo Jima but he refused to take the credit,” Dillinger said in her article. “Mr. Draper believed that recognition should be given to the Navajo language.”

After his military service, Draper returned to the reservation where he became a revered Navajo language teacher, teaching at the Navajo Nation’s Dine College. In response to Dillinger’s VA posting on Facebook, a former student of Draper described him as the “BEST” Navajo language teacher he ever had. “Every lesson was brilliant,” the student said, noting he made each lesson both more challenging and more fun to learn. “His focus on correct spelling with all the exact markings was intense,” the student recalled. Still another commenter on the VA post called Draper a “great warrior” who was committed to sharing and preserving the Navajo culture. “He was a good storyteller,” the individual said. One of his daughters wrote simply, “My Daddy. I’m so proud of him.” Funeral arrangements for Draper were not known as of press time 15 DEC. [Source: The Republic | Laurie Roberts | December 5, 2017 ++]

Obit: Ramon Regalado ► 16 DEC 2017

A San Francisco Bay Area man who survived the infamous 1942 Bataan Death March and symbolized the thousands of unheralded Filipinos who fought alongside American forces during World War II has died. He was 100. **Ramon Regalado** died 16 DEC in El Cerrito, California, said Cecilia I. Gaerlan, executive director of the Bataan Legacy Historical Society, which has fought to honor Regalado and others. She did not have a cause of death. “He really embodied the qualities of the greatest generation and love for country,” she said.

Regalado was born in 1917 in the Philippines. He was a machine gun operator with the Philippine Scouts under U.S. Army Forces when troops were forced to surrender in 1942 to the Japanese after a grueling three-month battle. The prisoners were forced to march some 65 miles (105 kilometer) to a camp. Many died during the Bataan Death March, killed by Japanese soldiers or simply unable to make the trek. The majority of the troops were Filipino. Regalado survived and slipped away with two others — all of them sick with

malaria. They encountered a farmer who cared for them, but only Regalado lived. Afterward, he joined a guerrilla resistance movement against the Japanese and later moved to the San Francisco Bay Area to work as a civilian for the U.S. military.



In this Thursday, April 6, 2017, file photo, 100 year old Bataan Death March survivor Ramon Regalado walks with Cecilia Gaerlan outside his home in El Cerrito, Calif

In his later years, he gave countless interviews to promote the wartime heroics of Filipinos, who were promised benefits and U.S. citizenship but saw those promises disappear after the war ended. More than 250,000 Filipino soldiers served with U.S. troops in World War II, including more than 57,000 who died. The veterans have won back some concessions, including lump-sum payments as part of the 2009 economic stimulus package. In an October ceremony in Washington, D.C., remaining Filipino veterans of World War II were awarded the coveted Congressional Gold Medal, the nation's highest civilian award. Gaerlan said Regalado did not make the trip due to poor health, but he got his medal in December in an intensive care unit in Richmond, California. He is survived by his wife Marcelina, five children and many grandchildren. [Source: The Associated Press | Janie Har | December 27, 2017 ++]

Obit: Bruce McCandless ► 21 DEC 2017

NASA astronaut Bruce McCandless, the first person to fly freely and untethered in space, has died. He was 80. He was famously photographed in 1984 flying with a hefty spacewalker's jetpack, alone in the cosmic blackness above a blue Earth. He traveled more than 300 feet away from the space shuttle Challenger during the spacewalk. "The iconic photo of Bruce soaring effortlessly in space has inspired generations of Americans to believe that there is no limit to the human potential," Sen. John McCain said in a statement. The Arizona Republican and McCandless were classmates at the U.S. Naval Academy. NASA's Johnson Space Center said Friday that McCandless died 21 DEC in California. No cause of death was given.

McCandless said he wasn't nervous about the historic spacewalk. "I was grossly over-trained. I was just anxious to get out there and fly. I felt very comfortable ... It got so cold my teeth were chattering and I was shivering, but that was a very minor thing," he told the Daily Camera in Boulder, Colorado, in 2006. During that flight, McCandless and fellow astronaut Robert L. Stewart pioneered the use of NASA's backpack device that allowed astronauts walking in space to propel themselves from the shuttle. Stewart became the second person to fly untethered two hours after McCandless. "I'd been told of the quiet vacuum you experience in space, but with three radio links saying, 'How's your oxygen holding out?' 'Stay away from the engines!' 'When's my turn?' it wasn't that peaceful,' McCandless wrote in the Guardian in 2015. But he also wrote: "It was a wonderful feeling, a mix of personal elation and professional pride: it had taken many years to get to that point."

McCandless was later part of the 1990 shuttle crew that delivered the Hubble Space Telescope to orbit. He also served as the Mission Control capsule communicator in Houston as Neil Armstrong and Buzz Aldrin walked on the moon in 1969. During his spacewalk, "My wife was at mission control, and there was quite a bit of apprehension," McCandless wrote. "I wanted to say something similar to Neil when he landed on the moon, so I said, "It may have been a small step for Neil, but it's a heck of a big leap for me." That loosened the tension a bit."



Born in Boston, McCandless graduated from Woodrow Wilson Senior High School in Long Beach, California. He graduated from the Naval Academy and earned master's degrees in electrical engineering and business administration. He was a naval aviator who participated in the Cuban blockade in the 1962 missile crisis. McCandless was selected for astronaut training during the Gemini program, and he was a backup pilot for the first manned Skylab mission in 1973. After leaving NASA, McCandless worked for Lockheed Martin Space Systems in Colorado. "Bruce served his country with humility and dignity, and encouraged all of us to reach new heights," McCain said. Survivors include his wife, Ellen Shields McCandless of Conifer, Colorado, two children and two grandchildren. [Source: The Associated Press | December 23, 2017 ++]

Homeless Vets Update 83 ► Rural | Hidden From View and Often Ignored

Downtown Ballston Spa, New York, is full of charming old Victorian houses. But there's one that's different from its neighbors: the Vet House. Fourteen formerly homeless veterans live there. It has a comfy frat house vibe: guitars are propped up in the corners, military flags and posters hang on the walls, the kitchen is overflowing with food. "It's cozy," says Dave, who moved in a couple weeks ago. "All the guys get along. We all cook, clean, look out for each other."

Dave is a Navy veteran and doesn't want his last name used because of the stigma around homelessness and addiction. "I started to have a drinking problem when I was in the military," he explained. "About a year ago I got kicked out of my house." Then he bounced around. He lived at detox center, a rehab facility, a group home, and for a while, his brother's couch. "The only thing I had was a vehicle that my ex-roommate had signed for, and I had to get rid of that," Dave said. "I wasn't homeless homeless, but I didn't have a job, didn't have anything else going for me."

Dave's problems were compounded by the fact that he wasn't living near a major city. Transitional housing for veterans is rare in rural areas, leaving most rural homeless veterans with few options. "The bottom line is that a lot of them at times are couch surfing, and they don't have a permanent place to sleep at night," said Leigha Rosenberger, the Executive Director of the Veteran and Community Housing Coalition, the organization that runs the Vet House. "A lot times we'll find that the last materialistic item they have is a

vehicle, so they'll often be sleeping in those," she said. "Or there are some encampments throughout the community where individuals are staying together in tents."



Homeless veterans and other homeless people live in this encampment near the Saratoga Springs, New York train station.

Those makeshift campsites can be found throughout the rural parts of upstate New York. They're hidden in plain sight: behind the grocery store, near the train station. You have to look closely to spot the tarps and mattresses through the bare trees. Some of the campsites are piled with stuff -- hats, bottles, a bicycle. "Because it's such a challenge to count people in rural areas, and services are so spread out, I don't know that the numbers that are even out there for rural veterans are accurate," said Kathryn Monet, the Executive Director of the National Coalition for Homeless Veterans. Monet says low-income rural veterans often face more obstacles than their more urban counterparts. Affordable housing may be hard to find in small communities, getting to VA clinics can require a long trip, and jobs may be more scarce. That means, for many veterans, homelessness could be just one step away.

Army Reservist Stephanie Maxwell, who works with the Veteran and Community Housing Coalition, has seen that many times with the former service members she encounters. And she had a taste of homelessness herself when she moved back to upstate New York a couple years ago. She had trouble finding an apartment she could afford, and she ended up couch surfing with her two kids. "I started to realize, 'Wait, this is my life! I don't have a home, I don't have a house,'" Maxwell recalled. "I get how easy it could have been for me to have been on the street." Ultimately, Maxwell got out of that cycle of couch surfing. She's found an apartment and steady work. Her advice to rural veterans who are facing homelessness: Find an organization in your community. It might be a social service agency or church. Then pick up the phone. And don't be afraid to ask for help. [Source: North Carolina Public Radio WUNC 91.5 | Sarah Harris | December 20, 2017 ++]

WWII VETS 152 ► John Bergmann | Code Breaker

For years, John Bergmann dutifully described an incident at an Army training range during the early days of his World War II-era enlistment whenever someone asked about his prosthetic right eye. "I had a Springfield rifle, it misfired, the bolt hit me," he said. No one ever questioned the story, but that wasn't what actually happened. The Upper Arlington man was long sworn to secrecy and couldn't say that a grenade or land mine or some other explosive tripped by a Kachin Indian in northern Burma hit him in the face and put him in a military hospital just weeks after he joined the service in 1941. Bergmann also couldn't say anything about his meetings with Winston Churchill or Dwight D. Eisenhower or about his chess games with noted mathematician Alan Turing or about his interactions with President Franklin D. Roosevelt or really anything about his role in the Allied codebreaking operations that helped turn the tide of the war.



It was secret stuff — he didn't even disclose the actual details to his wife and children until years later — that's been portrayed in movies like "Windtalkers" and "The Imitation Game," the 2014 blockbuster that spotlighted Turing. At 97, Bergmann is the last surviving member of his 25-man codebreaking unit and is among a ever-shrinking number of living World War II veterans. Of the 16 million Americans who served, about 558,000 are still alive, with an estimated 362 dying each day, according to the National WWII Museum, citing federal statistics. Throughout the year but especially around Veterans Day, you'll find Bergmann out and about at area high schools, telling students about experiences that were long kept under wraps. "That's the big part of my talk," he said. "For many of us to be married and to lie all those years to your wife about what you did and where you were was one of the regrets every one of us had."

Bergmann, a Chicago native, has always loved numbers. He began working in high school toward a career as certified public accountant, excelling at his studies, skipping two grades of secondary school and enrolling in the University of Pittsburgh at 17. He was about a week away from his college graduation four years later when he was approached by a aide of Roosevelt with an offer of a special assignment in the U.S. Army. Officials were scouring universities across the eastern part of the country for top math students for a different sort of service. "A week later, I got my diploma and a one-way ticket to Fort Meade, Maryland," Bergmann said. There, he joined two dozen men who would become part of the Army's World War II codebreaking operations. Comparable units were already in place in Great Britain, which had been involved in the war for two years before Bergmann's enlistment.

Eventually, there were codebreaking posts around the world, operating 24 hours a day, with military men and women listening to radio signals, reading newspapers and other documents and translating Morse code in search of hidden messages. The operations were strictly confidential. The service men and women involved couldn't share any details family or friends and were even given cover stories to prevent disclosure. "We were very incognito," Bergmann said. He told friends and family, "I was an accountant doing payrolls in Washington. I'd be living in Fort Meade, but I'd be doing payrolls."

Bergmann spent much of his five years in the Army based in Maryland, with occasional trips to London for meetings with his British codebreaking counterparts, but he did make one trip into enemy territory. Shortly after completing his initial six weeks of training — all of it was focused on codebreaking, with little in the way of weapons or other combat instruction that most enlistees completed — he accompanied a codebreaking team to Pearl Harbor, where he was promptly picked up by a group of Army rangers for a mission near the border of Burma and China. The Japanese military had a radio station in the vicinity, and Bergmann was ordered to search it for documents disclosing the code settings used by the enemy. It was supposed to be a quick trip: The rangers would quietly handle the dozen or so Japanese soldiers at the station, and Bergmann would grab the paperwork.

But one of the Kachin Indians guiding the group set off an explosion that hit Bergmann in the face, sending him and the other soldiers scrambling to avoid a larger skirmish. His commanding officer was in the room when he woke up after surgery in a Philadelphia hospital. "The war's over, I lost my eye, I'm going to go home now," Bergmann remembered saying, prompting his commander to reply, "No, you're going to be

in a long time. You've got one good eye, we're going to use it." Bergmann served from 1941-45, retiring from the Army as a major. He wasn't allowed to talk about his Army work until 1983, when the government lifted the secrecy requirements.

For decades, he had to lie or deflect questions, even from his wife and three daughters. "It was hard for him not to tell my mom," said Kim Elkovich, one of his daughters who accompanied him on school visits this month. Bergmann took an early retirement from his CPA job to care for his wife, who suffered from Parkinson's disease over the last 15-plus years of her life. She died in 1998, and Bergmann said he moped around the house for months afterward until Elkovich kicked him out one afternoon. That's the day he visited a local senior center and met a group of other veterans. Before long, he was leading that group and getting active in others. A big part of his veterans-related efforts involves sharing the stories about his war experience and the people he met.

Like Turing. "I got along great with him, because I was a mathematician, and he was a brilliant mathematician, so we could talk about things," he said. "I wasn't on his level though, believe me." Once, he and Turing were called to 10 Downing Street, the Prime Minister's office in London, for what turned out to be a meeting with a cigar-chomping Churchill and Eisenhower. On a post-war family trip to Gettysburg, he stopped at the house of the latter for an unannounced (and brief) visit. Eisenhower remembered their earlier meeting. In recent days, Bergmann and other veterans have visited area schools to talk about their military service. They describe the battles, they talk about the friends who didn't make it off the battlefield, and they emphasize the importance of teamwork and sacrifice.

Bergmann also will tell the true story of how he lost his eye, occasionally wiggling his prosthetic and causing the students to cringe. "It's just a shell that goes in there," he said. "Every six months I get it cleaned and polished, and every five or six years, they replace it. It's a wonderful job, it's really nice." [Source: The Columbus Dispatch | Marc Kovac | November 13, 2017 ++]

Arlington National Cemetery Update 72 ► Volunteers Place Xmas Wreaths



The annual wreath placement placed on tombstones at Arlington National Cemetery drew a large crowd 16 DEC, with more than 245,000 wreaths placed at grave sites. The Wreaths Across America caravan traveled earlier this month from Columbia Falls, Maine, where the wreaths were made. The caravan went through several states before arriving in Arlington. The tradition began when Maine wreath maker Morrill Worcester donated 5,000 wreaths to Arlington Cemetery. A total of 1.2 million wreaths were placed on markers across the country in 1,238 locations. [Source: Connectingvets.com | December 18, 2017 ++]

AFL Q&A 12 ► Denied VA Disability Claim Appeals

Q. I still don't understand since I put an appeal for a disability. Why does it take for a second appeal for same disability that was sent to Washington DC?

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A1: If you were turned down when you filed the first time, you can reapply and if you are thinking about doing it, you should go to The DAV or any of the other service groups and have them fight for you. If you still have anything from your military health records that you did not enter with your first disability push, take it with you to the Service Office. If you do not have your military health records then you need to get them as well as your 201 Personnel File. Never quit fighting for your disability. (JK) 12/2/16

A2: You are still on the appeal process, but you appear to be at the BVA level and need to file a VA Form 9 Appeal to the Board of Veterans' Appeals. (CP) 12/19/16

-o-o-O-o-o-

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> | October 15, 2017 ++]

Retiree Appreciation Days ► Scheduled As of 31 DEC 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 be 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

== PDF: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf

== Word: 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.

(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 & Army Echoes | Milton Bell | December 31, 2017 ++]

Vet Hiring Fairs ► Scheduled As of 31 DEC 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 the Hiring Our Heroes website <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.legend.org/careers/jobfairs>

[Source: Recruit Military, USCC, and American Legion | December 31, 2017 ++]

State Veteran's Benefits & Discounts ► Ohio

The state of Ohio provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, "**Vet State Benefits & Discounts – OH**" for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://militaryandveteransdiscounts.com/location/ohio.html> and <http://dvs.ohio.gov>

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/ohio-state-veterans-benefits.html>
December 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 SenaR.95te 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.

VA Child Care Subsidy ► H.R.95 | Caring For Our Veterans Act of 2017

Legislation pending in Congress would require the Department of Veterans Affairs to provide short term child care for veterans receiving mental health care at its medical facilities. The bill, the **Veterans Access to Child Care Act**, passed the House but is awaiting action in the Senate Armed Services Committee. U.S. Sen. Richard Blumenthal (D-CT), ranking member of the committee, said he would be pushing for the bill's passage and considering "all available options" such as passing it as a provision in a larger legislative package, which includes reform of the VA's Choice program, making its way through the full Senate. "We should invest in the children of our vets who often sacrifice even though they are not the ones in uniform because their parents need medical care resulting from normal illness or wounds suffered in service," Blumenthal said.

If passed, the VA would provide subsidies for child care, on-site care or direct payments to service providers. The Congressional Budget Office estimates the bill, if implemented, would cost \$96 million over the next five years. The Connecticut chapter of Iraq and Afghanistan Veterans of America is soliciting input from Connecticut vets regarding the bill. A VA survey found that nearly a third of vets were interested in child care services and that more than 10 percent of veterans surveyed had to cancel or reschedule their VA appointments due to lack of child care.

Jason Walton, 33, of Middletown, a single father who served in the Marines for five years, said he tries to schedule his appointments while his 5-year-old daughter is at school. The bill would mean "one less stressor" for vets, he said. Walton, who said he has a service-connected disability, has three or four appointments per month between the primary care at the VA facility in Newington and mental health services at his local Vet Center. Occasionally he's had to bring his daughter with him to appointments and said that there are issues that vets might not want to talk about in front of their children.

"For veterans who are their children's primary caregiver, lack of childcare can keep them from accessing medical care at the VA. Especially for veterans with mental healthcare needs requiring regular appointments, this can have drastic consequences. The majority of veteran suicides are among those not utilizing the VA, so anything that we can do to get vets in the door can save lives," said Steve Kennedy, Connecticut team leader for IAVA, in an emailed statement. He pointed out that child care falls disproportionately on women, so providing child care could help to close the gap between women and men using the VA.

Women will make up 10 percent of the veteran population by 2020 and 9.5 percent of all VA patients, according to the VA, though Kennedy pointed out child care is not an issue exclusive to women. "We've heard from across our membership, moms, dads, and grandparents, that they would use the VA if they could bring their kids," he said. [Source: The Day | Julia Bergman | December 17, 2017 ++]

VA Hospitals Update 13 ► HR.42/S.1266 | Enhancing Veterans Care Act Signed

President Donald Trump on 20 DEC signed a bill introduced by U.S. Sen. Jim Inhofe that will allow the Department of Veterans Affairs to contract with an outside nonprofit organization when investigating VA hospitals. "As a strong, outspoken advocate for our nation's veterans, I appreciate President Trump's leadership as we work together to provide our veterans with the highest level of care — they deserve no less," Inhofe said. The bill was partly inspired by problems at VA hospitals in Oklahoma. Inhofe, a Tulsa Republican, had requested that the VA partner with the Joint Commission, a nonprofit that accredits hospitals, while investigating VA centers in Oklahoma City and Muskogee last year.

Inhofe went so far as to temporarily block then-President Barack Obama's nominee for VA inspector general until being promised that would occur. The inspector general released a report on the Muskogee VA in July and on the Oklahoma City VA last month. "Our reforms have already improved patient care for our veterans, but we're not done yet," Inhofe said. "In the coming weeks, I will work with our VA directors in Oklahoma City and Muskogee to identify our next set of priorities to ensure that Oklahoma leads the nation in veterans care." Wade Vlosich, director of the Oklahoma City VA, said in a statement with Muskogee VA Director Mark Morgan last month that the Joint Commission review "helped to enhance the care we provide."

The Joint Commission is not without its critics, however. A Wall Street Journal investigation in September found the organization, which is financially supported by the hospital industry, is quick to hand out its gold seal of approval and hesitant to revoke the accreditation of hospitals found to have serious problems. The bipartisan Senate bill was co-sponsored by two Democrats — Sens. Bill Nelson of Florida and Jeanne Shaheen of New Hampshire — along with Sen. James Lankford, R-Oklahoma City. The uncontroversial legislation passed the Senate by unanimous consent on 9 NOV. A companion bill, introduced by Rep. Markwayne Mullin, R-Westville, passed the House by a vote of 423-0 on 6 DEC. [Source: The Oklahoman | Justin Wingerter | December 20, 2017 ++]

TRICARE Eligibility Update 03 ► H.R.4571 | Fair Heroes Act of 2017

A bill to amend title 10, United States Code, to expand eligibility for the TRICARE program to include certain veterans entitled to benefits under the Medicare program due to conditions or injuries incurred during service in the Armed Forces and to waive the Medicare part B late enrollment penalty for such veterans, and for other purposes. This bill would benefit young, medically retired veterans who have to pay more for their health insurance because of the severity of their injuries.

Many of the most severely wounded warriors qualify for both Medicare and for TRICARE. They earn TRICARE upon medical retirement, and if they cannot work for a sustained period of time, they qualify for Medicare before age 65. An existing law, which should have been changed years ago, prevents these severely wounded warriors from using their TRICARE health benefit. This past month, MOAA, WWP, and others were instrumental in getting this bipartisan legislation introduced in both the House and the Senate to increase health care opportunities for disabled veterans. The Fair Access to Insurance for Retired (FAIR) Heroes Act will allow veterans who were medically discharged to choose their health care coverage through Medicare or TRICARE.

However, they are in a catch-22: If they want to pay TRICARE Prime's lower premiums, they must decline Medicare Part B. But if they decline Part B, they lose all access to TRICARE For Life health benefits. Even if the wounded warrior declines Medicare Part B and later wants to reverse this decision, they are subject to a late enrollment penalty of 10 percent a year until they reach age 65. This is on top of already higher Medicare Part B premiums. The financial impact for these individuals is great - and, keep in mind, most are younger in age, in their 20s and 30s. For example, Medicare Part B premiums total \$1,608 annually, whereas TRICARE Prime would be \$283 a year (for individuals). At these rates, over the course of 10 years, an injured retiree unable to work is required to pay over \$13,000 more than a typical retiree - a significant amount for someone on a fixed income.

This is a confusing system of health insurance coverage for this special group of retirees, many of whom are attempting to navigate the system while living with post-traumatic stress and traumatic brain injuries. The FAIR Heroes Act gives them a choice to remain on low-cost TRICARE or stay on Medicare. Many would like to choose an option that best suits them and not be penalized in future years if they choose to opt out of Medicare. [Source: MOAA Leg Up | December 22, 2017 ++]

REAL ID Act of 2005 ► Impact On Driver License Use as Security ID

If you're planning to fly after 22 JAN, you may not be able to use your driver's license as a form of identification to get through security. Also, its use in accessing Federal facilities inclusive of military bases or entering nuclear power plants. That's thanks to the REAL ID Act of 2005, which everyone in the travel industry is hoping you — and the other 719 million passengers who fly domestically every year — have heard about. The law, a counterterrorism measure that followed 9/11, calls for states to issue driver's licenses with more security features — such as scannable bar codes and digital photos. They will be required for people to board any commercial flight and enter federal facilities and military bases.

Passports or other approved forms of federal identification — such as a border-crossing card, U.S. military ID, TSA Pre-Check or Global Entry card — can be used as an alternative. Other alternative ID that will be accepted by TSA is listed at <https://www.tsa.gov/travel/security-screening/identification>. You will need this alternative ID if you live in one of 24 states that have yet to add the security measures to the

driver's licenses they issue. And you may need to get a new, updated license if you live in one of the states that already offers them. Enforcement begins on 22 JAN. You can check your state's status on the Department of Homeland Security website's interactive map at <https://www.dhs.gov/real-id>. Some states have been granted extensions to make their licenses compliant.

"It's very complicated," admits Katy Lloyd, spokesperson for the Virginia Department of Motor Vehicles. Virginia has just been granted a REAL ID extension until Oct. 10, 2018, when the state plans to have compliant licenses ready. Until then, residents can get through security using the driver's licenses they already have. Delays are caused at least in part by the controversy over the legislation. Its opponents include some legislators who have called it an "unfunded mandate" that is too expensive to implement. The American Civil Liberties Union considers the REAL ID Act a serious threat to Americans' civil rights that will "lead to a slippery slope of surveillance and monitoring of citizens." In 2012 the ACLU declared "REAL ID is dead," as states including Maine, Hawaii and Utah had passed laws prohibiting their participation in the REAL ID Act.

Many states have repealed or are repealing those laws. While they are working on new compliant driver's licenses, they also plan to offer unenhanced licenses as an option to residents. The bottom line: You don't want to find yourself barred from flying because you didn't realize your old-school license is no longer an acceptable form of identification. If your state doesn't have the new IDs, there is still time to get a passport or apply for another ID, says Tom Spagnola, senior vice president of supplier relations at the online travel agency CheapOair. Spagnola says airlines, not to mention airport security agents, don't want to face a slew of angry and confused travelers when enforcement begins. Many in the travel industry are working overtime to inform the public, so he's hopeful the message will get through. [Source: AARP | Christina Ianzito | October 11, 2017 ++]

Vet Jobs Update 228 ► Active Duty/Reservists Commercial Driver's Licenses

Lawmakers have again eased rules regarding troops seeking commercial driver's licenses, part of an ongoing effort to help veterans use their military skills for post-service jobs. On 21 DEC, in pre-recess work, House lawmakers easily passed the **Jobs for Our Heroes Act** (H.R.2547/S.1393), which clarifies eligibility rules for active-duty service members and reservists applying for the licenses under Department of Transportation programs. The measure now heads to the White House to be signed into law.

Previously, lawmakers had created a special program for veterans seeking commercial driver's licenses, which allowed them to skip driving tests and some certification requirements if they had previous applicable experience from their time in the ranks. But those provisions — outlined in the Fixing America's Surface Transportation Act in 2015 — did not include reservists who have not yet separated from the military or active-duty troops planning ahead for their post-service careers. Transportation officials created a two-year exemption to cover those groups, but the new legislation makes those changes permanent. In addition, the measure also allows more Veterans Affairs medical professionals to perform required federal health examinations for the licensing processes. Because of current rules, only a small number of VA staffers meet the requirements for administering those tests.

Sen. John Cornyn (R-TX) and one of the sponsors of the legislation said in a statement after the vote that the new bill fills an important gap for military members and the industry. "There is a shortage of people who can get a commercial driver's license and fill these well-paying jobs," he said. "This bill would also allow states to permanently waive license requirements for current service members and national guardsmen if they have military experience driving a comparable vehicle." "That way, members of the military don't have

to go through the same old rigmarole twice,” he said, adding, “They get trained in the military; and then they get out; and then the civilian world ignores the fact that they have trained and been qualified in the military; and this bill fixes that.”

Rep. Rob Woodall (R-GA), who sponsored the measure in the House, offered similar praise for the move. “This bill has always been about crafting a common sense, bipartisan solution that provides opportunities for our veterans returning to the civilian workforce as quickly as possible while also filling much-needed positions within the trucking industry,” he said in a statement. “These kinds of seemingly small, targeted solutions may not always make the front page news, but they make a big difference in the lives of those affected,” he said. State and federal lawmakers in recent years have pushed a number of initiatives to better match military skills with civilian credentialing requirements in an effort to help veterans transition into private-sector jobs. [Source: MilitaryTimes | Leo Shane III | December 27, 2017 ++]

* Military *



Army Secretary Update 02 ► Mark Esper's Ideas

Three weeks into his new job, Army Secretary Mark Esper has some ideas for the service that will put a smile on many a soldier’s face. Esper, who graduated from West Point in 1986 and spent 21 years in the Army, told Army Times in an interview 12 DEC that he’d like to give more control back to commanders and take some of the burden of military life off of families. Within his top priorities — readiness, modernization and reform — laid out in his first letter to the force on Nov. 21, Esper said he wants “to figure out a better way to take care of families, and soldiers and the civilian workforce.”



The former infantry officer spent time in the 101st Airborne Division and the 3rd Airborne Battalion Combat Team, 325th Airborne Infantry Regiment — which would later become the 173rd Airborne Brigade

Combat Team in Vicenza, Italy. Esper remarked at how much is on a unit's plate in the Army now, as compared with his time as a company commander in Vicenza. "I was kind of spoiled in Italy because we didn't have, really, upper echelons of command," he said. "So, we really got to train and do things the way we thought, as commanders, and the way my battalion commander thought."

Esper said he'd like to see that philosophy applied to the Army's long list of mandatory training, from how soldiers learn about detaining enemy combatants to how to keep from drowning. "One of the complaints is we're doing all this mandatory training. And when you look at the numbers, it is astounding how much it has grown over the years," he said, comparing the experience to his own. "I felt that I had, again, great freedom to do what I wanted to do. I felt that I was trusted to train my soldiers, and I was accountable for it." The Army already has a study underway to evaluate what's necessary and directly related to readiness, he said.

Still, some training is required by law, like the code of conduct and the Geneva Conventions, but the Army could get more creative with how it's conducted, he added "Do you need to do that in a classroom? Or, when you're out in the field and you have 30 minutes of down time and soldiers are eating their MREs, can you talk about, 'OK, this is how you search a prisoner, and this is how you separate them and process them?'" he said. Or, in the case of a training session that's done multiple times a year, he said, the Army should evaluate how often is really necessary. "I just go back to my experience," he said. "I remember doing drown-proofing three times a year." Once or twice a year, while adding some remedial help for soldiers who have a tough time, might be more efficient, he added.

Esper also suggested that rather than creating a brigade-wide schedule for training, individual commanders should have some flexibility, while being held accountable if they get rid of or modify a course and then start to see issues with their soldiers. "I think, generally, the NCOs and officers in a platoon or company want to take care of their soldiers, and they understand it doesn't run from nine to five, like in the civilian world," he said. With all the time and money spent on developing NCOs and officers, he added, the Army should trust them to properly train their soldiers and to take responsibility if something goes wrong. "Let's tell them what we expect them to do, not how to do it and when to do it," Esper said. "If I can help shift the Army in that direction — and I know the chief of staff of the Army completely agrees — that would be a success."

Along those same lines, Esper cited the many permanent change of station moves his family experienced during his career as one of several reasons to consider extending assignments. "I'd like to take a hard look at why we PCS folks as often as we do," he said. "Rather than PCS them every two years or three years, maybe it's every six." That way, he said, kids could stay in school longer, spouses with jobs would have more stability, and soldiers would have more down time in between deployments and moves. And the Army would spend less money packing up families and shipping them across the country or overseas. "If I could do that, one might say that you could reduce the churn on the soldier, which in turn reduces the impact on the family," he said. That idea is still in the very early stages, he added, but he hopes to study the impact it would have on the force. [Source: ArmyTimes | Meghann Myers | December 14, 2017 ++]

Military Discharge Upgrade ► VA's New User-Friendly Online Wizard

Without any fanfare or announcement, the Department of Veterans Affairs has launched a new online wizard to help veterans seeking to upgrade their military discharges. Available on the VA's Vets.gov benefits website, the interactive questionnaire walks former service members through the upgrade process' many steps, tailored to their particular situation. The new tutorial is especially useful for vets trying to

correct or upgrade “bad paper” discharges, administered for misconduct, that bar them from enjoying many VA benefits. It comes after an August announcement that the Pentagon would ease the criteria for granting upgrades, giving veterans “a reasonable opportunity to establish the extenuating circumstances of their discharge.”

“What the VA’s tool does, is it answers the most basic questions, which unfortunately, are what hold up most veterans who are seeking access to benefits that have been denied,” Kris Goldsmith, the executive director of High Ground Veterans Advocacy, told Task & Purpose. “Having it hosted at a website that directs you not just to VA appeals, but to DoD appeals, is common sense — and frankly, it should have happened a decade ago.” Veterans of all services, the tutorial says, have “a strong case for a discharge upgrade” if they can show that their separation was linked to traumatic brain injury; sexual assault or harassment during military service; sexual orientation under the Don’t Ask, Don’t Tell policy; or mental health conditions, such as post-traumatic stress disorder.

Vets plug in their branch of service, year of discharge, reason for seeking an upgrade, type of discharge and whether it was the outcome of a courts-martial. Once that info is submitted, the next page gives a rundown of what paperwork needs to be filed, how it should be submitted, and a friendly suggestion that while navigating the process, vets should reach out to their local veteran service organizations or seek legal representation. Without that kind of explicit guidance, “most people simply don’t know what to do,” Goldsmith said. Each branch has its own website for discharge upgrades, but “they’re not that user-friendly, and they certainly aren’t very proactive about ensuring that a veteran’s rights are protected.”

After clicking through the prompts on his own questionnaire, Goldsmith was encouraged to see the message recommending that vets reach out to a VSO or legal counsel. “That right there is huge, because it’s a terrible, frustrating process,” said Goldsmith, who was separated from the Army with a general discharge in May 2007 — Task & Purpose detailed his story in February 2015. “I have been dealing with this myself for over 10 years now. I am an expert on this policy and it’s still tough on me, and I’m still managing my own case.”

Between 2011 and 2015, nearly 92,000 service members were discharged for misconduct — more than two-thirds of whom “were diagnosed with PTSD, TBI or other conditions such as adjustment, anxiety, bipolar or substance abuse disorders within two years before leaving the service,” Military.com reported 17 MAY. A General Accountability Office report in May also concluded that individual services were inconsistent in acknowledging service-connected medical or mental health issues that may have played a role in the misconduct underlying a service member’s discharge, Task & Purpose previously reported.

“What needs to be remembered is: When these people are kicked out of the military, they’re in an inherently vulnerable state,” Goldsmith said. “It’s hard enough to go through the transition with an honorable discharge and all of your benefits. When you’re accused of something like misconduct or suffering from PTSD that’s not being treated and you’re worried about staying off the street, you’re not able to retain the information that you need to get a discharge upgrade.” For veterans interested in more information on applying for a discharge upgrade, the Department of Veteran Affairs guidance can be found at <https://www.vets.gov/discharge-upgrade-instructions>. [Source: Task & Purpose | James Clark | December 22, 2017 ++]

Navy Surface Fleet ► Sleep Requirements Under Review

The Navy’s surface fleet crews are tired. But unlike their brethren in the aviation and submariner communities, there are no service regulations that ensure a crew is sufficiently rested and less prone to error.

That may change in 2018. In the wake of the fatal collisions involving the destroyers Fitzgerald and John S. McCain, sailor sleep aboard surface combatants is under the Navy's microscope. The Navy began to formalize sleep requirements in the surface fleet for the first time this fall, and 2018 will prove to be a testing ground for whether these directives will actually work. In September, the Navy issued new guidance requiring ships to establish watch schedules and shipboard routines that better sync with natural circadian rhythms, ensuring sailors have enough opportunity for rest. However, the guidance falls short of setting firm regulations, as Navy officials say a ship's skipper must have flexibility on such matters given crew size, mission requirements and other variables. Still, skippers will, for the first time, have to choose from several watch schedules. The results will likely vary from ship to ship, but the surface fleet is taking a step toward making sure their sailors are better rested. [Source: NavyTimes | Geoff Ziegulewicz | December 27, 2017 ++]



Implementing mandatory sleep schedules is one way the Navy has vowed to address the fleet's readiness concerns.

Military Retirement System Update 28 ► 2018 Decision for 1.6M Service Members

About 1.6 million service members will have a big decision to make in 2018: stay with the traditional military retirement system or move to the new Blended Retirement System. Those service members include those who have less than 12 years of service on active duty as of Dec. 31, or less than 4,320 retirement points as a member of the Guard or Reserve. The new benefits package is called the Blended Retirement System, or the BRS, because it blends elements of the traditional 20-year, all-or-nothing pension system with some new payments, designed to give at least some retirement benefits to those who don't stay for a full 20-year career. Currently only about 19 percent of active duty troops and 14 percent of reserve component members stay long enough to earn a full retirement.



Those who are eligible to make a choice have all of 2018 to decide, but if you're going to opt into the new system, you're better off doing it sooner rather than later. The blended retirement system offers new matching contributions to your individual retirement account known as Thrift Savings Plan. Those payments will start immediately at the first pay period after you opt in. And once that cash is in a TSP, it belongs to the

individual service member outright, regardless of when he or she separates from the military. But once you opt in to the new system, you can't change your mind. The BRS still offers a pension after 20 years of service, but it's about 20 percent smaller than the current system. It offers some new benefits — such as a government contribution of up to 5 percent of basic pay to the service member's Thrift Savings Plan. Under the traditional system, service members can contribute their own money to the TSP, but there is no government match.

The new system also offers a continuation pay, which is payable at 12 years of service. The services have all determined that the calculation for continuation pay will be 2.5 times the monthly basic pay for active duty; and for Guard and Reserve members that will be 0.5 times the monthly basic pay that reservists would receive if mobilized for active duty. Service members who want to stay in the traditional system don't have to take any action and will automatically remain grandfathered under the traditional retirement system. That is except for Marines, who must register their decision either way in Marine Online at <http://jko.jten.mil/courses/brs/OPT-IN/launch.html>.

For troops who want to opt into the BRS, you must complete mandatory training through Joint Knowledge Online, which requires a Common Access Card, or through Military OneSource which doesn't require a CAC and allows spouses to complete the training, too at <http://jko.jten.mil/courses/brs/OPT-IN/launch.html>. More information, including a BRS comparison calculator, is available on the DoD Blended Retirement System site at <http://militarypay.defense.gov/BlendedRetirement>. For active-duty members with more than 12 years of service, and reservists with more than 4,320 retirement points, there is no choice to make. They will automatically stay with the current legacy system. [Source: AirForceTimes | Karen Jowers | December 27, 2017 ++]

UAS Operations ► 'R' Device Awards for Philippine Combat Ops Support

Two Marines became the Corps' first unmanned aircraft operators to receive the "R" device for supporting combat operations in the Philippines, Corps officials said. Sgt. Joseph Latsch and Sgt. Ethan Mintus were awarded the Navy and Marine Corps Achievement Medal with Remote Impact Device on 11 DEC, Marine Corps officials said. The two Marines were in the Philippines flying RQ7B-V2 Shadow aircraft in support of combat missions carried out by a joint task force, according to the 1st Marine Aircraft Wing. Details of their missions were not immediately available. In October, the Philippine military defeated Islamic State militants after a bitter five-month battle.

"The commander gave us a mission which helped support our allies to engage the enemy with indirect fire assets," Latsch said in an official Marine Corps [news story](#). "We were trying to track enemy targets in order to allow allied aircraft to attack targets with more accuracy. During the time I spent in country, the detachment I was part of played a critical role in supporting our allies on the ground during combat operations." Both men belong to Marine Unmanned Aerial Vehicle Squadron 3, based out of Marine Corps Air Station Kaneohe Bay, Hawaii. They operated from a "spoke" launch and recovery area that extends their unmanned aircraft's range to up to 100 miles. "Within 48 hours of touching down on the Spoke site we were in support of the joint task force commander from the friendly foreign military forces of the host country," Mintus said in the news story.

Mintus said that one mission stood out during his deployment. While tracking a high value target and directing fires, Mintus' unmanned aircraft ran low on fuel and had to return to base. To keep supporting the operation, Mintus prepared another aircraft to launch before the drone he was flying had to leave, said his squadron commander Lt. Col. Kenneth Phelps. "I think it's fairly significant these two gentlemen are

representative of some of the creative Marines we have in the VMU [unmanned aerial vehicle squadron] community," Phelps said in the news story. "I'm extremely proud of everything they've done and achieved."

The "R" device is meant to recognize service members who play a major role during a battle but are not eligible for combat valor awards or devices because they were not physically present at the fighting. It cannot be worn with the Bronze Star, Distinguished Flying Cross or Air Medal. Activities that merit the device including piloting unmanned aircraft and providing vital intelligence in support of combat or rescue operations, taking part in unmanned aircraft strikes and shooting down an enemy aircraft that is trying to attack friendly forces. "This award demonstrates the impact of using a UAS [unmanned aerial systems] during combat operations from a remote location," Phelps said. "This is very important to the VMUs and individuals that fly unmanned aircraft because we're often supporting missions from afar while still having a significant impact on those operations." [Source: MarineCorpsTimes | Jeff Schogol | December 21, 2017 ++]

National Guard Update 01 ► Massachusetts Proposed Pay Increase

The minimum daily pay for soldiers and airmen performing state active duty in the National Guard would double to a highest in the nation \$200 under legislation filed 13 DEC by Gov. Charlie Baker. "The Massachusetts National Guard has a long history of answering calls for help from within the Commonwealth and beyond, so we are pleased to propose this appropriate pay increase for all of their hard work," Baker said in a statement. "Modernizing our laws will better enable the Nation's oldest militia to continue fulfilling its important missions, while ensuring the brave men and women of the Guard continue to lead the way with the highest of standards." National Guard troops help the state responding to blizzards and other natural disasters, and support law enforcement during large events.

The proposed pay raise would require a budget increase of \$250,000, according to the National Guard. There are about 6,300 members of the Army National Guard in Massachusetts and 2,100 in the Air Guard. The lower-ranking members receive the minimum daily rate. In 2005, former Gov. Mitt Romney signed a military and veterans benefits bill that raised the minimum daily pay for guard members to \$100, up from \$75. Baker announced his bill in Memorial Hall of Flags during a celebration of guard members' heroism and marksmanship on the National Guard's 381st birthday. "We're going to file that legislation today. And we look forward to working with our colleagues across the hall and downstairs and upstairs from our office to see if we can't get that done sometime before you all close up shop at the end of July," Baker said. "It would be a terrific win for the men and women in the guard if we could find a way to get that one done."

Major Chad Cormier, of the Massachusetts National Guard, described actions taken by Staff Sgt. Daniel Papagno, Sgt. First Class Jason Lacerda, and Capt. David Wilson that earned them medals at Wednesday's ceremony. Papagno helped a Worcester police officer struggling with a suspect with a loaded firearm in October 2014. Lacerda removed an injured driver whose vehicle was overturned on Route 24 southbound in March 2016. Last January, Wilson helped children and a disoriented adult off a Metco school bus that had crashed and was wedged between a rock ledge and guard rail on Interstate 95.

The bill would also establish the Massachusetts Code of Military Justice, which Major General Gary Keefe, the adjutant general of the Massachusetts Guard, said would give commanders the "tools required to maintain good order and discipline." A new set of military crimes for guard members in state service would mirror the Uniform Code of Military Justice, under the legislation that establishes procedures for a courts-martial for certain military offenses. A guard member in state service who commits certain crimes on a Massachusetts military base cannot be prosecuted by state officials or military justice officers under the existing law, according to Public Safety Secretary Dan Bennett. "There hasn't been a problem, but potentially there could be a problem, and that's the issue," Bennett told the News Service.

The new state crimes include desertion, absence without leave, espionage, drunken operation of a vehicle, dueling, malingering and rioting, according to the administration. Massachusetts is one of a “handful” of states that do not have a state code of military justice. [Source: State House News Service | Andy Metzger | December 13, 2017 ++]

Carl Gustaf M4 ► New & Improved Recoilless Anti-Tank Rocket



Saab's new Carl Gustaf, the M4 or M3E1, is roughly 6.5 lbs lighter but is smarter and far more lethal than its predecessor, according to Jack Seymour, the marketing director for Saab North America. The legacy 84mm recoilless anti-tank rocket, or Carl Gustaf M3, is popular with U.S. special operations troops. However, the new model comes with new bells and whistles to include a ballistics computer system that provides the gunner with their next aiming point, allowing the operator to laser the target for accurate fires. The launcher also has a joystick that allows the gunner to adjust the rounds, according to Seymour. Rounds can be adjusted for proximity or airburst, impact or delay, Seymour explained. With the new Carl Gustaf M4, “you don’t have a two-dimensional target,” he added. Operators can now shoot beyond, penetrate, or shoot around a target, according to Seymour. The new Carl Gustaf is currently undergoing testing and evaluation with the U.S. Army, and has roughly six more months of assessment. [Source: Defense News | Shawn Snow | October 10, 2017 ++]

Army Handgun Update 02 ► 5000 M17s To Be Sold To Public

It wasn't going to be ready in time for Christmas, but the exact version of the Army's new handgun will be for sale in limited supply in just a few months. Sig Sauer plans to sell 5,000 of the M17 Modular Handgun System 9 mm pistol as early as May, said Tom Taylor, the company's chief marketing officer. Each of the handguns will have its individual serialized number with a matching coin and certificate of authenticity, Taylor said. Sig won the Army's 10-year, \$580 million contract to provide as many as 238,000 pistols to replace the M9 Beretta 9 mm pistol, which has been the standard sidearm since the mid-1980s. Around the same time of the release of the 5,000 M17s to the public, Sig will also be producing a commercial version of the handgun. That version will have minor differences from the Army version and have an optional thumb safety. That weapon will remain in production based on consumer demand. The only differences between the commercial version and the military-issue weapon are that the commercial version will not have special coatings for parts or the anti-tampering mechanism, Taylor said. [Source: ArmyTimes | Todd Smith | December 17, 2017 ++]

USNS City of Bismarck (EPF-9) ► Delivery of the 9th of 12 Accepted

The Navy the week of 18 DEC accepted delivery of USNS City of Bismarck (EPF-9), the ninth of 12 contracted expeditionary fast transport (EPF) ships. City of Bismarck completed its acceptance trials on 20 OCT in the Gulf of Mexico and will now join the Military Sealift Command-owned fleet of EPFs operating around the globe today. “EPFs continue to be excellent additions to the U.S. Navy force,” Capt. Scot Searles, Strategic and Theater Sealift program manager within the Program Executive Office for Ships, said in a Navy news release “With the delivery of EPF-9 to the fleet, the Navy continues to provide a variety of capabilities to U.S. operations around the globe.”



EPFs are shallow-draft catamarans for personnel and cargo transport, designed for rapid and agile maneuverability for use at austere or degraded offload points. EPFs include a flight deck to support day and night aircraft launch and recovery operations, with airline-style seating for 312 embarked forces and fixed berthing for 104 people. EPF is capable of transporting 600 short tons 1,200 nautical miles at an average speed of 35 knots. The ships can operate in shallow-draft ports and waterways, interface with roll-on/roll-off discharge facilities, and on/off-load a combat-loaded Abrams Main Battle Tank (M1A2). The ramp is suitable for the types of austere piers and quay walls common in developing countries. EPF's shallow draft further enhances littoral operations and port access.

“We are so proud of the great things we are hearing about these ships from the Military Sealift Command and what they are doing around the world,” Austal USA President Craig Perciavalle said in an October statement when City of Bismarck concluded sea trials. “From downed airplane search and rescue missions and hurricane relief assistance in the Caribbean to historic port calls in South Asia to pirate activity intervention off the coast of Africa, these are just a few of the many examples of how versatile the EPF fleet has proven to be in every corner of the globe.”

In 2008, the Mobile, Ala., shipyard won a \$1.6-billion block buy for ten ships. In 2016, Austal was awarded \$249 million for two additional hulls, bringing the current program size to 12 fast transports, according to the Navy statement. The three remaining contracted ships are all under construction. Austal officials expect to launch Burlington (EPF-10) in early 2018, Puerto Rico (EPF-11) is under construction, and work on the unnamed EPF-12 began in September, the company has told USNI News.

[Source: AirForceTimes | Charlsy Panzino | December 6, 2017 ++]

Navy Ship Under Manning Update 01 ► Steps Being Taken

Needing to fill critical billets and grow by 4,000 enlisted sailors by next fall, the Navy has extended up-or-out limits for junior enlisted sailors and also cancelled its early out programs. The two major changes will help the Navy grow its current active-duty force of about 324,000 up to 328,000 by the end of the fiscal year — and potentially more beyond that. “We are in a growing Navy,” Vice Adm. Robert P. Burke, the chief of Naval Personnel, wrote in a Dec. 14 Navy-wide message. “This requires more people, at a time when we are still working our way back to desired sea duty manning levels, and when the competition for talent is especially keen. We will certainly recruit and train many more Sailors to help meet these demands, but that will not be enough.”

Effective 1 FEB, active-duty sailors at the pay grade of E-3 must advance to E-4 by the time they hit the six-year mark, a one-year extension of the Navy’s current policy which forces sailors to leave the service if they fail to advance by the five-year mark. Meanwhile, the Navy has officially canceled its Enlisted Early Transition program in effect since 2015, which allowed sailors in overmanned ratings to get out of the service up to two years early with their skipper’s approval. The Navy’s up-or-out limits, called high-year tenure, or HYT, require sailors to advance to certain pay grades along a certain timeline or face being discharged. Since the Department of Defense allows individual services to set these limits independently, the Navy can adjust those up-or-out caps to shape the size of the force. The Navy tightened these limits during two decades of force draw-downs, but has now reversed course.

This announcement comes on the heels of the Navy’s two-year extension of the high-year tenure limits for E-4, E-5 and E-6, which went into effect in August. That the extension of petty officer limits could allow as many as 3,000 sailors to remain on active-duty over the next couple years, officials told Navy Times in June. The one-year E-3 extension will also help increase the size of the force as well, retaining more sailors in the short-term — there are currently 1,280 E-3s slated to hit the five-year limit in 2018. Long-term benefits to the service, officials say, will be when many of these sailors move up to E-4 in the next year.

- Sailors waiting for — or currently holding — HYT separation orders due to kick in before Feb. 1, 2018, who want to stay in need to request to stay in on or before Jan. 31.
- Those currently on Type 2, 3 or 4 sea duty will be extended at their present duty station to meet a normal tour length, or just until their new HYT date, whichever comes first.
- Those on shore duty could get orders back to sea to fill critical billets, depending on the Navy’s needs for particular skills.
- Navy officials also say HYT waivers for enlisted sailors at all paygrades who volunteer for sea duty will be considered on a case-by-case basis.

In ending its only remaining early out program, the service is distancing itself from two decades of draw-downs that resulted in dropping the Navy’s overall strength from nearly half a million sailors to as low as 315,000 a few years ago. Implemented in 2008, the program initially allowed sailors to leave up to one year early, and was expanded to up to two years in 2011. But the program was cancelled soon afterward in the wake of extreme at-sea manpower shortages. Officials revitalized the program in 2014 to ease overmanning in certain ratings, but it has now been canceled for good.

For now Navy officials remain mum on long-term manpower plans, these moves position the service to continue growing in the immediate future. As of 13 DEC, the Navy’s active-duty force stood at 323,856 officers and enlisted sailors, a number slated to grow to 328,000 by the end of the fiscal year. The Navy’s recruiting goals for 2018 include bringing in 37,700 new enlisted recruits, up from 35,200 in 2017. What ‘the next steps will be in terms of end-strength increases won’t be clear until the 2019 budget is released early next year, but Vice Adm. Burke wants sailors to be ready for change. “It has been decades since the

last period of major personnel growth in our Navy," Burke said. "You will see many additional policy changes in the coming weeks and months to set us on the right course." [Source: NavyTimes | Mark D. Faram | December 19, 2017 ++]

Navy Ship Under Manning Update 02 ► Amnesty Given to 48k Fitness Failees

The Navy will grant a clean slate to nearly 50,000 sailors with fitness failures in their records, part of new shakeup for fleet-wide fitness rules announced 21 DEC. A new Navy-wide message instructs commands to immediately stop discharging sailors for fitness failures and to cancel any pending discharges for sailors slated to be kicked out after March 31. The change applies to both enlisted and officers. The message also unveils a new set of rules for the Physical Fitness Assessment, bringing to an end the rules forcing sailors to leave the Navy if they failed two fitness assessment tests in a three-year period. The Navy's Physical Fitness Assessment, or PFA, is a two-part process consisting of a Body Composition Assessment and a Physical Readiness Test. The test grades sailors, based on their age, on push-ups, sit-ups and a 1.5-mile run.

Other major changes will include making sailors take a body fat test immediately after reporting to a new command and also making sailors who fail the fitness test ineligible for advancement or frocking. The new PFA rules are part of a broader effort to keep more sailors in uniform at a time when the Navy is trying to increase end strength by over 4,100 by the end of the current fiscal year in September 2018. "Retention of every capable Sailor is critical to the operational readiness of the Navy," Vice Adm. Robert P. Burke, the chief of naval personnel wrote. "The goal of the Navy's physical readiness program is to maintain a minimum prescribed level of fitness necessary for world-wide deployment and to maintain a sailor's long-term health and wellness," Burke said.

The change marks the third time in a week that the Navy has scaled back its rules that send sailors prematurely packing before the end of their enlistment. The Navy has recently increased high-year tenure for E-3 sailors and ended early out programs. For sailors who have failed past PFA tests, the new rules will let them stay in the Navy until at least the end of their current enlistment or service obligation. If those sailors pass their next PFA test, they will be in good standing and can potentially stay beyond their current enlistment. But if they continue to fail the PFA, they won't be allowed to stay in beyond their current service obligation, according to the new rules. Last year, the Navy kicked out nearly 1,700 sailors for failing two PFAs within a three-year period, officials said.

As of July 2017, the end of the last official PFA cycle, more than 43,000 sailors have at least one failure in the past three years; another 5,477 have at least two failures on the books, according to the chief of naval personnel. The Navy's says that right now, 36 sailors — five officers and 31 enlisted sailors — have orders in hand separating them for PFA failures. Another roughly 677 — 47 officers and 630 enlisted — are currently being processed for separation based on PFA failures. This is the second time in two years that the Navy has given PFA amnesty to sailors with failures on the books. The Navy reworked its PFA program in 2015 to ease the body fat percent rules and tighten the failure consequences.

Enlisted sailors slated for a premature discharge before 31 MAR have until 1 FEB to notify their commands whether they want to stay in. Officers in the same situation must ask Navy Personnel Command to have their separations reversed, which must then be approved by Secretary of the Navy Richard Spencer. For sailors with enlistments expiring between 1 JAN and 30 JUN who are not eligible to reenlist due to bad performance evaluations based on fitness failures, the Navy is giving a one-time pass to extend their enlistments to 30 SEP. These sailors, however, can't re-enlist or extend further until their records in the fitness database show they've passed the spring 2018 PFA cycle. As part of this new initiative, every sailor's

fitness slate will be wiped clean on 1 JAN, but following the upcoming spring's testing cycle, a new set of rules will be applied to those not meeting fitness standards.

A key new requirement is that all sailors transferring to a new command will get a Body Composition Assessment, or BCA, within five days of reporting to a new command. Those who fail will be immediately enrolled in their new command's Fitness Enhancement Program, or FEP, until they pass an official PFA cycle. The new policy also dictates that sailors failing a PFA won't be eligible for advancement or frocking, and will be required to participate in their command's Fitness Enhancement Program until they pass an official PFA cycle. Those selected for advancement in this status will have any pending advancements held up. Eligibility for advancement can be reinstated by passing a "command-directed monthly FEP mock PFA," the new rules state. Sailors will have to stay in the FEP, however, until passing the next official PFA. The more serious consequences will be reserved for those who fail two consecutive PFAs.

Enlisted sailors who fail two consecutive PFA tests will not be eligible for advancement and will be unable to reenlist or extend as well. For both officers and enlisted, back-to-back failures will prompt a mandatory fitness evaluation, or a performance evaluation that notes significant problems. These sailors will remain in their command's FEP, but there's no mock PFA test to put them back in good standing. They will have to wait for and pass their next regularly scheduled PFA. The enlisted sailors who fail consecutive PFAs won't be discharged until their end of service date, but the policy differs slightly for officers. Officers could be processed for separation — or retirement if they're eligible — after two consecutive failures. Officers in this category won't actually have to leave the service, however, until their next scheduled rotation date. Once again, though, the final decision will be up to the Navy Secretary's office. [Source: NavyTimes | Mark D. Faram | December 21, 2017 ++]

Navy Slogan ► New Motto 'Forged by the Sea'

The Navy — and U.S. military in general — is well-known for its pursuit of overwhelming the enemy and general dominance on all fronts. So it was with the Navy's newest slogan, "Forged by the Sea," according to a Task and Purpose report. According to the report, the Navy sought to project dominance and supreme ownership over its new catch phrase, which was rolled out during the Army-Navy game on 9 DEC as part of a \$10 million ad campaign to recruit so-called "Centennials."



While the service registered a trademark to use the new motto on toys and other assorted items, it also approached one small-time "Forged by the Sea" user. Alyson Pacini is a Cape Cod jeweler who applied for and received trademark rights to the phrase last year after she began using it for her jewelry line in 2011. Task reports that the service reached out to Pacini and offered to buy the trademark registration off her for \$5,000, all while licensing the jeweler to continue using the slogan for her product line. Pacini said no. Navy officials then upped their offer to \$7,500, according to Task, but Pacini continued to decline.

The report notes that whether the Navy even needed Pacini's permission regarding the slogan is unclear, since the trademarks serve different products. But Pacini said the Navy's offers annoyed her. "My grandfather was a proud Navy man; he had all the Navy memorabilia all over his house and a replica of the

ship he served on in his living room,” Pacini told Task. “I’m not disrespecting the service of the troops, but I don’t respect the leadership or their lawyers.” [Source: Navy Times | Staff Report | December 21, 2017 ++]

Military Homeowners ► Market Survey Result

A survey listing the nation’s top buyer’s and seller’s markets contains good news for military owners looking to part with property out West, and those service members, particularly sailors, hoping to buy a home on the East Coast. Troops seeking to do the reverse may be in for a longer haul. The Ownwes.com report, outlined by [USA Today](#), judges more than prices in determining the market rankings. Other factors include the time properties spend on the market and how many houses are available in a given area. Still, the main factor is the average difference between list price and sale price for homes listed over a 12-month span ending 31 OCT.

The Seattle area ranks third on the top-seller list, behind San Francisco and San Jose. Homes went for about \$5,500 above listing price, per the survey, and were on the market for an average of 64 days, compared with a national average of 96 days. The market in King County, which includes downtown Seattle, is “out of control,” said Cassandra Rowley, a Realtor based in nearby Silverdale who spent six years as an enlisted sailor. “A lot of people are getting priced out, so they move over here to the [Olympic] peninsula, which is an hour away on the ferry,” said Rowley, who works frequently with military families and first-time buyers. “It’s very convenient, and it’s super-affordable. So people are spending \$400,000 here and getting five times the house they would over there.”

It’s also good news for military families who may be heading out of town and seeking renters. If they’re leaving a Navy installation in the Pacific Northwest to head east, they may be in even more luck. Virginia Beach, Virginia, ranks second on the top-buyer list, behind only Chicago. Next comes Philadelphia, followed by Jacksonville, Florida, whose naval air station boasts 10,000 Defense Department personnel and about 34,000 family members. Families heading to those areas may have their pick of the market, per the survey: Homes in Virginia Beach went for nearly \$12,000 less than listing price and were on the market for an average of 104 days, while Jacksonville-area homes were \$15,229 below list and on the market for 102 days. Those figures point to a large inventory for buyers ... but potential problems for motivated military sellers.

San Antonio sits eighth on the top-buyer list; the Texas city and Virginia Beach were 1-2 in this year’s Military Times Best Places to Live list of big cities. Prepping for a move to one of these locations, or somewhere else? Go to MilitaryTime’s VA Loan Center at <https://www.militarytimes.com/home-hq/va-loan-center>. To obtain a quick monthly payment amount (interest + principle) on the mortgage you might be looking for go to <https://www.mortgagecalculator.org>. [Source: MilitaryTimes | Kevin Lilley | December 20, 2017 ++]

Military Movers Rental Housing ► Joint Service DoD Website

Whether your next military move is in 2018, or the next year, or the next, get ahead of the game and explore www.Homes.mil. The joint-service site covers all branches and helps service members on the move home in on housing at or near military bases worldwide. You can search for rentals — apartments, houses, condominiums, town houses or other types— in the area where you’ll be stationed. That includes information about privatized housing at these installations. In a recent test search around the Fort Belvoir,

Virginia, area, was found listings that are available now, and some that will become available in July and August. The website also offers:

- Hundreds of listings, with views that let users scroll quickly through pertinent information about monthly rent costs, when the listing is available, number of bedrooms and baths, address and photos, and whether or not the property has been inspected by the installation housing officials. When you click on the listing, you'll find contact information, and more photos and floor plans.
- A custom search option that allows users to weed out listings based on all types of criteria. Need a certain number of bathrooms, or a certain school district? Worried about pets, or whether smoking is allowed? Set your search parameters accordingly.
- A create-an-account feature, so users can save their search settings and their favorite listings.
- Free listing services, which are open to service members with rental properties of their own.

Property managers also can post their rental property listings for free once their account has been approved by the military housing office officials around the world who manage the site. Managers may have to contact some overseas installations' housing offices directly in order to get their properties posted.
[Source: MilitaryTimes Home HQ | December 22, 2017 ++]

Convicted Soldiers Get New Trial ► Bail Granted After 25-years in Jail

More than 25 years after being locked away for a killing their lawyers say they didn't commit, three former soldiers are free on bail and preparing to go home to spend the holidays with their families. Mark Jason Jones, Kenneth Eric Gardiner and Dominic Brian Lucci were in their early 20s when they were convicted of murder in the Jan. 31, 1992, slaying of Stanley Jackson in Savannah, Georgia. Prosecutors said the crime was racially motivated. The three former soldiers are white, and Jackson was black. The Georgia Supreme Court last month ruled that state prosecutors improperly withheld evidence that would have helped their defense, and the men were entitled to a new trial.

Prosecutors haven't said yet whether they'll retry the case, but a judge in Savannah on 20 DEC set bail at \$30,000 apiece. The three men were released at about 3:30 p.m., according to Jim McCloskey, founder of Centurion Ministries, which works to free innocent people and took up their case in 2009. McCloskey said they plan to celebrate with friends and family at the home of one of their original lawyers. Then, they'll likely head home 21 DEC — Jones to Port Aransas, Texas; Gardiner to Henderson, Texas; and Lucci to Euclid, Ohio. "I have so many emotions going on right now I'm not sure which one to pick first," Deborah McGill, Jones' mother, said by phone after the bond hearing. "Obviously, I am thrilled."

Jones was 20, Gardiner was 21 and Lucci was 22 when they were arrested. Now in their mid- to late 40s, they have spent more than half their lives in jail. Soldiers at Fort Stewart at the time of the killing, they had spent the evening of Jan. 31, 1992, at the rehearsal dinner in Hinesville for Jones and his fiancée, who were set to marry the next day. Around 9:30 p.m., they headed into Savannah for an impromptu bachelor party. Dawn Barnett, Jones' then-fiancée, told The Associated Press she remembers giving him a half-joking warning as they headed off: "Don't you dare call me and tell me you're in jail at 3 in the morning because of drunkenness." Around 10 that night, Jackson was gunned down while standing on a street corner in a high-crime part of Savannah. The three soldiers were arrested a short time later.

Barnett said the 3 a.m. call she had joked about turned out much worse than she could have imagined: Her fiancé and his friends were in jail charged with murder. The three were convicted in November 1992 of malice murder and possession of a firearm during the commission of a crime and sentenced to life in prison plus five years. The Georgia Supreme Court upheld their convictions in June 1994. Peter Camiel, one of the

men's lawyers, said the evidence against them was extremely weak. There's no way, based on when they left the rehearsal dinner, that they could have made it to the shooting site in time and no physical evidence tied them to the killing. Eyewitness James White, who testified at trial, later admitted that he hadn't gotten a good look at the shooters and was pressured to identify the soldiers at trial.

A female Army officer testified at trial that Jones had told her on base earlier in the day that he was going to Savannah that night to shoot someone, saying, "I got a black guy up there I got to get." But she changed her story several times, and Jones hadn't even been on base that day because he was on leave for his wedding, Camiel said. The Georgia Supreme Court found last month that prosecutors failed to give the defense a police report describing an incident several hours after the men were arrested. A witness said white men with military style haircuts and semi-automatic weapons drove through a public housing project threatening "to shoot blacks who hung out on street corners." "It's just absurd to think that they were even charged, let alone convicted," Camiel said.

Barnett said she was always convinced that Jones and his friends weren't guilty. She and Jones stayed together for a while after he was convicted, but he eventually broke up with her to let her get on with her life. She has since married, divorced and is in love and engaged again. She cried over the phone Wednesday as she talked about the past, saying it's never far from her heart. She still has fond feelings for Jones and wouldn't mind being in touch, she said. learning that bail had been granted for the three men, she began crying again: "These are tears of joy that they get to go to their families." [Source: The Associated Press | Kate Brumback | December 20, 2017 ++]

Transgender Troops Update 13 ► DoD Guidance Issued on Recruit Treatment

The Pentagon has published new guidance for all military processing commands on how examiners are to treat and evaluate transgender recruits if current court rulings hold and allow enlistment on 1 JAN. The seven-page guidance gives detailed instructions on how recruits should be treated along the way, including providing private examination areas where possible and even outlining guidance on underwear. It also includes a major change in the initial recruiter interview, directing recruiters not to screen out potential enlistees based on any initial information they provide on a medical pre-screening reports. Other directions address how a recruit's identify should be verified when the recruit identifies as a sex other than their biological sex.

The guidance directs applicants to wear men's underwear if male genitalia has not been removed, even if the applicant identifies as female. It also still requires a pregnancy test and female undergarments for applicants who identify as male, but retain female anatomy. Any applicant who has undergone sex reassignment surgery will need to show 18 months of stability prior to entering the military. A new applicant who identifies as transgender but has not undertaken any legal or medical steps to identify as their identified gender will be assigned a date of return to come back after they have had 18 months in their preferred gender, according to the memo. The guidance on how examiners are to treat and evaluate transgender recruits is available at https://partner-mco-archive.s3.amazonaws.com/client_files/1513783259.pdf. [Source: MilitaryTimes | Tara Copp | December 20, 2017 ++]

Military Myths & Legends ► Headstone Coins

Humans have been leaving mementos on and within the final resting places of loved ones almost from the beginning of the species. Excavations of even the earliest graves uncover goods meant to serve the deceased in the next world, such as pottery, weapons, and beads. The earliest known coins date to the late seventh

century B.C., and as societies began embracing such monetary systems, the practice leaving of coins in the graves of citizens began yet another way of equipping the dear departed for the afterlife.

Mythologies within certain cultures added specific purpose for coins being left with the dead. In Greek mythology, Charon, the ferryman of Hades, required payment for his services. A coin was therefore placed in the mouth of the dear departed to ensure he would ferry the deceased across the rivers Styx and Acheron and into the world of the dead rather than leave him to wander the shore for a hundred years. In England and the U.S., pennies were routinely placed on the closed eyes of the dead, yet the purpose of that practice was not clear - some say it was to keep the eyes of the corpse from flying open (even though the eyes, once shut by the person laying out the body, do not reopen).

In these more recent days, coins and other small items are sometimes discovered on grave markers, be they plaques resting atop the sod or tombstones erected at the head of the burial plot. These small tokens are left by visitors for no greater purpose than to indicate that someone has visited that grave. It has long been a tradition among Jews, for example, to leave a small stone or pebble atop a headstone just to show that someone who cared had stopped by. Coins, especially pennies, are favored by others who wish to demonstrate that the deceased has not been forgotten and that his loved ones still visit him.

Sometimes these small remembrances convey meaning specific to the person buried in that plot. For more than twenty years, every month someone has been leaving one Campbell's Tomato Soup can and a pocketful of change on the plain black granite tombstone that marks the grave of Andy Warhol. The soup can is easy to explain, given Warhol's iconic use of that commodity in his art, but the handful of change remains a bit of a mystery. In a similar vein, visitors often leave pebbles, coins and maple leaf pins at the grave of Canadian Prime Minister Lester B. Pearson, the man who replaced Canada's Red Ensign with the Maple Leaf flag.



While visiting some cemeteries you may notice that headstones marking certain graves have coins on them, left by previous visitors to the grave. A coin left on a headstone or at the grave site is meant as a message to the deceased's family that someone else has visited the grave to pay respect. For Military, leaving coins of different denominations denote their relationship with the deceased. Leaving a penny at the grave means simply that you visited. A nickel indicates that you and the deceased trained at boot camp together, while a dime means you served with him in some capacity. Leaving a quarter means you were there with them when they took their last breath.

The earliest reference to this practice we've found so far dates only to June 2009, when it appeared as a website post. A version now commonly circulated on e-mail appears to have been drawn from it, albeit some changes have slipped in, such as, "A buddy who served in the same outfit, or was with the deceased when he died, might leave a quarter", becoming "By leaving a quarter at the grave, you are telling the family that you were with the Fallen when he/she was killed". According to tradition, the money left at graves in national cemeteries and state veterans cemeteries is eventually collected, and the funds are put toward maintaining the cemetery or paying burial costs for indigent veterans.

In the U.S., this practice became common during the Vietnam War, due to the political divide in the country over the war; leaving a coin was a more practical way to communicate that you had visited the grave than contacting the Soldier's family, which could devolve into an uncomfortable argument over politics relating to the war. Some Vietnam veterans would leave coins as a "down payment" to buy their fallen comrades a beer or play a hand of cards when they would finally be reunited. Today, military folk do sometimes leave very special remembrances at the graves of deceased servicemen: challenge coins. These tokens identify their bearers as members of units and are prized and cherished by those to whom they have been given; thus, any challenge coins found at gravesites were almost certainly left there by comrades-in-arms of the deceased.

Next time you visit a cemetery, leave a coin. And now you know. [Source: Together We Served | December 2017 ++]

Warships That Will Change The Future ► USS Zumult

From aircraft carriers to missile cruisers to landing ships, these naval future weapons are changing the face of global warfare. Ships such as the USS Zumult



This ship, the USS Zumwalt, is a giant looking ship. However, because of its anti-radar capabilities, the ship only registers as a small fishing boat on enemy radar. The guided missile destroyer cost an incredible \$4 billion to build. However, while many guided missile destroyers are designed to operate out in deeper waters, this ship was designed to be able to directly assist ground forces, and can operate in littoral zones.

MAVNI Program Update 04 ► Another Year of Uncertainty Ahead

Foreigners hoping to earn U.S. citizenship by serving in the U.S. military will have another year of uncertainty ahead as the Pentagon works through a backlog of applicants before deciding on the fate of a recruiting program targeting foreign nationals. The **Military Accessions Vital to National Interest**, or MAVNI, program allowed foreign-born recruits with vital skill sets, such as translators, to become naturalized U.S. citizens after joining the military. However, the program was frozen in July after it was found to have security flaws that left the military vulnerable to insider threats. No new recruits have been admitted since then, a defense official said on the condition of anonymity. "It is still on hold," the official said.

In October, the military announced new, more rigorous security clearance vetting standards and said recruits under the MANVI program would not be allowed to enter basic training until the security clearance review was completed and approved. The Pentagon also introduced new rules on the length of time recruits had to serve before they would qualify for a certificate of honorable service, which is a requirement for getting expedited citizenship. Previously eligibility for the certificate began after one day of service, but the change lengthens the time in service to 180 consecutive days of active duty or one year in the reserves.

The freeze and new rules have been challenged in court and in October a federal judge ruled that the Pentagon had to provide the certificate of honorable service under the old rules to existing applicants. For now, the military is focused on getting security clearance and background checks complete for the recruits still in the system, however military officials have not disclosed how many recruits that includes, or provide an estimate of how long into 2018 — or beyond — that would take. Once all of those recruits are through the system, the Pentagon will review the program to see if it will be able to continue it, the military official said.

Defense Secretary Jim Mattis has said he would like to save the program if possible, and several other top military leaders have spoken of its value to the force. “These programs are very important, especially as we’re looking at bringing in talent that can allow us to be more of an enabler or more of a facilitator to a force we are conducting security force assistance with,” said Command Sergeant Major John Troxell, the top enlisted adviser to Chairman of the Joint Chiefs Gen. Joseph Dunford. Troxell said that it is essential for the military to have the ability to recruit for language skills and other expertise at a time when the force is expanding operations into more countries in the fight against violent extremist groups. “Programs like MAVNI just allow us to get after that even more,” he said. [Source: ArmyTimes | Tara Copp | December 24, 2017 ++]

Army Reserve Enlistment ► Green Card Holders Delayed Entry Program

Green card holders looking to join the Army Reserve can do so once more, after the Trump administration directed the Defense Department in October to suspend enlistments for permanent residents seeking to join the Army. The Army has created a delayed entry program for prospective reservists, which gets the branch within new policy requiring green card holders to wait to ship to basic training until their background checks were completed, rather than being able to train during the investigation process, under the previous policy. The program was announced this week in a statement from officials at the Pentagon.

The Army stood up a Reserve DEP in a 2 NOV memo signed by Deputy Chief of Staff for Personnel Lt. Gen. Thomas Seamands. “The Department of Defense has continued to enlist lawful permanent residents who possess a green card into the Delayed Entry Program for entry in the military, and is creating a system to permit enlistment into the Reserve Components and the National Guard,” according to a statement from the Office of the Secretary of Defense. The Defense Department updated its accessions policy in October to require that non-citizens seeking to enlist under the Military Accessions Vital to National Interest program be enrolled in the DEP while they await a Military Service Suitability Determination.

Officials told Mic that prospective recruits to the active Army would wait in the DEP, but that Reserve enlistments would be temporarily banned, because the component did not have its own DEP. “The DoD is implementing a Reserve Delayed Entry Program for the Reserve Component and a Recruit Force Pool for the National Guard,” according to the OSD statement. The policy does not affect soldiers who were already assigned to active- or reserve-component units prior to 2 NOV, the memo said, only those who have not entered initial training. “The information systems necessary to support these programs are projected to be completed in the next few weeks,” the statement said. “Once fully implemented, these programs will permit lawful permanent residents to enter all military components.”

Legal, non-citizens residents have been allowed to join the military under the MAVNI program since 2008, while legal permanent residents have been able to enlist in the military services under various programs since the early 1950s. [Source: ArmyTimes | Meghann Myers | December 27, 2017 ++]

Overseas Troops ► Sgt. Elia Balbaloza



U.S. Marine part of the Female Engagement Team, poses during a live-fire training exercise in Romania.

*** Military History ***



Military History ► WWII Ace of Aces | Erich Hartmann 352

By May 8, 1945, Adolf Hitler had been dead for more than a week. Germany was in the act of formally surrendering to the Soviets and the Western Allies, so occupying Red Army troops in the eastern German town of Brunn were not expecting to witness what may have been World War II's last dogfight over Europe. They were watching entranced as a Red Air Force pilot entertained them with a one-plane air show. He expertly put his Yakovlev Yak-9 single-engine fighter through a series of intricate rolls, climbs, dives, and stalls while the infantrymen below applauded. Suddenly, a lone German Messerschmitt Me-109 dove on the unsuspecting Russian, riddling his Yak with machine-gun bullets and 20mm cannon shells and sending it spinning toward the German countryside. As the stunned soldiers gathered around the oily bonfire that seconds earlier had been a lethal flying machine, the Luftwaffe pilot banked westward toward his final landing. Erich Hartmann, aerial warfare's supreme ace, had just scored his last kill—number 352. To read how Hartmann achieved this feat go to the attachment to this Bulletin titled, " **WWII Ace of Aces**" [Source: Warfare History Network | Kelly Bell | Oct 2017 ++]

Nazi Collaborators ► Last Surviving Defendant Lives in New York

The last surviving Nazi collaborator ordered to leave American soil lives in a redbrick Queens rowhouse on a bustling stretch of 89th Street, just around the corner from a Chipotle with a distant view of the Manhattan skyline. It has been 14 years since a federal court in New York stripped **Jakiw Palij** of his U.S. citizenship for concealing his service as an armed guard in a brutal labor camp in eastern Poland, where 6,000 Jewish prisoners were later shot in pits on a single day in 1943. An immigration judge ordered Palij deported to Germany, Poland, Ukraine or any other country that would take him.



But the three countries have repeatedly declined to accept him, allowing 94-year-old Palij to spend his retirement in the comfortable Jackson Heights neighborhood where he has lived for years, with bicycles hitched to street signs and Christmas wreaths tacked to front doors. Now, in a race against time, lawmakers and Jewish groups have been mounting pressure on the Trump administration to remove him. Legislators have written letters to the State and Justice departments, and protesters have regularly gathered outside of Palij's house with signs that read, "His hands are drenched in blood." Two members of Congress are pushing for a hearing.

Since 2005, eight Nazi collaborators under deportation orders have died on U.S. soil after being rejected by their native countries and Germany. A ninth died a few months after the U.S. government launched a deportation case; Germany had already declined to take him. The cases – in Pennsylvania, Wisconsin, Illinois, Michigan, New York, Massachusetts and Missouri – wound through the court system for years, involving more than 25 federal prosecutors. Palij is the last living defendant. In September, every member of the New York congressional delegation penned a letter to Secretary of State Rex Tillerson, demanding that he step in before Palij dies here. More than 80 members of the New York State Assembly also have pushed for Palij's deportation, sending a letter in June to Attorney General Jeff Sessions.

"Victims of the Holocaust, the people living in Queens, families of veterans, I think for all of us, it is really painful and sad that . . . someone who stands in direct opposition to every value we have here in America of tolerance and risking lives against evil, can live here for so many years, hiding in plain sight," said Long Island Rabbi Zev Friedman, who lost more than 200 family members in Poland during World War II. "It goes against everything that we believe in." The demands to remove Palij have generated a swift response from federal officials. In an October letter to Sen. Kirsten Gillibrand (D-NY) the State Department said that it had reached out again to the governments of Germany, Poland and Ukraine and was turned down. Senior officials in Berlin then pressed the issue with their counterparts at Germany's Interior Ministry. "We remain hopeful that ongoing engagement with our allies will eventually result in Mr. Palij's long overdue removal," wrote Charles Faulkner, deputy assistant secretary at the State Department's Bureau of Legislative Affairs.

Last month, the Justice Department responded to members of the New York State Assembly, with Assistant Attorney General Stephen Boyd writing, "The Department agrees fully that Palij should not live out his last days in this country." Those pushing for Palij's removal want the White House to get involved. "The 13 years that Mr. Palij has stayed in this country since he was stripped of his U.S. citizenship and

ordered to be deported is 13 years too many,” said Senate Minority Leader Charles Schumer, D-N.Y. “The State Department and the entire Trump administration ought to treat this with the attention it deserves and try everything at their disposal to carry out the court order and remove this former Nazi guard from our country.”

Thomas Yazdgerdi, special envoy for Holocaust issues at the State Department, said that U.S. diplomats have been raising the issue in Germany for years to members of Chancellor Angela Merkel’s cabinet and other top officials. He said that members of Congress and the White House should unite behind the effort to deport Palij. “It’s going to be difficult, unless this is bumped up to a very high level, for this to be resolved,” he said.

Palij declined to comment when a Washington Post reporter went to his home earlier this month. In 2003, he told the New York Times that he was forced into service and did not take part in any killings during the war. “I was never a collaborator,” Palij said. In court documents at the time, Palij’s lawyer wrote, “The government seeks to strip an infirm old man of his citizenship.” The case against Palij was brought by the Office of Special Investigations (OSI), a former unit in the Justice Department’s criminal division that spent decades hunting Nazi collaborators who had concealed their activities during the war, immigrated to the United States and, in most cases, gained U.S. citizenship.

Federal law does not give the government jurisdiction over crimes committed abroad during World War II, but prosecutors can take defendants to federal court for denaturalization proceedings and then to an immigration judge for a deportation order. It is up to foreign governments to decide whether the defendants should be admitted. Prosecutors who worked at OSI said that Germany bears most of the responsibility. “Germany has an obligation to take back people who were serving in the name of the German government,” said attorney Neal Sher, who led OSI from 1982 to 1994. “There is only one word that comes to mind that sums up and explains their attitude, and that is ‘duplicity.’ Time after time, they advanced ridiculous arguments as to why they could not take back people who had committed crimes in the name of the German people.”

Over the years, nearly 30 Nazi defendants from the United States have gone back to Germany. Some were German citizens; others fled to Germany before they were denaturalized in the United States. Most went on to live in freedom. Four were prosecuted, most notably former death camp guard John Demjanjuk, who was eventually convicted of being an accessory in the murders of more than 28,000 people at the Sobibor camp in Nazi-occupied Poland. But Germany has turned away a series of other U.S. defendants. German officials, according to interviews and documents obtained by The Post, have told the U.S. government that they would only admit ex-Nazis who held German citizenship or those who had been criminally charged in Germany.

Palij is from a Polish village in what is now Ukraine. In denying Palij, the German ambassador to the United States wrote in 2006 that “the German Government believes the responsibility for admitting such persons lies with the state whose citizenship they hold.” A German government official said in an email to The Post last week that “the Federal Republic of Germany is not a position to accept Jakiw Palij into Germany as he is not a German national and there is no legal ground in the German Residence Act to provide a reason for stay.” Faulkner, with the State Department’s Bureau of Legislative Affairs, criticized that policy in his letter to Gillibrand. “The United States has made it clear to German authorities that we do not accept that position as having a valid legal basis,” he wrote. Germany’s stance has long frustrated Justice Department lawyers, who said they had to race against the clock to successfully pursue cases against elderly war criminals and then watch as one after another died on U.S. soil.

Missouri defendant Michael Negele, who used a guard dog to patrol the infamous Sachsenhausen concentration camp near Berlin, died in 2005. New York defendant Mykola Wasylky, who stood guard in a watch tower at a slave-labor camp in Poland, died in 2010. Pennsylvania defendant Theodor Szehinskyj, an

armed guard in camps in Poland and Germany, died in 2014 – 14 years after a federal judge found that Szehinskyj had participated in the Third Reich’s closed culture of murder. “Germany has a moral responsibility to accept Jakiw Palij,” said former federal prosecutor Jonathan Drimmer, who oversaw Palij’s case in 2003. “Germany has made important steps in bringing people to justice within Germany, but the persistent refusal to take men like Palij is difficult to accept or defend. . . . If we want to stop genocide, we have to pursue the perpetrators until their last dying breath.”

In 2008, Sher’s OSI successor, attorney Eli Rosenbaum, flew to Germany to help mark the 50th anniversary of the German agency that coordinates the investigations of suspected Nazi war criminals. In a speech to scholars and prosecutors, Rosenbaum pleaded for help. At the time, five Nazi collaborators were under deportation orders in the United States. “The nonacceptance of what to us is a clear moral obligation is a great disappointment,” Rosenbaum said. “If Germany does not act to admit these men . . . they will likely get to spend the rest of their lives in my country, which is the adopted homeland of so many thousands of Holocaust survivors and is a country whose families sacrificed 200,000 of their sons in order to bring to an end the nightmare of Nazi inhumanity in Europe.”

Palij immigrated to the United States in 1949 after telling U.S. investigators that he had worked on his father’s farm during much of the war. He sailed into Boston, became a U.S. citizen and, in 1966, bought his house in Queens. He lived quietly for years until OSI historians found that Palij had served as an armed guard in Trawniki, Poland, which had a labor camp for Jewish men, women and children as well as a training camp for armed Nazi recruits who would spread out across Poland to guard concentration camps and Jewish ghettos. In 2001, Drimmer and an OSI investigator showed up at Palij’s house, sat down at a dining room table and talked about Palij’s wartime activities, which Drimmer had listed on a yellow legal pad. At the end of the interview, Palij signed a sworn statement, acknowledging his service during the war. District Judge Allyne R. Ross stripped Palij of his citizenship in 2003, citing Palij’s statement and five volumes of historical documents submitted by prosecutors. Palij “does not submit a single affidavit affirming his innocence,” Ross wrote in her opinion. A year later, an immigration judge ordered Palij to leave the country.

Friedman, the rabbi from Long Island, has organized protests in front of Palij’s house every year since then. As the dean of Rambam Mesivta, a private Jewish high school on Long Island, Friedman has involved a generation of students. “It’s wildly unfair that this Nazi gets to evade justice and live in this great country for all these years, and thousands of people, Americans and Jews, all died,” said 15-year-old Avi Koenig. “They couldn’t live their lives while he gets to.” In November, on the 79th anniversary of Kristallnacht – when violence against Jewish homes, businesses and synagogues swept Nazi Germany – Friedman and dozens of students stood in front of Palij’s house, chanting and holding signs that read, “Your neighbor is a Nazi.” Friedman has been organizing protests to deport Nazi war criminals for more than two decades.

His parents met and fell in love on a forced-work detail at a factory near Krakow, Poland, during the war. At night, they were confined behind the barbed-wire fences of the Plaszow concentration camp, where thousands of people were shot and killed. After the war, newly orphaned, with more than 240 family members murdered, they married in a displaced-persons camp in Germany. Friedman’s mother wore a dress stitched out of a white American parachute that she shared with other brides. In his Long Island home, sitting near a portrait of his immigrant parents posing next to a Torah rescued from the war, about 15 miles from Palij’s house in Queens, Friedman said that it is long past time to bring Palij to justice. “Get him out,” Friedman said. “He doesn’t belong here.” [Source: The Washington Post | Debbie Cenziper & Scott Nover | December 16, 2017 ++]

WWII Mustard Gas ► Bari Italy German Raid's Deadly Results

What a perfect night for a weapon of mass destruction. It was December 2, 1943. And the Nazi bomber crews flying over the Italian port of Bari might have wondered whether they were actually in a war zone. Gleaming below, despite the wartime blackout, was a harbor so brightly lit that it illuminated more than thirty ships supplying the Allied armies advancing up the Italian peninsula. Aboard those transports were the usual necessities of modern warfare: ammunition, fuel, food, spare parts. Except one ship was different: the American Liberty ship John Harvey. That blandly named vessel carried one hundred tons of mustard gas, contained in hundred-pound bombs, which the United States had sent to the Mediterranean in case Hitler unleashed chemical weapons in a last desperate bid to stave off the invasion of Fortress Europe.

Surely a ship packed with poison gas would have bristled with defenses against air attack? Yet by the end of 1943, the Allies had grown complacent: Hitler's Luftwaffe was on the defensive, the wings of its once-vaunted bomber force clipped and its fighters withdrawn back to Germany to battle Allied strategic bombing offensive. Yet underestimating the Germans was always a mistake. The Luftwaffe was actually far from finished. It had been conducting sporadic bomber raids since the Allies landed in Italy in September 1943, enough that any prudent planner would have ensured ample fighters and flak defended a vital supply port like Bari. Yet on that December night, Bari had neither.

The countdown to disaster began on the afternoon of 2 DEC, when a German reconnaissance plane noticed the ships crowding the harbor. Unable to pass up such a juicy target, the Luftwaffe quickly mustered 105 Ju-88 twin-engined bombers capable of dropping up to three tons of explosives apiece. At 7:25 p.m. that night, a few German aircraft dropped chaff (metal foil) to fool defensive radar, and flares to illuminate the target. Neither was needed.

"Although the raid only lasted 20 minutes, the results were spectacularly successful for the Germans," wrote U.S. Navy Captain D.M. Saunders in a 1967 article in Proceedings magazine. "Not since Pearl Harbor had the Allies lost so many ships at one time. Hits on two ammunition ships resulted in explosions of major proportions which shattered windows seven miles away. An oil pipe line on a quay was severed and the gushing fuel soon ignited. Oil and gasoline from burning tankers contributed to this tremendous sheet of waterborne flame which spread over much of the harbor. Ships otherwise unscathed were now enveloped in fire. All told, 16 ships carrying 38,000 tons of cargo were totally destroyed and eight others damaged that night."

If only that had been the worst of the horror. The John Harvey's cargo had not yet been unloaded when German bombs destroyed the ship. The mustard-gas bombs had not been armed, so they didn't explode. Nor did they need to, because the ruptured bomb casings allowed liquid mustard to leak into harbor waters shimmering with spilled oil and teeming sailors abandoning their burning ships. Still more mustard drifted through the air as vapors. As chemical weapons go, mustard gas wasn't the worst, especially compared to ultra-deadly Nazi nerve gases like sarin. But mixed with spilled oil and gasoline, it clung to survivors as well as the rescuers pulling them out of the water.

Even then, the victors could have been properly treated. Mustard gas (named for its odor, which has been compared to the smell of garlic) had been used extensively in World War I, so doctors knew that victims should be washed off and given uncontaminated clothes. The problem was that the John Harvey's cargo was so secret that most people at Bari didn't know there was mustard present. "Many of the survivors who had been in the water, and those who had had oil splashed on them, appeared in good condition and were sent to an Auxiliary Seamen's Home still clothed in their contaminated garments," Saunders writes. "Others who appeared to be suffering from shock were merely wrapped in blankets, given warm tea and left alone for 12 to 24 hours—still covered with 'oil.'"

Within a day, medical personnel were puzzled by strange symptoms appearing among sailors, rescuers and Italian civilians. Blast injuries and shock were to be expected from a bombing raid, but not burning eyes and skin blisters. Some 628 victims were afflicted, with eighty-three dead within a month. The Allied high command eventually sent a doctor familiar with chemical warfare to Bari. Though even he wasn't informed of the John Harvey's deadly cargo, he deduced that mustard gas had caused the symptoms, and was able to advise medical personnel (for which he was honored by the U.S. Congress in 1988).

To be fair, Allied leaders worried that publicly disclosing that mustard gas had been sent to Italy would invite Nazi retaliation. But such a disaster could not be hidden for long. In February 1944, the Allies had to admit the incident, accompanied by an assurance that they were not contemplating first use of chemical warfare. [Source: The National Interest | Michael Peck | December 27, 2017 ++]

Military History ► Captured Korean Battle Flags Uncovered

Long forgotten flags captured by U.S. forces during an obscure 19th-century military action in Korea were uncovered during restoration work at the U.S. Naval Academy in Annapolis last week. The well-preserved flags were rediscovered in the academy's Mahan Hall when British ensigns seized as trophies during the War of 1812 were removed from their display cases. When the display cases were opened for the first time since 1920, staff from the Naval Academy Museum found several dozen flags hidden behind the framework including the Korean standards that are still vivid.



Korean Battle Flags seized after the General Sherman incident discovered at the Naval Academy (left). U.S. Marines posing with General Uh Je-yeon flag aboard the USS Colorado (center), and A North Korean postage stamp commemorating the attack on the General Sherman (right)

Museum officials told USNI News the flags probably were stashed behind other trophies on display because there was a shortage of storage space. Over the years the location of the flags faded from memory. Current museum staff suspected the flags may be somewhere on the academy yard because they were listed in documents but no one was certain where they were. The flags had been taken during a U.S.-Korean conflict linked to North Korea's supreme leader Kim Jong Un according to Pyongyang. In 1866, the American merchant ship USS General Sherman sailed to Pyongyang in attempt to open Korea for trade. The Koreans suspected that the true mission of the General Sherman was to loot their temples so they set the ship on fire and massacred the crew. The incident is still celebrated in North Korea as a strike against American imperialism with the claim that Kim Ung-u, a direct ancestor of Kim Jong Un, planned and led the attack though there is no historical evidence of his involvement.

In 1871, a U.S. expedition of five warships approached the Korean coast to establish diplomatic relations and inquire about the fate of the General Sherman. After the Koreans fired on the ships, the Americans launched an assault in which U.S. Marines captured several coastal forts and removed the flags. The trophies were sent to Annapolis in accordance to an order issued by President James K. Polk in 1849 stating that all enemy flags, standards, and colors were taken by the Navy be deposited at the academy. They were listed with their provenance along with other flags taken from actions against Great Britain, Mexico, the

Confederacy and even pirates in the Catalogue of the Flags in the Naval Institute Hall, U.S. Naval Academy published in 1888.

The collection of flags was first placed into storage in 1901 when the Naval Institute Hall was demolished. A major preservation effort took place in 1911 to save many of the flags in that were starting to deteriorate. They were then placed on the ceiling of the auditorium in Mahan Hall before it was decided that they needed to be moved into cases to better protect them. Photographs of the Korean flags on display appear in a 1913 catalog that was updated to include the trophies taken during the 1898 Spanish-American War. Plans to construct more cases to keep all the flags on exhibit never came to fruition, resulting in many flags like the Korean standards being pushed to the back of cases and covered as other flags were put on permanent display.

In the years that followed, all but one of the Korean flags were forgotten. The approximately 15-foot square flag belonging to General Uh Je-yeon who was killed during the 1871 conflict remained on display at the academy until 2007 when it was sent to Seoul on long-term loan at the request of South Korean officials. Prior to the loan arrangement, U.S. Senator Wayne Allard had proposed trading the general's flag for USS Pueblo that had been captured by North Korea in 1968 and exhibited near the site of General Sherman incident. The State Department rejected the proposal as being unworkable due to the many complications pertaining to U.S.-North Korean relations. Additionally, the government still maintains that the Pueblo is illegally seized U.S. property and should be returned without barter.

All the flags found in the display cases at the Naval Academy have been removed and are awaiting preservation. The only flags now missing from those listed in the 1888 catalog are the standards captured during the Mexican-American War (1846-1848) which were returned to Mexico as a goodwill gesture during the Truman administration. [Source: US Naval Institute | Staff | December 15, 2017 ++]

Tet Offensive ► Vietnam | Jan-Feb 1968

In late January 1968, North Vietnamese forces and the Viet Cong launched a massive offensive throughout South Vietnam. Hurling 84,000 personnel at South Vietnam, the communists struck 36 of the South's 44 provincial capitals and 100 cities, including Hue in the northern part of the country, Qui Nhon in the center and Saigon in the south. Timed to coincide with a Vietnamese holiday known as Tet, the operation came to be called the Tet Offensive. It was an unmitigated tactical-military defeat for the communists that turned into a strategic-political victory – and proved to be the turning point of the war.



WHAT IT MEANT. What began 21 JAN, with an artillery bombardment on the U.S. Marine outpost at Khe Sanh, exploded into an all-out offensive against the whole of South Vietnam nine days later, as most Vietnamese celebrated the Tet holiday. Hanoi's choice of Tet was no accident. "The communists had proclaimed a truce over this period," President Johnson later recalled. But North Vietnamese commander

Gen. Võ Nguyêñ Giáp used Tet festivals and travels as cover for his audacious military-guerrilla operation. The communists suffered massive casualties and were defeated by every battlefield measure. By the end of February, 45,000 communist personnel had been killed and another 5,800 captured by U.S. and South Vietnamese forces. “Tet was a military disaster for Hanoi,” historian Derek Leebaert writes in “The Fifty-Year Wound.”

For Washington, it was a political disaster. Washington’s words couldn’t overcome the images flowing out of Vietnam – and worse, those words didn’t seem to reflect what was happening there. Just before Tet, LBJ’s State of the Union address provided an upbeat report on U.S. involvement in Vietnam, highlighting successful elections, noting that “the enemy has been defeated in battle after battle,” detailing how South Vietnam’s government had gained control over more cities and cheering other “marks of progress.” Similarly, not long before Tet, Gen. William Westmoreland called 1968 “an important point when the end begins to come into view.”

What the commander in chief and his top general in Vietnam were saying proved jarringly out of step with what happened during Tet. In the first 48 hours of the communist offensive, 232 U.S. troops were killed and 900 wounded. In and around Saigon, the enemy seized radio stations and police stations, bombarded the airport and presidential palace, and assaulted the U.S. embassy. Wearing South Vietnamese uniforms, Viet Cong guerrillas breached the embassy’s outer walls in the predawn darkness 31 JAN and occupied parts of the embassy for six hours. The attack “stunned American and international observers, who saw images of the carnage broadcast on television as it occurred,” one battle history recounts. NBC News footage from the first day of fighting featured breathless correspondents shoving microphones into the faces of GIs in the midst of gun battles, GIs crawling for cover, GIs scrambling to retake the embassy, GIs bleeding and dying, Saigon in chaos – all transmitted into America’s living rooms.

LBJ later criticized “emotional and exaggerated reporting.” Media coverage of Tet was not inaccurate, but it was incomplete – and strikingly different from coverage of World War II battles, which were equally brutal and bloody, equally chaotic and fluid. Imagine if World War II correspondents had beamed back images – virtually in real time – of the bloody beaches at Normandy and Okinawa, Allied squabbling and confusion at Sicily, the chaos and unpreparedness at Bastogne. Without filter or context, such images can have a devastating effect on public support and morale. Indeed, when the American people saw the images of communist forces laying siege to Saigon, they concluded that the commander in chief was either misleading them or out of touch. And when they absorbed the full costs of Tet – 3,895 Americans killed in what The New York Times called “the heaviest and most sustained” fighting of the war – they turned against the war.

Ho Chi Minh’s primary objective was always the conquest of South Vietnam and unification of the country under communism. But his secondary target was 9,000 miles away, in Washington, D.C. “We don’t need to win military victories,” he said. “We only need to hit them until they give up and get out.” Although it was a military disaster for Ho, Tet proved to be a smashing political success; after Tet, LBJ abandoned his bid for re-election and Westmoreland was reassigned, bringing Ho closer to his primary objective. “Ho Chi Minh thinks he can win in Washington as he did in Paris,” LBJ warned in 1967. He was right about Ho, and Ho was right about his read of American politics.

WHAT IT STILL MEANS. Vietnam was called the first “television war.” Tet illustrated how powerful and corrosive this new medium could be for a representative democracy at war. In an age of instantaneous communications, images matter more than body counts or battle damage assessments (BDAs), more than statistics or metrics, more than congressional testimony or Oval Office addresses. When the images don’t match the message, public support can erode rapidly. Thus, our enemies have become quite skilled at using media and media images to target the American people. Consider Iran’s humiliation of American hostages, Muammar Qaddafi’s claims that some of his children were killed and wounded by U.S. airstrikes, Iraq’s

guided tour for CNN cameras of a bombed-out “baby milk plant” during the Gulf War, the beastly treatment of America’s fallen in Mogadishu, footage of snipers and IEDs killing U.S. troops in Iraq, and the beheadings and butchery livestreamed by al-Qaida and the Islamic State.

In short, our enemies continue to subscribe to Ho’s shrewd distinction between military victory and political victory. Recall Osama bin Laden’s taunt: “When tens of your soldiers were killed in minor battles and one American pilot was dragged in the streets of Mogadishu, you left the area carrying disappointment, humiliation, defeat and your dead with you ... It was a pleasure for the heart of every Muslim ... to see you defeated in the three Islamic cities of Beirut, Aden and Mogadishu.” [Source: American Legion | Alan W. Dowd | December 18, 2017 ++]

USS Barb (SS-220) ► Only Sub To Boast A Train On Its Battle Flag

When it comes to submarine action during World War II, there are a number of standouts, and among them is the submarine USS Barb (SS 220). But what makes Barb unique? No other submarine can boast a train on its battle flag. There can't be a story about USS Barb without mentioning one of the submarine's main characters: commanding officer Lt. Cmdr. Eugene B. Fluckey. The Washington, D.C.-native was to Barb as chocolate is to peanut butter. While there are many fascinating tales about Barb during World War II, this one, in particular, is during the sub's 12th and final war patrol that began in June 1945. The sub, crew and her skipper were still basking in the glow of Barb's 11th war patrol that earned Fluckey the Medal of Honor and the Presidential Unit Citation for the crew of the submarine. He had previously earned four Navy Crosses.



USS Barb (SS220)



LCdr Eugene B. Fluckey

But Fluckey wasn't about to rest on his or the sub's laurels after bargaining a fifth war patrol from Adm. Charles A. Lockwood, Commanding Officer of Submarine Force Pacific Fleet. The Gato-class, diesel-powered submarine was soon sinking Japanese supply transports off the northern coast of Japan in the Sea of Okhotsk. The submarine also fired the first sub-launched ballistic missiles onto Japanese soil, thanks to a request by Fluckey to add that weapon system during the submarine's overhaul. Fluckey had observed trains bringing supplies and materials to enemy ships on the northern Japanese island of Karafuto. They were already successful in stopping supplies getting to the fleet by transport ships. Why not keep the supplies from even getting to the transport ships, he thought.

The crew began to ponder how to take out the train. Placing charges under the tracks and detonating them as the train went by was too dangerous, Fluckey determined, because it put the shore crew at risk. But Barb's crew had taken to heart Fluckey's mantra: If there is a problem, find the solution. According to Fluckey's book "Thunder Below!" Engineman 3rd Class Billy Hatfield offered that solution. The Ohio native recalled as a young boy placing nuts between the railroad ties. When the rails sagged as the trains rolled over them, the shells cracked. They could devise a micro-switch, tie it between two ties and the train would detonate its own bomb, just like cracking shells on a nut. Hatfield asked to lead the shore party.

There was no shortage of volunteers, including a Japanese POW onboard the Barb, Fluckey recalled in his book. First, they had to meet Fluckey's criteria: The remaining seven volunteers had to be unmarried, a fair mix of regular Navy and reserve, represent all departments, and at least half were former Boy Scouts. Why Boy Scouts? As a former Scout, Fluckey knew they had been trained for medical emergencies and what to do if they got lost. Four days later, the weather provided enough cloud cover to darken the moon and Barb inched to within 950 yards of the shore. At just after midnight on July 23, 1945, Fluckey's commandoes slipped into their small boats. Fluckey advised the crew what to do if things went wrong, according to a passage in his book: "Boys, if you get stuck, head for Siberia, 130 miles north, following the mountain ranges. Good luck."

Less than a half-hour later, 8 Navy Sailors were the first American combatants to set foot on one of Japan's homeland islands:

- Chief Gunners Mate Paul G. Saunders, USN
- Engineman 3rd Class Billy Hatfield, USNR
- Signalman 2nd Class Francis Neal Sever, USNR
- Ship's Cook 1st Class Lawrence W. Newland, USN
- Torpedoman's Mate 3rd Class Edward W. Klingsmith, USNR
- Motor Machinist's Mate 2nd Class James E. Richard, USN
- Motor Machinist's Mate 1st Class John Markuson, USN
- Lt. William M. Walker, USNR

As with most missions, this one had its fair share of unplanned moments. The men were off on their bearings and landed near the backyard of a Japanese home. Although dog prints on the beach had the crew on high alert, luckily both human and canine occupants remained asleep. The eight men plowed through rustling waist-high bulrushes crossed a highway and with their path obscured by darkness, took a tumble or two down unexpected drainage ditches. Upon reaching the tracks, three men set up guard stations. Markuson climbed a water tower to assess the landscape only to discover it was a lookout post. He silently crept back down, never waking the sleeping guard.

Alerted to the snoozing sentry above, the train crew worked quietly to dig the holes for the 55-pound explosive charge and detonator switch. Before they finished, however, an express train bore down the tracks, forcing the crew to scatter into the brush until it rumbled by. Finally, all that was left was the most dangerous part of the mission - setting up the detonator switch. Fluckey ordered only Hatfield to be on the tracks during that procedure, but all seven crewmembers disobeyed as they nervously peered over the engineman-s shoulder as he connected the pressure switch.

Ninety minutes from when they left, the shore crew signaled they were headed back. Fluckey had eased Barb to within 600 yards of shore. Fifteen minutes later, with the crew halfway to safety, another train thundered down the track toward its final destiny. The need for stealth evaporated. "Paddle like the devil!" Fluckey bellowed through a megaphone to his men. At 1:47 a.m., the 16-car train hit the detonator. The explosion sent pieces of the engine into the sky like a fireworks display. Five minutes later, all of the men were back on Barb. Upon reaching deeper water, Fluckey ordered all non-essential hands on deck to witness their achievement - "sinking" a train on Japanese soil. Barb's final patrol ended Aug. 2, 1945, at Midway. A few days later, the nuclear bombing of Hiroshima and Nagasaki brought about the Japanese surrender and the end of World War II.

The submarine's battle flag reflected Barb's remarkable accomplishments: 12 war patrols, five in the European Theater and seven in the Pacific; six Navy Crosses, 23 Silver Stars, 23 Bronze Stars and a Medal of Honor earned by members of the crew; a Presidential Unit Citation, a Navy Unit Commendation, and eight battle stars; 34 merchant ships damaged or sunk; five Japanese warships damaged or sunk, including the 22,500-ton escort carrier Unyo; rocket and gun symbols to denote shore bombardments, and ever so

improbably, a train to commemorate Barb's final war patrol. Yet if you asked Fluckey which of the awards and recognitions represented on Barb's battle flag he was most proud of, he would say it was the one medal not on the flag "the Purple Heart. Despite sinking the third most tonnage during World War II. " 17 enemy vessels, 96,628 tons and a 16-car train - not a single Sailor's life was lost or wounded on USS Barb.

A remarkable feat that earned the submarine, skipper and her Sailors their share of World War II fame. To read more about Admiral Fluckey, go to <http://www.nytimes.com/2007/07/02/us/02fluckey.html>. [Source: Together We Served | Battlefield Chronicles | December 20127 ++]

Nazi German Luftwaffe ► Messerschmitt Me 262 Sturmvogel Jet Fighter

By the summer of 1944, the German Luftwaffe had a lot of problems. Huge Allied four-engine strategic bombers were pummeling Germany's industrial base daily, escorted by long-range fighters that were frittering away the German flying arm's elite cadre of combat pilots nurtured since the 1930s. While the bombing campaign failed to prevent German industrial output from increasing in 1944, due to increased mobilization and use of slave labor, attacks targeting petroleum production proved extremely effective. By the end of the year, the advanced new tanks and warplanes coming out of German factories were often grounded for lack of fuel. Such was the Luftwaffe's decline that Allied fighter bombers were frequently able to roam over the frontlines unopposed as they wreaked havoc on German frontline troops.



The Nazi leadership had hoped that Messerschmitt Me 262 Sturmvogel ("Storm Bird") jet fighter—the first fighter jet to see combat in the summer of 1944—would swing the air war back in their favor. But despite the Sturmvogel's hundred-mile-per-hour speed advantage and powerful armament, the twin-engine jets were expensive to produce and consumed tons of fuel. Furthermore, pilots required extensive training to master the advanced jets—but the Luftwaffe's situation had grown so desperate that trainees were being thrown into combat after minimal instruction, with predictable results.

These crushing realities led Luftwaffe chief Hermann Göring and industrial minister Albert Speer to conceive of an Emergency Fighter Program to produce a cut-price advanced fighter that would not tax the Nazi Germany's increasingly limited industrial and human resources. The new fighter had to be simple enough that it could be piloted by Hitler Youth who were ostensibly eager to sacrifice their lives for the Third Reich. If the aircraft proved too difficult to maintain with spare parts, the planes would be expendable enough to simply abandon. Needless to say, this project was adopted over the objections of the Luftwaffe's old-school fighter pilots.

Many of the proposals submitted to the program reeked of desperation, such as using towed gliders to attack bomber formations. Others exhibited a wanton disregard for the pilot's life, including several expendable manned rockets launched from vertical rails like a missile. There were also bizarre "miniature

“fighters” deployed from bombers, in which the pilot had to lay on his belly. However, in October 1944, the Heinkel He 162 was selected for production. Though Heinkel was most famous in World War II for its He 111 bombers, the firm had in fact built the first operational jet plane ever, the He 178, as well as an unsuccessful competitor to the Me 262, the He 280. In just a month in a half, it managed to produce a prototype—slated to begin production just one month later!

The bubble-canopied He 162 was actually an appealing-looking plane, built low to the ground like a racer, with both its stubby wings and twin-finned horizontal tail planes canted upward. Unconventionally, a single BMW-003E axial-flow turbojet motor was mounted on top of the fuselage, level with the wings. It was the first operational jet fighter to feature an ejection seat, using an explosive cartridge under the pilot’s chair to blast him out of the cockpit, as well as the only single-engine Axis plane that had tricycle landing gear (a third wheel under the nose). However, to cut manufacturing costs, the so-called Volksjäger—“People’s Fighter”—used primarily wooden components, designed to be simple enough to assemble using unskilled and slave labor. However, the cheap acidic glue holding the components together tended to eat through the plywood components. During the prototype He 162A-0’s second test flight in December, this flaw caused the ailerons to fly off, leading to a fatal crash. More generally, the Volksjäger proved to be unstable, but Heinkel was under such a tight timetable to begin mass production that only minor modifications could be made to correct significant flaws.

One innovative attempt to cure the Volksjäger’s instability was to introduce “drooped” wingtips—a technique now widely employed in gliders and light planes. It was also discovered that the A-1 production model’s light airframe vibrated excessively when firing its twin bomber-destroying thirty-millimeter cannons, so a new A-2 variant using twenty-millimeter MG 151 cannons with a deeper ammunition supply was rushed into production. In a marvel of speed—if not quality control—the Heinkel factory worked its slave laborers to the bone and began spitting out He 162s in January 1945. Nicknamed the “Salamander,” the wooden He 162 was so light, at only four thousand pounds empty (the 262, which had more powerful engines, weighed twice as much empty), that it actually proved to be the fastest operational jet fighter in World War II, with a maximum speed of 562 miles per hour at high altitude.

The fastest fighter, period, in the conflict was the rocket-powered Me 163 Komet, which could attain 596 miles per hour—but it only had fuel for seven minutes of flight time, and was known for spontaneously exploding. The Salamander was better, with a range of 370 miles, but that still only amounted to thirty minutes’ endurance. The “People’s Jet” was also highly unstable; needful of rare, long runways for takeoff; not very maneuverable; and difficult to land—basically the opposite of an airplane you’d want to hand over to inexperienced trainees who have only practiced flying a glider. In March, a Hitler Youth unit was established in Sagan, Germany to begin training, awaiting the arrival of unpowered He 162S training gliders—but only two were ever produced. The Third Reich was simply crumbling so rapidly that Göring’s dream of dispatching indoctrinated teenagers to die in glorious battle in cheap jet fighters was never realized.

Instead, in February the veteran fighter group Jagdgeschwader I began training with the jets at Parchim air base, a process significantly delayed by a persistent lack of fuel. Further delays were caused when over one hundred B-17 bombers plastered the airbase on 7 APR. The single-engine jets eventually relocated to Leck in Schleswig-Holstein, where they finally began flying combat patrols. Several encounters with Allied fighters were inconclusive. However, at noon on 19 APR, Flight Officer Geoffrey Walkington encountered an aircraft over Husum “that appeared to have twin fins and rudders and one engine”—the aircraft of Feldwebel Gunther Kirchner, who had earlier that day claimed an unconfirmed kill. The engagement between Walkington and Kirchner is described in Tempest Squadrons of the RAF:

[Walkington] broke off his strafing run and gave chase. At 360 mph he was unable to close on the aircraft, now some 1500 yards ahead, until it made a turn. By turning inside his quarry Walkington cut the range to some 1000 yards. Carefully trimming his Tempest, he fired a

series of short bursts and the enemy aircraft pulled up into clouds. As Walkington followed, he passed his target spinning back down, the aircraft exploding when it hit the ground near Husum airfield."

According to a German witness, Kirchner was thrown into a spin attempting a 180-degree turn the Salamander's finicky airframe simply could not handle. The Feldwebel ejected, but due to his tumbling plane being inverted, he was flung straight into the ground before his parachute could open. On 4 MAY, Salamander pilot Rudolf Schmitt claimed to have shot down a British Tempest fighter on a ground-attack run. Though the Germans awarded the kill to a flak unit, the captured Flight Officer Austin insisted he had been shot down by Schmitt. Over three weeks, JG.1 lost a total of thirteen Salamanders and nine pilots, including the commander of II/JG.1—mostly due to accidents resulting from the airplane's instability, or from attempting to land after exhausting all fuel. The day after Schmitt claimed his kill, Leck airfield was overrun by British forces, bringing an end to the type's unhappy operational career.

Heinkel managed to produce around 320 of the cut-price jets before all the factories were captured by Allied forces, though records show only 116 were delivered. Two A-8 prototypes with more powerful engines capable of attaining 596 miles per hour were built, and a single E model with an integrated rocket fuel booster was flown. Work also began on 162C and -D variants with wings swept far backward or forward respectively. After the war, surviving airframes were tested and dissected by Allied aeronautical engineers—though unfortunately a British test pilot died flying one, due to a snapping tail fin. Despite its shortcomings, the He 162 was an elegant little design that, given a more measured manufacturing process, sturdier components and unharried pilot training, might have exhibited better performance. However, the Volksjäger's flaws were inextricably tied to the fact it was one of the last gasps of a murderous regime ready to throw away the lives of unwilling slaves and patriotic youth alike in a desperate effort to escape a doom of its own making. [Source: The National Interest Magazine | Sebastien Roblin | December 23, 2017 ++]

Military History Anniversaries ► 01 thru 15 JAN

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 01 thru 15 January**". [Source: This Day in History [*****](http://www.history.com>this-day-in-history | December 2017 ++]</p></div><div data-bbox=)

Medal of Honor Citations ► Archer T. Gammon | WWII



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

to

Archer T. Gammon

Rank and organization: Staff Sergeant, U.S. Army, Company A, 9th Armored Infantry Battalion, 6th Armored Division

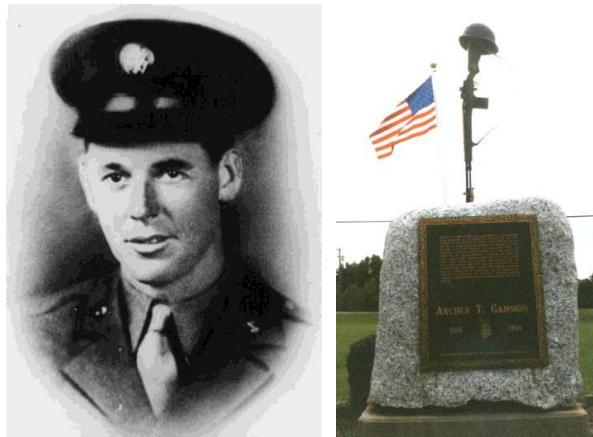
Place and date: Near Bastogne, Belgium, 11 January 1945

Entered service: Roanoke, Va. March 1942

Born: Chatham Virginia, September 11, 1918

Citation

He charged 30 yards through hip-deep snow to knock out a machinegun and its 3-man crew with grenades, saving his platoon from being decimated and allowing it to continue its advance from an open field into some nearby woods. The platoon's advance through the woods had only begun when a machinegun supported by riflemen opened fire and a Tiger Royal tank sent 88mm. shells screaming at the unit from the left flank. S/Sgt. Gammon, disregarding all thoughts of personal safety, rushed forward, then cut to the left, crossing the width of the platoon's skirmish line in an attempt to get within grenade range of the tank and its protecting foot troops. Intense fire was concentrated on him by riflemen and the machinegun emplaced near the tank. He charged the automatic weapon, wiped out its crew of 4 with grenades, and, with supreme daring, advanced to within 25 yards of the armored vehicle, killing 2 hostile infantrymen with rifle fire as he moved forward. The tank had started to withdraw, backing a short distance, then firing, backing some more, and then stopping to blast out another round, when the man whose single-handed relentless attack had put the ponderous machine on the defensive was struck and instantly killed by a direct hit from the Tiger Royal's heavy gun. By his intrepidity and extreme devotion to the task of driving the enemy back no matter what the odds, S/Sgt. Gammon cleared the woods of German forces, for the tank continued to withdraw, leaving open the path for the gallant squad leader's platoon.



John Gammon was one of fifteen children of Walter and Cordie Sue Evans Gammon, both of whom were from the Callands area of Pittsylvania County. During John's early years, the family lived in the Sheva community northeast of Chatham. At the time John registered with the draft board in Chatham, the family was residing on the John Roach peach farm between Chatham and Gretna. In 1941 the family moved to Danville, and at the time he was inducted into the Army, John had been working at Dan River Mills. It is of note that John Gammon, already decorated with a Bronze Star, had been offered a battlefield commission, but he preferred to serve as an enlisted trooper. He was a Staff Sergeant at the time of his death.

The USAT Sgt. Archer T. Gammon which served the United States Army at the end of World War II was named in his honor. Gammon, aged 26 at his death, was buried in Mountain View Cemetery, Danville, Virginia.

[Source: <https://history.army.mil/moh/wwII-g-1.html> | December 2017 ++]

* Health Care *



Diabetes Update 13 ► Vet Rate Twice That of Non-vets

More than 20% of U.S. veterans have diabetes and 3.4% have undiagnosed diabetes, a combined figure that is more than double the diabetes rate in the overall U.S. population, according to findings published in Preventing Chronic Disease. In an analysis of five cycles of U.S. National Health and Nutrition Examination Survey data conducted between 2005 and 2014, researchers also found that diabetes was most prevalent among veterans aged at least 65 years (27%), male veterans (22%) and veterans with less than 12 years of education (33.5%). Hispanic veterans had the highest prevalence of both diabetes (25.7%) and obesity (43.5%).

“The available evidence strongly suggests that problems faced by U.S. veterans in this area are severe,” Ying Liu, PhD, assistant professor in the department of biostatistics and epidemiology at East Tennessee State University College of Public Health, told Endocrine Today. “Based on the National Health and Nutrition Examination Survey (NHANES), diabetes in U.S. veterans was very prevalent. Disparities of diabetes also existed in U.S. veterans.”

In the analysis, the unweighted sample size for 2013-2014 was 491; sample sizes ranged from 472 to 685 for each cycle between 2005 and 2012. Diabetes was defined as HbA1c at least 6.5%, fasting plasma glucose at least 126 mg/dL, 2-hour plasma glucose at least 200 mg/dL or a diagnosis of diabetes. Researchers also found that the overall prevalence trend of diabetes increased from 15.5% in 2005-2006 to 20.5% in 2013-2014 and peaked in 2009-2010 at 22.6%. Both poverty level and education were associated with the odds of having diabetes.

“Unlike previously reported findings, our findings showed that the prevalence of diabetes by poverty level did not decline with increasing income, and this trend persisted over time,” the researchers wrote. “This persistence may be due to a small number of diabetes cases and some unidentified confounders.” The researchers noted that NHANES data can serve as a more appropriate resource vs. VA data when analyzing the rate of diabetes among veterans; in fiscal year 2014, more than 70% of veterans sought care outside the VA system despite being enrolled. Future investigations, the researchers wrote, should combine the nationwide data with VA data to obtain estimates that are more accurate. “Cost-effective prevention and intervention approaches are needed for U.S. veterans to lower the diabetes prevalence and ultimately improve their general health and life of quality,” Liu said. [Source: The Journals Plus | Regina Schaffer | December 14, 2017 ++]

Life Expectancy Update 03 ► Down For The Second Straight Year

Health researchers have some grim news for Americans: We are dying younger, and life expectancy is now down for the second straight year — something not seen in more than half a century. One undeniable culprit is the opioid epidemic, which is cutting down young adults at alarming and increasing rates, the researchers say. The numbers are “disturbing,” said Robert Anderson, chief of the mortality statistics branch of the National Center for Health Statistics. The branch is part of the federal Centers for Disease Control and Prevention, which released two reports Thursday. One focused on all causes of death and the other zeroed in on drug overdose deaths.

A baby born in the United States in 2016 could expect to live 78.6 years, a decrease of more than a month from 2015 and more than two months from 2014. That’s the first two-year decline since 1962 and 1963 when spikes in flu deaths were likely to blame, Anderson said. Before 2015, the last one-year decline was in 1993 and was attributed partly to the AIDS epidemic. The declines are shockingly out of sync with a larger world in which lives are getting longer and healthier, public health experts said. “The rest of the world is improving. The rest of the world is seeing large declines in mortality and large improvements in life expectancy,” said Peter Muennig, a professor of health policy and management at Columbia University. “That’s true in rich countries and middle-income countries and generally true even in lower-income countries.”

The difference between the U.S. and most of the rest of the world “is very stark,” said Jonathan Skinner, a professor of economics at Dartmouth College. Newborns in 29 countries, including Japan, Australia and Spain, had life expectancies above 80 years in 2015, according to the World Health Organization. The average global life expectancy was 71.4 and rising, according to that agency’s most recent report. So what’s going wrong with American health? At first glance, the new statistics present a paradox: Overall death rates for the nation actually fell in 2016, and so did deaths from seven of the 10 biggest killers, including cancer and heart disease. But life expectancy fell, too — because death rates ticked up in people under 65. “Every time you lose a young person, you lose many more years of life than when you lose an old person,” Skinner says.

In fact, the report contains reassuring news for older Americans: If you make it to age 65, you can expect to live another 18 years if you are a man and 20.6 years if you are a woman. While most deaths still occur in older people, older people are dying at a slower rate. But fewer people are making it to 65. And the biggest killers of young people include what statisticians call “unintentional injuries” — a category that covers drug overdoses, traffic crashes and falls. Deaths from those causes rose 9.7% in 2016.

A second CDC report makes it clear that drug overdoses are driving that wave of premature deaths, killing 63,600 people in 2016. The death rate from overdoses tripled from 6.1 per 100,000 people in 1999 to 19.8 in 2016. And it spiked 21% from 2015 to 2016, the report says. The fatal drugs increasingly include synthetic opioids such as fentanyl, along with heroin and other opioids, the report says. The opioid epidemic is not the only explanation for falling life expectancy, Anderson said. Stalled progress on the nation’s biggest killer, heart disease, is playing a long-term role, despite a decline in deaths in 2016, he said.

Everything from bad roads to bad diets to unequal use of health care contributes to the death gap between the United States and other rich countries, Muennig said. Suicides also increased in 2016, as did reported deaths from Alzheimer’s disease. The overall decline in U.S. life expectancy cannot yet be called a trend, Anderson said: “I hope it’s just a two-year thing.” But, he said, the picture is unlikely to improve if the rise in drug deaths is not stopped. “So my guess is that is that when all is said and done, we are probably going to see something similar for 2017.” [Source: USA TODAY | Kim Painter | December 21, 2017 ++]

Alzheimer's Update 16 ► As Populations Age, Rates Soar

Degenerative brain disease and dementia are on the rise across all 50 U.S. states, according to the Alzheimer's Association." As the rate of Alzheimer's continues to escalate, more financial stress will be placed on health care programs. The trend will also increase the need for caregivers nationwide. An estimated 5.5 million Americans are living with Alzheimer's disease, according to the Alzheimer's Association. The statistics are broken down by age and ethnicity and are listed as follows on their site.

- One in 10 people age 65 and older (10 percent) has Alzheimer's dementia.
- Almost two-thirds of Americans with Alzheimer's are women.
- African Americans are about twice as likely to have Alzheimer's or other dementia as whites.
- Hispanics are about one and one-half times as likely to have Alzheimer's or other dementia as whites.



Another startling figure exposed by the Alzheimer's Association (AA) is that "Someone in the United States develops Alzheimer's dementia every 66 seconds." The state with the highest rate of Alzheimer's is Alaska. Cases of the disease are projected to increase from 7,100 in 2017 to 11,000 in 2025 — an increase of 54.9 percent, reports AA. Why are rates so high there? It's most likely due to the projected growth of Alaska's elderly population. The older population is expected to increase to 35.6 percent by 2025; an estimated 70,900 to 110,000 people will be 65 and over. Below is a list of the 10 states that are predicted to have the highest rate increases of Alzheimer's by 2025:

- 1. Alaska:** 54.9 percent -- Alaska may have the highest rate of Alzheimer's, but it also has the lowest mortality rate from the disease. For Alaska, the rate is 9.2 deaths per 100,000 people. The U.S. rate is 29 deaths per 100,000, which is more than triple the mortality projected for Alaska.
- 2. Arizona:** 53.8 percent -- According to the Centers for Disease Control and Prevention, Alzheimer's disease was the eighth-leading cause of death in Arizona. Arizona's older population, one of the largest of all states, is estimated to grow by approximately 29.1 percent by 2025.
- 3. Nevada:** 48.8 percent -- The expected increase in the older population in Nevada is 32.3 percent, which is a much higher rate than the anticipated growth of the entire country.
- 4. Vermont:** 41.7 percent -- Vermont's older residents encompass 7.2 percent of Vermont's population, the sixth highest among all states. The sharp increase in Alzheimer's in Vermont is due to the large portion of people who are 75 and over.
- 5. Utah:** 40.0 percent -- It's estimated that older residents are just 10.3 percent of the population, but are expected to increase to 33 percent by 2025.
- 6. New Mexico:** 39.5 percent -- Although lower than the national average, the estimated increase in New Mexico's older population is 24.6 percent.
- 7. South Carolina:** 39.5 percent -- The death rate from Alzheimer's in South Carolina is the eighth highest in the U.S. — 40.1 deaths among every 100,000 people. Medicaid cost for Alzheimer's patients in South Carolina reached \$544 million in 2017 and is estimated to climb to \$793 million by 2025.

8. Florida: 38.5 percent -- Florida's older population is above average. Approximately 1 in 5 residents are 65 and older and the older population is expected to grow by 25 percent by 2025.

9. Wyoming: 38.3 percent -- The older population will grow from 83,000 to an estimated 116,800 in 2025.

10. Idaho: 37.5 percent -- The Medicaid cost of care for the disease is expected to soar to 47.8 percent from 2017 to 2025 in Idaho.

[Source: AARP | Cheryl Bond-Nelms | November 17, 2017 ++]

Medicare Extra Help Program Update 03 ► Prescription Drug Payments

If your prescription drug costs are outgrowing your ability to pay for your medicine, look into Medicare's "Extra Help" program. The program helps pay for some, or most, of the costs of Medicare prescription drug coverage, depending on income. In addition, there's no doughnut hole coverage gap that leaves you footing the bill for a larger share of the co-insurance, there's no late enrollment penalty, and you have the chance to switch plans at any time. According to the 2018 Medicare & You Handbook, drug costs in 2018 for people who qualify will be no more than \$3.35 for generics and \$8.35 for brand-name drugs. You may qualify if your yearly income and "resources" or savings are below the following limits in 2017:

- You have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance); and
- You live in one of the 50 States or the District of Columbia; and you are
- Single with an annual income of less than \$18,090 (\$1,507.50 per month) and resources less than \$13,820 per year; or
- Married living with spouse with a combined annual income of less than \$24,360 (\$2,030) and resources less than \$27,600 per year.

Even if your income will be slightly higher in 2018 you should apply, because the income and resource limits are adjusted annually and will likely be somewhat higher next year. "Resources" refers to money in checking and savings accounts, stocks, bonds, mutual funds and Individual Retirement Accounts (IRAs). Don't rule out applying just because you own your own home. Your home, car, household items, personal possessions, burial plot up to \$1,500 for burial expenses per person, irrevocable burial contracts or back payments from Social Security or SSI, and life insurance policies ARE NOT counted as resources.

The process involves more than just an application. If you qualify you would also need to select a drug plan. You can apply for Extra Help anytime. Visit www.socialsecurity.gov/i1020 to apply online. Call Social Security at 1-800-772-1213 Monday-Friday 7am-7pm if you need help completing this application. To get answers to questions about Extra Help and to get assistance for choosing a drug plan, call your State Health Insurance Assistance Program (SHIP). You can call 1-800-MEDICARE (1-800-633-4227) for the number or check with your Area Agency on Aging.

You also may be able to get help from your State with other Medicare costs under the Medicare Savings Programs. By completing the above form, you will start your application process for a Medicare Savings Program. Medicare will send information to your State who will contact you to help you apply for a Medicare Savings Program unless you tell them not to when you complete this application. If you need information about Medicare Savings Programs, Medicare Prescription Drug plans or how to enroll in a plan, call 1-800-MEDICARE (TTY 1-877-486-2048) or visit www.medicare.gov. You also can request information about how to contact your State Health Insurance Counseling and Assistance Program (SHIP). The SHIP offers help with your Medicare questions. [Source: TSCL | Art Cooper | December 15, 2017 ++]

TRICARE Changes 2018 Update 14 ► Possible Fee Revision

A set of previously announced new fees that families of current troops will pay for Tricare services starting Jan. 1 are being recalculated -- and could be lowered -- with 17 days remaining before they are scheduled to hit. The series of major Tricare overhauls scheduled for Jan. 1 including a plan to combine Tricare Standard and Tricare Extra into a new program known as Tricare Select. All users of that program will pay flat fees for primary and specialty care instead of fees based on the percentage system used today.

Troops who join the military after Jan. 1, known as "Group B," will face one set of fees, while current troops, known as "Group A" will face another. The fees set by Tricare for the families of current troops in Group A, announced in late September, are higher than the fees mandated by Congress for Group B. Currently the new fees for the families of current troops on Tricare Standard, which will become Tricare Select, are slated to be \$27 for in-network primary care visits and \$34 for in-network specialty visits. Tricare Select users whose service member joins Jan. 1 or thereafter will instead pay \$15 for primary care or \$25 for specialty care.

Now that could change, a Tricare spokesperson confirmed 14 DEC. "Group A copays are being recalculated and will be released as soon as they are approved," Kevin Dwyer, confirmed in an email to Military.com. At issue is the method by which Tricare officials calculated fees for Group A, sources familiar with the subject told Military.com. Unlike the Group B fees, which were mandated by Congress as part of the 2016 National Defense Authorization Act, the fees for Group A were chosen by Tricare based on a calculation of the average cost of care for all users. Military family and veteran advocates, however, questioned that calculation process. Some argued that it factored in the wrong Tricare users, while others worried that it unfairly raised out-of-pocket costs for those who live in lower cost of living areas and, therefore, currently pay less for services.

The recalculated fees will likely reduce the upcoming out-of-pocket costs for the families of current troops in the Tricare Select program, sources told Military.com, although by how much is not yet known. Officials with Tricare did not respond to requests for comment on a timeline for release of the new fees or whether or not the new calculations also affect military retirees. [Source: Military.com | Amy Bushatz | December 14, 2017 ++]

TRICARE Changes 2018 Update 15 ► Pharmacy Copays

On Feb. 1, 2018, copayments for prescription drugs at TRICARE Pharmacy Home Delivery and retail pharmacies will increase. These changes are required by law and affect TRICARE beneficiaries who are not active duty service members. While retail pharmacy and home delivery copayments will increase, prescriptions filled at military pharmacies remain available at no cost. You can save the most money by filling your prescriptions at military pharmacies. "Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries," said U.S. Air Force Lt. Col. Ann McManis, Pharmacy Operations Division at the Defense Health Agency.

Using home delivery, the copayments for a 90-day supply of generic formulary drugs will increase from \$0 to \$7. For brand-name formulary drugs, copayments will increase from \$20 to \$24, and copayments for non-formulary drugs (A drug in a therapeutic class that isn't as clinically or cost-effective as other drugs in the same class. You pay a higher cost share for these drugs.) without a medical necessity will increase from \$49 to \$53. At a retail network pharmacy, copayments for a 30-day supply of generic formulary drugs will

increase from \$10 to \$11 and from \$24 to \$28 for brand-name formulary drugs. In some cases, survivors of active duty service members may be eligible for lower cost-sharing amounts.

TRICARE groups pharmacy drugs into three categories: generic formulary, brand-name formulary and non-formulary. You pay the least for generic formulary drugs and the most for non-formulary drugs, regardless of whether you get them from home delivery or a retail pharmacy. To see the new TRICARE pharmacy copayments, visit www.tricare.mil/pharmacycosts. To learn more about the TRICARE Pharmacy Program, or move your prescriptions to home delivery, visit www.tricare.mil/pharmacy. [Source: <https://tricare.mil> | Benefits Update | December 15, 2017 ++]

TRICARE Changes 2018 Update 16 ► Impact On Guard & Reserve

A series of changes to Tricare caused by a contractor update and new legislation passed by Congress will have a major impact on current and future members of the Guard and Reserve, as well as retired Guard and reservists under age 60. The plans used by Guard and Reserve members and retirees, known as Tricare Reserve Select and Tricare Retired Reserve, require a monthly premium as well as annual deductibles and other out-of-pocket costs. The plans cost \$217.51 a month for a family, or \$47.82 a month per individual for currently serving members, and \$1,013.36 a month for a family or \$403.81 per individual for retirees.

Those users pay up to \$300 in annual deductibles per family, plus additional out-of-pocket costs until they hit their annual maximum, known as a "catastrophic cap." That cap is \$1,000 for currently serving families, and \$3,000 for retirees. But starting in 2018, all users will see a change in out-of-pocket costs as well as how service fees are calculated, while some will also see a change in where they send their monthly premiums.

Fast Facts:

- Tricare region borders and managing contractors are changing Jan. 1.
- All Tricare Reserve Select and Tricare Retired Reserve users will see point-of-service fee changes.
- All Tricare Reserve Select and Tricare Retired Reserve users will see monthly premium changes.
- Tricare Retired Reserve users' annual out-of-pocket cap will increase from \$3,000 to \$3,500.

To read how the changes impact other users, including active-duty families and retirees refer to <http://www.military.com/daily-news/2017/09/28/many-tricare-users-will-face-higher-out-pocket-costs-2018.html>.

Increases To Monthly Premiums

Monthly premiums for Tricare Reserve Select and Tricare Retiree typically change each year. In 2018, those fees will increase to \$221.38 monthly for families on Tricare Reserve Select, but go down slightly for individuals to \$46.09. For those on Tricare Retired Reserve, monthly premiums for a family will increase to \$1,038.31 and \$431.35 for an individual.

Update Monthly Premium Payment Information

Starting Jan. 1, a regular Tricare contract update is ushering in changes to Tricare's regions and contractors. Rather than the three-region system used today, Tricare will divide into two regions -- Tricare East and West. Tricare East will be managed by Humana Military. Tricare West will be managed by Health Net Federal Service. That means all Tricare Reserve Select and Tricare Retiree users outside the current Tricare South region will have a new managing contractor starting 1 JAN -- and must update their monthly payment information or risk losing coverage. Users in the western U.S. under HealthNet must update their information by Dec. 20, while Humana users in the eastern U.S. have until Dec. 24, the notices state. To

read more refer to <https://www.military.com/daily-news/2017/12/07/many-tricare-users-must-update-payment-information-soon.html>

Increase Annual Cap For Retirees -- Right now, Tricare Retired Reserve users pay a maximum of \$3,000 for care out-of-pocket each year. Starting on Jan. 1, however, that max will increase to \$3,500. The annual cap for Tricare Reserve Select users will remain \$1,000.

Flat-Rate Out-Of-Pocket Costs

Thanks to a change in how point-of-service charges are calculated, some users may see higher out-of-pocket fees in the new year, while others will see fees lowered. Currently, those costs are based on a "percentage of allowable charges" system predicated on a variety of factors, such as region, type of doctor and type of appointment. Going forward, however, Tricare is moving to a flat-rate system based on average costs across the system. That means while some users will pay less at appointments, others will pay more. Starting in January, Tricare Reserve Select users will pay \$15 per visit for in-network primary care and \$25 per visit for in-network specialty care until they hit their cap. In-network emergency room visits will run \$40, and in-network urgent care use will cost \$20. Retired Reserve users will pay \$25 per visit for in-network primary care; \$40 for in-network specialty care; \$80 for in-network emergency room use; and \$40 for in-network urgent care. All other fees are available on Tricare's website.

[Source: Military.com | Amy Bushatz | December 19. 2017 ++]

TRICARE West ► Prime User's Need to Check Their Payment Allotments

Allotments for Tricare payments in Tricare West have not been stopped, according to Tricare officials, in response to a report from a retiree in New Mexico whose retirement pay said otherwise. "We've had isolated cases of beneficiaries receiving incorrect notifications that are being resolved, but have had no reports of widespread issues," a Tricare official said. "We're working to prevent any additional incidents of misinformation."

A retired Air Force lieutenant colonel in New Mexico said he checked his retiree account statement 20 DEC and discovered his retirement pay didn't include the usual allotment to pay for his Tricare Prime coverage. That deduction from his retired pay "has shown for the last 14 years that I've been retired," he said in an email to Military Times. He made calls to the Defense Finance and Accounting Service and to the current contractor, UnitedHealthcare. UnitedHealthcare officials told him, he said, that they stopped his allotment after the payment on 1 DEC, which paid for his Tricare Prime coverage for December, and that he would have to call the new Tricare West contractor, Health Net Federal Services [<https://www.hnfs.net>], to make arrangements for payment.

Health Net takes over the contract on 1 JAN and doesn't have the authority to make changes to allotments until that time, he was told. So he would have to make alternative arrangements for his January payment, such as paying by check or credit card, before restarting his allotment for the February payment. There would be a 30-day grace period, he was told, but coverage could be cancelled after that grace period, if the premium were not paid. He received no notification of the allotment being cancelled for January, he said, finding out only because he checked his retirement statement. "If someone were not aware of their responsibility, and failed to make payment [before] January 30, their coverage is cancelled," he said.

This comes less than three weeks after letters were mistakenly sent to an unknown number of military retirees in the current Tricare North region about paying their Tricare Prime premiums electronically from their bank account or credit card, even though many of those retirees were paying by allotment from their retirement pay. The letter warned the beneficiaries of a possible "interruption" in their health care benefits if

the information wasn't received. The mistake came from Humana Military, the contractor that takes over Tricare East on Jan. 1. On that date, Tricare North and South regions combine into Tricare East.

Some retirees in Tricare North have reported receiving the corrected letters, which include an apology from Humana Military. "Snafus are to be expected in any transition, despite assurances by both the Defense Health Agency and the contractors that 'we've got this under control,'" said Joyce Raezer, executive director of the National Military Family Association, noting that about two-thirds of Tricare beneficiaries are getting a new contractor during this transition. The two contractors are both "experienced contractors who understand Tricare," she said, but their normal transition challenges are complicated by the stand-up of all the new benefit changes mandated by Congress, many of which also take effect 1 JAN.

The time frame for everything has also been constricted because of the changes, she said. "We are saddened that the first communication retirees are receiving from their new contractors is about payment and not about how those contractors will serve beneficiaries," she said. "We would hope the contractors and [the Defense Department] would do all they can to minimize disruptions that will occur under a transition, but, when the inevitable hiccup occurs, we hope they are up front about the problem and the fix." [Source: AtmyTimes | Karen Jowers | December 22, 2017 ++]

TRICARE Top Select ► Philippines Use

Beginning January 1, 2018, a Preferred Provider Network (PPN) will be available in the Philippines. Beneficiaries who live or travel in the Philippines will be required to see a TRICARE Authorized Provider for care. TRICARE TOP Select, which replaces TRICARE Standard, applies to beneficiaries who reside in the Philippines and who seek care within designated Philippine locations. Beneficiaries are encouraged to see a Preferred Provider through which out-of-pocket costs are lower. Former Philippine Demonstration Approved Providers were converted to Preferred Providers beginning January 1, 2018.

Note: The Philippine Demonstration Project's effective expiration date was December 31, 2017. For additional information and educational resources applicable for medical care received under the Philippine Demonstration (prior to January 1, 2018, and limited by the 3-year timely filing rule), beneficiaries should go to <http://www.tricare-overseas.com/beneficiaries/phippines/phillipine-demonstration-project>

PHILIPPINE PROVIDER DEFINITIONS

Preferred Provider: A Preferred Provider agrees to comply with certain TRICARE requirements and business processes in certain designated Philippine locations. Preferred Providers accept established reimbursement rates, so the beneficiary will be responsible only for applicable deductible and cost-shares. Deductible and cost-shares may be paid up front. If payment is not made up front, the Preferred Provider will collect only the applicable deductible and cost-shares after getting the TRICARE explanation of benefits. In addition, all Preferred Providers must comply with on-site verification and provider certification requirements.

Certified Provider: A Certified Provider meets TRICARE required on-site verification and provider certification requirements. However, Certified Providers within designated Philippine locations don't agree to the additional conditions necessary to be Preferred Providers. Certified Providers can invoice TRICARE for beneficiary claims. There may be no limit to the amount that Certified Providers charge in the Philippines. Beneficiaries are responsible for paying any amount that exceeds the TRICARE-allowable charge in addition to your deductible and cost-shares.

Non-Preferred TRICARE Authorized Provider: TRICARE Authorized Providers in the Philippines include Preferred Providers and TOP Contractor Certified Providers. Any provider in the Philippines who is not part of the Preferred Provider Network or a Certified Provider is a non-approved TRICARE provider except for emergency care.

CLAIMS PROCESSING AND REIMBURSEMENTS

Beneficiaries who receive care from Preferred Providers in the Philippines will only be liable for normal cost-shares and copayments applicable to their specific beneficiary category or TRICARE health care program option. Out-of-pocket costs are lower when using a Preferred Provider. For additional information about deductibles and cost shares, visit www.tricare.mil/costs.

INFORMATION & ASSISTANCE

If you have any questions about receiving care in the Philippines, contact Global24 Network Services for assistance via one of the following means:

- Phone: +632-687-8656
- Philippines Toll-Free: +1-800-10-4562324
- US (Stateside) Toll-Free: +1-877-678-1208 Option #7: Philippines Information
- Fax: +632-687-8609
- Email: Support@GLOBAL24NS.com

Note: Philippines toll-free line is only available to callers with PLDT service. Toll-free line may not be available for mobile phone carriers overseas.

[Source: <http://www.tricare-overseas.com/beneficiaries/phillippines/top-select-in-the-phillippines> | December 2017 ++]

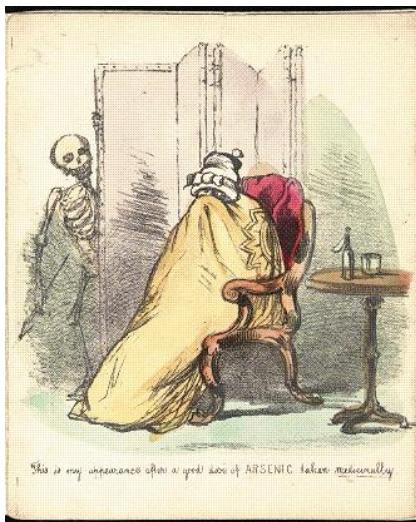
TRICARE Top Select Update 01 ► USAF RAO, Angeles City Support

Effective January 01, 2018 the Philippines demonstration project will convert to preferred provider network (PPN) and remain basically the same program as before with some exceptions listed below.

1. Using approved providers (now preferred) will not be mandatory in approved zones. You will have the option of using a preferred provider or a certified provider and will not require a waiver from global 24. Please note that certified providers normally require you to pay upfront.
2. Outpatient care: If you are happy with your current/approved preferred provider, you may continue to use same; however, if you desire to use a certified provider and pay upfront, that is your option.
3. TRICARE Top Select: If you are not eligible for Medicare part B, you will automatically be enrolled in TRICARE Select on January 01, 2018 and again you will not notice any change here except a name change from TRICARE Standard to TRICARE Select. No change for TRICARE for Life (TFL) members.
4. At present we are limited to three pharmacies in the Philippines; Rose, Watson and Mercury Drugs. Previously some generic drugs stores were authorized which sell drugs at around 75% cheaper. If you would like to use a generic drug store again, contact the generic store manager and ask them to apply for certified status via Global 24 Manila.
5. TRICARE claims: We will continue to help you file TRICARE claims Monday-Friday except holidays.

[Source: RAO Angeles City msg | Jim Boyd | December 28, 2017 ++]

History Of Medicine ► Arsenic Treatment



A patient suffering adverse effects of arsenic treatment. Color lithograph, circa 1850s, by James Morison.

Medical Breakthroughs ► Some 2017 Advancements

Pioneering drugs that remedy once-intractable diseases; clever products that make everyday living easier for people with injury or illness; innovative technologies that provide relief at a touch of a button — by all measures, 2017 has been a year of astounding health care advancements. Here are some of the ways medical trailblazers and researchers are creating fresh possibilities for you and your family.

Sickle Cell Pain -- Years ago a clinical trial of Endari (L-glutamine) was held in which the drug was shown to reduce the frequency and intensity of pain episodes. The FDA approved the medication in July, according to developer Emmaus Life Sciences.

Breathe More Easily -- Those suffering from obstructive pulmonary disease (COPD) and emphysema who have to use oxygen cannula can now utilize Oxy-View eyeglass frames, which conceal the tubes to their nose. This device can help the almost 16 million Americans with COPD get the oxygen they need without embarrassment.

Heal your liver -- Treatment of hepatitis C has exploded in the past five years. "Until about 2011, we could cure only half the people we treated. Now there are seven or eight FDA-approved designer drugs [such as Harvoni] that allow us to cure 100 percent," according to Adrian M. Di Bisceglie, M.D., chairman and professor of internal medicine, and chief of hepatology at the Saint Louis University School of Medicine. "We do genetic testing on the virus to determine which of the six strains a patient has, which helps us choose precisely the right antiviral agent. We eradicate the disease, and the liver can start to heal." Now the goal is to find the 3.2 million people who are infected, Bisceglie says. The Centers for Disease Control and Prevention recommends that all boomers — born 1945 to 1965 — get screened. In other good liver news, modern transplantation has been a completely transformational therapy. "You can take patients who are nearly dead — weeks to live — put a new liver in them, and within a day or two they're new people, walking and talking, having new life," Bisceglie says. —

Lung Cancer -- Drugs are under rapid development that can reverse the progress of lung cancer dramatically. According to Norman H. Edelman, M.D., senior scientific adviser for the American Lung Association. "We no longer say, 'You have lung cancer. Here are the drugs we use.' We examine your cancer and can tailor the drugs to the genetic mutations in your particular tumor." Another exciting advancement is the approval of checkpoint inhibitor drugs such as nivolumab, which allow your immune system to fight your own cancer. "These drugs are under rapid development, are becoming increasingly effective and can reverse the progress of the disease dramatically," Edelman says. In the next five to 10 years, we will see breakthroughs for personalized medicine in all of lung disease. "We now understand that asthma is not one thing but a collection of things. We've identified telltale cells in your blood and sputum that indicate whether your asthma will respond to one drug or another," Edelman says. "So we have a new class of monoclonal antibody drugs that allows us to treat the 5 to 10 percent of people with persistent, hard-to-control asthma. We expect this sort of personalized medicine to extend to most other lung diseases." —Selene Yeager

Cardiac Care

- The discovery of PCSK9 inhibitors — a new class of injectable drugs that switch off one of the genes responsible for elevated cholesterol — was a blockbuster in the heart field, according to Steven Houser, research scientist and immediate past president of the American Heart Association. "For folks who have mutations in this pathway, this development is a godsend. The treatments are currently quite expensive, so use by the general public could be limited. But every company I know is working on drugs for that pathway. They'll be here in the next five years, and this will have a big impact."
- Regeneration is the holy grail of researchers who study cardiac injury and repair, Houser says. "Researchers are testing four or five different flavors of stem cells in preclinical models to see if they reduce the damage of a heart attack. If any of them do, people will fare way better following an incident. Scientists across the world are investigating stem cells to regenerate heart tissue. I'm pretty confident that in the next 10 years, we'll have some regenerative therapies." —Selene Yeager
- Another breakthrough for heart care could impact the hundreds of thousands of Americans who receive pacemakers for heart irregularities each year. Last year a new device called the Micra Transcatheter Pacing System was approved by the FDA. It reduces infection risks, is 93 percent smaller than a conventional pacemaker, is implanted into the heart muscle through a catheter and has no wires. —Sari Harrar

Bone Marrow Transplants -- These could become easier to perform if doctors use a patient's own blood stem cells. "Our goal is to make everyone's cells amenable to self-donation," says George Daley, a stem cell biologist and dean of the faculty of medicine at Harvard Medical School. He has grown the world's first man-made human blood stem cells in his lab; these have the potential to grow into all kinds of blood cells.

Allergies and Immunodeficiency -- Biologics could be the way of the future for treating allergies. "Typically, we treat the symptoms of allergic diseases by targeting the elevated chemicals that cause them, like using antihistamines to lower histamine levels," says Olajumoke O. Fadugba, M.D., director of the Allergy and Immunology Fellowship Training Program at Penn Medicine in Philadelphia. "But now we can also use biologics — antibodies, such as Xolair, that block the molecules that cause the response. These are dramatically improving the lives of people with hard-to-treat allergic asthma, eczema and other allergic diseases." In another five to 10 years, we could see breakthroughs in gene therapy for immunodeficiency diseases. "Currently we run a risk of curing one disease — the immunodeficiency — and inadvertently causing another — cancer. That technology will be better perfected in the years to come," Fadugba says. —Selene Yeager

Treating Pain -- When cartilage in joints is worn through, it allows bones to rub against each other causing pain. A new device (Pain Quell) is available to treat the pain and is a means of holding off joint (hip) replacement surgery. Quell is a strap placed around the calf near the knee. By electrically stimulating a bundle of nerves there, it can relieve pain anywhere in the body. It's basically telling your

brain, 'You're really not feeling this pain, so let it go. Companies are also developing pain remedies that use headsets to immerse people in virtual worlds. In clinical trials and studies, patients said they felt a 24 percent pain reduction while virtually throwing balls at animated bears and 60 percent less pain while floating through a wintry landscape and lobbing snowballs. For some, pain relief lasted a day after using the headset.

Soothe Digestion Pain -- There have been tremendous advances in the treatment of inflammatory bowel disease (IBD), such as Crohn's disease and ulcerative colitis, according to Fabio Cominelli, M.D., director of the Digestive Health Research Institute at Case Western Reserve University in Cleveland. "Biological therapies and new drugs provide improvement in quality of life and can put people in permanent remission. There may be 3 million people with IBD in the U.S., and it often occurs between ages 55 and 60." Research into the gut microbiome has provided a host of possibilities, not only in digestive diseases but also in conditions such as asthma and diabetes. "We are studying how the gut can affect the brain, as well as how the intestine can affect skin diseases," Cominelli says.

Healthy Teeth For Life -- For those that dread the dentist's chair — have hope. "We are moving toward smart, multifunctional filling materials for cavities," says Thomas Hart, D.D.S., director of the American Dental Association Foundation's Volpe Research Center. "Instead of lasting eight to 10 years, as tooth-colored composite fillings currently do, they'll last perhaps 30 years. They'll also be self-healing, so if a filling crack develops, a little capsule of material will open to seal it. This may be available in as soon as five years."

[Source: AARP Magazine | October 2017 ++]

TRICARE Podcast 428 ► Pharmacy Copays - Alcohol Awareness - Holiday Fitness

Pharmacy Copayments -- On February 1, 2018, TRICARE Pharmacy Home Delivery and retail pharmacy copayments will increase. These changes are required by law and affect TRICARE beneficiaries who are not active duty service members. While retail pharmacy and home delivery copayments will increase, prescriptions filled at military pharmacies remain available at no cost. You can save the most money by filling your prescriptions at military pharmacies.

Using home delivery, the copayments for a 90-day supply of generic formulary drugs will increase from \$0 to \$7. For brand-name formulary drugs, copayments will increase from \$20 to \$24, and copayments for non-formulary drugs and copayments for non-formulary drugs without a medical necessity will increase from \$49 to \$53. At a retail network pharmacy, copayments for a 30-day supply of generic formulary drugs will increase from \$10 to \$11 and from \$24 to \$28 for brand-name formulary drugs. In some cases, survivors of active duty service members may be eligible for lower cost-sharing amounts.

TRICARE groups pharmacy drugs into three categories: generic formulary, brand-name formulary and non-formulary. You pay the least for generic formulary drugs and the most for non-formulary drugs, regardless of whether you get them from home delivery or a retail pharmacy. To see the new TRICARE pharmacy copayments, visit www.TRICARE.mil/pharmacycosts. To learn more about the TRICARE Pharmacy Program, or move your prescriptions to home delivery, visit www.TRICARE.mil/pharmacy.

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Alcohol Awareness -- Parties with family and friends are a common occurrence during the holidays. With open bars and large supplies of alcohol readily available, it can lead some to binge drink. Binge drinking often leads to severe intoxication. Alcohol abuse can lead to the development of chronic problems, both medical and social. Medical disorders related to excessive drinking include liver disease, pancreatitis, cardiovascular problems, as well as psychiatric disorders. December is impaired driver awareness month. Traffic accidents, drowning, and alcohol poisoning can also result from drinking too much. To help

beneficiaries deal with alcohol abuse, the Defense Department has an alcohol awareness program that aims to prevent alcohol misuse and/or abuse. The "That Guy" campaign is a multi-media initiative, created specifically for the military community. That Guy encourages young enlisted personnel not to binge drink, by highlighting what's at stake when they do. You can also get resource and help for alcohol abuse at TRICARE's Alcohol Awareness page at www.TRICARE.mil/alcoholawareness.

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Staying Fit for the Holidays -- The holidays sometimes seem like a long tempting food-fest designed to make you gain weight, but there are tricks to maintaining your weight over the holidays.

- ✓ First, weigh yourself in the morning one to two times a week during the holidays and try jumpstarting your metabolism by getting up 15-30 minutes earlier and exercising.
- ✓ Next, spend your calories wisely. Eat special holiday foods in moderation and skip junk food that you can eat any time of year. Make sure to eat throughout the day, instead of starving yourself during the day and binge eating at night. If you have trouble saying "no" to certain treats, then it's ok to skip a party or two to help you build your resolve.
- ✓ You should also intensify your workouts. Time is scarce during the holidays, but if you bump up the intensity, then you can work out more intensely for shorter bursts. If you need more time for shopping, then find ways to be more active, such as by taking the stairs, parking further from the stores and walking faster.
- ✓ Finally, don't keep leftover holiday food. If it's not in your house, then it won't tempt you and your family! Instead, keep healthy snacks like fresh fruit or nuts readily available so that you will reach for them first.

Learn more about healthy living at www.TRICARE.mil/healthyliving.

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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> | December 15, 2017 ++]

TRICARE Podcast 429 ► Healthy Tips | DEERS | U.S. Territories TRICARE/Medicare

Healthy Tips -- We can't guarantee you'll have a holly, jolly holiday season. But following these health and wellness tips may help make this the best time of the year.

- Wash your hands! It's simple but powerful advice, not only to avoid getting sick but to avoid spreading germs. At the very least, you should wash your hands before handling food, before eating, and after using the bathroom. Other activities that call for hand-washing afterward include changing a diaper, caring for someone who's sick, blowing your nose, coughing or sneezing into your hands, and touching a pet or other animal.
- Keep food hot, or cold. Temperature plays a critical role in preventing the bacteria and viruses that cause foodborne illnesses. Use a food thermometer to ensure the internal temperature of meat, poultry, and other cooked foods is high enough to kill germs. For both hot and cold foods in the holiday spread, make sure any leftovers are stored in the refrigerator in airtight containers within two hours.
- Limit drinking. Alcohol should be something you perhaps enjoy for a special occasion such as a glass of champagne to ring in the New Year or a glass of wine with a holiday meal. But too much alcohol can lead to risky behaviors that endanger well-being, such as getting behind the wheel or engaging in unprotected sex.

- And finally, take a walk in the woods. Exercise burns calories and helps clear the mind, and being around nature may be an added boost!

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DEERS -- The Defense Enrollment Eligibility Reporting System, or DEERS, is a database that manages your eligibility status. DEERS is used for all active duty, National Guard and Reserve, and retired service members worldwide and their family members. The information you provide in DEERS confirms your eligibility and your family members' eligibility for TRICARE coverage and programs. It also determines your assigned TRICARE region. It's important to keep your information current, especially during life events, such as moving, getting married or divorced, and having children. Only sponsors, or a sponsor-appointed individual with valid power of attorney, can add family members in DEERS. When there's a change in information, each family member's DEERS record must be updated separately.

It's important for sponsors to register new spouses and children in DEERS to ensure their TRICARE coverage. The sponsor needs to provide a copy of the marriage or birth certificate and/or adoption papers to the nearest uniformed services ID card office, or to a DEERS representative in remote locations. To find your nearest office, visit www.dmdc.osd.mil/rsl. Sponsors must also update DEERS if they divorce. Certain former spouses who haven't remarried may be eligible for continued coverage. Check with the sponsor's service personnel office to verify eligibility and find out what documentation is necessary to continue TRICARE coverage. For more information, visit www.TRICARE.mil/DEERS.

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TRICARE & Medicare in U.S. Territories -- If you are a retiree living overseas and are nearing Medicare entitlement, you must purchase Medicare Part B in order to keep TRICARE. In the U.S. territories — American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands — Medicare works as it would if you were in a U.S. state or the District of Columbia. This means both Medicare and TRICARE will pay on claims for covered services. You must sign up for Medicare Part B as soon as you are eligible to avoid a break in coverage or a late enrollment penalty. If your sponsor is still on active duty, you may delay your Part B enrollment without penalty. For services covered by Medicare and TRICARE, Medicare pays first and TRICARE pays last. Medicare doesn't generally cover health care you get outside the U.S., the U.S. territories or aboard ships outside U.S. territorial waters. Go to www.TRICARE.mil/tfl for more information.

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TRICARE Podcast 430 ► Exercise & Injury - Winter Emergencies - Holiday Blues

Exercise & Injury -- Are you planning to add more exercise to your daily routine in the New Year? If so, remember that injuries can be prevented through moderation, proper form and adequate rest. The goal should be to establish a solid foundation of fitness and strength, building up over time, to allow for pain-free and injury-free participation. Too much too soon — or exercising for too long — can lead to injury. Avoid a sudden increase in activity level, duration, load and intensity and build up gradually. Also, concentrate on proper technique and form, especially during strength training and high-intensity exercises. Overuse injuries result from repetitive motions, so workouts should involve a mix of movements and intensities. Recovery time is essential for injury prevention. Without rest and recovery, the body eventually becomes overloaded and fatigued. Pay attention to prolonged soreness, joint pain, or any sharp pain after workouts. It's often a sign you're overdoing it. This New Year, get in shape the smart way — gradually, over time.

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Winter Emergencies -- Are you prepared for winter emergencies? Here are some steps from the Centers for Disease Control and Prevention that you can take now to prepare yourself for cold temperatures, snow and ice.

- *First*, check your heating systems and have them professionally serviced. Inspect and clean all fireplaces and chimneys. Also make sure you have an alternative heat source and fuel, just in case.
- *Next*, install a carbon monoxide and smoke detector and check the batteries regularly. If the detector goes off, leave your immediate area and dial 911. Carbon monoxide is an odorless gas that is produced any time fuel is burned in cars, small engines, stoves, grills, lanterns, fireplaces, gas ranges, or furnaces. Carbon monoxide can build up indoors and poison both people and animals who breathe it. Common symptoms include headache, dizziness, weakness, upset stomach, vomiting, chest pain and confusion.
- *Finally*, you should stock food that doesn't need to be cooked or refrigerated, store extra water in clean containers, and keep an up-to-date emergency kit on-hand

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Holiday Blues -- The holiday season is packed with activity. Between cooking, shopping, wrapping and get-togethers, the holidays can be a stressful time. It's important to remember to incorporate balance into your routine. That means to get enough sleep, exercise, eat nutritious food and relax with friends and family.

Sometimes time spent with immediate or extended family can add to the stress of the holidays. Pressure to have a perfect get-together creates unrealistic expectations. It's normal to feel a little down or anxious. Letting go of the idea of a "perfect" visit, meal or gathering will help to manage expectations. Getting out and having fun is a great way to boost your mood. Eating well and taking care of yourself in the midst of the activities is important. Make enough time for adequate sleep and remember, you don't have to participate in every activity. If you're feeling truly down, reach out to someone you trust to talk about it. If you feel you may have more than just the holiday blues, seek help. TRICARE offers robust mental health coverage. For more information, go to www.tricare.mil/mentalhealth.

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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> | December 29, 2017 ++]

* Finances *



Military Retired Pay Forfeiture ► How To Avoid It

Did you know that The Emoluments Clause is a Constitutional restriction that prohibits a person "holding any office of profit or trust" in the federal government from accepting any gift, emolument, office, or title of any kind from any king, prince, or foreign state without the consent of Congress. (i.e. U.S. Const. art. I, § 9,

cl. 8). This provision may affect foreign employment of retired uniformed service personnel (RUSP), both officer and enlisted. As interpreted, the Emoluments Clause prohibits receipt of consulting fees, gifts, travel expenses, honoraria, or salary by current civilian Federal employees. It also applies to members of the uniformed services including active-duty, reserve, and retired personnel unless Congressional consent is first obtained. The focus of this article is on the RUSP. To avoid forfeiture, those potentially impacted should be aware of the information provided in the attachment to this Bulletin titled, **'Military Retired Pay Forfeiture'**. For obtaining consent the attachment provides the following necessary information:

- When and From Whom Is Consent Required
- How to Obtain Approval
- What To Include In Request For Approval

[Source: wayneljohnson@hotmail.com | Commander Wayne L. Johnson, JAGC, Navy (Retired), Alexandria, VA | December 2017 ++]

COLA 2017 Update 06 ► Fiscal Year 2018 Adjustments

The Office of The Assistant Secretary Of Defense's memorandum and attachments provided detailed guidance regarding Cost-of-Living Adjustments (COLAs) and other computational procedures applicable to military retired and retainer pay and survivor annuities. It specifies COLAs for retired and retainer pay, survivor annuities, and premium determinations effective December 1, 2017, unless specified otherwise. These COLAs reflect the required adjustment for cost-of-living as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers for the four quarters ending with the third calendar quarter of 2017 (July, August, and September 2017). The following Cost-of-Living Adjustments (COLAs) are effective December 1, 2017, based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter calendar year 2017. The term "retired pay" includes retainer pay and the term "members" includes former members.

COLAs for Retired Pay

1. The retired pay COLA for those who first became a member of a Uniformed Service before September 8, 1980, is specified according to the effective date of their retirement, as follows:

Retired Pay Based on Rates of Pay Effective Percent Increase 10 U.S.C. Authority

- Before January 1, 2017 2.0 percent 1401a(b)(2)
- January 1 – December 31, 2017 1.8 percent 1401a(c)

2. The retired pay COLA for those who first became a member of a Uniformed Service on or after September 8, 1980, is specified according to the effective date of their retirement, as follows:

- Retirement Effective: Percent Increase 10 U.S.C. Authority Before January 1, 2017 2.0 percent 1401a(b)(2)
- January 1 - March 31, 2017 1.8 percent 1401a(d) April 1 - June 30, 2017 1.0 percent 1401a(d) July 1 - September 30, 2017 0.4 percent 1401a(d) October 1 - December 31, 2017 0.0 percent 1401a(d)

3. The retired pay COLA for those who first became a member of a Uniformed Service on or after August 1, 1986, and also elected to receive a career status bonus under the provisions of section 354 of title 37 United States Code is specified according to the date of their retirement, as follows: Retirement Effective Percent Increase 10 U.S.C. Authority

- Before January 1, 2017 1.0 percent 1401a(e)
- January 1 - March 31, 2017 1.0 percent 1401a(e)

- April 1 - June 30, 2017 0.5 percent 1401a(e)
- July 1 - September 30, 2017 0.2 percent 1401a(e)
- October 1 - December 31, 2017 0.0 percent 1401a(e) 2 COLAs for Survivor Annuities

4. Retired Serviceman's Family Protection Plan annuities payable on December 1, 2017, under the provisions of subchapter I of chapter 73, title 10, United States Code, to the spouse or child of a member who died on or before March 20, 1974 will be increased by 2.0 percent (ref: 10 U.S.C. 1434 (e)).

5. Annuities under the Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) under the provisions of subchapter II of chapter 73, title 10, United States Code, will be increased by the same percentage specified in paragraphs 1, 2, or 3 above by which the retired pay of the person providing the annuity would have been increased at such time if the person were alive and otherwise entitled to such pay. (ref: 10 U.S.C. 1451 (g)).

6. COLAs for supplemental annuities paid to certain low income widows of members who were deceased before November 1, 1953 will be increased 2.0 percent (ref: Public Law 100- 456, section 653(c)).

7. Annuities for Certain Military Surviving Spouses (ACMSS) payable monthly under the provisions of section 644, Public Law 105-85, November 18, 1997, will be increased 2.0 percent from \$250.78 to \$255.80 effective December 1, 2017. (ref: P.L. 105-85, sec 644).

Increase in the SBP Low-Cost Premium Threshold

8. Previous amounts with respect to which the 2.5 percent factor of the SBP premium (cost) formula apply will be adjusted effective December 1, 2017, in conjunction with the adjustments in retired pay made under the provisions of section 1401a of title 10, United States Code (ref: 10 U.S.C. 1452(a)(4)(B)). The Defense Finance and Accounting Service will perform necessary calculations to determine actual premiums based on the individual circumstances of each case.

9. The amount with respect to which the 2.5 percent factor of the SBP premium (cost) is applied will be increased 2.4 percent effective January 1, 2018, from \$803 to \$822. The threshold premium is \$20.55. Therefore, the Low-Cost Threshold premium is \$20.55 plus 10% of the difference between retired pay and the threshold amount. The breakeven base amount is \$1,761.43. (ref: 10 U.S.C. 1452(a)(4)(A)).

[Source: NCOAdvocate | December 19, 2017 ++]

Bitcoins ► Should You Buy One



Jonathan Mohan has a well-rehearsed response for people who ask him if it's time to invest in bitcoin: he's neither for nor against buying, but asks everyone to keep in mind that the cryptocurrency is at all-time highs. "The funny thing is that it keeps outperforming," says Mohan, who works as a consultant in the burgeoning industry and has followed bitcoin since 2011. "I repeated my warning when it was at \$1,200, \$2,000, and \$3,000." Bitcoin is now priced at more than \$16,000, according to Coindesk, a news site dedicated to cryptocurrencies, but the price can fluctuate wildly. It is perhaps not quite fair to call the digital currency

mainstream, but it has certainly evolved away from being thought of mostly as a way to buy drugs and other illicit items on the dark web.

Cryptocurrencies like bitcoin, ether, litecoin and XRP are becoming a coveted asset class for many investors to include in their portfolios. The stalwarts of banking and finance are more cautious. Jamie Dimon, CEO of JPMorgan Chase, has suggested that those who buy it are “**stupid**.” Goldman Sachs CEO Lloyd Blankfein has said his company is open to bitcoin, but cautioned it was too volatile for the firm to have a strategy just yet. But many other investment firms are responding to growing customer interest. Earlier this year, Fidelity launched a partnership with Coinbase, the largest digital currency exchange and wallet provider, to allow its users to check their balances alongside the rest of their investments with the firm.

Should the average investor buy bitcoin?

Like most investing decisions, purchasing bitcoin or other digital currencies starts with assessing your risk tolerance. This step is a must for all non-bank investments, but it is a particularly important point with cryptocurrencies given their volatility. Ether, the cryptocurrency that is traded on the Ethereum network [<http://www.bankrate.com/glossary/e/ethereum>], experienced a so-called flash crash in June, with the price briefly dropping from \$319 to a dime before quickly rebounding. Ether is currently trading above \$450. Frankly, don’t invest money in bitcoin or other cryptocurrencies that you’re not prepared to lose. If you’re looking for a considerably safer option, consider a CD. Although the ROI is a fraction of what you might earn on bitcoin, you’re guaranteed to a return and your principal is protected.

Don’t try to judge the market

Although investors should research cryptocurrencies, they shouldn’t try to read the tea leaves on what might happen next. Mohan cautions that bitcoin pricing trends have historically had no correlation with other market forces. In one sense, this could benefit your portfolio as a hedge against systemic risk. Buy it and leave it alone for five to 10 years, says Ryan Breslow, who as a college student founded the Stanford Bitcoin Group. Breslow is now CEO of payments startup Bolt. Some advise taking a dollar-cost-averaging approach, where rather than investing, say, \$1,000 at once, you spread that investment out over a period of time. Doing so might result in a smaller profit, but it is a way to hedge against risk.

So, how do I buy bitcoin?

To buy bitcoin or other cryptocurrencies [<http://www.bankrate.com/investing/step-by-step-guide-to-buy-and-sell-bitcoin/#slide=1>], you’ll need to set up an account with an exchange. Coinbase at <https://www.coinbase.com> is one of the most popular ones because it has made it very easy to use. There, you can buy bitcoin, ether and litecoin. Other exchanges include Kraken and Bitstamp. You can expect a sign-up experience similar to what you’d experience with a bank, including disclosing your personal information like full name and Social Security number. You’ll also need to link a bank account so that you can buy and sell cryptocurrencies. In picking an exchange, you’ll want to consider fees for trades, the length of time it takes to execute a purchase and how easy it is to use.

Now what do I do with it?

Bitcoin is supposed to be like digital cash, a currency where purchases can’t necessarily be traced. In the U.S., you might find a few restaurants or other retailers that accept it. However, you should probably just treat it like an investment, not as a currency. Also, it’s important to remember that there is no FDIC for cryptocurrency wallets [<http://www.bankrate.com/glossary/c/cryptocurrency-wallet>] to protect your assets: If bitcoin is lost or stolen, it’s gone for good. The New York Times and Fortune both reported earlier this year about people who had large sums of money stolen from their Coinbase accounts after someone hacked their phone numbers.

In a recent blog post, Coinbase CEO Brian Armstrong wrote about the importance of investing responsibly, including securing your account by using two-factor authentication. Armstrong added that users

should migrate from SMS-based, two-factor authentication to Google Authenticator. Some in the digital asset community say it is a good idea to move some of your cryptocurrency stake out of an exchange and into what they call “cold storage.” That means taking the private keys to your digital currency and keeping them offline. The options for this strategy can range from a written version of it to a flash drive-like fob [<https://www.coindesk.com/review-bitcoin-vault-trezor-lives-name>] that holds the keys to a brand-new computer that is not connected to the internet except for the sole case of moving a digital currency stake out of an exchange and into storage. If your bitcoin investment is held on a platform connected to the internet, there is a risk that it can be stolen.

If this seems like a lot of work to protect an amount of money you consider trivial, you can always leave your money in the exchanges like Coinbase. Indeed, Coinbase announced earlier this year it has raised \$100 million of capital and its first priority is increasing the size of its engineering and customer support teams. Security is a major focus for those teams. Should you decide to leave your investment where it is, you ought to call your mobile provider and ask that it place a “do not port” notice on your account. That should help prevent someone taking over your phone. As with any account involving your finances, be sure to pick a strong password that you don’t use on other accounts, too. [Source: Bankrate Investing | Robert Barba | December 11, 2017 ++]

Social Security Reduced Benefits Update 03 ► Working While Collecting

Are you collecting Social Security, but also thinking about getting a job? Before you do, know the drawbacks of working while collecting benefits. It’s perfectly legal to work while taking Social Security benefits. But it’s not always worth it financially. MoneyTalksNews talked with a Social Security expert — Webster Phillips, senior policy analyst at the National Committee to Preserve Social Security & Medicare — who explained the rules. It’s important to know them before claiming Social Security so you can see what you’re getting into. When it comes to claiming Social Security early, know the following:

- Claiming earlier in life can hurt you. The younger you are when claiming benefits, the smaller your monthly check will be.
- Benefits typically remain fixed. Once you claim Social Security, you’re generally stuck with that same monthly amount — except for cost-of-living increases — for life.
- You might regret the decision. Many American workers who get Social Security claim their benefits as soon as possible, at age 62. But depending on your health and the work you do, 62 can be too young to retire. Many people want to or need to keep working after applying for Social Security. Also, some retire, and then return to work — or even retire and return to work several times.

You could lose money

Depending on how much you earn, you risk losing some or most of your Social Security check if you collect benefits and work before what the Social Security Administration calls “full retirement age” (FRA). Your FRA is 66 if you were born between 1943 and 1954. For those born in 1955 and later, it increases gradually until reaching age 67 for those born in 1960 or later. When you claim benefits before your FRA, you’ll get less Social Security than by waiting until your FRA. The Social Security Administration can help you determine your FRA. We asked Phillips how going in and out of work — or staying on at work — affects a worker’s Social Security benefit checks. Phillips previously worked for the Social Security Administration for 31 years. He has advice if you aren’t yet at FRA: Before applying for Social Security benefits, estimate how much you’ll earn from work, and look into Social Security’s rules if you intend to work. Special rules apply for workers collecting benefits before their FRA. Know that:

- There's no penalty — no matter how much you earn — for working while taking benefits after your full retirement age. Once you hit FRA, you can keep 100 percent of what you earn plus all your Social Security benefits. The Social Security Administration website has a calculator to help you find your FRA.
- If you work while taking benefits before your full retirement age, you may need to repay part of your Social Security checks during that period.

Under the rules as updated for 2018, if you work before reaching your FRA:

- You can earn up to \$17,040 and keep every penny of your Social Security benefits — no penalty.
- For every \$2 you earn over \$17,040, you must repay \$1 to Social Security.
- In the year you reach full retirement age, the rules aren't as strict. So in 2018, those who reach full retirement age during the year can earn up to \$45,360 before the penalty kicks in, and the rate of the penalty is lower. You repay \$1 for every \$3 earned over \$45,360 in the months before your birthday month. Starting with the month you reach FRA, the penalty for working ends and you receive 100 percent of your benefits check. (Example: If you turn 66 on April 23, 2018, you would pay \$1 on every \$3 earned in January, February and March in excess of the \$45,360 limit. Beginning with April, the penalty stops.)
- Don't be too sad about the money taken from your Social Security checks for the penalties described above. You'll get it back. The Social Security Administration explains:

It is important to note that any benefits withheld while you continue to work are not "lost." Once you reach NRA (normal retirement age), your monthly benefit will be increased permanently to account for the months in which benefits were withheld.

Figure out if you'd pay a penalty, and how much

Phillips emphasizes the importance of planning so you know the effect working will have on your Social Security benefits before you start taking them. To estimate whether you'd pay a penalty and how much you'd owe, use the SSA's Retirement Earnings Test Calculator. Whether it makes sense to start claiming Social Security before your FRA depends on the size of your benefit checks and the amount you plan to earn. For purposes of illustration, suppose you expect to earn around \$60,000 in 2018. Here's how to calculate the effect on your benefit checks. (Or, make an appointment at your local Social Security office, where they'll use a computer program to do the calculations.):

- Subtract \$17,040 from \$60,000 to find the amount on which you'd pay a penalty: \$42,960.
- Divide \$42,960 by 2 (the penalty is \$1 for every \$2 earned) for your annual penalty: \$21,480.
- Divide \$21,480 by 12 months to find your monthly penalty: \$1,790.

Your earnings and benefits will vary from this example, of course, so it's important to run your own numbers. The calculator above makes it easy.

Boost your Social Security checks by working

On the bright side, regardless of your age, working while collecting benefits might help you increase the size of your monthly benefits. There are two ways to do this:

- *Grow your benefit pool:* Your Social Security benefit is based on your earnings in the highest-paid 35 years of your work history. If you have not worked for a total of 35 years, your nonworking years count at \$0 in calculating your benefits. Continuing to work and taking Social Security when you are older can increase your benefits if you replace lower-earning years with higher-earning years. "If you are filling in a zero, the increase that results from your earnings late in your career can be pretty significant," Phillips says. And even if you have already worked 35 years or more, your pool of benefits can grow if you replace lower-earning years with higher-earning years.

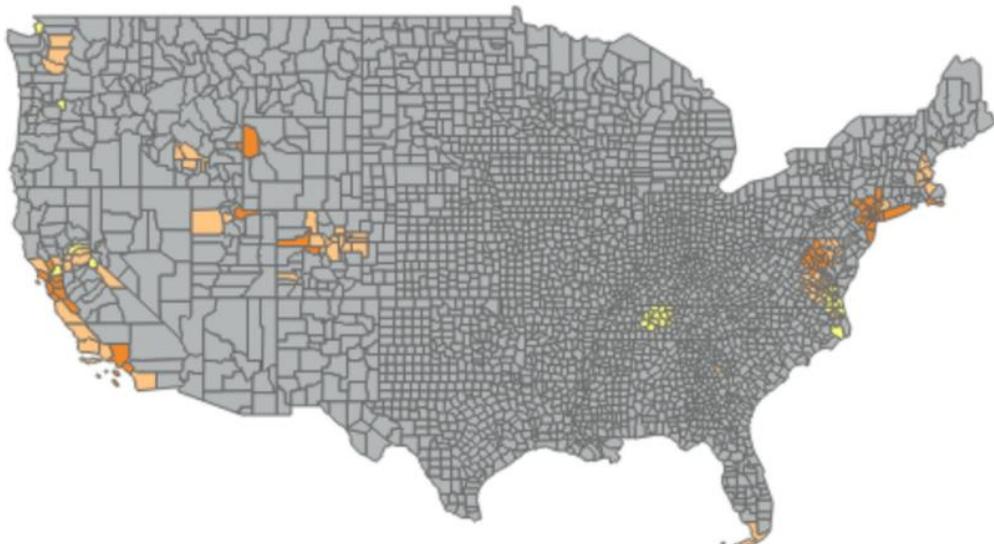
- *Recalculation:* If you worked while claiming Social Security early, once you reach full retirement age your benefits will be recalculated. The penalties you paid are put back into your checks to make them higher. Every full month's worth of benefits lost to penalties leads to an increase in your future benefits.

Read Social Security's pamphlet at <https://www.ssa.gov/pubs/EN-05-10069.pdf> titled "How Work Affects Your Benefits" to learn the details. Or make an appointment to talk with a benefits adviser at your local Social Security office. Contact the Social Security office nearest you by looking it up at the Social Security Administration website <https://secure.ssa.gov/ICON/main.jsp>. [Source: MoneyTalksNews | Marilyn Lewis | December 14, 2017 ++]

VA Loan Limits ► 2018

The Federal Housing Finance Agency recently released its 2018 maximum conforming loan limits — figures that help dictate the maximum VA loan guaranty amounts across the country. "Help" is a key word here, as the new loan limit across much of the country — \$453,100, up from \$424,100 in 2017 — is not as ironclad as it may appear. **The loan limit only applies to what VA will guarantee;** it does not mean veterans can't borrow more than that amount to buy a house. It doesn't even mean VA can't be part of a loan that exceeds the limit — VA can still guarantee a portion of the loan, though the rest may require a down payment.

2018 Conforming Loan Limits



The above map is an indicator of what the loan limit is by county across the United States. It doesn't include Alaska, which has a higher limit than the bulk of the nation at \$679,650. Same goes for Hawaii, where \$679,650 is the lowest figure and Honolulu (\$721,050) and Kauai (\$713,000) counties check in higher. Go to <https://www.fha.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx> for the entire loan-limit breakdown in both PDF and Microsoft Excel format if you are not an expert on identifying U.S. counties by shape. Some other areas where veterans will be able to borrow more include:

- Portions of the Washington, D.C., metro area, stretching down the Virginia coast.
- A wide swath of California coastline, from San Francisco to San Diego.
- Areas near New York, Boston, Denver and other major cities.

These limits do not apply to VA-backed Interest Rate Reduction Refinancing Loans (IRRRL), which can be used to refinance properties bought using a VA loan. Learn more about VA loans, and see updated rates, at VA Loan Center <https://www.militarytimes.com/home-hq/va-loan-center>. [Source: MilitaryTimes | Kevin Lilley | December 19, 2017 ++]

DFAS myPay System Update 18 ► Get Ready for 2017 Tax Season!

Tax season is a busy time. As you prepare for doing your taxes, here are some tools and resources DFAS provides to make it easier for you. The best way to prepare is to use *myPay* to get all of the information you need. Here are some helpful tips for using *myPay*, as well as for getting your IRS Form 1099R in other ways.

Get your 1099R and pay information 24/7 in *myPay*

The fastest and most secure way to obtain a copy of your 1099R is through *myPay*. Retirees and annuitants can log in to *myPay*, and print a 1099R from the comfort of their home. Instructions are at: <https://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viamypay1099R>. If you cannot access your *myPay* account, here is how you can get access:

How to request a temporary password

- a) Go to <https://mypay.dfas.mil>
- b) Click "Forgot or Need a Password?"
- c) Enter your Social Security Number and click the "Yes" button on the bottom right.
- d) Choose "mail to my address of record with Military Retired" and click "Send me a Password." Or, if you have a valid email address in *myPay*, you can have it emailed.

If you don't receive the temporary password

You should receive your temporary password in 10 business days by mail or two hours by email. If you don't, you need to update your mailing address.

How to create a permanent password and Login ID

- a) Once you receive your temporary password, you should return to *myPay*. *If you have never accessed myPay*, click "Create an Account." If you are reactivating your account, please see "How to Reactivate an Account," below.
- b) Enter your Social Security Number and temporary password and click "Accept/Submit."
- c) Create a permanent Login ID and password.
- d) Select eight security questions that you can answer later if you need to reset your password. Click "Submit Questions."
- e) Answer each question and click "Submit Answers."
- f) If you do not have an email address on record, add one.
- g) Select "Main" in the upper right corner to use *myPay*.

How to reactivate an account

- a) Once you receive your temporary password, return to *myPay*.
- b) Log into *myPay* using your Login ID and your new temporary password.
- c) Create a new permanent password.
- d) Select "Main" in the upper right corner to use *myPay*.

Additional ways to get your 1099R

1. If you are not on *myPay* and do not want to go through the process of getting a password, there are still self-service options to get or replace an IRS Form 1099R. If your mailing address on file with DFAS is

current, you can get a copy of your 1099R through our telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option “1” for Self-Serve
- Select option “1” if you are a Retiree or option “2” if you are an annuitant
- Enter your Social Security Number when prompted
- Your 1099R should be in the mail within 7-10 business days to the address we have on record.

2. If the address you have on file with DFAS is out of date and you are not a *myPay* user, you can get your 1099R sent to an updated address by submitting your request online. You can request your 1099R be sent either to your current address or to a new address using an online form. Plus, you can request prior year 1099Rs. You will receive your 1099R in the mail in seven to ten business days. Find instructions at: <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=9725>.

3. If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It takes up to 30 days to process requests received by fax or mail. Find instructions at: <https://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viawrittenreq>.

4. Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. For more information, check out: <https://www.dfas.mil/retiredmilitary/about/aboutus/customer-service>.

[Source: DFAS Retiree Newsletter | Dec 2017 ++]

SBP Premium Update 01 ► Deductions from CRSC

If you receive Combat-Related Special Compensation (CRSC) and have the Survivor Benefit Plan (SBP), you will see a change in your net pay and statements starting in April of 2018. Beginning with the SBP premiums due in April of 2018, DFAS will start deducting SBP premiums from CRSC when retired pay is not sufficient to cover the full amount of the premiums. This new deduction is due to a change in the law which requires DFAS to deduct SBP premiums from CRSC. This change affects retirees who receive CRSC and currently pay SBP premiums via direct remittance. Retirees who currently have SBP premiums deducted from their Department of Veteran Affairs (VA) pay will not be affected.

This change will benefit retirees and their survivors by preventing a debt when a retiree forgets to pay the SBP premiums directly. When SBP premiums are not paid during a retiree’s lifetime, it creates a debt which must be repaid from the SBP annuity a survivor receives. DFAS will begin deducting SBP premiums from the April CRSC entitlement (paid on 1 MAY) for SBP premiums due in the month of April for all retirees with CRSC who are currently sending in their premium payments (through direct remittance). Retirees can also request to voluntarily have their SBP premiums deducted from CSRC prior to the April SBP premium. More detailed information about the required deduction of SBP premiums from CRSC (that will begin with the April 2018 CRSC entitlement paid on 1 MAY) will be posted on the DFAS website and included in the Retiree newsletters in the coming months.

If you want to have your SBP premium deducted from your CRSC before the April SBP premium, call the DFAS Customer Care Center at 1-800-321-1080 and tell them you want to start having your SBP premium deducted from your CRSC pay. You will need to provide your full name, social security number, and a phone number where you can be reached during the day. You may also send a signed and dated letter

to DFAS that has all of this information (including a phone number where you can be reached during the day).

Note that the SBP premium deduction will be part of the garnishments total on your CRSC statement. Also, until April, you will continue to receive an SBP premium bill, which will show the CRSC SBP premium deduction as a “prior payment received” once the deduction is processed. You can check the DFAS website www.dfas.mil for more information regarding this change. Information will be updated there as more details are available. [Source: DFAS Retiree Newsletter | Dec 2017 ++]

Tax Plan 2017 Update 03 ► Service Member Impact Examples

The sweeping tax reform measure passed by Republican lawmakers 20 DEC includes few items specific to service members, but significant repercussions for military families in years to come. At the least, troops will see a host of new tax brackets and rules when they file taxes next year. The tax reform package drops rates for most taxpayers who make more than \$10,000 annually, and supporters estimate that about three-quarters of Americans would get a tax cut under the plan.

Kelly Hruska, government relations director for the National Military Family Association, said most of the issues she has seen with the tax changes involve changes in child tax credits, income rate changes and state tax issues — items that affect all taxpayers, not military members specifically. Earlier drafts included some troublesome spots for military-specific issues, like moving expenses and uniform costs, “But it looks as if a lot of those things have been addressed now,” she said. Here’s a look at how the tax changes could affect some typical military families:

Example: An unmarried young sailor - Rank: Petty Officer (E-4) with four years service - Assignment: Naval Base San Diego, California - 2016 income: \$28,500

Individuals in the lowest tax brackets will see the least benefit from the new tax plan, but that doesn’t mean they won’t see any benefits at all. For single filers making between \$9,526 and \$38,700, that means a shift from a 15 percent bracket to a 12 percent one, boosting their take-home money. For this example, the above sailor would see a savings of about \$500 a year. But that can vary wildly depending on a service member’s circumstances. That \$500 calculation assumes the sailor doesn’t have more than \$10,000 in deductions — things like charitable contributions, uncovered medical expenses or mortgage interest costs.

Lawmakers raised the standard deduction for single filers from \$6,500 to \$12,000, but also reduced the amount of personal deductions in the reform bill. As a result, some individuals with more unusual financial situations will see their taxes rise slightly, as those exemptions disappear. In addition, Congress put a cap on state and local tax deductions of \$10,000 annually. For states like California — which has one of the highest individual income state rates in the country — the cap could significantly add to troops’ taxable income. But that is unlikely to hit lower-ranking troops.

Example: A married soldier with two children - Rank: Sergeant First Class (E-7) with 12 years service - Assignment: Just moved to Fort Bliss, Texas - 2016 income: \$96,000

The abovesoldier’s salary doesn’t include more than \$17,000 in housing stipends over the course of the year, because those allowances aren’t taxable. And while the new tax reform bill does eliminate some deductions for moving expenses, the military was given an exemption, meaning those changes shouldn’t hit troops wallets. Assuming each spouse in this example earns roughly the same salary (\$48,000 for the soldier alone in 2016), their family would end up in the third tax bracket, which drops from 28 percent to 22 percent under the new reform bill. The tax credit for children doubles to \$2,000 per person, and the standard

deduction for couples goes from \$13,000 to \$24,000. All those mean a significant boost in the family's tax return under the new plan, somewhere in the range of around \$3,000. Again, depending on how many deductions they lose under the plan, that refund could shrink. But the family is unlikely to pay more in taxes as a result of the changes.

Example: A married Marine officer with one child -- Rank: First Lieutenant (O-2) with three years service - Assignment: Owns a home near Marine Corps Base Quantico, Virginia -- 2016 income: \$55,700

Lawmakers changed some of the rules for mortgage interest deductions in the tax reform plans, but also added an exemption for military families after advocates voiced concerns about frequent moves hurting troops who own a home. As a result, the Marine family above should not see any changes in that aspect of its tax bill. This example uses only the Marine's salary, assuming the spouse is a full-time caretaker for the child. Their income puts them squarely in the middle of the 12 percent tax bracket, and they'll see the same benefits as the examples above from the standard deduction increases and the child tax credit boosts. Since Virginia has among the highest state tax rates in the country, they're at higher risk of hitting that new \$10,000 cap on deduction of local taxes, and could lose out on some previous savings. Still, the family is likely to see a tax refund increase around \$1,500 under the new plan.

Example: An unmarried senior Air Force officer -- Rank: Colonel (O-6) with 18 years service -- Assignment: Nellis Air Force Base, Nevada -- 2016 income: \$112,000

Even with an income over \$100,000 annually, the above officer in this example still falls in the middle of seven tax brackets (the fifth bracket starts after \$157,000 for single filers). Under the tax reform changes that drops from 28 percent to 24 percent. The new highest tax brackets — where income is hit at a 37 percent rate — start over \$500,000 in yearly earnings. Because this example is a high-income single filer (and, without children, may have more unexempted financial investments than some married peers) the officer is more likely to run into the problem with eliminated deductions. They could swing the final tax bill by a few thousand dollars, depending on the specifics of what still can be claimed and what now becomes a new liability. Still, that range all falls on the side of more money for the taxpayer, somewhere between a few hundred dollars and more than \$3,000.

[Source: MilitaryTimes | Leo Shane III | December 20, 2017 ++]

Online Shopper Scam Update 01 ► Alleged Official Sports Merchandise

A jersey from a fan's favorite team is a popular gift, but beware of online stores that offer "official" merchandise at unbelievably low prices. Scam websites are conning people out of their money this holiday season, according to BBB Scam Tracker reports from consumers.

How the Scam Works

- You're looking for a jersey online, and you come across a site that promises great deals and fast shipping. You may have clicked on a social media ad or done a web search.
- The store isn't one you've heard of before. But with great photos and cheap prices, you decide to take a chance. After placing your order, your account is charged and you receive confirmation emails. Everything seems normal... until weeks pass and the jersey never arrives.
- Unfortunately, contacting the company usually doesn't help. One victim reported to BBB Scam Tracker, "I bought two NFL jerseys for my husband and son and have yet to receive them. I went to the email that was sent and tried to get in contact with customer service. There was no number to

call and the website had been deactivated." A few victims received email responses in poor English offering various reasons why their purchase still hadn't shipped. In most cases, they never do.

How to Avoid Online Purchase Scams:

- Be wary of deals that seem too good to be true. If the price of an item is significantly less than what it is on other well-known retailers' sites, this is a red flag that indicates a possible scam.
- Research the company before you purchase. If you want to make a purchase from a company you haven't heard of before. Check BBB.org to see if they have a BBB Business Profile, or BBB Scam Tracker to see if anyone else has reported them as a scam. Look for contact information on their website and a robust social media presence to help determine if they are legitimate.
- Never wire money or use a prepaid debit card as payment. Both payment types are often requested by scammers and, once you've paid, there is no way to get your money back. Instead, make online purchases with your credit card and only on secure (<https://>) websites.

For More Information read more about online purchase scams on www.BBB.org to protect yourself from fake online products and sellers. To learn more about scams, go to BBB Scam Tips (BBB.org/scamtips). To report a scam, go to BBB Scam Tracker at <https://www.bbb.org/scamtracker/us>. [Source: BBB Scam Alert | December 22, 2017 ++]

Romance Scam ► Widow Duped Out of \$225,000

The FBI is investigating after a 70-year-old Oklahoma woman said she was duped out of more than \$225,000 by someone posing online as a U.S. Army general stationed in Syria. Phyllis Lindsey, a widow, told The Oklahoman newspaper she was contacted on Facebook by someone alleging to be "Gen. Lester Holmes." She said they began talking and a "romance happened really fast." According to an FBI affidavit, Lindsey made four wire transfers in October believing the money was being used to pay for the delivery of luggage containing the man's discharge papers and money. The fourth wire transfer was frozen after Lindsey's son discovered she was being scammed and contacted the FBI. Records show the transfer for \$100,000 was recovered this month from an Atlanta bank. A spokeswoman with the U.S. Air Force said such fraud is common because military officials' photos are easily accessible online. Lindsey said the person with whom she was talking told her she would be paid back with interest and that the luggage would have \$2.8 million dollars inside. No luggage arrived at her home. "It was quite a hit," she said. "That was my retirement. And what really irritates me is he knew it. I said, 'You're draining me dry.'" [Source: : The Associated Press December 19, 2017 ++]

Holiday Scams Update 04 ► Don't Let Scammers Ruin Them

It's bad enough that the sprint to buy holiday gifts at Xmas can exhaust you as much as running a marathon. What's even worse is the heartache that can result if you fall for these seasonal shopping ho-ho-hoaxes.

1. Package Theft -- 'Tis the busy season for package deliveries. And some 23 million recipients per year don't get their goodies because thieves steal them from their doorsteps. To reduce the risk, arrange for a delivery that requires a signature upon receipt. Other options: Send gifts to the recipient's workplace or have them delivered to a pickup location operated by the carrier. For example, purchases bought through Amazon can be delivered to an Amazon Locker location and retrieved using a pickup code. There's no extra fee to

use the service, which can be selected during checkout. Amazon has about 2,000 secure locations in more than 50 cities.

2. Fake Shopping Sites and Apps -- Thieves can stalk you in email spam, on social media or in search engine results when you type terms such as “discount toys.” Their enticing but bogus pitches lead you to sham websites that tout bargain buys but deliver cheap counterfeits or nothing at all — except malware or identity theft after getting your credit card details. Before clicking, carefully read the website address and look for missing or extra letters of a retailer’s name and words like “deals,” “sales” or “discounts” as part of the URL. Discounts that seem too steep also may point to a scam. Beware of websites that list no phone numbers or street address — only an email address or P.O. box. And be on the alert for sites that lack a return policy or whose purchase pages start with “http” versus the more secure “https” format. Always avoid offers that require payment by wire transfer or prepaid debit cards. Also watch out for emails from fake carriers claiming to have had a delivery problem -- a link in the email could harbor malware.

3. Faux Freebies -- From iPhones to cruises, the holidays are the time for emails, text messages and social media posts that promise free merchandise. Many of them are a ploy to install malware once you click on a link for details. Others lead to online surveys designed to steal personal information for possible identity theft or to set you up as a future target for scammers. Some bogus offers for freebies require your credit card, saying it is necessary to cover shipping costs or a deposit. That often leads to unnecessary charges on your bill. Before taking the bait, check the manufacturer’s or provider’s website. If the offer isn’t touted there, assume it’s the work of thieves. And think twice before downloading free holiday-themed entertainment, screen savers or mobile apps. Some are specifically designed to hack personal information, passwords and files from your device.

4. Charity Cons -- With the time for year-end tax write-offs approaching, the season of giving is ripe with bogus charities — especially for hot-button causes claiming to benefit police and firefighters, military veterans, sick or needy children, or victims of natural disasters. Ignore all email solicitations unless you previously donated to the particular cause. Watch for imitative words, such as "National" being substituted for "American" in a well-known name. Unless you dialed the call, don't provide a credit card number over the phone. And before donating, verify an organization's legitimacy at Charity Navigator or Give.org, or through your state's agency that regulates charities.

5. Gift Card Grift -- To prevent con artists from ripping you off when buying a gift card, get the card from the retailer’s website or from the store issuing it. The cards sold on display racks at grocery stores and pharmacies may have been tampered with. Thieves can open the packaging, copy the numbers, scratch off the strip for the security code and replace the card. Then they can cash in the card after calling the issuer’s toll-free number to learn when it was activated and for what amount. Avoid online auction offers for gift cards.

6. App Traps -- In another ruse, bogus apps available in Apple and Android app stores mimic well-known retailers and products — from Dollar Tree and Foot Locker to luxury brands such as Jimmy Choo and Christian Dior. Some contain malware that can steal personal information or trigger ransomware to hijack mobile devices until a ransom is paid, notes the New York Times. Others encourage users to enter credit card information or log in using their Facebook credentials, which can jeopardize those accounts. Before downloading, carefully check app logos and descriptions for misspellings, missing letters (such as “Foot Locke” without the “r”) or poor English, as many fakes originate in China. Other red flags include poor or few customer reviews, newly launched apps, or links to apps from other retailers.

7. Survey Swindles -- These unexpected emails, text messages and social media posts promise a generous gift card, coupon or actual products for sharing your opinions about planned purchases or a “recent shopping experience.” But beware: Links that are supposed to lead you to a survey often hide computer malware. And “questions” about personal or financial information — including bank and credit accounts for supposed

reward deposits — could be a setup for future identity theft or to get you on scammer-shared sucker lists for future come-ons. Before clicking on any link that looks like it's from a well-known company, hover your computer mouse over the URL. If the address doesn't display the company's name before the ".com," assume that it's a scam or possible malware — because when legitimate vendors conduct surveys, they often lead back to the company website.

[Source: AARP | Sid Kirchheimer | November 2017 ++]

Military Home Buyers ► Pre-approved vs. Pre-qualified

Many military families seeking homes find themselves in competitive real-estate markets. Service members heading to installations near San Diego or Seattle, for instance, may see prices well above what they're used to, and may need to put in bids in short order if a home catches their eye. It's one of the reasons behind the simple message Travis Winfield, a retired Navy command senior chief-turned-San Diego real estate professional, gives to his prospective clients, including many first-time buyers. "The first piece of advice I give to anybody is to find a reputable lender who can give you a full pre-approval," said Winfield, who left service in 2016. "There's a difference between a pre-approval and a pre-qualification."

It may seem like semantics, but it's not: Heading into a competitive real estate market with a pre-qualification likely won't get the job done. As one mortgage banker told Realtor.com, "I tell most people they can take that pre-qualification letter and throw it in the trash." That's not to say pre-qualification doesn't serve a purpose. Getting pre-qualified by a lender is a way to gauge how much you can afford to borrow. You provide financial details, and the lender provides an estimate: It's a good way to get a ballpark figure for your housing search. But it's a bad way to enter into a bidding war, especially if other offers are from pre-approved buyers. Pre-approval includes a more thorough review of finances (credit reports, bank statements, pay stubs, and so on) and a specific loan amount. According to Winfield and a handful of other Realtors in high-demand markets, it's a necessity for serious house-hunting.

It's also a part of the process that can be completed in advance of high-stress, high-speed permanent change-of-station moves. "We don't have time to wait until Monday to get pre-approved," said Cassandra Rowley, a sailor-turned-Realtor who specializes in first-time home-buyers and military families in the Seattle area. "Make sure that's done. ... Any pre-approval works, we just need to make sure you're pre-approved for a mortgage." Ready to learn more about the process? Check out MilitaryTimes' VA Loan Center at <https://www.militarytimes.com/home-hq/va-loan-center>. [Source: MilitaryTimes Home HQ | Kevin Lilley | December 21, 2017 ++]

Lowe's Military Discounts Update 01 ► Program Expansion & Changes

National home improvement retailer Lowe's has expanded its everyday military discount program to include all honorably discharged veterans, as of May 2018. The chain also has expanded the 10 percent discount to Lowe's online shopping, which will include free parcel shipping. It will provide for faster checkout and add the ability to use the discount at self-checkout in stores, said Lowe's spokeswoman Karen Cobb. But the procedure for getting the discount has changed: Active-duty service members, retirees and veterans must **must sign up online** at <https://www.lowes.com/mylowes/login?context=military> for the Lowe's personal shopping card to qualify for the discount. This is not a credit card. If you do not want a card you have the option of using your phone number.

Spouses and dependent children up to age 18 can also get the discount, although the online signup process doesn't include an option for spouses or children. "The discount is linked to a MyLowes account, which can be shared by a household," said Megan Lewis, a Lowe's spokeswoman. "Once the service member signs up for the discount program, it will be linked to a MyLowes card that can also be used by their spouse."

Lowe's has offered discounts to military members and veterans for more than a decade. Previously, the 10 percent discount at Lowe's was available every day to active-duty service members, retired military and other veterans receiving VA benefits who showed their identification. For other honorably discharged veterans, the discount was limited to three days – Memorial Day, July 4 and Veterans Day. "The verification process is designed to be a simplified one-time signup," Lewis said. "Military and veteran customers can simply present their MyLowes card at checkout rather than show military credentials each time."

Lowe's is phasing out the practice of presenting the ID at checkout, Cobb said. The website notes that Lowe's used a third party to verify eligibility for online enrollment, and may require additional documentation. In announcing the change, Robert A. Niblock, the chain's chairman, president and CEO, pointed to the business's founder, Army veteran Carl Buchan. "Enhancing our discount program honors his memory and the commitment servicemen and women and their families make to our country," Niblock said.

[Source: MoneyTalksNews | Stacy Johnson | December 12, 2017 ++]

Tax Burden for Wyoming Retired Vets ► As of December 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 Wyoming.

Sales Taxes

State Sales Tax: 4% (prescriptions and food for home consumption exempt); counties have the option of adding up to 4% in additional taxes. There is a county lodging tax that varies from 2% to 4% and is added to the other sales taxes.

Gasoline Tax: 42.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 48.4 cents/gallon (Includes all taxes)

Cigarette Tax: 60 cents/pack of 20

Personal Income Taxes

No state personal income tax

Retirement Income Taxes: Not taxed, including that received from other states.

Property Taxes

Tax rates are set by the various political entities with the legal power to levy taxes. These governmental entities include counties; school districts; cities and towns; and special taxing districts, such as water and sewer districts and cemetery districts. Once the taxing entities have adopted their budgets and tax rates, the

tax rates cannot be appealed. However, obvious factual errors may still be corrected by the county. Your tax notice indicates the amount you pay to each taxing entity.

Wyoming is a “fractional assessment” state. This means their property tax applies to only a fraction of the full market value of property. This fraction is the property’s assessed value. For most property, only 9.5% of market value is subject to tax. Consequently, a home worth \$100,000 on the market is only taxed on \$9,500 in assessed value. The real effect of fractional assessments is to exempt \$90,500 of the home’s value from taxation. Citizens are legally protected from counties and municipalities increasing property tax rates. For county revenue, the rate is limited to 8 mills (.8%). With very few exceptions, state law limits the property tax rate for all governmental purposes. All Wyoming citizens benefit from property tax exemptions. Personal property held for personal use is tax exempt. Inventory, pollution control equipment, cash, accounts receivable, stocks, and bonds are also exempt.

The state has several property tax relief/credit/deferral programs. If the value of certain assets (bank accounts, investments, real estate other than house, and motor vehicles in excess of one per household member) exceed \$101,900, a resident cannot qualify.

To be eligible for the main property tax relief program one must have a household income less than the greater of half the state or county median household income, and have other assets totaling less than \$101,900 (see above). By meeting the eligibility rules, the tax relief is up to one-half of the median residential property tax or one-half of the property tax bill, whichever is less. Refer to <http://revenue.wyo.gov/property-tax-division> for more information

There is a Veteran’s Property Tax Exemption for those who qualify. A person must be honorably discharged as a veteran of WWI, WWII, Korea, or Viet Nam. Surviving spouses of qualifying veterans and certain disabled veterans may be eligible for the exemption. The amount of relief is \$3,000 of assessed value against real personal property. The exemption is limited to \$800 in total tax benefits. A surviving spouse may continue to collect benefits until he or she remarries. Refer to <http://revenue.wyo.gov/property-tax-division/veterans-exemption-forms> for more information.

The state has a Tax Rebate to Elderly and Disabled Program that is available to those age 65 and older who meet certain income requirements. They can receive a refund from the Wyoming Department of Health on property tax, utilities, and sales/use tax up to \$700 (single) and \$800 (married). Refer to <http://revenue.wyo.gov> or call 307-777-5235 for details on property tax relief programs. Go to <http://revenue.wyo.gov/system/app/pages/search?scope=search-sites&q=tax+rebate+elderly+and+disabled>. for general information on property tax and relief programs refer to

Inheritance and Estate Taxes

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

Other State Tax Rates

To compare the above sales, income, and property tax rates to those accessed in other states go to:

- Sales Tax: <http://www.tax-rates.org/taxtables/sales-tax-by-state>.
- Personal Income Tax: <http://www.tax-rates.org/taxtables/income-tax-by-state>.
- Property Tax: <http://www.tax-rates.org/taxtables/property-tax-by-state>.

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Visit the Wyoming Department of Revenue site <http://revenue.wyo.gov> or call 307-777-5287 for more information.

[Source: <http://www.retirementliving.com/taxes-new-york-wyoming#Wyoming> December 2017 ++]

*** General Interest ***



Notes of Interest ► 15 thru 31 DEC 2017

- **Icebergs.** The Coast Guard International Ice Patrol says more than 1,000 icebergs drifted into shipping lanes in the North Atlantic this year, up significantly from last year's 687. Ice Patrol officials classified the ice season as extreme for the fourth year in a row.
- **BAH.** Basic Allowance for Housing (BAH) paid to 956,000 servicemembers living off base in the United States will climb modestly 1 JAN, an average of only 0.7 percent or \$10 a month, as an allowance-dampening formula enters its fourth year.
- **Marriage.** We had a power outage at our house and my PC, laptop, TV, DVD, iPad & my new surround sound music system were all shut down. Then I discovered that my mobile phone battery was dead and to top it off it was raining outside, so I couldn't play golf. I went into the kitchen to make coffee and then I remembered that this also needs power, so I sat and talked with my wife for a couple of hours. You know.....she seems like a nice person!
- **Memorial.** To view a 'Mysterious' Vietnam War Memorial not found on any map check out http://f1.media.brightcove.com/4/77374810001/77374810001_2805629529001_Sargent-s-Pass-Colorado-Vietnam-War-Memorial.mp4?pubId=77374810001&videoId=2805626482001.
- **USMC MOH Recipients.** Check out <https://youtu.be/rNW0C3FxSA> to view the first two of a series of short videos starting with the 302 Marines who have earned the MOH since its inception. Something you might want to watch with your kids and grandkids -- if they are in their teens -- so they can see what it is like to become one of the few and the proud.
- **Red Baron.** Check out the video at <https://videos.komando.com/watch/8095/ultra-rare-footage-of-the-most-famous-fighter-pilot-ever> which is allegedly from 1917 of the most famous fighter pilot ever.
- **CarFit.** According to AAA, people 65 and older are more than twice as likely as younger drivers to be killed when involved in a crash. Some 90 percent of drivers older than 65 do not make simple safety adaptations to their cars to improve driving safety. Older drivers are not using simple adaptations such as steering wheel covers, seat cushions and pedal extensions that can extend their years behind the wheel. Check out <https://www.car-fit.org/carfit/Videos> for a video that will walk you through the steps to take to enhance your safety.
- **USAF Warrant Officers** -- After years of resistance, the Air Force might be warming to the concept of warrant officer. In February, the service's manpower and readiness department is expected to finish a study on whether having some specialized enlisted airmen serve as warrant officers would make the Air Force more lethal and efficient.

- **Government Salaries.** The U.S. government pays employees a total of about \$1 million per minute, according to a watchdog group's report on the sprawling federal bureaucracy. Looking at 78 large agencies, the nonprofit organization OpenTheBooks.com found that the average salary of a federal employee exceeds \$100,000 and that roughly 1 in 5 of those on the government payroll has a six-figure salary.
- **Argentine Sub.** The U.S. Navy is wrapping up its search for a missing Argentine submarine that disappeared in November with 44 crew aboard. At the height of its efforts, the U.S. had more than 200 personnel assigned to the mission, including P-8 Poseidon aircraft, four submersibles, an underwater rescue unit and various equipment. The U.S. Navy dropped more than 400 sonobuoys during the effort to locate the submarine San Juan. SOUTHCOM did a complete sweep of its assigned areas twice and were unable to locate the sub.
- **Spitfire 944.** Check out the 15 min short video of 83 year old John Blyth discussing his experiences as an aerial reconnaissance pilot at <https://youtu.be/ie3SrjLlcUY>. A bit of WWII history.

[Source: Various | December 15, 2017 ++]

Oyster Reefs ► Natural Buffers to Storm-Driven Wave Damage

Earle Naval Weapons Station, where the Navy loads some of America's most sophisticated weapons onto warships, suffered \$50 million worth of damage in Superstorm Sandy. Now the naval pier is fortifying itself with some decidedly low-tech protection: oysters. The facility has allowed an environmental group to plant nearly a mile of oyster reefs about a quarter-mile off its shoreline to serve as a natural buffer to storm-driven wave damage. Other military bases are enlisting the help of oysters, too. In June, environmental groups and airmen established a reef in the waters of Elgin Air Force Base Reservation in Florida, and more are planned nearby. Oysters also help protect Naval Station Norfolk in Virginia. Three oyster reefs protect the USS Laffey museum in South Carolina. And military installations in Alabama and North Carolina have dispatched their enlisted personnel to help build oyster reefs in off-base coastal sites.

They are among hundreds of places around the U.S. and the world where oyster reefs are being planted primarily as storm-protection measures. And a bill just introduced in Congress would give coastal communities \$100 million over the next five years to create "living shorelines" that include oyster reefs. "Having a hardened structure like that oyster reef will absorb some of that wave energy," said Earle spokesman Bill Addison. "All the pipes and cables that are on the pier now, all of that was washed away and had to be rebuilt. And there was a lot of flooding that came into the base. Will this protect us against all of that? No, but it will do a significant amount of good to protect the base and the complex and our surrounding communities."

The NY/NJ Baykeeper group has been experimenting with oysters at the Navy pier since 2011, originally as a way to see if the shellfish, through their natural filtering ability, might help improve water quality in the murky Raritan Bay. (They did somewhat.) In summer 2016, the group planted the oyster reef primarily as a storm protection measure — a trend that has taken hold around the world within the past decade or so, according to Bryan DeAngelis, a program coordinator for The Nature Conservancy in Rhode Island. Every coastal state in America is using oyster reefs as either a combination storm-protection or a water improvement project, or both. In addition to cleaning the water, the oyster reefs help blunt the force of incoming waves. "They are nice speed bumps," said Meredith Comi, an official with the Baykeeper group.



This Nov. 21, 2017 photo (left) shows oysters growing on larger shells at the Earle Naval Weapons Station in Middletown N.J. The photo (right) shows Meredith Comi of the NY/NJ Baykeeper environmental group lifting concrete cages that are submerged offshore to create oyster reefs at the Earle Naval Weapons Station in Middletown, N.J.

Environmentalists say “living shorelines” including oyster colonies are far preferable to, and cheaper than, armoring the coast with steel sea walls or wooden bulkheads that invariably accelerate erosion of the sand in front of such manmade structures. “Waves are affected by the roughness of the bottom,” said Boze Hancock, a marine restoration scientist with The Nature Conservancy who has studied and participated in oyster projects around the world. “Picture a wave trying to roll over a huge sponge, compared to one rolling over an asphalt parking lot. The ‘sponge,’ or rough, uneven oyster reef, sucks the energy out of the wave as it rolls toward the shore.”

U.S. Rep. Frank Pallone Jr., a New Jersey Democrat, recently introduced The Living Shorelines Act, which would make coastal communities eligible for \$100 million over five years in federal grants for oyster reefs and wetlands plants. Its prospects remain uncertain in the Republican-controlled Congress. In most spots, the oysters are designed not to be harvested and eaten. But in other places, including New Jersey, the oysters have been planted in polluted waterways where shellfish harvesting is prohibited, leading to concerns about poachers stealing them and sickening customers. Such a dispute forced Baykeeper to rip out an oyster reef it planted a few miles from the Navy pier and relocate the shellfish to waters near the pier that are patrolled by gun-toting boats. [Source: The Associated Press | Wayne Parry | December 26, 2017++]

Price Increases Update 03 ► Despite Modest Inflation 9 That Stood Out in 2017

As the U.S. economy continued to mend from the Great Recession, overall inflation remained very modest in 2017. Still, the laws of supply and demand and other pressures apply — and that meant the cost of certain goods and services surged, or soared. So, if you’re in the market for any of the nine following things, it may put a strain on your budget:

- 1. Membership at Mar-a-Lago** -- New members of the Trump Organization’s Mar-a-Lago resort in tony Palm Beach, Florida, had to reach deeper into their pockets this year. That’s because President Donald Trump frequently hangs out there, drawing people who’d like to get a glimpse of the president and the world leaders he sometimes hosts there. After Trump’s election in 2016, the resort doubled its initiation fee to \$200,000, effective Jan. 1, reported CNBC.

- 2. Bitcoin** -- At the beginning of 2017, the price of bitcoin, a digital currency, was less than \$1,000. In December it rose above \$20,000 on some exchanges. The value of all bitcoin in circulation has been estimated at \$300 billion. European Union officials are searching for ways to increase oversight of the crypto-currency market. Even during periods of rising prosperity, prices can fluctuate unexpectedly, said Dean Baker, economist and co-director of the Center for Economic and Policy Research in Washington,

D.C. In the case of bitcoin, he warns that a price drop seems inevitable. "I see it as a bubble," he said. "The only question is when it will burst."

3. Rent in Sacramento -- If you're a renter in Sacramento, you may be looking for a new place to live in 2018. California's capital city has seen rental rates surge 9.5 percent over the past year, compared with the state average of 4.3 percent and the national average of 2.7 percent, reported Apartment List. CBS reported that the high cost of renting a home in Sacramento was the result of job growth combined with a shortage of housing.

4. Higher education -- The cost of a college education in the U.S. has been on the rise for years, and in 2017 continued to increase faster than the rate of inflation. The average tuition and fees charged by public and private colleges in 2017 rose between 2.9 percent and 3.6 percent, CNN reported, citing annual figures from the College Board. The average increase for in-state students at public four-year colleges was \$300. The cost for attending private colleges rose by about \$800 on average. Meanwhile, the rate of inflation was about 2 percent.

5. Admission to Disneyland -- The happiest place on Earth — home of Mickey, Donald and Goofy — has never been the cheapest. And the cost of visiting the theme park in Anaheim, California, jumped again in 2017. The greatest percentage increase was for parking, which rose from \$18 to \$20 a day, an 11 percent jump, according to the Mercury News. The cost of a single-day ticket increased between \$2 to \$5, depending upon the time of year. Tickets for multiple days increased between \$4 and \$20, depending on the number of days visited and whether guests bought options to attend a companion theme park, Disney California Adventure, the San Jose, California, newspaper reported. Annual passes went up between \$10 and \$20, except for higher-cost Signature and Signature Plus passes. Local annual pass holders didn't see their monthly cost rise by more than \$1, however, the report said.

6. Wholesale prices -- Wholesale prices in the U.S. rose 3.1 percent annually through November of 2017, the Associated Press reported. That marks the biggest yearly increase in nearly six years. The spike was fueled by a surge in the cost of gasoline — which jumped 15.8 percent in November alone — and other energy products.

7. Cobalt -- The rising popularity of electric-powered automobiles made cobalt, a by-product of copper and nickel, a hot commodity in 2017. Cobalt is used to create lithium-ion batteries, which power electric cars and numerous other electronic devices. In 2017, cobalt outperformed all other commodities, according to Quartz Media. The price of cobalt increased by 120 percent. In comparison, the Bloomberg commodity index dropped by 4 percent.

8. Insulin -- The rising cost of insulin means some people are spending as much on monthly diabetes-related expenses as their mortgage payments, according to a Business Insider report. Diabetes occurs when blood sugar is too high. In 2015, 30.3 million people in the U.S. — about 9 percent of the population — had the disease, according to the American Diabetes Association. In May, the list price of Humalog, a short-acting insulin, was \$274.70 for a 10 milliliter bottle, a list price increase of 7.8 percent from July 2016, Business Insider reported. In May, Eli Lilly also took a 7.8 percent list price increase to Humulin, another type of insulin. Novo Nordisk in February raised its price to \$275.58 for a 10 milliliter bottle, up 7.9 percent from what the list price had been since July 2016.

9. Groceries in Puerto Rico -- A temporary shortage of grocery products can drive up prices. The devastation in the U.S. territory of Puerto Rico caused by Hurricane Maria led to a scarcity of food supplies. Soft drinks were among the hard-to-get items, driving the price for a unit priced at \$1 up to \$1.50, NBC reported in late October.

[Source: MoneyTalksNews | Emmet Pierce | December 22, 2017 ++]

National Anthem Update 07 ► NFL Protest Status

"The national anthem protest has mostly subsided 15 weeks into the NFL season, and the players on just one team outnumber those around the rest of the league who are continuing to kneel. Twelve players on the Seattle Seahawks knelt for the national anthem ahead of their game against the Los Angeles rams on 24 DEC. Only 11 other players among the other 31 teams in the NFL are also continuing to protest, according to a breakdown by CNS News. The only other team with multiple players kneeling on Sunday was Colin Kaepernick's former team, the San Francisco 49ers. The Oakland Raiders, Tennessee Titans, Los Angeles Rams, New York Giants, Miami Dolphins, Los Angeles Chargers and Kansas City Chiefs each had one player kneel.

Kaepernick began the national anthem protest at the start of the 2016-17 season when he was still quarterback of the 49ers. The former player turned activist opted out of his contract during the off-season and has not been picked up by another team since. With Kaepernick out of the league, the national anthem protest was pretty much over towards the beginning of the 2017-18 season. It wasn't until Donald Trump recommended NFL owners fire the players who kneel during a rally for then Alabama Senate candidate Luther Strange in September that players began to participate in large numbers again." Maybe some players are sick of this anti-American demonstration and with the season almost over, it should be interesting to see whether these same players continue the anthem protests next season. [Source: Off The Wire | December 26, 2017 ++]

Solar Energy ► Solar's Dirty Little Secret

Solar energy is touted as clean, however, The Associated Press has reported that many panel makers are grappling with a hazardous waste problem. Fueled partly by billions in government incentives, the industry is creating millions of solar panels each year and, in the process, millions of pounds of toxic sludge and contaminated water. To dispose of this material, the companies must transport it by truck or rail far from their own plants to waste facilities hundreds and, in some cases, thousands of miles away. The fossil fuels used to transport that waste, experts say, is not typically considered in calculating solar's carbon footprint, giving scientists and consumers who use the measurement to gauge a product's impact on global warming the impression that solar is cleaner than it is.



A study by Environmental Progress (EP) warns that toxic waste from used solar panels now poses a global environmental threat. Last November, Japan's Environment Ministry issued a stark warning: the amount of solar panel waste Japan produces every year will rise from 10,000 to 800,000 tons by 2040, and the nation has no plan for safely disposing of it. Neither does California, a world leader in deploying solar panels. Only Europe requires a solar panel maker to collect and dispose of solar waste at the end of their

lives. All of which raises the question: just how big of a problem is solar waste? EP investigated the problem to see how it compared to the much more high-profile issue of nuclear waste. They found:

- Solar panels create 300 times more toxic waste per unit of energy than do nuclear plants.
- While nuclear waste is contained in heavy drums and regularly monitored, solar waste outside of Europe today ends up in the larger global stream of electronic waste. This will also be a problem in the US, which has more than 1.4 million solar energy installations now in use, including many already near the end of their 25-year lifespan. Federal and state governments have been slow to enact disposal and recycling policies, undoubtedly fearful of raising any red flags about the environmental threat posed by a purported climate change panacea. EP estimates that Americans with solar roofs produce 30 to 60 percent more electronic waste than non-solar households.
- In countries like China, India and Ghana, communities living near e-waste dumps often burn the waste in order to salvage the valuable copper wires for resale. Since this process requires burning off the plastic, the resulting smoke contains toxic fumes that are carcinogenic and teratogenic (birth-defect causing) when inhaled.

This is not to even mention the environmental damage done by making solar panels in the first place. A 2013 investigation found that from 2007 to 2011, the manufacture of solar panels in California produced 46.5 million pounds of sludge and contaminated water. Roughly 97 percent of it was taken to hazardous waste facilities throughout the state, but more than 1.4 million pounds were transported to nine other states. That's no way for a state to keep its carbon footprint small. Six years later, it's safe to assume the amount of toxic waste is even higher as solar panel production continues to ramp up. Julie Kelly sums this up well: "These are some of the dirty little secrets behind the push for renewable energy. While consumers might view solar panels as harmless little windows made of glass and plastic, the reality is that they are intricately constructed from a variety of materials, making it difficult to disassemble and recycle them. [Source: Canada Free Press | Jack Dini | December 17, 2017 ++]

Brain Teaser ► Diary Thief

Tristan's sister Angela and her four friends love to share their most recent diary entries with each other at sleepovers. This last sleepover, Tristan was able to snag each of the girls' diaries after they fell asleep. He flipped through them and found that each girl had a different:

- ✓ Crush
- ✓ Favorite shade of nail polish.
- ✓ Preference in ice cream flavors.
- ✓ Big, juicy secret.

See if you can figure out what he learned about his sister and each of her friends from the following choices and clues:

The Choices

- Girls: Angela, Mandy, Savannah, Alyssa, and Lily
- Crushes: Josh, Noah, Luke, Ben, and Sam
- Nail Polish Shades: Lavender, Lime, Banana, Sky, and Crimson
- Ice Cream Flavors: Rocky Road, Rainbow Sherbet, Cookie Dough, Reese's Peanut Butter, and Raspberry Cheesecake
- Juicy Secrets: Still sleeps with a blankie, Loves lima beans, Hates Justin Bieber, Is really into cars, and Wants to be a lunch lady

The Clues

- Jan 7th. Tristan read five different entries for day.
 - One said, "Noah said, 'Nice hair, Savannah,' and I felt special."
 - Another said, "My nails are purple again, just like I like them."
 - A third said, "I wish Luke would look at me."
 - The fourth said, "I lost my beloved blankie this morning."
 - The last said, "I'm dying for some more of that rainbow sherbet."
- Jan 8th. "Dear Diary, I accidentally chipped one of my perfect, lime-green nails today while doing my daily private anti-Justin Bieber ritual."
- Jan 9th. "Dear Diary, Josh caught me examining his awesome antique Chevrolet after school today. I guess I was kind of hoping he would."
- Jan 10th. "Dear Diary, Angela was writing a love note today. I tried glancing over her shoulder, but all I caught was the second letter of its recipient's name, which looked like either a U or an A, and something about being a lunch lady before she yanked it away."
- Jan 11th. "Dear Diary, I hope Sam likes the color red...I also hope he doesn't mind girls who still sleep with blankies..."
- Jan 12th. "Dear Diary, I think it's funny that both me and Savannah like nail polishes that are named after fruits. Love, Alyssa."
- Jan 13th. Dear Diary, I saw Sam eating Reese's Peanut Butter ice cream yesterday. Could this be a sign that we're meant to be? Love, Mandy."
- Jan 14th. "Dear Diary, I just noticed that the name of my favorite shade of nail polish has something majorly in common with my name, and Alyssa's favorite shade starts with the same letter as her crush's name."
- Jan 15th. "Dear Diary, The girls were over at my house last night, and someone flicked cookie dough ice cream at me. It couldn't have been Angela, who will only eat raspberry cheesecake ice cream, and Savannah was in the bathroom..."

Hint -- "Lily" and "Lavender" are both flowers, which gives them "something majorly in common."

[Source: <https://www.braingle.com/brainteasers/48530/diary-thief.html> | December 16, 2017 ++]

U.S. Embassy Israel ► Let UN Vote Against Us. We'll Save A Lot. We Don't Care

On 21 DEC, the United Nations General Assembly voted 128-9 to condemn the United States for President Trump's decision to relocate the U.S. embassy in Israel from Tel Aviv to Jerusalem. They labeled the policy "null and void." There were also 35 abstentions. Afterward United States Ambassador to the United Nations, Nikki Haley, gave yet another show-stopping performance in front of the U.N. General Assembly excoriating the international body for opposing the U.S.' support of Jerusalem as the capital of Israel, and warning that member nations who vote to disregard the U.S.' embassy move could lose American financial support.

"The United States is, by far, the single largest contributor to the United Nations and its agencies," she stated. "When we make generous contributions to the U.N., we also have a legitimate expectation that our goodwill is recognized and respected," Haley said, reminding the U.N. that the U.S. provides billions in aid to the General Assembly's member nations. "When a nation is singled out for attack in this organization, that nation is disrespected. What's more, that nation is asked to pay for the privilege of being disrespected.

In the case of the United States, we are asked to pay more than anyone else for that dubious privilege.” she continued.

She concluded her remarks by reminding member nations that, when they are need, they always call upon the United States for help, but if the United States is not getting respect as a return on their investment, that may not always be the case. “**This vote will be remembered**,” she said. “We will remember when we are called on once again to make the world’s largest contribution to the United Nations. And we will remember it when so many countries come calling on us as they so often do to pay even more and to use our influence for their benefit.”

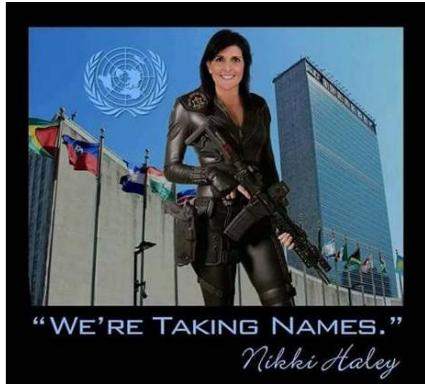
Ambassador Nikki Haley has proven herself a force to be reckoned with, and her take-no-prisoners approach to both the United Nations’ General Assembly and its Security Council has borne fruit among Americans who strongly agree with the president and his administration that the United States should receive a fair take for its international collaboration. On 20 DEC, President Trump himself echoed Haley’s approach, saying he’d reconsider funding to any nation that actively works to prohibit the United States from moving its embassy to Jerusalem from Tel Aviv. “Let them vote against us. We’ll save a lot. We don’t care,” he told reporters. On Thursday, Haley even reiterated that no vote of the United Nations would stop the U.S., regardless. “America will put our embassy in Jerusalem. That is what the American people want us to do, and it is the right thing to do.”

The United States pays 28.5% of the \$7.3 billion U.N. peacekeeping budget and 22% of its \$2.7 billion core budget in addition to hosting the international body in New York. A look back at the U.N.’s record at maintaining peace and the international order show this investment has failed to generate significant returns. Throughout the Cold War, the U.N. largely stayed out of the peacekeeping business. Since the fall of the Soviet Union, peacekeeping efforts have failed in Somalia, Rwanda, and Bosnia. Although more than 98% of military and police personnel deployed in peacekeeping missions have a mandate to protect civilians, the U.N. has only even attempted to intervene and protect civilians in 20% of cases for which it was authorized to do so.

The U.N.’s persistent failure to fulfill its mission may owe to the rampant fraud and corruption it breeds. A 2007 U.N. Office of Internal Oversight Services analysis showed that 40% of peacekeeping contracts reviewed contained “significant” corruption schemes to the tune of \$619 million. The U.N. mission in Sudan alone squandered tens of millions of dollars on waste, fraud, and abuse. More recently, leaked documents have shown “peacekeepers” widespread fraud in Western Sahara and illegal reselling of food in Lebanon and the Democratic Republic of the Congo.

In 1975, the U.N. adopted the resolution, “Zionism is racism.” In 2011, the U.N. General Assembly held a moment of silence to honor North Korean dictator Kim Jong-il. In 2017, it condemned the United States for establishing an embassy in a member nation’s capital city. It wasn’t always like this. During its founding period, the United Nations possessed greater moral clarity because it limited membership to countries that had declared war against the Axis powers in the Second World War.

The modern U.N. bears no resemblance to that body. More than 20 years ago, former U.N. Ambassador John Bolton explained the relation between the United States and the United Nations with characteristic bluntness. “The League of Nations was a failure because the United States did not participate. The United Nations would be a failure if the United States did not participate,” he observed. “There is no United Nations. There is an international community that occasionally can be led by the only real power left in the world, and that’s the United States, when it suits our interest.” [Source: The Daily Wire News | Emily Zanotti & Michael J. Knowles | December 21 & 22, 2017 ++]



DPRK Cyberattacks ► 3 Arguments Why Trump Administration Called them Out

The Trump Homeland Security officials put policy into practice 19 DEC when they attributed a massive, transnational ransomware attack to the North Korean regime. During a 30-minute press briefing, Homeland Security Adviser Tom Bossert and Homeland Security Department cyber official Jeanette Manfra repeatedly hammered on key pillars of the administration's cybersecurity strategy and touted the administration's cyber priorities. The argument, in short, was this: If you attack us, we'll find out. We'll work with allies and the private sector to do something about it. And we'll make it harder for you to do it again. Here's a rundown:

1. Attribution Works -- Like the Obama administration before it, the Trump administration wants to stress that its intelligence and national security officials are **fully capable** of determining who's responsible for what in the once murky world of cyberspace. Confidently attributing a cyber operation is the necessary, but not sufficient, first step for both administrations' larger plans for stability in cyberspace—to establish norms of proper behavior for states and citizens and hold nations or groups that violate those norms accountable. This is the second time a U.S. presidential administration has publicly attributed a major hacking operation to the North Korean state. The Obama administration attributed the 2014 Sony Pictures Entertainment breach to the rogue regime shortly before Christmas 2014.

Those are among only a handful of public nation-state cyber attributions stretching back to the middle of the Obama administration, however, including Chinese government hacks of company trade secrets, an Iranian hack of a New York state dam and of U.S. financial firms, and Russian breaches of Democratic political organizations during the 2016 election. When asked about the lag time between the rash of WannaCry ransomware attacks in May and the December attribution, Bossert replied: "As we move forward and attribution becomes part of our accountability pillar, we can't do it wrong, we can't get it wrong, we can't try to rush it." He later added: "If we had gotten it wrong, it would have been more of a damage to our reputation and our national security than it would have been a boon."

Critics, ranging from U.S. security researchers to Russian diplomats, have questioned the effectiveness of the U.S. government's cyber attributions. Those charges are sometimes hard to answer because the data and analysis underlying the attributions are typically classified. President Donald Trump himself has often questioned the intelligence community's conclusion that Russian government-linked hackers were responsible for the 2016 election breaches, likely making Bossert's job harder. Bossert acknowledged part of the attribution was based on similarities between the WannaCry operation and other North Korean cyber operations as well as known elements of North Korean cyber tradecraft, not just technical signatures.

While those context clues are common in most cyber attributions—whether by a nation or a private threat tracker—they sometimes trouble skeptics who worry the trademarks might suggest a copycat or a false flag operation in which one adversary mimics another rather than the suspected adversary itself. In this case, Bossert said, the government not only traced the attack back to the North Korean government but also to intermediaries outside North Korea that acted on the government's behalf and have done so in the past.

2. Cooperation Is Important -- International cooperation was another pillar of the announcement. In advance of making the attribution public, the U.S. shared its analysis with officials in Britain, Australia, Canada, New Zealand and Japan, all of whom backed the analysis and “join us in denouncing North Korea for WannaCry,” Bossert said. In advance of the announcement, “Microsoft and Facebook and other major tech companies acted to disable a number of North Korean cyber exploits and disrupt their operations as the North Koreans were still infecting computers across the globe,” Bossert said. That included shutting down user accounts that North Korea had used to launch ransomware attacks, he said.

The focus on cooperation is important, in part, because it raises the possibility of collective action against North Korea or another cyber offender. In the wake of the Sony breach, the Obama administration imposed additional sanctions against North Korea, though those sanctions may have had little actual effect on the already heavily sanctioned hermit kingdom. Later, the administration created a new Treasury Department authority to sanction companies and individuals that were responsible for cyber wrongdoing. In this case, Bossert pledged attributing the attack to North Korea would be “a step towards holding them accountable, but … not the last step.”

However, those future steps would be focused mostly on naming and shaming the nation and on improving U.S. cyber protections to make future North Korean hacking operations more costly, he acknowledged, not taking retaliatory actions against North Korea specifically for the ransomware attack. “At this point … President Trump has used just about every lever you can use, short of starving the people of North Korea to death, to change their behavior,” he said. “And so we don’t have a lot of room left here to apply pressure to change their behavior.” (The U.S. is involved in a much more serious and heated dispute with North Korea over the rogue state’s nuclear weapon and missile programs, which Trump has repeatedly suggested could lead to military conflict.)

3. Defense Is Key -- Finally, Bossert and Manfra both stressed that improving cyber defense will be far more important in the long run than identifying or punishing cyber adversaries. Going forward, Homeland Security “plans to move beyond only offering voluntary assistance [after it discovers a company or organization has been hacked] to more proactively becoming the world leader in cyber risk analysis and intervening directly with companies when necessary,” Manfra said. She added that the government is “calling on all companies to commit to the collective defense of our nation” and urged international partnerships to combat borderless cyber threats like WannaCry. The goal, she said, “is a cyber environment where a given threat, such as a malicious email, can only be used once before it is blocked by all other potential victims.”

[Source: DefenseOne | Joseph Marks | December 20, 2017 ++]

DPRK~US War Update 03 ► CSIS Says 'Bad Idea'

The Center for Strategic and International Studies (CSIS), a private, tax-exempt institution focusing on international public policy issues said "We shouldn't have to say this, but starting a war on the Korean Peninsula is a bad idea." We are not the first to make the case that a war on the Korean peninsula would be bad for America—and for South Korea and probably for Japan. Recently, professor Barry Posen laid out just

how difficult it would be to conduct a successful pre-emptive attack against North Korea. He further presented how terrible a conflict on the peninsula would be in terms of lives lost — North Korean, South Korean and American. Professor Posen's piece, however did not go far enough in explaining how a pre-emptive attack—and then war—on the Korean peninsula would damage U.S. interests.



US-South Korean exercise 2016

With the administration's statements leaving the door open to a pre-emptive strike against North Korea, it is a good time to catalogue why such a concept is a bad idea—regardless of one's view of the threats posed by the North Korean regime and its nuclear and missile programs. Professor Posen captures the likely human toll of a second Korean war well. The costs of the conflict and its aftermath would leave the United States and its allies poorer. And ultimately, the United States would likely be less secure than it is today.

Difficulty of Escalation Control -- North Korea has signaled, for decades, that any attack against it would be met with swift retribution. For much of the post-Korean War era, this meant massive artillery bombardment of Seoul. Now that North Korea possesses missiles with intercontinental range, that retribution could be against targets as far away as New York or Washington. The idea that the United States could conduct strikes against limited targets—such as North Korea's missile facilities or nuclear weapons complexes—with little to no North Korean response is gambling with millions of lives at stake. Were North Korea to follow through on its repeated statements of retaliation, and a U.S. or allied territory to be struck, it would likely result in activation of one or more of the U.S. mutual defense treaties, and the commitment of significant U.S. forces to a conflict on the Korean peninsula. At that point, what was presented as a limited strike will have become a full-blown war.

It is therefore critical to recognize the limits of escalation control when dealing with military options against North Korea. And Professor Posen makes a clear and compelling argument about the likely catastrophic human consequences of such a conflict. One must also consider additional strategic consequences for the United States, specifically the financial toll and effect on regional alliances.

The Financial Toll -- North Korea's active-duty military is estimated to number over 1 million personnel. South Korea maintains a 650,000-person army. Even if the combined U.S.-South Korean force is better trained and equipped than its North Korean adversary, North Korea has spent nearly 70 years developing hardened shelters and stowage points for its personnel and artillery pieces. The four kilometer-wide De-Militarized Zone (DMZ) is also the most heavily mined area on the planet, limiting the ability of ground forces to move through it easily. North Korea is believed to have developed tunnels across the DMZ to move its army or special forces rapidly into South Korean territory — and to bypass the mines laid along the DMZ. Even assuming U.S. and South Korean ground forces can quickly move through the DMZ to the North, the mountainous terrain would make rapid ground movement difficult—especially with heavy tanks or artillery. All of this is before considering the impact of North Korea's nuclear weapons or its stockpiles of chemical weapons and biological weapons would have on the conflict.

The sum of these factors suggest that prosecuting a war in North Korea has the potential to be more expensive than the \$1.5 trillion spent so far on the conflicts in Iraq and Afghanistan. Winning the war would

be only a small portion of the total costs, however. The real costs to the United States—and South Korea—would come from the needed investments to develop North Korea’s economy and rebuild its society after a successful military campaign, and to rebuild the portions of South Korea destroyed in a war. By way of comparison, 20 years after the reunification of Germany, Germany’s Finance Minister stated that the annual cost of reunification was approximately 100 billion euros per year—or nearly 2 trillion euros. East Germany’s per capita GDP was, at the time of reunification, approximately one half of West Germany’s. North Korea’s GDP today is only 3 percent of South Korea’s.

The Regional Security Consequences -- Even if it wins, the United States could find itself less secure in Northeast Asia after a war with North Korea. China has long been concerned about U.S. military presence in Korea, believing U.S. forces there could pose a threat to China’s sovereignty and security. Should the U.S.-ROK force prevail against North Korea in a war, the long-standing basis for keeping U.S. troops on the Korean peninsula — to defend South Korea from North Korean invasion — would be moot. China would likely push the South Korean government (especially if it were the de facto government of the entire Korean peninsula) to change its relationship with the United States and reduce or eliminate U.S. forces from the peninsula.

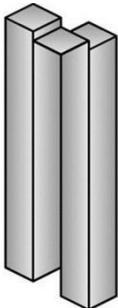
Should U.S. forces leave the Korean peninsula, China would likely use the withdrawal to build a narrative that the United States is retreating from Asia, that it is not a reliable security partner, or both. Consequently, the United States would have less diplomatic credibility, less military capability, and less influence with allies in the region.

A potentially more dangerous — and more likely — scenario is that the United States could find itself with troops dangerously-close to China’s border. It was Chinese fear of U.S. encroachment on its border that led Mao Zedong to intervene in the Korean War on North Korea’s behalf in 1950. With U.S. and Chinese troops mere miles apart, the risk of a U.S.-China stand-off escalating quickly from a skirmish to a major exchange would increase. From China’s perspective, the continued existence of North Korea as a separate country provides a buffer between its own borders and U.S. forces. A unified Korean peninsula, with U.S. troops still present, would be perceived as negatively impacting China’s security. The likely result of fighting a war against North Korea to eliminate the threat that it would use its nuclear weapons against the United States or its allies is that the United States would instead increase the likelihood of conflict with far more potent nuclear-armed adversaries in China.

Deterrence: A Better Deal -- With war on the Korean peninsula too costly, from human, economic, and security perspectives, what options remain? Fortunately for the United States and our allies in Asia, managing new nuclear powers is something the United States has experience with, and it is called deterrence. The window to remove North Korea’s nuclear weapons by force has passed. Instead, the United States will need to work with allies and partners to ensure North Korea understands the consequences of its continued reliance on those weapons, and the implications for North Korea’s future if those weapons are used. Additionally, the United States will need to continue working with South Korea and Japan to maintain a unified approach toward North Korea.

All three allies will also have to work closely to pressure China and Russia to deter North Korea’s continued pursuit of a nuclear weapons program, and especially toward using those weapons in the future. The number of countries that have closed their embassies in North Korea and who have shown a willingness to work with the United States to limit North Korea’s access to financing and materiel speaks highly of the potential for focused and patient diplomacy. Ensuring the United States and South Korea remain positioned to respond to North Korean aggression, should it happen, is essential. Maintaining the diplomatic pressure that has begun to bear fruit will also be essential if the United States is to avoid a situation where through impatience it turns a strategically difficult situation into a strategic setback. [Source: Breaking Defense | John Schaus | December 20, 2017 ++]

Think You Need New Glasses ► 2 or 3?



Where There's a Will, There's a Way ► 07



Brain Teaser Answer ► Diary Thief

From the previous clues you should have deduced that:

- Angela likes Luke, Raspberry Cheesecake ice cream, and Sky nail polish, and she wants to be a lunch lady when she grows up.
- Mandy likes Sam, Reese's Peanut Butter ice cream, and Crimson nail polish, and she still sleeps with a blankie.
- Savannah likes Noah, Rocky Road ice cream, and Lime nail polish, and she hates Justin Bieber.
- Alyssa likes Ben, Rainbow Sherbet ice cream, and Banana nail polish, and she loves lima beans.
- Lily likes Josh, Cookie Dough ice cream, and Lavender nail polish, and she is really into cars

Source: <https://www.brainangle.com/brainteasers/48530/diary-thief.html> | December 16, 2017 ++]

Garage Door Billboards ► Making Yours Stand Out (17)



Have You Heard? ► Most Annoying Golf Partners

The only thing worse than playing with one of these guys is BEING one of these guys

1. Unsolicited Swing Advice Guy -- Defining characteristics: Knows exactly how to fix your swing even though you didn't ask. Employs a vast array of swing jargon that only confuses you further.
Favorite expression: "Wait, try this!"

2. The Human Rain Delay -- Defining characteristics: Thinks he is honoring spirit of the game by never picking up. Not in the spirit of the game: dragging his foursome through a three-and-a-half hour front nine.
Favorite expression: "Put me down for a 10."

3. Cell Phone Guy -- Defining characteristics: Considers golf course an extension of his office, home, therapist's couch, etc. Has perfected the balancing-phone-on-the-shoulder wedge shot.
Favorite expression: "You guys hit. I gotta take this."

4. The Cart Girl Schmoozer -- Defining characteristics: Convinced he's got a shot with the cart girl. Would be crushed to learn she offered the same flirty laugh and bag of nuts to foursome of geeks up ahead.

Favorite expression: "We'll take four beers and one more smile, darlin'."

5. The Parking Lot Pro -- Defining characteristics: Color-coordinated outfit, matching logos and oversized tour bag suggest he's played professionally. Topped drive off the first tee suggests otherwise.
Favorite expression: "These are the same shoes Tiger wears."

6. The Air Counter -- Defining characteristics: Can't remember his score without reliving every shot in detail.
Favorite expression: "One in the pond, two drop, three back in the pond. Four I had that funky lie in the bunker and left it in the bunker ... "

7. The Frat Boy -- Defining characteristics: Unable to fathom a round of golf without a steady stream of adult beverages. Idea of restraint is to hold off drinking ... until the second hole.
Favorite expression: "A few beers will loosen up that swing!"

8. Cigar Guy -- Defining characteristics: The easiest golfer to locate on the course thanks to waft of smoke trailing behind him. Oblivious to playing partners struggling for air -- and the ash droppings on his belly. Favorite expression: "Straight from Havana, baby!"

9. The Sandbagger -- Defining characteristics: The 15 handicap who is somehow playing "much better" than he has in years. Feigns apology when he drops bunker shot within inches of cup, then kicks sand off his shoes like a tour pro.

Favorite expression: "I guess it's just one of those days..."

10. Oblivious Guy -- Defining characteristics: So preoccupied with his own game never looks for anyone else's ball. When driving a cart, always blows past your ball and heads directly to his. Favorite expression: "But enough about me. What do YOU think of my swing?"

11. Ball Retriever Guy -- Defining characteristics: Never passes a water hazard without his trusty scoop at the ready. Last bought a new sleeve of balls in the late 80s.

Favorite expression: "Whoa! A ProV1!"

12. The Volcano -- Defining characteristics: Has unique ability to allow even the most pleasant days to be soured by any bad swing, bounce, or lie. Relies on Ball Retriever Guy to occasionally fetch clubs out of lake.

Favorite expression: "[Not printable]"

13. Delusional Guy -- Defining characteristics: Forces group to wait on every par 5 because he's convinced he can get home in two. Usually get there in four.

Favorite expression: "If I really catch it, I can get there."

14. Mulligan Guy -- Defining characteristics: Liberally allows himself another whack even when first shot is findable.

Favorite expression: "Wait, wait, wait. I gotta try another."

15. The Plumb Bobber -- Defining characteristics: The only guy in the group not to notice the foursome behind yelling from the fairway as he lines up his putt for double from every angle imaginable.

Favorite expression: "Son of a gun, I actually think it goes both ways!"

16. Yardage Book Guy -- Defining characteristics: Has to walk off every blade of grass before hitting.

After contemplating whether a shot is 176 yards or 178, ends up hitting it 150.

Favorite expression: "I can't decide if it's a hard 7 or a soft 6."

17. The Cheat -- Defining characteristics: A sympathetic figure when he pushes his tee shot deep into the woods. Not as sympathetic: When he announces his ball somehow stayed in bounds -- with a clear shot to the green!

Favorite expression: "Better to be lucky than good!"

18. The Overcelebrater -- Defining characteristics: Treats every holed three footer as if just won the Masters. Has sent multiple playing partners home early thanks to overzealous chest bumping.

Favorite expression: "Yes SIR!"

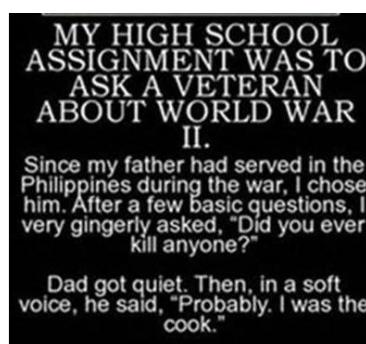
[Source: Golf Digest | December 2011 ++]

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Angels As Explained by Kids

- I only know the names of two angels, Hark and Harold. -- Gregory, age 5
- Everybody's got it all wrong. Angels don't wear halos anymore. I forget why, but scientists are working on it. -- Olive, age 9
- It's not easy to become an angel! First, you die. Then you go to Heaven, and then there's still the flight training to go through. Then you got to agree to wear those angel clothes. -- Matthew, age 9
- Angels work for God and watch over kids when God Has to go do something else. -- Mitchell, age 7
- My guardian angel helps me with math, but he's not much good for science. -- Henry, age 8
- Angels don't eat, but they drink milk from Holy Cows!!! -- Jack, age 6

- Angels talk all the way while they're flying you up To heaven. The main subject is where you went wrong before you got dead. Daniel, age 9
- When an angel gets mad, he takes a deep breath and counts to ten. And when he lets out his breath again, somewhere there's a tornado. -- Reagan, age 10
- Angels have a lot to do and they keep very busy. If you lose a tooth, an angel comes in through your window and leaves money under your pillow. Then when it gets cold, angels go south for the winter. -- Sara, age 6
- Angels live in cloud houses made by God and his Son, who's a very good carpenter. -- Jared, age 8
- All angels are girls because they gotta wear Dresses and boys didn't go for it. -- Antonio, age 9
- My angel is my grandma who died last year. She got A big head start on helping me while she was still down here on earth. -- Ashley, age 9
- Some of the angels are in charge of helping heal Sick animals and pets. And if They don't make the animals get better, they help the child get over it. -- Vicki , age 8
- What I don't get about angels is why, when someone Is in love, they shoot arrows at them. -- Sarah, age 7



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RAO Bulletin Editor/Publisher:

Lt. James (EMO) Tichacek, USN (Ret) Tel: (858) 842-1111 Email: raoemo@sbcglobal.net

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RAO Baguio Director:

SSgt Terrance (Terry) Parker, USAF (Ret), PSC 517 Box 4107, FPO AP 96517-1000, Tel: Smart 0921824728 or Globe 09454073380, Email: rao.dir.baguio@gmail.com

RAO Baguio Office: Mountain Lodge, 27 Leonard Wood Road, Baguio City, 2600 Philippines
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