

RAO

BULLETIN

15 July 2018

PDF Edition



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2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.

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*** DoD ***



Transgender Troops Update 19 ► Opposition to Trump's Enlistment Ban

Nearly three dozen retired military officers and national security officials are speaking out against President Trump's ban on transgender people joining the military, pressing a federal appeals court to uphold an order blocking it. "The President's actions here continue to reflect a sharp departure from decades of military practice across multiple administrations regarding considered policy-making on major questions of military readiness," the former officials

wrote in a brief filed 3 JUL. “Excluding transgender individuals from patriotic service that they are trained and qualified to give based on group characteristics, rather than individual fitness to serve, undermines rather than promotes the national security interests of the United States,” they wrote.

Trump abruptly announced on Twitter in June 2017 that he would ban transgender individuals from serving “in any capacity” in the U.S. military. “Our military must be focused on decisive and overwhelming ... victory and cannot be burdened with the tremendous medical costs and disruption that transgender in the military would entail,” the president wrote. Trump’s move would in effect reverse the Obama administration’s decision to begin allowing transgender troops to serve openly in the U.S. armed forces, a decision that was still under final review at the time Trump announced the ban. The effort has since been the subject of numerous court battles. In March, the White House issued a memorandum laying out its revised plans to move forward with the policy, which would disqualify transgender troops from serving in the military “except under limited circumstances.” A federal court has since blocked the ban from taking hold.

The 33 retired officers and national security officials penned one of nine friend-of-the-court briefs filed 3 JUL urging the U.S. Court of Appeals for the 9th Circuit to uphold the court order stalling the ban on transgender individuals serving in the military. Other groups, including the NAACP Legal Defense Fund, filed similar briefs opposing the ban. “The Government is using the same rationalizations once weaponized against African Americans seeking to serve their country to justify banning transgender Americans from service,” the brief filed by the NAACP Legal Defense Fund states. [Source: The Hill | Morgan Chalfant | July 4, 2018 ++]

NATO Defense Spending Update 01 ► Germany U.S. Troop Withdrawal Analysis

The Pentagon is reportedly analyzing the costs and repercussions associated with a “large-scale withdrawal” or a “transfer of American troops stationed in Germany,” the Washington Post reported 29 JUN. The Post’s report was based on interviews with U.S. officials who spoke on the condition of anonymity, but who are reportedly familiar with the assessment. The U.S. officials emphasized that the assessment is an analysis exercise and is currently limited to exploring options internally. Top military leaders are not involved, and the Pentagon has not been tasked with taking steps to execute any option, according to the Post.

A National Security Council spokesman said in a statement that the NSC had not requested an analysis of moving troops around in Germany. However, “the Pentagon continuously evaluates U.S. troop deployments,” the statement to the Post said, and “analysis exercises” are “not out of the norm.” Officials who spoke with the Post said Pentagon officials may have conducted the assessment to prove that the current level of troop placement is worthwhile, and to dissuade President Donald Trump from further considering a withdrawal. The report comes amid escalating tensions between Trump and German Chancellor Angela Merkel. The reported assessment is also being conducted after Trump expressed interest in removing U.S. troops during a meeting earlier this year with White House and military aides, according to the Post’s sources. Trump was reportedly alarmed at the size of the U.S. force in Germany, which includes more than 34,000 active-duty troops, according to a March 2018 assessment by the Defense Department.

Trump has been one of the many people who have complained that some countries within the NATO coalition have not been fairly contributing to joint security on the European continent. Eric Pahon, a Pentagon spokesman, dismissed the idea of a full or partial withdrawal from Germany and said these analyses are routine in nature. “The Pentagon regularly reviews force posture and performs cost-benefit analyses,” Pahon said in a statement to the Post. “This is nothing new. Germany is host to the largest U.S. force presence in Europe — we remain deeply rooted in the common values and strong relationships between our countries. We remain fully committed to our NATO ally and the NATO alliance.”

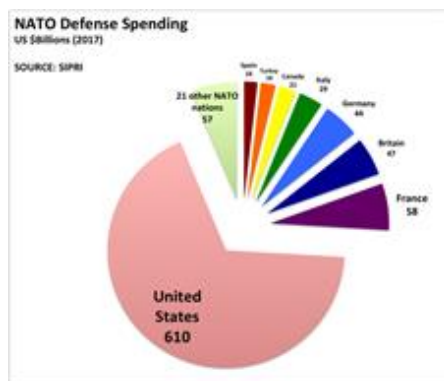
Other NATO` member-states have been encouraging greater U.S. involvement in Europe recently. Poland is reportedly willing to provide financial backing to the tune of \$2 billion to host a U.S. armored division. Additionally, the U.S. Air Force recently began flying unarmed MQ-9 Reaper drones from Miroslawiec Air Base, Poland, in May. [Source: MilitaryTimes | Kyle Rempfer | June 24, 2018 ++]

NATO Defense Spending Update 02 ► 70 to 90% Paid for by U.S.

Lawmakers in Washington worked quickly 10 JUL to set legislative guardrails in support of NATO as President Donald Trump, who has repeatedly bashed the alliance, arrived in Europe for a NATO summit and meeting with Russian President Vladimir Putin later in the week. Hours after Trump landed in Brussels, the Senate passed a non-binding measure, 97-2, that expresses support for NATO, its mutual self-defense clause and calls on the administration to rush its whole-of-government strategy to counter Russia's meddling in the U.S. and other democracies.

Defense Secretary James Mattis reaffirmed the U.S. commitment to NATO on 13 JUL, just hours after President Donald Trump upended the annual NATO summit by again demanding allies increase their defense budgets. After a tense morning in Brussels which saw the 29 member nations call an emergency session and cancel planned meetings on Ukraine and Georgia so Trump could hold an impromptu press conference, Mattis said the the United States remains "100 percent committed to NATO." Speaking with reporters traveling with him to Zagreb, Croatia, hours after the president spoke, Mattis said the alliance "is stronger today than it was yesterday. It is stronger today than it was a month ago, it is stronger today than it was a year ago."

After reports that Trump had threatened to leave NATO unless allies began spending more on defense by 2019, Trump took the podium and claimed credit for increased defense spending in Europe. "Everyone's agreed to substantially up their commitment," he said. "They're going to up it at levels that they've never thought of before. Prior to last year where I attended my first meeting, it was going down, the amount of money being spent by countries was going down and down very substantially, and now it's going up very substantially." NATO allies had spent years cutting defense budgets, only to quickly reverse course after Russia annexed Crimea in 2014. Trump took office in January, 2017, several years into the reversal. But instead of issuing an ultimatum, Trump back up the alliance. "I believe in NATO. I think NATO's a very important — probably the greatest ever done. But the United States was paying for anywhere from 70 to 90 percent of it, depending on the way you calculate. That's not fair to the United States." Mattis echoed the sentiment, telling reporters that "there is a much more purposeful atmosphere at NATO" and "we're in very strong shape coming out of" the meetings, "and I think that right now we roll up our sleeves and we get to work on all the other initiatives we have underway which are going forward from the Baltics to the Mediterranean."



On 11 JUL, President Trump stunned allies when he announced he wanted them to blow past the NATO goal of each member spending 2 percent on their GDP on defense by 2024, upping his demand to four percent. But the United States is on track to spend 3.4 percent of GDP on defense in 2019, a percentage that will slowly decrease to about 3 percent, according to two U.S. government estimates, by 2023. The White House's Office of Management and Budget, in its latest 5-year estimate, predicts a defense budget of 3 percent of GDP by that year, while the Congressional Budget Office forecasts 3.1 percent. In a statement, Sen. John McCain called Trump's words "disappointing, yet ultimately unsurprising. There is little use in parsing the president's misstatements and bluster, except to say that they are the words of one man. Americans, and their Congress, still believe in the transatlantic alliance and the North Atlantic Treaty Organization, and it is clear that our allies still believe in us as well."

Mattis is in Croatia to attend the Adriatic Charter Ministerial Meeting. The group was formed in 2003 by Albania, Croatia, Macedonia and United States to help countries in the Balkans in their attempts to join NATO. In 2008, Montenegro and Bosnia and Herzegovina were invited to join the Charter, while Albania and Croatia became the first of the group to join NATO. In June 2017, Montenegro joined NATO, and the alliance announced 11 JUL that it had kicked off talks with Macedonia to join. [Source: Breaking Defense | Paul McLeary | July 12, 2018 ++]

Commissary Alcohol Sales ► 12 U.S. Stores to start Selling Beer & Wine

Twelve commissaries across the continental U.S. will be the first to start selling beer and wine, officials said. The 12 stores, which range in size from small to large at bases of all branches of service, will start selling beer and wine by 26 JUL, said Kevin Robinson, spokesman for the Defense Commissary Agency. This will be a test for about 90 days, before it's rolled out to more stores across the country. This will allow the commissary agency and the military exchanges' officials to make sure all the business systems and ordering and delivery processes are "in sync," he said.

Pricing for beer and wine in commissaries will be comparable to the prices in military exchanges, Robert Wilkie, the under secretary of defense for personnel and readiness, wrote in an 27 APR memo announcing the upcoming sale of beer and wine. Similar to the way tobacco is priced in commissaries, beer and wine will be purchased for resale from the military exchanges, to minimize any potential impact on exchange profits and dividends to morale, welfare and recreation programs, Wilkie stated. Until now, commissaries haven't been allowed to sell beer and wine, except for some limited tests. "The availability of beer and wine at military commissary stores will increase customer satisfaction and convenience, and align with common commercial grocery store practices," Wilkie's memo stated. The stores are:

- Twentynine Palms California
- Port Hueneme California
- Fort Leonard Wood Missouri
- Nellis Air Force Base Nevada
- Lakehurst Naval Air Engineering Station (part of Joint Base McGuire-Dix-Lakehurst) New Jersey
- White Sands Missile Range New Mexico
- Shaw Air Force Base South Carolina
- Arnold Air Force Base Tennessee
- Fort Sam Houston (part of Joint Base San Antonio) Texas
- Fort Myer (part of Joint Base Myer-Henderson Hall) Virginia
- Little Creek (part of Joint Expeditionary Base Little Creek-Fort Story) Virginia
- Quantico Marine Corps Base Virginia

Commissary officials will follow DoD requirements for the exchanges regarding the sale of beer and wine, including minimum age; eligible purchasers and quantity limitations; responsible use of beer and wine; segregation of stock and compliance with inventory controls, ration controls and signage; and other regulations.

There are reasons why defense officials excluded distilled spirits from the recent move to allow beer and wine sales in commissaries, said Stephanie Barna, acting assistant secretary of defense for manpower and reserve affairs, at a recent American Logistics Association forum on Capitol Hill.

- For one, the law says that the commissary is supposed to offer products that are comparable with those offered in commercial grocery stores. “Fewer than half of the states offer the sale of hard spirits and liquor in grocery stores,” she said. “So we elected really to stick with beer and wine for that reason.”
- Secondly, the commissaries have limited shelf space. “One of the challenges [commissary agency interim director Rob Bianchi] and I discussed early on was how we are actually going to put beer and wine on the shelves without displacing things like baby formula and diapers and fresh vegetables and things that are very, very important to our patrons, to our beneficiaries,” Barna said. “And hopefully everyone knows that the exchanges do offer those goods in a very broad selection in their stores,” she said.
- The third reason: DoD has long had a campaign to reduce any emphasis on the use of alcohol — which they call their “deglamorization campaigns.” “We have very young people in our ranks. They, too, shop at the commissaries and at the exchanges,” Barna said. “We’re very concerned about ensuring that we take good care of them,” she said, adhering to “our commitment to their parents and the American people that we are going to take good care of these young people who are charged to our care.”

[Source: MilitaryTimes | Karen Jowers | June 27, 2018 ++]

NDAA 2019 Update 08 ► Closed-Door Negotiations Launched

U.S. House and Senate conferees on the massive 2019 defense authorization bill met 11 JUL to launch closed-door negotiations between the chambers’ competing drafts. Lawmakers are expected to wrangle over troop levels, how many F-35s to buy, a ban on the Chinese telecom giant ZTE, House-backed cuts to certain Pentagon support agencies, Senate-backed changes to the Defense Department’s hierarchy and restrictions on F-35 sales to Turkey, among myriad other issues. The Senate voted 10 JUL to endorse instructions to conferees reaffirming support of NATO (ahead of U.S. President Donald Trump’s contentious summit with alliance leaders in Brussels this week) and to support Senate-backed expansion of the Committee on Foreign Investment in the United States (to give CFIUS more power to investigate and block foreign transactions).

At a news conference to kick off the talks, House Armed Services Committee Chairman Mac Thornberry (R-TX) and Senate Armed Services Committee senior member Jim Inhofe (R-OK) expressed confidence they would swiftly reach agreement on a conference report. “I’ve felt for a long time there’s never been a three-hour meeting that couldn’t be done in an hour and a half,” Inhofe quipped. Inhofe is standing in for SASC Chairman John McCain (R-AZ) who has been battling brain cancer at home for months. Lawmakers said McCain is present in the bill’s spirit of service and its substance, but he would be missed at the talks. “He is in constant contact with his staff with different ideas he has, and I’m sure he’ll be watching intently,” Inhofe said. “We’ll be — as we have for the last four months — be hearing from him vicariously through other people.”

The Senate bill is named for McCain, and the House delegation’s most likely concession to the Senate is to name the final bill for him, Thornberry said. “I never want to predict the outcome of conference provisions, but think it’s a pretty good bet the House will recede on the title of the bill so that it can be honored appropriately on behalf of Sen. McCain,” Thornberry said. Both versions adhere to the significant defense spending boost set by the bipartisan

two-year budget deal. Inhofe noted the bill would reflect Republicans' defeat of Democrats' insistence on parity for defense and nondefense spending. "We have broken parity for the first time in eight years, and we're going to take advantage of that," Inhofe said.

The lawmakers are expected to reach a bipartisan agreement on a conference report for the 58th year in a row. The report would then need to be adopted by both chambers and signed by the president to become law. HASC ranking member Adam Smith (D-WA) said the bill is critical in order to meet the needs of troops. He also lauded the bipartisan and orderly process through which it would become law. "This is the way it should be done, this is the way legislation should be passed," Smith said. [Source: DefenseNews | Joe Gould | July 11, 2018 ++]

POW/MIA Displays Update 03 ► U.S. Naval Hospital Okinawa Dispute

An organization that lobbies against promoting religion within the Armed Forces has filed an inspector general complaint against the U.S. Navy over a Bible that was included in a POW/MIA "Missing Man" table display at the U.S. Naval Hospital Okinawa. The complaint seeks removal of the book from the display, eliminating language about the Bible and the phrase "one nation under God" from an accompanying explanatory placard, an investigation into how the book came to be displayed, who authorized it and "appropriate disciplinary measures administered to those responsible." It was filed 26 JUN by the New York-based law office of Donald Rehkopf Jr., on behalf of the Military Religious Freedom Foundation and 26 families on Okinawa.

MRFF first filed a complaint about the display with Rear Adm. Paul Pearigen, Navy Medicine West commander, on 5 APR. The Navy later said it investigated the matter but found that including the Bible was "consistent with Department of the Navy and Department of Defense guidance, as well as the U.S. Constitution." The dispute over the display began when a group of sailors, Marines and Department of Defense civilian employees stationed on Okinawa reached out to MRFF, asking for help get the Bible removed, according to Mikey Weinstein, founder and president of the MRFF. Weinstein, a former Air Force judge advocate general and Reagan administration lawyer, contacted hospital officials and asked them to remove the religious items. He said a Navy JAG assigned to the hospital refused to do so without permission from the hospital commander, Capt. Cynthia Kuehner, who was away on temporary duty assignment.

MRFF lawyers then sent a complaint to Pearigen, citing the First Amendment's Establishment Clause. The lawyers argued that the First Amendment not only forbids the government from establishing an official religion but also prohibits government actions that favor one religion over another. They also cited DOD and Navy regulations. Pearigen refused to remove the book. Weinstein and MRFF asked that Pearigen reconsider and asked that holy books of other religions be displayed. The official Navy or Defense Department stance on Bibles being included in POW/MIA "Missing Man" table displays remains unclear. However, a report on the Navy's website from 2014 describes the Bible as being an official part of the display.

The fight to remove religious articles from POW/MIA "Missing Man" tables is nothing new for MRFF. The group has been successful in other cases, the latest in November when it forced the Denver VA Medical Center to remove religious items from a display. MRFF has also successfully argued against religious proselytizing during official military functions and forced the removal of religious historical and holiday displays from common areas on military posts. The organization claims to represent over 56,300 active duty sailors, soldiers, Marines and airmen, cadets and midshipmen, National Guard and Reserve, DoD civilian employees and veterans. [Source: Stars & Stripes | Matthew M. Burke | 27 Jun 2018 ++]

POW/MIA Update 108 ► Julius Piper | Proper Burial After 74 Years

For decades, he was known only as Unknown X-9352 at a World War II American cemetery in Belgium where he was interred. On 19 JUN Julius Heinrich Otto “Henry” Pieper, his identity recovered, was laid to rest beside his twin brother in Normandy, 74 years after the two Navy men died together when their ship shattered while trying to reach the blood-soaked D-Day beaches.

Six Navy officers in crisp white uniforms carried the flag-draped metal coffin bearing the remains of Julius to its final resting place, at the side of Ludwig Julius Wilhelm “Louie” Pieper at the Normandy American Cemetery and Memorial. The two 19-year-olds from Esmond, South Dakota, died together on June 19, 1944, when their huge flat-bottom ship hit an underwater mine as it tried to approach Utah Beach, 13 days after the D-Day landings. While Louie’s body was soon found, identified and laid to rest, his brother’s remains were only recovered in 1961 by French salvage divers and not identified until 2017. A lone bugler played taps as the casket was lowered in an end-of-day military ceremony attended by a half-dozen family members, closing a circle of loss. Each laid a red rose on the casket and two scattered American soil over it.



The Pieper twins, both radiomen second class, are the 45th pair of brothers at the cemetery, three of them memorialized on the Walls of the Missing at the cemetery. But the Piepers are the only set of twins among the more than 9,380 graves, according to the American Battle Monuments Commission. The cemetery, an immaculate field of crosses and Stars of David, overlooks the English Channel and Omaha Beach, the bloodiest of the Normandy landing beaches of Operation Overlord, the first step in breaching Hitler’s stranglehold on France and Europe.

“They are finally together again, side by side, where they should be,” said their niece, Susan Lawrence, 56, of Sacramento, California. “They were always together. They were the best of friends,” Lawrence said. “Mom told me a story one time when one of the twins had gotten hurt on the job and the other twin had gotten hurt on the job, same day and almost the same time.” The story of how the twins died and were being reunited reflects the daily courage of troops on a mission to save the world from the Nazis and the tenacity of today’s military to ensure that no soldier goes unaccounted for.

The Pieper twins, born of German immigrant parents, worked together for Burlington Railroad and enlisted together in the Navy. Both were radio operators and both were on the same unwieldy flat-bottom boat, Landing Ship Tank Number 523 (LST-523), making the Channel crossing from Falmouth, England, to Utah Beach 13 days after the June 6 D-Day landings. The LST-523 mission was to deliver supplies at the Normandy beachhead and remove the wounded. It never got there. The vessel struck an underwater mine and sank off the coast. Of the 145 Navy crew members, 117 were found perished. Survivors’ accounts speak of a major storm on the Channel with pitched waves that tossed the boat mercilessly before the explosion that shattered the vessel.

Louie’s body was laid to rest in what now is the Normandy American Cemetery. But the remains of Julius were only recovered in 1961 by French divers who found them in the vessel’s radio room. He was interred as an “Unknown” at the Ardennes American Cemetery in Neuville, Belgium, also devoted to the fallen of World War II, in the region that saw the bloody Battle of the Bulge. Julius’ remains might have stayed among those of 13 other troops from the doomed LST-523 still resting unidentified at the Ardennes cemetery. But in 2017, a U.S. agency that tracks missing combatants using witness accounts and DNA testing identified him.

Lawrence, the niece, said the brothers had successfully made the trip across the English Channel on D-Day itself, and “they had written my grandparents a letter saying, do not worry about us we are together.” “My grandparents received that letter after they got word that they (their sons) had passed away,” she said. The Pieper family asked that Louie’s grave in Normandy be relocated to make room for his twin brother at his side. The last time the United States buried a soldier who fought in World War II was in 2005, at the Ardennes American Cemetery, according to the American Battle Monuments Commission. [Source: The Associated Press | Mark D. Carlson & Virginia Mayo | June 19, 2018 ++]

POW/MIA Recoveries ► Reported 01 thru 15 JULY 2018 | 12

“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/2018> for a listing and details of those accounted for in 2018. 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 1st Lt. William W. Shank**, 24, of Harrisonburg, Va., whose identification was previously announced, will be buried July 14 in his hometown. Shank was a P-38 pilot assigned to the 338th Fighter Squadron, 55th Fighter Group, 66th Fighter Wing, 8th Fighter Command, 8th Air Force. On Nov. 13, 1943, Shank was killed after engaging with the enemy on a mission to Bremen, Germany. [Read about Shank.](#)
- **Army Air Forces Sgt. Charles H. Daman**, 21, of De Smet, Idaho, whose identification was previously announced, will be buried July 11 in Coeur d'Alene, Idaho. Daman was a member of the 714th Bombardment Squadron, 448th Bombardment Group, 2nd Bombardment Division. On April 4, 1945, Daman, along with more than 400 other bombers, took off to attack airbases at Parchim, Perleberg and Wesendorf, Germany, as part of an Allied attempt to cripple what was left of the German air force. Daman's aircraft, which held 10 airmen, was attacked by enemy fighter planes in the vicinity of Hamburg. [Read about Daman.](#)
- **Army Air Forces Staff Sgt. John H. Canty**, 22, of Winsted, Conn., whose identification was previously announced, will be buried July 10 in Arlington National Cemetery, near Washington, D.C. Canty was a member of the 555th Bombardment Squadron, 386th Bombardment Group, IX Bomber Command based at Easton Lodge-Essex, England. On June 22, 1944, Canty's B-26 Marauder was on a nighttime bombing mission against targets near Caen, France, when his plane was shot down between the villages of Baron-sur-Odon and Gaurus, France. Canty and the seven other crewmembers were killed in the incident. [Read about Canty.](#)
- **Army Cpl. Thomas W. Reagan**, 18, of Lebanon, Ind., whose identification was previously announced, will be buried July 6 in Pensacola, Fla. Reagan was assigned to Company A, 14th Engineer Combat Battalion, 24th Infantry Division, participating in the defense of the 24th ID's main supply route and the town of Yongsan. He was reported missing in action on Aug. 12, 1950, as a result of fighting that occurred between his unit and enemy forces near Naktong Bulge in South Korea. [Read about Reagan.](#)
- **Army Pvt. Donald E. Brown** was a member of Company A, 745th Tank Battalion, fighting in support of the 1st Infantry Division in the European Theater in World War II. Brown was killed in action on July 28, 1944, when his M-4 Sherman tank was destroyed by enemy fire near Cambernon, France. Interment services are pending. [Read about Brown.](#)
- **Army Pvt. Kenneth D. Farris**, 19, of Dodson, Texas, whose identification was previously announced, will be buried July 9 in Dallas. Farris was assigned to Company B, 22nd Infantry Regiment, 4th Infantry Division. On Nov. 28, 1944, Farris was wounded by artillery and left the front line for the battalion aid station. His regiment remained in combat for several more days, reaching the outskirts of Gey, Germany, before being pulled off the front line. When officers took an accounting of the surviving Company B soldiers, Farris could not be found and was declared deceased on Nov. 29, 1945. [Read about Farris.](#)
- **Army Sgt. 1st Class Elmore B. Goodwin**, 25, of Norfolk, Va., whose identification was previously announced, will be buried July 9 in Arlington National Cemetery, near Washington, D.C. Goodwin was a member of Company G, 2nd Battalion, 24th Infantry Regiment, 25th Infantry Division. In late November 1950, Goodwin's unit engaged in combat operations against Chinese forces in the vicinity of Anju, North Korea. Goodwin was reported missing in action on Nov. 27, 1950. When no information regarding Goodwin was reported by returning American POWs, the U.S. Army declared him deceased as of Dec. 31, 1953. [Read about Goodwin.](#)
- **Army Sgt. John W. Hall**, 23, of Jennings, La., whose identification was previously announced, will be buried July 6 in Houston. Hall was a member of Headquarters Battery, 503rd Field Artillery Battalion, 2nd Infantry Division. In late November 1950, Hall's unit received orders to move from Kunu-ri to Sunchon, North Korea, through an area known as "The Gauntlet." Hall was reported missing in action on Dec. 1, 1950, in the vicinity of Somindong, North Korea. [Read about Hall.](#)
- **Marine Corps Pfc. Roger Gonzales** was a member of Company F, 2nd Battalion, 7th Marine Regiment, 1st Marine Division. On Nov. 27, 1950, Gonzales' unit moved northwest from Hagru-ri to Fox Hill at the

Toktong Pass. In the early hours of Nov. 28, the Chinese People's Volunteer Forces attacked and Gonzales' company sustained heavy casualties. Gonzales was reported to have been killed in action on Nov. 29, 1950, and was buried at the base of Fox Hill. Interment services are pending. [Read about Gonzales.](#)

- **Navy Fireman 1st Class Raymond R. Camery** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen. Interment services are pending. [Read about Camery.](#)
- **Navy Seaman 1st Class Joseph M. Johnson**, 22, of Rushford, Minn., whose identification was previously announced, will be buried July 7 in his hometown. Johnson was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Johnson.](#)
- **Navy Seaman 1st Class Leon Arickx**, 22, of Mitchell, Iowa, whose identification was previously announced, will be buried July 7 in Osage, Iowa. Arickx was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Arickx.](#)

[Source: <http://www.dpaa.mil> | June 30, 2018 ++]

* VA *



VA Survivors' & DEA Program ► Changes Effective August 1, 2018

Effective August 1, 2018, the entitlement available under the Survivors' and Dependents' Educational Assistance (DEA) program will be reduced from 45 months to 36 months, but in October, the monthly allowance for eligible recipients will increase. These changes, part of the Harry W. Colmery Veterans Educational Assistance Act of 2017, aka "Forever GI Bill" were passed by Congress last summer. The DEA program offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition, or of Veterans who died while on active duty or from a service-related condition.

DEA benefits may be used for degree and certificate programs, apprenticeships and on-the-job training. Surviving spouses-can use benefits for correspondence courses and remedial, deficiency and some approved refresher courses. What you need to know now:

- If you're already taking classes, or will start taking classes by July 31, 2018, you remain eligible for up to 45 months of education entitlement benefits
- Beginning Oct.1, 2018, all students will see a significant increase in the monthly benefit
- Eligible DEA recipients will be entitled effective Oct. 1, 2018 to a monthly allowance of:
 - \$1,224 for full-time coursework, compared to \$1,041 currently as of Oct. 1, 2017
 - \$967 for three-quarter time coursework, compared to \$780 currently as of Oct. 1, 2017
 - \$710 for half-time coursework, compared to \$519 currently as of Oct. 1, 2017

To find out more about DEA benefits, visit the DEA page at <https://www.benefits.va.gov/gibill/dea.asp>. If you have further questions about your entitlement or eligibility, call 1-888-GI-BILL-1 (1-888-442-4551). If you use the Telecommunications Device for the Deaf (TDD), the federal number is 711. You can also visit the Forever GI Bill website at FGIB website <https://www.benefits.va.gov/GIBILL/FGIBSummaries.asp>. [Source: Vantage Point | July 3, 2018 ++]

VA Vet Choice Update 82 ► Funding Dispute Sidelines Congress' Appropriations Progress

Work on a “minibus” of multiple federal agencies’ fiscal 2019 budgets was abruptly halted 12 JUL over a dispute regarding Department of Veterans Affairs health funds that critics say could cripple the agency in coming years. A conference committee scheduled to officially launch negotiations between House and Senate lawmakers on the appropriations package was cancelled at the last minute Thursday morning for unspecified reasons. A few hours later, Senate Appropriations Committee Chairman Richard Shelby (R-AL) acknowledged the delay was due to problems with VA funding. In a statement, committee Vice Chairman Patrick Leahy, D-Vt., lamented the cancellation and urged a quick fix to get the budget process moving again. “We do our veterans no favors when we make promises to them that we cannot keep,” he said.

At issue is about \$1.6 billion in funding needed to keep the VA Choice program afloat for another year. The program, created in 2014, is designed to help veterans more quickly get medical appointments by allowing eligible patients to receive private-sector health care at taxpayer expense. VA Choice was set to run out of money earlier this spring, but was given a funding lifeline as part of the VA Mission Act, legislation signed into law by President Donald Trump in June which outlines reforms to all of the department’s outside health care programs over the next year. While administrators set up those new community care programs, lawmakers allotted \$5.2 billion in bridge funding for the existing VA Choice program to ensure that current users didn’t have their health care disrupted.

But that money is only expected to run until May 2019, leaving a potential \$1.6 billion gap in VA’s budget planning for next year. VA officials have said the program accounts for more than 30,000 appointments per day, and outside care programs total more than a third of all VA funded medical appointments. Democrats have pushed to remove spending caps on the department to ensure funding can be adjusted to necessary levels. But Republicans in Congress and the White House have thus far pushed against that effort, preferring instead to find cuts elsewhere in the funding package to offset the costs.

In recent years, advancing appropriations bills in either chamber before the fall has been rare, and only once in the last five years has Congress finalized any portion of federal operations by the start of that fiscal year. The impasse now threatens the future of not just the VA budget plan, but that of energy programs, legislative branch operations and military construction all included in legislative package. Just a day earlier, Shelby took to the Senate floor to praise his committee members for their “bipartisan cooperation” on appropriations work thus far. “Whatever partisan fights may ensue in the coming weeks, the appropriations process should not suffer those wounds,” he said. “Thus far, it has been immune from such a fate.” Less than 24 hours later, those fights appeared to sideline the process indefinitely. Committee officials have not released a timetable for when the conference negotiations may resume. [Source: MilitaryTimes | Leo Shane III | July 12, 2018 ++]

VA Mustard Agent Care Update 08 ► Previously Denied claims Under Review

The Department of Veterans Affairs (VA) is reviewing previously denied claims from World War II Veterans who participated in full-body testing for mustard gas or Lewisite in the 1940’s. The claims are being reconsidered as part

of Public Law 115-48, Section 502. The law extends a presumption of exposure to mustard gas or Lewisite to those previously denied Veterans who served during WWII at one of the 22 specified sites or any other site VA determines is appropriate, and such service is consistent with the places, types, and circumstances of service of the Veteran. The law added six new sites to the list of DOD identified locations where full-body testing took place. The added locations are: Fort McClellan, Alabama; Huntsville Arsenal, Alabama; Fort Detrick, Maryland; Horn Island Installation, Mississippi; Camp Crowder, Missouri; and Toole Army Depot, Utah. In addition, Virginia has added Camp Howze, Texas, to the list.

“We are firmly committed to finding those World War II Veterans who participated in full-body mustard gas or Lewisite testing and ensuring that they have an opportunity to file a claim for related disabilities,” said Paul R. Lawrence, Ph.D., VA’s under secretary for Benefits. VA has contacted identifiable World War II Veterans with a previously-denied claim for exposure to mustard gas or Lewisite to re-adjudicate those claims. World War II Veterans who were previously denied benefits for mustard gas or Lewisite exposure and have not been contacted by VA, should call (800) 827-1000 to request that their claim be reviewed. Veterans desiring more information on the subject should go to www.benefits.va.gov/COMPENSATION/claims-postservice-exposures-mustard.asp.

[Source: Vantage Point | Donna Stratford | July 10, 2018 ++]

VA Cancer Treatment Update 57 ► NAVIGATE Progra | Access to Clinical Trials

Veterans [battling cancer](#) could have easier access to cutting-edge treatments and experimental trials under a new partnership between the Department of Veterans Affairs and National Cancer Institute announced 10 JUL. Department officials say the arrangement will not only provide better health care options to veterans but also hopefully provide new advancements for researchers working on [cancer treatment breakthroughs](#). “By increasing enrollment in these trials, VA and Veterans will contribute to important cancer research,” acting VA Secretary Peter O’Rourke said in a statement. “This will not only help our veterans, but also advance cancer care for all Americans and people around the world.”

Initial work will start at VA facilities in 12 different states spread across the country. Officials from the institute will establish an infrastructure for the federal sites to participate in their clinical trials, while VA officials will make changes to its operational rules and goals to bring them in line with the trial work. Department officials noted that the VA health care system already conducts significant research on cancer prevention and treatment, but face challenges linking that work to externally funded trials. Organizers are optimistic that the collaboration will help highlight particular challenges that veterans face, and whether there are specific treatments that are more beneficial to that population. They also pledged that special attention will be given to minority veteran patients, who “often have less access to new treatments and are not as well represented in clinical trials” across the country.

The new NCI and VA Interagency Group to Accelerate Trials Enrollment — dubbed NAVIGATE — is a three-year agreement that will also establish practices and to help additional VA medical centers enroll more veterans in cancer trials. The NAVIGATE network will also establish best practices and share insights to help other VA Medical Centers nationwide enroll more Veterans in cancer clinical trials. Special attention is being given to minority patients, who often have less access to new treatments and are not as well represented in clinical trials in the U.S. While VA has a robust research program — including clinical trials on cancer and other diseases — at more than 100 sites nationwide, VA facilities often face challenges initiating and completing trials, including ones conducted through the NCI National Clinical Trials Network. Local VA research staff, for example, may lack adequate support to handle certain regulatory and administrative tasks involved in these studies. NAVIGATE will help remove those barriers.

NAVIGATE will also seek to enroll Veterans in trials sponsored by NCI’s Community Oncology Research Program, which focuses on cancer prevention and symptom management. VA’s involvement in NAVIGATE is being

managed through the Cooperative Studies Program (CSP) part of VA's Office of Research and Development. CSP has a long history of running impactful clinical trials focused on Veterans' health needs. To learn more about CSP and VA Research, visit www.research.va.gov. [Source: MilitaryTimes | Leo Shane III | July 10, 2018 ++]

VA Whistleblowers Update 56 ► CAVHCS Patient Records Manipulation

A former Central Alabama Veteran Health Care System neurologist is speaking out after he says he was fired for refusing orders to manipulate veteran patient records. This comes weeks after National Public Radio published an article making claims the Veterans Affairs is entrenched with a management culture using fear and intimidation to prevent potential whistleblowers from talking. Dr. William Lievens first experienced working with the VA in Miami and in Birmingham while going to medical school and completing his residency fellowship training. "If you have never served your country then you need to have some part of your life spent serving those who have," said Dr. Lievens. The 37-year-old physician has always taken providing patient care to veterans seriously. "It is a real privilege and honor to be able to help treat these people that really deserve more than many," he said.

In 2016, after being in private practice for several of years, he accepted a position as a Neurologist with the Central Alabama Veterans Health Care System. "I took it very excitedly and very happily," Lievens said. According to Lievens, he was seeing patients who had not been seen by a VA neurologist for as long as four years. He says the reason for this was it had been 4 years since CAVHCS had employed a staff neurologist prior to his employment. "I would roughly see about 50 to 65 patients a week," he said. "Almost all my time was set to the clinic. I had one-half day a week for administrative time." In addition to being a staff neurologist, he also served as the only sleep medicine physician on staff. Lievens did not mind the large workload, because he was doing what he loved. "For me, the number concern was always patient care," said Lievens.

Lievens says it only took a few months before he was met with resistance for what he calls complete and detailed treatment for complex neurological diseases. "It was an effort being told to make visits shorter, make notes shorter. Eventually, to the point I was being told to a degree almost to have omission, out of the record, kind of the full breadth and scope of what was going on to just be very narrow in what I was doing. Unfortunately, that doesn't really work with what these veterans have and a lot of conditions I treat," said Lievens. Refusing to manipulate veterans patient records, Lievens says he was stripped of his remote access, taken off duty for eight months, suspended with pay, and ordered to show up only to sit in isolation.

"March through June basically, I would have to come to work, sit in the corner by myself, and sit there," said Lievens. In June he received a letter of termination. He is now challenging the legitimacy and legality of the decision. "Because I didn't succumb to the easy route, ultimately suffering the consequences for that," said Lievens. After reading an NPR article which uncovered widespread retaliation against VA whistleblowers in Montgomery and Tuskegee, he realized he was not alone. "It is nice to know I am not alone and it validates me for what I feel has been happening to me," said Lievens. While his professional reputation is now in jeopardy, he still is focused on one thing. "The bottom line is the people that really ultimately get affected by this are the veterans," said Lievens.

Central Alabama Veteran Health Care System (CAVHCS) sent this statement: "Due to privacy restrictions, we cannot discuss specifics regarding the individuals without their written consent. The VA does not tolerate retaliation. Any employee who feels he or she is experiencing retaliation should contact the Office of Accountability and Whistleblower Protection."

[Source: WSFA 12 News | Rosanna Smith | July 9, 2018 ++]

VA Dental Benefits Update 02 ► Not Available to 94.5% of all Vets

During a stop in Asheboro on 9 JUL, Miss North Carolina USA announced support for an effort to secure dental care benefits for veterans. Caelynn Miller-Keyes said in an interview at the Shaw Building on Worth Street in Asheboro that she had recently learned that 94.5 percent of U.S. veterans do not have government-sponsored dental health care. “That shocked me, to say the least,” said Miller-Keyes, who was first runner-up in the Miss USA pageant last month in Louisiana. As she travels across the nation in that role, she said, she will speak up for improved dental health coverage for veterans. The 23-year-old Charlotte resident already speaks passionately, as a survivor, about sexual assault prevention. “I feel every event I’m at is a networking opportunity,” she said.

Also at the event was Seagrove potter Phil Morgan, who described himself as “the poster child for this problem.” He said he was “exposed heavily” to Agent Orange during his service time in Vietnam. He said it affected his teeth. “Shortly after being discharged from the military in 1969, my teeth were terrible,” Morgan said. “They were breaking, falling out. I contacted the VA, they looked at ‘em, they said, ‘We got to get those out.’ They sent me to a private contractor.” Morgan credits dental work done in 1970 with saving his life. “We’re hoping to get the VA (U.S. Department of Veterans Affairs) to handle dental care for the veterans,” he said. “They do so now for the 100 percent veterans, but everybody else is on their own, and a lot of people cannot afford great dental care.”

State Sen. Jerry Tillman (R-Randolph/Moore) was on hand to speak on behalf of NASCAR racing legend Richard Petty, who was out of the country. “Richard Petty is fully endorsing our doing all we can to get dental health care for our veterans,” Tillman said. “Folks, if you fix the dental health problem, you’re going to save a lot of money down the road by keeping these heart patients and heart problems, which cost much more to fix, from happening. Many of their problems start with bad teeth. And I certainly support Richard in this effort and will be all in with it also.”

Randolph County District Court Judge Rob Wilkins, a veteran of the U.S. Coast Guard, chairs the Randolph County Veterans Council. He said it was exciting to see Miller-Keyes add the dental health issue for veterans to things she promotes. “It’s a real issue,” he said. “It’s a real problem for many veterans. A lot of veterans worry about trying to get just basic care, medical care, of course, dental care really is medical. “From a commonsense standpoint, it just makes sense — and it’s just the right thing to do.” Representative Carol Shea-Porter (NH) introduced H.R.4556, a bill that would require the VA to offer comprehensive dental care to all 9.1 million veterans enrolled in the VA health care system. The text of the bill is available at <https://www.govtrack.us/congress/bills/115/hr4556/text>. [Source: The Courier-Tribune | Chip Womick | July 9, 2018 ++]

VA Transgender Care Update 01 ► VA Weighs Lifting Surgery Exclusion

The Department of Veterans Affairs is considering removing an exclusion on medical coverage for transgender services as the Trump administration battles multiple lawsuits against its transgender policies. The VA released a request for comment 6 JUL in response to a 2016 petition it received under former President Barack Obama to allow coverage of sex reassignment surgery. The petitioners, Dee Fulcher, Giuliano Silva and Transgender Veterans of America, eventually sued the Trump administration in 2017 in the U.S. Court of Appeals for the Federal Circuit. The case is ongoing.

Sasha Buchert, an attorney with Lambda Legal who is representing the plaintiffs, said the move is likely in response to the court’s questions on whether the administration adequately considered the petition. “Based on this administration’s relentless hostility towards transgender service members and veterans, I can only believe that they are going through the motions to achieve a preordained result,” Buchert said. In May, the court ordered the VA to supply additional documents by 9 JUL that show deliberations concerning the petition, saying it had so far received

“scant evidence” on why a response has been delayed. The VA did not respond to a request for comment Friday. The administration’s attitude toward transgender individuals makes a rule change unlikely. President Donald Trump announced via Twitter last July that transgender individuals would not be allowed to serve in the military “in any capacity.” Multiple judges blocked the sudden ban, and the administration is appealing.

The VA is seeking public comment on the impact that gender reassignment has on mental health, suicide, and access to care for veterans in areas where relevant specialty doctors are in short supply. But the department highlighted its doubts about the benefits by citing a recent report from the Department of Defense. “That report noted considerable scientific uncertainty and overall lack of high quality scientific evidence demonstrating the extent to which transition-related treatments such as sex reassignment surgery remedy the multifaceted mental health problems associated with gender dysphoria,” the VA wrote. But the nation’s most prominent medical groups, including the American Medical Association, endorse gender reassignment surgery as a treatment option for individuals with gender dysphoria, a condition in which a person’s psychological gender identity differs from his or her physical gender. The AMA has filed a brief in support of the plaintiffs.

The Department of Health and Human Services has also worked to make policy changes that advocates worry could negatively affect transgender individuals. In January, HHS proposed enforcing a number of “conscience protection” laws that allow doctors to opt out of procedures they find morally objectionable. Trump cited “tremendous medical costs” as part of the reason for his decision to ban transgender troops from the military. But Buchert sought to counter that argument, pointing to a 2016 report from the RAND Corporation commissioned by the Pentagon that estimated the cost of transgender surgeries was at most \$8.4 million annually or a 0.13 percent increase in spending. “It’s just a ridiculous argument that this is going to be some costly issue they’re going to have to cover,” she said. Comments are due by 9 SEP. Go to https://www.lambdalegal.org/in-court/legal-docs/petition_va_20160509_surgery-for-transgender-veterans to see the petition. [Source: Roll Call | July 9, 2018 ++]

VA Artificial Intelligence ► Use Speeds Up & Improves Quality of Vet Care

Across the United States, millions of veterans are waiting too long for health care. To address this, Veterans Health Administration hospitals are working diligently to speed up and improve the quality of care delivered to veterans through multiple programs. Fortunately, the power of artificial intelligence (AI) can be leveraged to not only improve care immediately, but also to predict health care needs and determine the best way to prevent illness and deterioration. The same AI that is embedded in sophisticated search technology and personal assistants can now be used to help veterans. The most effective AI solutions leverage eigenspace -- a platform for solving complex challenges such as quantum mechanics, facial recognition, search and analysis of consumer behavior.

A simplified analogy is a personalized radio station provided by a service like [Pandora](#). Starting from a small amount of data, the service is constantly improved by whether listeners like or dislike songs provided to them. The system “learns” very quickly, becoming extremely proficient at picking songs the listener will like based on past behavior. The same kind of technology can be put to work for the more vital purpose of saving lives. An eigen-based approach provides a comprehensive patient view that can predict future health complications and the interventions that will reduce risk, thereby greatly increasing veteran health and fiscal efficiency. Some of the common conditions that can be improved with AI include better prevention of veteran suicide, hospital-onset infections and readmissions caused by ineffective outpatient care.

AI is empowering providers with a solution that extends to all aspects of patient care, across ambulatory and inpatient settings. It provides at scale the capability to “think” about patients the way clinicians do -- as complex, constantly changing individuals -- and translates patient data in a way that directs the right clinical actions care to the right patients at the right time, effectively reducing clinical overload. AI solutions have proved effective at more than

300 hospitals and institutions, including the Cleveland Clinic, the Mayo Clinic and InterMountain Health Systems. The results have been immediate and impressive:

- Readmissions: A recent hospital trial aimed at reducing readmissions prevented 227 readmissions, improved care and delivered a cumulative ROI of \$2.5 million.
- Pressure injuries (bed sores): Leveraging AI resulted in a 45 percent incident reduction and savings of over \$770,000.
- Employee health: Integrating AI analysis resulted in a 31 percent reduction in employee ER visits, a 36 percent reduction in inpatient visits and a 50 percent reduction in care costs.
- Avoidable admissions: A health care facility saw a 30 percent reduction in admissions from a targeted, high-risk population, while delivering better care and saving \$700,000, a 500 percent return on the program.

The digitized nature of AI means that it easily integrates with current clinical technologies, including Vista, the VA's homegrown health record system. EHR data is processed through the eigenspace, producing risk and recommendation outputs with little to no impact to the current VA workflow. Improving the care veterans receive is literally a life-or-death issue. The amazing pace of technological development has put powerful AI tools at our disposal, tools that are being used elsewhere in the private sector. This technology must be leveraged as soon as possible by every VA facility. To not do so to improve veterans' health care would be a sign of misplaced societal priorities. [Source: GCN | Dr. John Showalter | July 06, 2018 ++]

VA Secretary Update 81 ► Filling VA's Top Vacancy

The Senate Veterans' Affairs Committee on Veterans' Affairs voted to approve President Donald Trump's nominee Robert Wilkie to lead the Department of Veterans Affairs on 1o JUL, sending his nomination to the full Senate. The full Senate will likely follow shortly thereafter. While his confirmation seems certain — key committee leaders have already offered their support for his nomination. — it's doubtful whether he'll see the same unanimous support that David Shulkin received with his Senate confirmation vote in 2016. In fact, no VA secretary nominee sent to the Senate floor has ever received an opposition vote. All have either been unanimous or voice votes without any official votes against.

The approval came with a symbolic and historic opposition vote against the move. Sen. Bernie Sanders (I-VT) opposed the move and voted 'NO'. It's the first time in committee history that a member has voted against a VA secretary nominee. Sanders, the former chairman of the committee, said he also intends to vote against Wilkie when his nomination comes to the full Senate for a vote. "This has less to do with Mr. Wilkie than President Trump," Sanders said following the vote. "Trump has been very clear about his desire to move to the privatization of the VA, and I suspect any of his appointees will try and move the agency in that direction."

During his confirmation hearing last month, Wilkie repeatedly promised that he was opposed to privatization of the department, but also said that partnerships with doctors outside the federal system are critical for the reliability of the department. "I believe in the centrality of VA to care," he said in response to a question from Sanders about privatization. "There are things that VA does that will never be replicated in the public sector. If we believe that the veteran is central, we can also make the argument that as long as VA is at the central node in his care ... that reinforces the future of the VA." In response to another related question from Sanders, Wilkie this week issued a statement promising to push for "proper funding" for both VA facilities and outside, community care programs. "VA health care should be centered around what is best for that individual veteran and should be integrated, agile and adaptive," he said. "In some cases that requires VA medical facility care, and in other cases it requires community care."

Robert Wilkie promised lawmakers this week that suicide prevention will remain the department's top clinical priority and transgender veterans will not see any benefits changes if he is confirmed for the post. "The department is

proud to provide care, benefits and other VA services to all veterans, including transgender veterans,” he said in a statement. “That policy will remain unchanged.” He added that he values “the service of all veterans regardless of race, gender or sexual orientation, and they will all be treated with the respect and the support they deserve.” Wilkie told lawmakers he is “committed to a diverse and inclusive workplace” and promised prompt disciplinary action for any VA employees found guilty of discrimination. He listed his top policy priorities as implementing the new VA Mission Act — an overhaul of the department’s community care health programs — and modernizing veterans electronic medical records, as well as reducing benefits backlogs and reforming VA’s human resource systems.

Wilkie, who was easily approved last fall as the Pentagon’s undersecretary for personnel, is not seen as a controversial pick for the post. But President Donald Trump’s handling of Shulkin’s firing upset several lawmakers, and his past policy statements on sending more money for veterans medical care to private-sector doctors could be enough to create more resistance. If confirmed, Wilkie will be the 10th man to hold the permanent job in the last 30 years, and only the second to serve as both acting VA secretary and later as the permanent office holder. [Source: MilitaryTimes | July 8 & 10, 2018 ++]

VA Emergency Medical Care ► What Vets Need to Know to Qualify

The Department of Veterans Affairs has begun taking enhanced steps to warn veterans about what they need to do to qualify for emergency medical care. The move comes in the wake of a yearlong KARE 11 investigation entitled “**A Pattern of Denial.**” That reporting led members of Congress to call for a nationwide Inspector General Investigation of VA emergency room bill denials. That federal investigation remains underway; however, the VA is already making changes. “Veterans may have questions about how VA’s payment process for emergency care works,” states the new video embedded at https://www.va.gov/COMMUNITYCARE/programs/veterans/emergency_care.asp on VA’s Office of Community Care website. The video appears designed to help inform and protect veterans from what happened to Jay Hill, a veteran stuck paying an ER bill because of a little-known VA rule.

If a veteran has a medical emergency, they’re supposed to go to the closest emergency room, just like anyone else. But as Hill learned the hard way, for veterans who only have insurance coverage through the VA, there’s a real risk that the VA might not pay. In 2014, Hill was visiting family for Christmas. In late December, he began feeling severe stomach pains and went to a nearby emergency room. “I was just in agony, I couldn’t hardly walk,” Hill said. “It was just terrifying.” Hill had been treated by the VA for similar problems with his stomach, but this time the VA was too far for him to travel. The hospital bill was sent to the VA, but in February 2015 his claim was denied. “This Veteran has not received VA medical care within the past 24 months,” the letter said. It told him he had the right to appeal. He filed an appeal but was told it was after the appeals deadline, so it too was denied.

Nationwide, the VA has denied more than 219,000 emergency room claims for that singular reason during that same time period - January 2015 to September 2017. That amounts to \$791,842,386 in bills veterans are responsible to pay. The rule was part of the Veterans Millennium Health Care and Benefits Act, or The Millennium Act, passed in 1999. However, as KARE 11’s investigation discovered, many veterans were not aware that the rule existed, or that it meant the VA wouldn’t cover an emergency room bill. “No one’s aware of it,” Hill said. “From my generation of people getting out, I had no idea this was a thing.” In March 2014, just 9 months before Hill went to the emergency room, the Government Accountability Office published a report stating, “most veterans” are “often not aware of specific eligibility criteria and assume that VA will cover their non-VA emergency care...”

It also specifically pointed out one veteran who felt he “should have been notified by the VA that he needed to be seen every 24 months to be eligible for Millennium Act coverage.” Randy Williamson, one of the authors of the report, testified before Congress in 2014, again pointing out that the rules are confusing, and not clear to veterans. “Some veterans do not always understand their eligibility for coverage of emergency care,” Williamson told members of the

House Committee on Veterans' Affairs. (At <https://archives-veterans.house.gov/witness-testimony/andy-williamson> Williamson's testimony before the House committee is available for reading.)

KARE 11's investigation discovered little to nothing was done, and veterans are still footing high-cost emergency room bills they thought would be covered by VA. Jay Hill's bill was sent to collections after the VA refused to pay. He did pay \$600 of the \$3,400 bill, but after the collections agency took Hill to court, he went on a monthly payment plan that could take years to pay off. "I am responsible for all of it - they wouldn't cut me a break," Hill said. Stories like Hill's have Randy Williamson, the now retired GAO investigator, questioning whether the VA followed up on his recommendations. "One of our recommendations is that VA needs to do a better job informing veterans and finding out what the knowledge gaps are," Williamson told KARE 11 in December of 2017.

Now VA seems to finally be taking action. The newly released video <https://youtu.be/2gkfgd31Ifk?t=129> lays out in detail the steps veterans need to take for VA to pay their ER bills. It is information Jay Hill wishes he'd had before ending up in collections facing a decade of debt. "At the minimum payments, it takes like 9 years, 10 years to pay off," Hill said. For more on KARE 11's investigation entitled "A Pattern of Denial" refer to:

- **WATCH:** VA whistleblower exposes improper claim rejections --
<https://www.kare11.com/article/news/investigations/va-whistleblower-exposes-improper-claim-rejections/89-478547254>
- **WATCH:** Pattern of Denial – Too Healthy to Cover --
<https://www.kare11.com/article/news/investigations/kare-11-investigates-pattern-of-denial-too-healthy-to-cover/89-521116077>
- **WATCH:** Vet turned over to collections after VA bill denial --
<https://www.kare11.com/article/news/investigations/vet-turned-over-to-collections-after-vb-bill-denial/89-456028748>
- **WATCH:** More of the GAO investigator's interview --
<https://www.kare11.com/article/news/investigations/kare-11-investigates-veterans-stuck-with-medical-bills-despite-government-investigation/89-501513641>
- **READ:** Congressman Calls for Federal Investigation of VA ER denials --
<https://www.kare11.com/article/news/investigations/congressman-calls-for-federal-investigation-of-vb-er-denials/478866144>

[Source: NBC KARE 11 | A.J. Lagoe & Katie Wilcox | July 4, 2018 ++]

VA Nursing Homes Update 09 ► Nationwide Congressional Inquiry Requested

U.S. Rep. Vern Buchanan has called for an immediate congressional inquiry into allegations of neglect and misconduct at VA nursing home across the country, including Florida, after an investigative report by USA Today and The Boston Globe showed that nearly half of VA nursing homes received the agency's lowest possible grade for quality – one out of five stars. The Department of Veterans Affairs made its nursing home ratings public for the first time recently. The report showed that three of the lowest-rated facilities are in Florida, one of which is in Orlando. Buchanan wrote in a letter to the chairman of the U.S. House and Senate Veterans' Affairs Committee that the report is "a national disgrace." "A congressional investigation should leave no stone unturned in finding out how this happened in the first place and how it can be prevented in the future. Those responsible for gross misconduct or negligence must be terminated immediately," he wrote in the letter.

The Orlando VA Medical Center's nursing home received one star for on-site survey, two stars for quality and five stars for staffing. "On June 12 -13, 2018 the Long-Term Care Institute returned to the Orlando VA Medical Center's CLC for an unannounced survey. The official survey report should be available sometime next month and should

reflect the hard work and dedication of the Orlando VA Medical Center's staff to continue to improve the quality of care," an Orlando VA Medical Center spokeswoman said in a statement. She added that the nursing home in Lake Nona has restructured the internal processes to be in line with the new scoring methodology. "It is important to note that the quality measures are adapted from Centers for Medicare and Medicaid Services criteria and do not always apply to Veterans receiving hospice and spinal cord care," she said.

Buchanan said in his letter, "Some of the more disturbing reports detail incidents involving a veteran found covered in a 'urine and feces-stained sheet,' another in which a veteran's leg had to be amputated after an infection went untreated for so long that 'his toes turned black and attracted maggots,' and one case in which a patient died while an aide who was supposed to check on him hourly failed to check on him at all and instead played video games on her computer." "We need real accountability and transparency at the VA, and every agency employee needs to fulfill their mission of caring for those who have served our country. It's a national disgrace that any veteran should die from negligence. Heads must roll at the VA for those responsible for gross misconduct and negligence." [Source: Orlando Sentinel | Naseem S. Miller | July 5, 2018 ++]

VA Unpaid Obligations Update 01 ► What Vets Need to Know About Paying

The Department of Veterans Affairs says you owe them money. You disagree. But how do you fight Uncle Sam when he comes for your cash? If there's one thing military members know, it's that when the Defense Department gives you too much money, it will come back for it eventually. The VA is similar, but the system is worse. That's because, thanks to the many different levels of cash benefits and payments offered through a convoluted system, it can be exceptionally easy for veterans to get overpaid without realizing it's happening or truly understanding the consequences. It's also very easy for the VA to simply try to collect debt it's not actually owed thanks to paperwork errors. But what most often causes the debts, and how can a veteran fight them or the collections process that often results? According to officials with veteran service organizations, the solution has two parts: speedy reaction, and asking for help.

VA Debt: Likely Causes

Veteran debt to the VA--or incorrect VA claims about debt--can be triggered by a whole host of accidental overpayments or paperwork errors. But there are a few types of problems that are especially common, officials with veteran service organizations said.

- If a veteran is receiving compensation or pension based on their net worth, and that net worth changes but the VA isn't updated its records, the veteran can easily end up overpaid.
- By law, veterans are not allowed to receive both VA disability compensation and a military paycheck from the Defense Department. That means if a veteran who receives disability payments returns to active duty or drill status in the Guard and Reserve and his or her VA payments aren't altered to offset that income, overpayments can stack up quickly. Sluggish paperwork processing also often contributes to this overpayment snafu.
- Veterans who get divorced or have a change in marital or dependent status without notifying the VA can also easily get overpaid.
- Overpayments are also common for veterans who find themselves in legal trouble, thanks to rules concerning VA pay and criminal convictions.
- Widows often find themselves subject to VA debt collection after their veteran dies. Disability pensions are to stop on the day of death, but if a widow does not notify the VA that the veteran has died and that money continues to be paid, the VA will eventually come back to reclaim it.

- Finally, the VA considers the veteran responsible to repay any money that is incorrectly given to his or her school through the GI Bill. That means if a school incorrectly accepts VA funds, the student must pay it back. If the school won't refund the student, that veteran could then be out thousands of dollars with no recourse.

VA Debt: Don't Wait to Respond

The VA worked through 600,000 debt cases last year, veteran support officials report. That's a lot of money problems. And officials with the American Legion have helped veterans work through so many debt letters that they didn't have quick access to a full tally, they said. But because of that, they know one action item is key: don't wait to deal with it. "The biggest point I'd like to make is that [veterans] need to meet that first deadline," said Jim Vale, the Legion's assistant director for claims. His office works with the Legion's representatives nationwide to help veterans deal with VA debt problems.

Each debt letter or collection notice has two waiver deadlines: a waiver of collection deadline 30 days after the first notice, and a waiver of debt due to administrative error or financial hardship at 180 days. Veterans need to work to make that first 30-day deadline, Vale said. During that window, the collection process sits at an administrative level with big VA. After 30 days, however, it is filtered down to the VA Debt Management Center run by the Treasury Department where the collections process is started. There is much more flexibility with appeals received during that 30-day window, he said. Getting an appeal in right away can help a veteran avoid paying while the debt is being fought.

But Vale finds that veterans often miss that first deadline. "A lot of times they miss that 30-day deadline, and then the VA's hands are tied," he said. "They need to request that before the 30 days." Veterans can still request a waiver and maybe even get one up until 180 days after the notice, but it gets harder, he said. Once it's sent to the Debt Management Center after the initial 30 days, the veteran will likely have to pay the debt whether he is fighting it or not, and then, if the battle is successful, get the money back later.

VA Debt: Ask for Help

Veteran service organizations such as the American Legion or the organization Veterans Education Success exist for one reason, officials who work for them say: to help veterans. Those organizations have people on staff whose only job is assisting veterans with VA-related questions, including debt appeals. Vale said veterans do not need to be Legion members to tap into their service officer network. And they can get expert help appealing their debt by simply getting in touch with their regional Legion Service Officer, Vale said. "When they call their service officer ... just say 'I have an overpayment, I need to request a waiver and I have a deadline,'" he said. Officials with Veterans Education Success specialize in GI Bill overpayment problems. They said veterans who have debt issues specific to the GI Bill can call them for help. "My advice is that they should be in contact with us, and we can try to help them," said Carrie Wofford, the organization's president.

[Source: Military.com | Amy Bushatz | July 3, 2018 ++]

VA Disability Compensation Update 12 ► How Much You Are Entitled to in 2018

The amount of basic benefit paid ranges, depending on how disabled you are. The disabilities arising from a single disease entity, e.g., arthritis, multiple sclerosis, cerebrovascular accident, etc., are to be rated separately as are all other disabling conditions. VA makes a determination about the severity of your disability based on the evidence you submit as part of your claim, or that VA obtains from your military records. VA rates disability from 0% to 100% in 10% increments (e.g. 10%, 20%, 30% etc.). You may be paid additional amounts, in certain instances, if:

- You have very severe disabilities or loss of limb(s)
- You have a spouse, child(ren), or dependent parent(s)
- You have a seriously disabled spouse

2018 Disability compensation Rate

| Percent Disabled | No Dependents | Veteran & Spouse |
|------------------|---------------|------------------|
| 10% | \$136.24 | \$136.24 |
| 20% | \$269.30 | \$269.30 |
| 30% | \$417.15 | \$466.11 |
| 40% | \$600.90 | \$667.20 |
| 50% | \$855.41 | \$938.03 |
| 60% | \$1,083.52 | \$1,182.46 |
| 70% | \$1,365.48 | \$1,480.74 |
| 80% | \$1,587.25 | \$1,719.85 |
| 90% | \$1,783.68 | \$1,932.60 |
| 100% | \$2,973.86 | \$3,139.67 |

Combined ratings

If assigned more than one rating for 2 or more conditions your combined ratings percentages result from the consideration of the efficiency of the individual as affected first by the most disabling condition, then by the less disabling condition, then by other less disabling conditions, if any, in the order of severity. Thus, a person having a 60 percent disability is considered 40 percent efficient. Proceeding from this 40 percent efficiency, the effect of a further 30 percent disability is to leave only 70 percent of the efficiency remaining after consideration of the first disability, or 28 percent efficiency altogether. The individual is thus 72 percent disabled. This combined value will then be converted to the nearest number divisible by 10, and combined values ending in 5 will be adjusted upward. Thus:

- With a 50 percent disability and a 30 percent disability, the combined value will be found to be 65 percent, but the 65 percent must be converted to 70 percent to represent the final degree of disability.
- Similarly, with a disability of 40 percent, and another disability of 20 percent, the combined value is found to be 52 percent, but the 52 percent must be converted to the nearest degree divisible by 10, which is 50 percent.

If there are more than two ratings, the ratings will also be arranged in the exact order of their severity and the combined value for the first two will be found as previously described for two disabilities. The combined value, will be combined with the degree of the third disability (in order of severity). Again the combined value will be converted to the nearest degree divisible by 10. Thus, if there are three disabilities ratable at 60 percent, 40 percent, and 20 percent, respectively, the combined value for the first two will be found opposite 60 and under 40 and is 76 percent. This 76 will be combined with 20 and the combined value for the three is 81 percent which rounds off to 80 percent. The same procedure will be employed when there are four or more disabilities. If the math gets too confusing you can always refer to 38 CFR 4.25 - Combined ratings table at <https://www.law.cornell.edu/cfr/text/38/4.25>. [Source: 38 CFR 4.25 | Cornell Law School | July 5, 2018 ++]

VA Fraud, Waste & Abuse ► Reported 01 thru 15 JUL 2018

Pensacola, FL --- Richard E. Kohl, 83, of Pensacola has pleaded guilty to theft of government funds in connection with filing false and fraudulent benefit claims with the Department of Veterans Affairs (“VA”). The guilty plea was announced by Christopher P. Canova, United States Attorney for the Northern District of Florida. Documents introduced at the time of the guilty plea reflect that, at some point prior to July 3, 1996, Kohl created and signed a fictitious Form DD-214 that falsely reported that he served in the United States Marine Corps during the Korean War and was discharged on December 20, 1961. Kohl never served in any branch of the United States military. Kohl used the false Form DD-214 as proof of his military service to obtain veterans’ benefits he was not entitled to receive. Between February 3, 2005, and February 9, 2018, Kohl received benefit payments and services totaling approximately \$219,719.39 from the VA. “By defrauding the federal government for personal gain, Kohl stole resources needed to help real veterans,” said U.S. Attorney Canova. “These benefits are meant for the brave men

and women who have served our country.” Kohl faces a maximum of ten years in prison. The sentencing hearing is scheduled for September 19, 2018. [Source: DoJ Northern Dist. of FL | U.S. Attorney’s Office | July 9, 2018 ++]

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Providence, RI — A nurse employed at the Providence VA Medical Center was arraigned and pled not guilty 10 JUL in U.S. District Court in Providence to a federal grand jury indictment charging him with stealing liquid opioids for his own personal use and replacing them with saline. **Jared Scott**, 34, of West Warwick, was indicted on June 28, 2018, on one count each of tampering with consumer products and acquiring a controlled substance by deception and subterfuge. Scott was released on unsecured bond following his arraignment before U.S. District Court Magistrate Judge Lincoln D. Almond. According to information presented to the court, Scott, as a Providence VA Medical Center nurse, had access to vials of liquid opioids for patient use. Scott would access the vials, often for patients that were not his, remove vials of the drug for his own personal use, and leave behind vials filled with saline.

The indictment and arraignment of Jared Scott are announced by United States Attorney Stephen G. Dambruch; Sean J. Smith, Special Agent in Charge of the Department of Veterans Affairs Office of Inspector General; and Jeffrey J. Ebersole, Resident Agent in Charge of the United States Food and Drug Administration Office of Criminal Investigations. An indictment is merely an allegation and is not evidence of guilt. A defendant is entitled to a fair trial in which it will be the government’s burden to prove guilt beyond a reasonable doubt. Tampering with a consumer product is punishable by statutory penalties of up to 10 years in federal prison, 3 years supervised release and a fine of \$250,000. Obtaining a controlled substance by misrepresentation, fraud, deception and subterfuge is punishable by statutory penalties of up to 4 years in federal prison, 1 year supervised release and a fine of \$250,000. [Source: DoJ District of RI | U.S. Attorney’s Office | July 9, 2018 ++]

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[Source: The Post and Courier | Angie Jackson | June 27, 2018 ++]

VAMC Asheville NC Update 01 ► Nursing Home Poor Ratings

Officials at the Charles George VA Medical Center acknowledge the center's nursing home fared poorly in recent internal ratings detailed as part of a newspaper investigation. But leaders at the Community Living Center, a 73-bed, two-story nursing home on the main hospital's campus, stress their population is different from private nursing homes, which the internal report compared them to. They are taking the findings seriously, officials said, making improvements in areas including pain recognition and treatment, which the ratings pinpointed as being troubled. The USA Today/Boston Globe report on all VA nursing homes found the Charles George Community Living Center received an overall quality score of 515, making it a one-star facility, the lowest ranking.

The June report found 40 VA nursing home facilities out of 133 scored worse on quality than Asheville and 93 were ranked higher, according to the VA's internal numbers. The Asheville facility was ranked in 11 categories over a four-quarter average that covered 2017. The nursing home scored poorly in measurements for residents reporting moderate to severe pain or very severe horrible pain within past five days, with a four-quarter rate of 40.89 (patients in pain compared to total number of patients). That's higher than the VA average of 32.59 and well above the private nursing home national average of 13.32. The Asheville VA nursing home also was ranked poorly on for the proportion of residents reporting almost constant or frequent moderate to severe pain or very severe horrible pain within past five days, with a 33.51 rate. That's about a point higher than the VA average but well above the national private average of 5.59. The internal scoring measurement for pain focused on whether a veteran, in the past five days, had moderate to severe pain, meaning from level 4 through 10.

Asheville VA staff point out that gauging a veteran's true pain level can be different than assessing patients with civilian backgrounds. "What really brought this home to me is I asked a veteran one time, 'What's your pain level right now?'" said Gina Van Kaupp, a registered nurse at center. "And he said, 'About a two.' Me, looking at him, would go, 'Oh, my gosh. You're a two?' To me, that should be like a 20." The veteran's pain tolerance was exceptionally high because of his service history. He had been a prisoner of war. "In his level of pain, a 10 was pulling his fingernails out," Van Kaupp said, choking back tears. "This is a different population."

Nationally, the VA's internal quality tracking found that VA nursing home residents were five times more likely to report being in pain than private nursing home residents. But pain management in particular can be complex, and the recent poor score is not indicative of overall care, according to the center. "We always say, 'What is tolerable for you?'" said Dr. Sal D'Angio, a geriatric and extended care physician at the center. "It's not uncommon for our vets, who are stoic and long-term dealing with chronic pain, that they'll say, 'Well, I'm an eight right now,' which is a pretty high level of pain. Then we ask them what they'd be comfortable with and they say, 'Like a six.'" The center will then medicate to that level.

"So, if somebody is comfortable at a level six and they're like, 'If you get me to level six, that's all I want.' Then that is success," said Dr. Molly McGaughey, the center's chief of geriatrics and extended care. "But we're not going to change the scores to meet a measurement. We're going to treat the veteran." Nationally, statistics paint a picture of government nursing homes that scored worse on average than their private sector counterparts on nine of 11 key indicators last year, including rates of anti-psychotic drug prescription and residents' deterioration. Falls were also a concern, with the Charles George facility tallying a 6.42 rate, compared to the VA average of 2.23 and the national average of 3.37. [Source: Asheville Citizen Times | John Boyle | July 6, 2018 ++]

*** Vets ***



Army Emergency Relief Update 02 ► There for Those Who Served

Did you know that Army Emergency Relief (AER) serves retired soldiers, as well as those on active duty? There are many categories of assistance available to soldiers on active duty that are also available to retired soldiers and their eligible family members. Army Emergency Relief (AER) often hears stories from soldiers about how the AER came to their rescue early on in their careers. For example, a significant percentage of soldiers between the ranks of PVT and SPC visit predatory lenders. To better meet their needs, AER authorized more categories of assistance. They implemented Command Programs that allow Company Commanders and First Sergeants to directly approve funds, and even changed the rules to allow soldiers to go directly to AER.

In the past seventy-six years as a non-profit organization, AER has learned a lot about helping soldiers. They realize the cost of an HVAC replacement can equal the cost of a major car repair. They know when a house unexpectedly floods, expenses can exceed expendable income. AER is there for soldiers, active or retired, in the midst of a financial need or crisis. And they continue to be there because of the generous donations from you and others like you who know the money goes directly to helping other soldiers. As this year's campaign gets ready to kick off, AER is asking you to remember the challenges you faced as a young soldier...and know that AER realizes some of those challenges

haven't changed. Visit www.aerhq.org or call 866-878-6378 to find out about interest-free loans, grants, and scholarships for soldiers, retired soldiers, & families. [Source: DFAS Retiree Newsletter | June 2018 ++]

GI Bill Update 256 ► 16-year Cap On Benefit Transfer Option to Dependents

Starting next year, service members who have been in the military for more than 16 years will no longer be able to transfer GI Bill benefits to their dependents. The Pentagon announced 12 JUL it is instituting the 16-year cap, effective in one year, and making other changes to the current transfer policy “to more closely align the transferability benefit with its purpose as a recruiting and retention incentive,” according to a statement. Currently, service members with at least six years under their belt may transfer their GI Bill benefits to a spouse or child, provided they agree to serve in the military for four more years. Effective immediately, service members who are not eligible to fulfill the additional service requirement — including because of mandatory retirement, high-year tenure or medical issues — may not transfer their benefits.

The six-year minimum requirement is not changing. “With these updates, the department addresses the intent of Congress and ensures the benefit is available for future service members,” DoD spokeswoman Jessica Maxwell in an email. “This change is an important step to preserve transferability as a retention incentive.” Maxwell said the policy change will impact about nine percent of active-duty service members, National Guardsmen and reservists. “We understand that it will take some time for service members and their families to decide on transferring benefits, so by giving them a one-year window, we believe it will give them ample time to gather information and make decisions,” she said.

The addition of a cap to one part of the GI Bill is a sore spot for some in the veterans education space, who recently fought for a provision in the new Forever GI Bill that allows vets to use their own GI Bill benefits as long after separating as they want. When Military Times first reported in November that DoD was considering this change to its GI Bill transfer policy, some veterans advocates expressed concern and said the Pentagon should discuss it with their groups first. Maxwell said while it is not always possible to discussing pending changes with outside organizations, DoD has “maintained ongoing engagements” with military and veteran organizations on this issue. “Our goal is to ensure all stakeholders understand the context and reasoning behind DoD policies that affect our military and veteran community,” she said. [Source: MilitaryTimes | Natalie Gross | July 12, 2018 ++]

Vet Benefits Funding Update 04 ► PAYGO Rule Impact

As advocates for military personnel, retirees, veterans, their families, and survivors approach Congress an inequity - often a need for a new benefit or revision to an existing benefit - they often are met with a legislative brick wall known as the “pay-as-you-go,” or PAYGO, rule. PAYGO is both an ever-present obstacle for new spending initiatives, large or small, and yet it can be ignored entirely or circumvented by congressional leaders. Recall, for example, how floor speeches about budget deficits destroying the futures of our children and grandchildren, even by our most fiscally conservative lawmakers, disappeared on Capitol Hill as lawmakers prepared to vote on massive tax cuts for corporations, the wealthiest of Americans and, of course, for a majority of common taxpayers, though the latter tax breaks are only temporary.

By contrast, the long campaign to eliminate the “widows tax” for 66,000 surviving spouses of service members who either died on active duty or died in retirement of conditions linked to time in service, continues to be blocked by PAYGO, as do multiple other ideas involving higher benefits or entitlements. The military widows tax is also known as the Survivor Benefit Plan-Disability Indemnity Compensation (SBP-DIC) offset because these surviving spouses

see SBP payments cut dollar-for-dollar by amounts they receive in tax-free DIC from VA. With Congress deciding it can't afford to end the offset, it moved last year to make permanent, and to adjust annually for inflation, a Special Survivor Indemnity Allowance (SSIA) started in 2008 to ease the impact of the offset.

And yet to make SSIA permanent, Rep. Mac Thornberry (R-TX), chairman of the House Armed Services Committee, said he had to find a “pay for,” as PAYGO required, by reducing current “mandatory” spending elsewhere. The only such accounts controlled by the armed services committees are the retirement trust fund and another trust established in 2001 to cover medical costs for service elderly under the TRICARE for Life and mail order pharmacy programs. Thornberry and colleagues therefore chose to pay for permanent SSIA by accepting a Senate and DoD proposal to raise pharmacy co-payments for TRICARE users, including services for the elderly. House conferees, he said, were reluctant to do it but understood the Senate's argument that higher pharmacy fees made mandatory budget dollars available to fix an issue for surviving spouses.

A similar tradeoff is occurring with the proposal to extend Vietnam-era Agent Orange benefits to Blue Water Navy veterans who patrolled territorial waters during that war. Nearing approval on Capitol Hill, this long-sought initiative has a clear path to enactment because, to address demands of PAYGO, the veterans affairs committees reached a bipartisan deal to raise fees on initial VA home loans. Without cutting some benefits to create space in mandatory VA spending accounts, VA committees contend, they wouldn't be able to fund VA health care and disability compensation for Blue Water Navy veterans with illnesses on the list of conditions that VA presumes were caused by exposure to wartime defoliants.

Military associations and veterans' groups increasingly are frustrated by PAYGO restrictions as they fight to help currently serving military and veterans. Some contend they are being told more often than ever not to press for new benefits unless ready to identify fees to be raised or benefits to be trimmed to pay for them. “Attaching any cost of [improved] benefits squarely on the beneficiary, as opposed to the nation as a whole, diminishes the selfless service and in-kind payments already made by those in uniform,” wrote retired Air Force Lt. Gen. Dana T. Atkins, president and CEO of MOAA, to the House and Senate chairs and ranking members of the armed services committee 9 MAY.

“This resourcing option places the financial burden solely on our nation's 1.3 percent who serve or have retired from service and relieves the remaining 98.7 percent of our citizens of any responsibility to pay for these costs,” Atkins added. Another concern is that when authorizing committees finally do reach agreement to help a particular group, such as Blue Water Navy veterans, it can mean dampening benefits for others, which pits deserving groups against one another and weakens military associations and veteran groups generally.

Current and former staff members of these committees concede that the PAYGO rule is frustrating for advocacy groups seeking to improve benefits for their members. But they contend the frustrations should be familiar because authorizing committees as far back as 1993 have had to live with PAYGO and have been citing its restrictions, like a mantra, to advocates for currently serving, veterans, and families. They contend PAYGO has been applied consistently through the years. Perhaps the rising frustrations now felt, a few staffers said, might be a consequence of turnover among advocates for military and veteran communities rather than any tightening of adherence to PAYGO by authorizing committee staffs.

The Senate established the first PAYGO rule in 1993. As originally written, it prohibited consideration of any direct spending and revenue legislation that would increase the federal budget deficit over a 10-year period. Senators modified and extended the rule eight times in subsequent resolutions. Today it prohibits any bill that would increase the deficit in its first year or its sixth year or the 11th year after it takes effect, according to the Congressional Research Service (CRS). The House adopted its own PAYGO rule in 2010 but later changed it to a “CUTGO rule” that seeks only to control deficit spending and not how new legislation would impact taxes or revenues. A January CRS report on the history of the Senate PAYGO law concludes that from 1993 through last year, the rule was **used to prevent consideration** of 44 amendments. During that same span, the Senate voted to waive PAYGO only 14 times and none of those actions involved military or veteran benefits.

What the CRS report doesn't document, however, are countless instances when congressional leaders in the last 25 years chose to ignore, suspend, or circumvent PAYGO in ways that didn't require a recorded vote by authorizing committees and aren't subject to a point-of-order challenge during floor debate. Some maneuvers that neutralized PAYGO produced historic benefit gains for military and veterans' communities. These included the following:

- 2000, establishment of TRICARE for Life and a robust mail order pharmacy program. In 2003, the dramatic easing, in phases, of the ban on “concurrent receipt” of both military retirement and disability compensation;
- 2004, phase out of the Survivor Benefit Plan offset that beneficiaries faced at age 62;
- 2008, creation of the Post-9/11 GI Bill education benefit for persons who served in the military since Sept. 11, 2001.

With TRICARE for Life, it created a special health care trust fund, fenced off from budget deficit debate. With the Post-9/11 GI Bill, it simply added the education benefits' costs - billions of dollars annually - to obligations payable directly by the U.S. Treasury without budgetary impact on the VA. For a time, to pay for concurrent receipt and ending the SBP offset, Congress considered painful measures such as narrowing eligibility rules for disability pay. In time, it found a variety of other offsets - for example, a tobacco bill projected to cut Medicare costs and a canceled military aircraft contract - to free up sufficient mandatory spending dollars.

These bold strokes to bypass PAYGO occurred at a time when military faced serious recruiting challenges and later, during Afghanistan and Iraq wars, when lawmakers rushed to have names attached to any legislation that solve inequities or enhance military and veteran benefits. With those wars wound down, priorities have shifted to stimulating the economy, shrinking federal spending, and also growing military force strength and modernizing equipment, in part, by keeping entitlement spending under control. Aniela Szymanski, who works veteran affairs issues for MOAA, recalls a recent visit with a staff member on a veterans affairs committee who tossed cold water immediately on her pitch for a modest benefit enhancement. “He said, ‘If you don't want to come up with ‘pay-for’ suggestions, then stop asking for things.’ I said, ‘That's not only an obnoxious thing to say, but we're not coming to Congress for the sake of being greedy on behalf of veterans. The reason we're asking is there are still things that need to be fixed.’”

The vast majority of veterans benefit changes sought, Szymanski added, are small fixers, not major new benefits. Bigger items still not addressed are the SBP-DIC offset and lifting the ban on concurrent receipt for all disabled retirees including those forced to retire for medical reasons before completing 20 years. “When it came to giving tax breaks to billionaires, the White House and Congress couldn't act fast enough to shovel \$2.3 trillion - with a ‘T’ - from the treasury down that drain,” said retired Air Force Col. Steve Strobbridge who lobbied Congress for years before he retired from a second career as MOAA's director of government affairs two years ago. “But ask them to put a tiny fraction of 1 percent of that amount toward ending the military widows' tax, and all the widows get, literally, is ‘Happy Memorial Day.’ It's beyond revolting.”

“We just don't have the offset to pay for it,” said a professional staff member of one of the armed services committees, regarding proposed legislation to end the SBP-DIC offset. For at least the past decade, he said, “if we could do it, we would have done it. But we can't find mandatory offsets for it.” This long-time staff member could recall only one instance when an authorizing committee bypassed the PAYGO rule to fund new benefit. That was in 2008 to establish the Post-9/11 GI bill. Leadership decided to fund it as a separate emergency bill, which removed it from annual National Defense Authorization Act and a possible point-of-order challenge during floor debate. As emergency legislation, the Congressional Budget Office wasn't required to provide “scoring” or an official cost estimate and no lawmaker sought to derail the plan as unfunded. “That's the way they got that done,” he said. Authorizing committees insist they don't selectively enforce or waive the PAYGO rule based on lawmaker whims.

[Source: MOAA Newsletter | Tom Philpott | July 12, 2018 ++]

Vet Unemployment Update 16 ► A Deeper Look | Big vs. Small Business

The low unemployment rate of veterans has been touted for years as a success story by Congress, the administration, and private industry. There is no doubt veteran unemployment has improved significantly since 2011 when veterans ages 18-24 faced unemployment rates of 29-percent. As of March 2018, the overall veteran unemployment rate was 3.7-percent. However, data from the Bureau of Labor Statistics (BLS) shows veterans ages 25-34 are still facing employment challenges. According to the agency, veterans within that age group had unemployment rates 33-percent higher than their nonveteran peers. Female veterans in same age group fared worse, showing a 78-percent higher likelihood of being unemployed.

| March 2008 | Veteran | Nonveteran |
|-------------------|----------------|-------------------|
| Overall | 3.7% | 4.2% |
| Men 25-34 | 6.0% | 4.5% |
| Women 25-34 | 8.0% | 4.5% |

Last week, the House Veterans Affairs Committee invited representatives from major employers to discuss hiring and retaining veterans in the workforce. The companies that testified gave remarkable examples of their efforts to attract, hire, and retain veterans, National Guard and Reserve members, and their spouses to their companies. Walmart, Starbucks, Prudential Financial, and Dell EMC all provided great narratives of their successes. These efforts have, no doubt, been some of the driving factors in the dramatic reduction of veteran unemployment since 2011, but the question remains as to why veterans in the 25-34 age range still have higher unemployment rates than their nonveteran peers. According to the BLS, this amounts to over 218,000 unemployed veterans.

Also unclear from the statistics is the number of veterans who are underemployed. Underemployment is generally defined as work that does not make full use of skills and abilities. When discussing underemployment with congressional staff, representatives from MOAA were told tracking that information is essentially too difficult to accurately measure. A 2016 Georgetown University study found that workers who had military experience reported being underemployed 14-percent more often than their civilian peers. Unfortunately, none of the companies that testified last week were asked about veteran or military spouse underemployment. However, lawmakers did ask the companies what could be done to increase hiring. Representatives from Dell EMC and Starbucks mentioned increases in telework opportunities and working license portability.

Left unaddressed by Congress was what can be done to increase veteran hiring by small businesses. The U.S. Small Business Association estimates that while 21.6 million people in the U.S. are government employees, 59.7 million are small business employees, and there are over 28 million small businesses in the U.S. It's commendable that large corporations like Walmart and Prudential Financial have large scale programs like VETalent (<http://nationalnetwork.org/guidebook/prudential-financial-inc-vetalent>) and Veterans Welcome Home Commitment (<https://walmartcareerswithamission.com>), respectively, but what about the myriad of other employers that don't have the capital assets for such initiatives? This might be the area Congress really needs to address.

While it's nice to hear multibillion dollar corporations have made such great progress, that does little to inform Congress about what needs to be done to increase veteran hiring at the 28 million small businesses in the U.S. MOAA will work to get Congress to address this need through hearings and legislative initiatives. [Source: MOAA Newsletter | Aniela Szymanski | July 12, 2018 ++]

Ann Margaret Thanks Soldiers ► A True Story

Ann-Margret (born Ann-Margret Olsson in 1941) caught the entertainment industry's eye while still a teen. Her vivacious spirit and startling good looks helped propel her into a successful career as an actress, singer, and dancer,

but she was initially saddled with a sex kitten image that limited her to siren roles. With the help of her husband (Roger Smith of television's 77 Sunset Strip), she began to shake free of that perception during her thirties; and she has since been twice nominated for Academy Awards (for *Carnal Knowledge* in 1971 and *Tommy* in 1975) and has been the recipient of numerous Emmys. The below book signing story adheres to the facts of Ann-Margret's life, and according to Bruce Thompson, webmaster of Ann-Margret.com (the star's official web site), it is indeed true. This is a good counter-balance story to the Jane Fonda Vietnam Woman of the Year story.

Viet Nam 1966 Ann-Margret entertained American servicemen in Vietnam as part of Bob Hope's traveling troupe in the 1960s, and she participated in a number of signings at book stores when her autobiography, *Ann-Margret: My Story*, was published in 1994. (My Story made the New York Times's best-seller list scant days after its release.) Ann-Margret is still remembered fondly by many of those soldiers who served in Vietnam and who were lucky enough to be in the audience for one of her shows. In press interviews she has often spoken about former G.I.s who have stepped forward to thank her for taking the time to do her part back then, so it's hardly a stretch to think she would be thanking them in return. Unfortunately, Ann died at age 77 on July 10, 2018 and her death was because of a short but painless illness.



-o-o-O-o-o-

Richard, (my husband), never really talked a lot about his time in Viet Nam other than he had been shot by a sniper. However, he had a rather grainy, 8 x 10 black & white photo he had taken at a USO show of Ann Margaret with Bob Hope in the background that was one of his treasures.

A few years ago, Ann Margaret was doing a book signing at a local bookstore. Richard wanted to see if he could get her to sign the treasured photo so he arrived at the bookstore at 12 o'clock for the 7:30 signing. When I got there after work, the line went all the way around the bookstore, circled the parking lot, and disappeared behind a parking garage.

Before her appearance, bookstore employees announced that she would sign only her book and no memorabilia would be permitted. Richard was disappointed, but wanted to show her the photo and let her know how much those shows meant to lonely GI's so far from home.

Ann Margaret came out looking as beautiful as ever and, as 2nd in line, it was soon Richard's turn. He presented the book for her signature and then took out the photo. When he did, there were many shouts from the employees that she would not sign it. Richard said, "I understand. I just wanted her to see it".

She took one look at the photo, tears welled up in her eyes and she said, "This is one of my gentlemen from Viet Nam and I most certainly will sign his photo. I know what these men did for their country and I always have time for "my gentlemen". With that, she pulled Richard across the table and planted a big kiss on him.

She then made quite a to do about the bravery of the young men she met over the years, how much she admired them, and how much she appreciated them. There weren't too many dry eyes among those close enough to hear. She then posed for pictures and acted as if he was the only one there.

Later at dinner, Richard was very quiet. When I asked if he'd like to talk about it, my big strong husband broke down in tears. "That's the first time anyone ever thanked me for my time in the Army", he said.

Richard, like many others, came home to people who spit on him and shouted ugly things at him. That night was a turning point for him. He walked a little straighter and, for the first time in years, was proud to have been a Vet.

I'll never forget Ann Margaret for her graciousness and how much that small act of kindness meant to my husband. I now make it a point to say Thank You to every person I come across who served in our Armed Forces.

Freedom does not come cheap and I am grateful for all those who have served their country.

[Source: Snopes | July 10, 2018 ++]

Vet Robocalls ► Most Likely Not From VA

"They call a lot," said John Fantauzzi. "I've had two of them in the last two days." The Air Force veteran contacted KARE 11 tired of being plagued by the seemingly daily robocalls. "They claim to be from the VA or something about VA benefits," he said while picking up his phone to play one of the voicemails left on his answering machine. "Trying to contact you because your VA profile was flagged for two potential benefits," the caller states adding the benefits are time sensitive. "I was kind of concerned that this was a phishing or some kind of scam call," Fantauzzi said. "So, I called the VA and asked them to check and see if there was any issues regarding my benefits, and they told me that there was nothing in my records to indicate any issues with anything."

The Federal Communications Commission (FCC) reports consumers received more than 18 billion robocalls in 2017 and they are the number one complaint the agency receives. What really raised red flags for Fantauzzi was the calls show up on his caller ID from a local 612 area code. However, when you try calling that number back, you get an automated message stating "we're sorry, your call can not be completed as dialed." The local number has been faked. It is what's known as neighbor spoofing, where the caller ID information is manipulated in ways to make it appear the call was placed locally. "Neighbor spoofing is used by scammers to get you to pick up your phone and to potentially steal your money or personal information," FCC Chairman Ajit Pai said in a video posted to the [FCC website](#).

In the past year, the FCC has proposed over \$200 million in fines against illegal spoofing by telemarketers, and the commission adopted new rules allowing phone companies to block calls that are likely to be fraudulent. Under the Truth in Caller ID Act, FCC rules prohibit any person or entity from transmitting misleading or inaccurate caller ID information with the intent to defraud, cause harm, or wrongly obtain anything of value. If no harm is intended or caused, spoofing is not illegal. There are however stricter rules for telemarketers. FCC rules specifically require that a telemarketer:

- Transmit or display its telephone number or the telephone number on whose behalf the call is being made, and, if possible, its name or the name of the company for which it is selling products or services.
- Display a telephone number you can call during regular business hours to ask to no longer be called. This rule applies even to companies that already have an established business relationship with you.

KARE 11 wanted to know who was calling Fantauzzi from the spoofed phone number. In the voicemail they leave a toll-free number for veterans to call them back. The first time KARE 11 Investigative Reporter A.J. Lagoe called the line and notified the person that answered they were speaking with a reporter, they hung up. The second time Lagoe called, a woman who identified herself as Natalie with "Veterans Services" answered. After being asked several times she stated she was located in Florida and was calling veterans like Fantauzzi to "provide orientation to veterans."

She refused to elaborate on what the orientation was for, stating that was “private information for the veterans.” When asked who owned Veterans Services, the company she claimed to be working for, she said she didn’t know and they were “probably in Bora Bora somewhere having fun.”

When KARE 11 checked, the Florida Division of Corporations showed no active record of a company by the name ‘Veterans Services.’ The Department of Veterans Affairs sent KARE 11 an email stating “This is not a VA number nor is it affiliated with VA in any way.” If you think you’ve been the victim of a spoofing scam, you can [file a complaint](#) with the FCC. [Source: Minneapolis KARE 11 | July 6, 2018 ++]

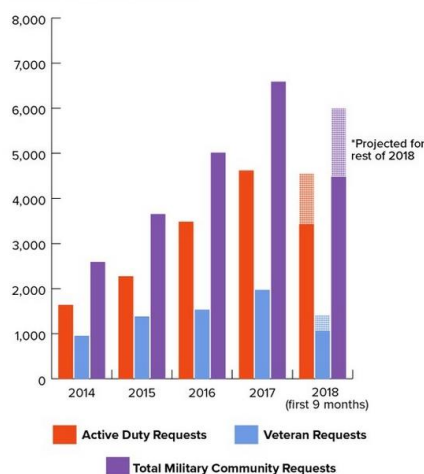
Vet Deportations Update 22 ► ► Dependent Protection Request Denials

As part of the Trump administration’s crackdown on immigration, the government is rejecting more requests from veterans and their dependents for protection from deportation, according to new government data. Last month U.S. Citizenship and Immigration Services released previously unreported statistics on the numbers of active duty and veteran service members who were seeking deportation protections for a spouse or a dependent. The data shows that rejections of veteran requests have increased under President Donald Trump, from about a 10 percent rejection rate in fiscal 2016, the last year President Barack Obama was in office, to an almost 20 percent rejection rate through the first nine months of fiscal 2018. Specifically:

- In fiscal 2016, the Obama administration denied 140 veteran requests for deportation protection and approved 1,304 requests.
- In fiscal 2017, the Trump administration denied 250 veteran requests for deportation protection and approved 1,449 requests.
- In the first nine months of fiscal 2018, the Trump administration has denied 218 requests for deportation protection and approved 875 requests.

Growing fears of immigration enforcement

A rising number of troops and veterans are formally requesting “parole in place” to avoid deportation for family members who do not have legal immigration status.



While the increase in rejections for the dependents of active members was not as steep, it still rose from slightly more than 11 percent in fiscal 2016 to about 14.5 percent to date in fiscal 2018. The protections, known as *Parole in Place*, allow members of the military to petition the government to drop any removal proceedings against a spouse or dependent who entered the U.S. illegally. That action then allows that family member to seek an adjustment in his or her residency status without having to leave the country. The ability to remain in the U.S. is a critical advantage

because most other undocumented immigrants seeking legal residency in the U.S. must first depart the country and not return for years while going through the lengthy process of obtaining a visa. Parole in Place allows those military families to stay together.

Parole in Place requests from both active duty and veteran service members spiked 31 percent from the last year of the Obama administration to the first year of Trump's presidency, to 6,586 applications in 2017, as the new president directed the Department of Homeland Security to increase the number of deportations it processed. However most Parole in Place decisions take months or years to get approved and often are not decided in the same year as they are applied for. Among active duty service members the spike in 2017 from the year before was 33 percent, and among veterans, 29 percent. Multiple active duty families have contacted Military Times with fears that their spouse or dependent will be deported while they are deployed, and veterans have contacted the paper worried that despite their military service, their family will be split apart.

Secretary Jim Mattis has said previously that active duty service members and veterans who had served honorably and who were part of the Deferred Action for Childhood Arrivals program would be protected. Mattis said he would work with DHS to see whether there were similar protections available for their dependents. [Source: MilitaryTimes | Tara Coop | July 5, 2018 ++]

Nursing Homes Update 14 ► Average Vet Admission Age Decreasing

James Brown worked as a heavy equipment operator for the Town of Babylon until he was 65, when retirement made way for days on the fairway as often as three times a week. The self-described "scratch-plus-plus golfer" said he never thought that just six years later, while many of his contemporaries are still shanking tee shots into the woods or water skiing with their children, that he would be passing his days in a nursing home. "I got shot at in Vietnam but never got hurt," said Brown, 71, who had both legs amputated below the knee in the past three years after a blackened left pinkie toe tipped doctors off to gangrene brought on by diabetes. "Now this. I never put two and two together and realized it was Vietnam," added Brown, who as a 21-year-old soldier slogged through the Mekong Delta as a member of C Company, 6th Battalion, 31st Infantry, 9th Infantry Division.



Vietnam vet James Brown, 71, of Wyandanch

Now, because of what Brown describes as his poor health, the former Wyandanch fire chief has lived for just more than a year at the New York Long Island State Veterans Home in Stony Brook. For years, the 350-bed medical and rehabilitation center was home to mostly World War II and Korean War veterans in the last years of life. Today, Vietnam veterans make up more than a quarter of the residents at the facility, which typically operates at capacity, said the nursing home's director, Fred Sganga. Many of the 2.7 million veterans of that conflict, including a few who are still in their 60s, are battling health problems usually associated with men a decade or more older, including Parkinson's disease and various other neuropathies. In an area of the nursing home devoted to about 100 patients with Alzheimer's and dementia, 19 of them served during the Vietnam era.

Veterans advocates said a combination of health-related factors has resulted in Vietnam War soldiers getting sick and showing up at nursing homes well before their time. Sganga has worked at the Veterans Home since 2001 and said that during that time, “the average age of admission was 85 to 88. With the influx of Vietnam veterans, we’ve seen the age at admission reduced by almost 15 years.” Several studies have linked combat experiences with the advance of geriatric maladies. Veterans who served in Vietnam may have been exposed to an array of occupational poisons, according to the Department of Veterans Affairs, including a class of dioxane-tainted herbicides known as Agent Orange. Twenty million gallons of the herbicides were sprayed over Vietnam during the war, which studies have linked to increased diabetes, heart disease, various cancers and other health maladies. Asbestos that was used to insulate older ships, and lead dust from firing guns are among other threatening toxins acknowledged by the VA.

“The Agent Orange caught up with me so bad, I couldn’t walk from here to there [about 20 feet] without being out of breath,” said Albert Anderson, 72, of Ronkonkoma, who has been at the Veterans Home for nearly 18 months with a multitude of health issues, including pulmonary hypertension and congestive heart failure. Anderson, a former Special Forces soldier who served two tours in Vietnam that ended in 1968, and who later worked as a Nesconset emergency medical technician, is now wheelchair-bound. “I feel angry and cheated,” he said.

Veterans who experience moderate to severe traumatic brain injury are nearly four times as likely to develop dementia as the general population, according to a joint study by the University of San Francisco and the VA. A separate study done by the two linked military concussions and higher rates of Parkinson’s disease. And the National Vietnam Veterans’ Readjustment Study, conducted in the 1980s, found that more than a third of Vietnam veterans with high levels of war-zone exposure had significantly higher rates of post-traumatic stress disorder, or PTSD, which has also been linked with dementia and other cognitive declines associated with old age. A 1997 study of 1,399 Vietnam veterans showed that soldiers who developed PTSD after heavy combat were as much as 150 percent more likely to have circulatory, digestive, musculoskeletal, respiratory, infectious and other serious disease 20 years after their military service. “Neuromuscular issues are the big ones,” Sganga said. “And also the various cancers.”

Soldiers of all wars, Vietnam included, routinely encounter situations that can lead to obvious brain injury, including blunt-force injuries, whiplash from traumatic falls or vehicle accidents, or gunshot wounds. And soldiers who fire mortars and other weapons can themselves be harmed by the intense shock waves those weapons produce, which pass invisibly through a victim’s body but slam the brain against the skull. Brown, who had one amputation about a year ago, said he is hopeful he can heal his wounds and one day go home. “Some of these guys are in here for life,” said Brown of his fellow nursing home residents. “I don’t want to be in that group.” [Source: Newsday | Martin C. Evans | July 8, 2018 ++]

Last Man Standing ► Fred Spencer | WWII Co. C, 126th Inf Regt, 32nd Div

On 1 JUL Fred Spencer stood among military service members and their families to pour the final shot of Crown Royal Whiskey into a bucket of sand. Spencer, 93, leaned on his cane while saluting his fallen comrades with the sign of the cross. He is the "Last Man Standing" of a group of 94 men who left Kalamazoo together to fight in World War II. Spencer served in Company C, 126th Infantry Regiment, 32nd "Red Arrow" Division. When the men were deployed, they made a pact to give a bottle of whiskey to the last survivor.

Spencer was just 16 when he joined the Army, needing his parents' permission to join the National Guard. Two years later, he was under fire in an offensive against Japanese forces in New Guinea. Spencer was hospitalized for a year after a sniper sent a bullet through his right lung, exiting through his shoulder blade. He survived the end of the war, unlike fifteen of the men in his company who were killed in action during some of the bloodiest battles in the Pacific theater. Spencer became the last surviving veteran of his company in April, following the death of 97-year-old Wheeler Bowman on 29 APR.



Spencer was presented with a bottle of whiskey as part of a pact after a shot was poured for the 93 men who had died before him

VFW Post 1527 was overflowing with people there to thank Spencer and pay their respects to the 93 men who died. As each name of the deceased was read, one shot of whiskey was poured into the bucket, which will remain outside the post after Sunday's event. State Sen. Margaret O'Brien presented Spencer with a plaque from the State of Michigan thanking him for his service before others waited in line to shake the veteran's hand. Lt. Richard Stack, who currently serves as a Company Commander of Spencer's former unit, said attending Sunday's event was a chance for him to pay respect to servicemen and servicewomen who came before him. "The fact that he came from Charlie Company 126, the unit I'm now a part of," Stack said. "It's just really important for me to be here to celebrate this with him and be a part of that history too."

Dennis Weber, whose uncle was also a member of the 94-man division, helped organize the event. "Fred Spencer was 16 years old when he joined the Michigan Army National Guard," Weber said. "Two years later — 18 years old — he was in New Guinea getting shot. "I knew from listening to these guys," he said, "that the story needed to be told, somehow." [Source: Kalamazoo Gazette | July 2, 2018 ++]

The Greatest Generation Update 01 ► At least 362 WWII Vets Die Daily

They represent what's been called the Greatest Generation, and sadly, there's no stopping the inevitable fight against time. According to the U.S. Department of Veteran Affairs, at least 362 veterans of World War II die every day, and most - if not all - who remain are in their 90s.



Anne Capucille, 98, talks about her experience serving in World War II. To listen to her interview go to <http://abc11.com/society/i-team-generation-of-wwii-vets-about-to-lose-battle-against-time/3692562>

Raleigh resident Anne Capucille, a U.S. Army Veteran who enlisted after the attack on Pearl Harbor, remembers the moment she heard news of the ambush on the radio. "I knew there were problems in the world, and that an attack could've happened somewhere else - but not to us," Capucille recalled to ABC11. "We were the people who helped everybody. Next thing you know, here we are being attacked. So I signed up." Even at 98, Capucille's memory is as sharp as a tack; she can still describe in full detail every aspect of her time in the Women's Auxiliary Corps. "The most exciting thing was driving an 18-wheeler truck," she said. "Everybody helped, and everyone was willing, everyone felt that loyalty. Everyone realized this was my country. It wasn't just a place that we hoped would get better. I've got to do what I could do to make it better."

As confident as she is coherent, Capucille is well aware of her status as being among the last of a dying generation. Of the more than 16 million Americans who helped defeat the Axis Powers, the National World War II Museum

reports less than 558,000 were alive in 2017, including 13,302 in North Carolina. The Museum further estimates that the entire generation of World War II veterans will be gone within the next 10-15 years. "I'm proud of everything that I did," Capucille said. "I'm as proud of this country now as I was then."

She's also [proud to share her story](#), and recruit others to do so as she has with artist and filmmaker Revere La Noue. Together with the Durham VA Health System, La Noue is working on a project called [My Life, My Story](#), and a series of podcasts recording veterans stories to share with VA medical staff and the general public. "I was looking around for a way to give back, and this seemed like a great opportunity to express my patriotism in a way that's kind of hard to do sometimes," La Noue tells ABC11. "I realized that these stories can't vanish, and they are, they're vanishing very quickly. It was important not just for me to hear them, but for the next generations of people to hear them."

So far La Noue has interviewed nine World War II veterans, including Capucille. "To hear that from the voice, unedited, un-Hollywood, is something that's very special and important. My job is to enable that voice to come out, and you sort of hear the veteran grow into the storytelling because so many times they want to tell their story." As to what part of World War II history is most important to learn, Capucille insists it's "all of the above," including but not limited to Pearl Harbor, D-Day and the Holocaust. Her message to future generations is equally all-encompassing: "You've got to keep working at what you can do, and you've got to respect people who are doing the same." [Source: Eyewitness ABC News 11 | Jonah Kaplan | July 2, 2018 ++]

Vet Toxic Exposure | George AFB ► Don't Get Pregnant

The first time Kate Kelly heard the warnings about George Air Force Base, she was a 19-year-old airman just getting settled into the barracks. It was 1975. Another female airman sat on a bed opposite. She gave Kelly the rundown of the base. At the time, George was a hub of F-4 Phantom fighter jets and OV-10 Bronco reconnaissance planes. Kelly mentioned she'd been thinking about getting married. Her roommate's response was quick: "Just don't get pregnant," the airman warned. "Don't get pregnant at George Air Force Base."

Kelly didn't think too much about the warning and went to work, to offload boxes from arriving aircraft. "I started feeling the effects when I was on the flight line immediately," Kelly said. She had urinary tract infections, bleeding and pain. The base clinic would analyze the infection, provide antibiotics. Kelly learned by talking to other women in her unit that the infections were common, and among the female airmen on base, so was her roommate's warning: Don't get pregnant at George. She didn't dig further as to why. "You don't ask questions like that. It doesn't cross your mind," she said. "You rely on the service to keep you safe. And although there's no guarantee of safety, when you're stateside you certainly don't expect toxic exposure." To learn the outcome of the pregnancy warning and its impact on her, her husband, and others stationed at George AFB refer to the attachment to this Bulletin titled, "**Don't Get Pregnant**". [Source: MilitaryTimes | Tara Copp | June 19, 2018 ++]

Vet Toxic Exposure | Base Water Update 01 ► Camp Pendleton Radiation

Officials on Marine Corps Base Camp Pendleton, California, failed to test base water for radiation over the final two quarters of 2017, according to a water report obtained by Military.com. Although never considered at an unsafe level, the base's water supply had been found to contain radiation levels three points above the acceptable contaminant level in early 2017, an official with the state Water Boards told Military.com. The report was issued late last month.

Typically, gross alpha and uranium tests are conducted every three years, Water Boards official Wei Chang said in an email. When a test is failed, the test frequency is increased. Gross alpha tests measure the overall radioactivity in drinking water. "Based on the first quarter 2017 results, gross alpha monitoring for this well was triggered to once every quarter starting second quarter 2017," he said. Although the base conducted and passed the required test in the second quarter, it failed to run the tests again over the final half of the year. That oversight was caused by a

miscommunication, base officials said. "This sampling was a special monitoring requirement and not part of the routine 20,000 water quality tests that are performed each year," Mark Bonsavage, who oversees Camp Pendleton's environmental security, said in a statement. "This was not clearly communicated by Camp Pendleton staff to the lab."

The testing was restarted, and the water supply met radiation standards in February and May of this year. Two more tests are scheduled for August and November, he said. In late May, base residents were notified that a bacteria common to sewage and feces was found in their drinking water in April. Officials blamed the bacteria on contaminated test areas. "Although this is not an emergency, as consumers, you have a right to know what you should do, what happened and what we did to correct this situation," said the notice from Pendleton's Water Resources Division and Environmental Security Department. Pendleton's ongoing testing problems come amidst even greater drinking water concerns on military bases nationwide, including a report that at least 126 military bases are near or house water that contains perfluorinated compounds at potentially harmful levels. Those chemicals have been linked to both developmental delays for infants and unborn babies, and a variety of cancers. [Source: Military.com | Amy Bushatz | July 4, 2018 ++]

Vet Fraud & Abuse ► Reported 01 thru 15 JUL 2018

Austin TX -- Someone is impersonating the oldest man in America. Family members of Richard Overton, the 112-year-old World War II veteran who lives in Austin, learned that his personal bank account had been drained on 29 JUN. "Someone set up a bogus account, got his Social Security number and accessed his personal checking account," said Volma Overton, who is Overton's third cousin. According to Volma, whoever accessed the money used it to buy savings bonds with Treasury Direct, and has been doing so for a few months. "It was a significant amount of money." The family filed a police report Friday, and earlier this week, Bank of America restored the stolen funds to Overton's account, according to the Dallas Morning News.



U.S. Army veteran Richard Overton, shown just before his 112th birthday, smokes one of his many daily cigars at his Austin home.

Thankfully, the bank account was not connected to Overton's [GoFundMe page](#), which finances his 24/7 in-home care. Since its inception in December 2016, the page has raised more than \$320,000, though a large portion of that money has already been spent. Once it's gone and the caregivers go, Volma fears Overton will, too. He filed a police report with the Austin Police Department on 29 JUN who is working with several agencies on the case, but had no further developments on 2 JUL, a spokeswoman said. Bank of America has restored the stolen funds to Overton's account, according to the Dallas Morning News.

As for Overton, he's still doing the things he loves, and recently celebrated his 112th birthday on 11 MAY. He's the oldest man in America, verified by the Gerontology Research Group, and the oldest U.S. veteran. When the weather is nice, Overton sits on his front porch. His friends call it his "stage." He'll hum with the birds, snoop on his neighbors and wave at honking cars. Best of all, it's where he smokes most of his 12 daily cigars, and sometimes drinks his favorite drink, a whiskey and Coke. [Source: The Dallas Morning News | Brendan Meyer | July 2, 2018 ++]

Caldwell University, NJ -- In a bait-and-switch scheme, a group of fraudsters used educational programs for veterans to enrich themselves while cheating service members out of an education they were entitled to under the law, according to FBI.gov. The GI Bill provides the country's service members and veterans a free or reduced-cost college education to those who qualify, offering them a head start on their return to civilian life. But one group of fraudsters used the Post-9/11 GI Bill and other U.S. Department of Defense educational programs for veterans as a piggy bank to line their own pockets while cheating more than 2,500 service members out of an education they were entitled to under the law. "This was straight up stealing. Stealing money for veterans that was supposed to help them advance their careers and make themselves more marketable to employers after coming out of the military," FBI Special Agent James Eagleeye told FBI.com.

Eagleeye investigated the case out of the FBI's Newark Division along with investigators from the Department of Veterans Affairs (VA), the Department of Defense, and Department of Education. The scheme was a basic bait-and-switch. A company called Ed4Mil worked with two schools: one, the private liberal arts Caldwell University in New Jersey; the other, an online correspondence school hired by Ed4Mil to develop and administer courses. Ed4Mil aggressively recruited service members and veterans, offering them free computers and gift cards to sign up for what they thought were classes taught by Caldwell University. Yet when Ed4Mil enrolled the students, they would put them in and pay for unaccredited correspondence school classes—but then charge the government the university tuition rates and pocket the difference.

At the center of the scheme was Ed4Mil founder and president David Alvey. The Harrisburg, Pennsylvania resident saw a business opportunity in educating veterans with government funds but learned that when the government provides tuition and other educational benefits directly to a school, certain requirements must be met that his startup could not satisfy. To get around the law, Alvey conspired with a Caldwell University official to use the university's name on coursework that the VA would not have approved. The official—then an associate dean at the school—falsely certified that students were taking the same courses from the same instructors who taught on campus at Caldwell. But the veterans were instead enrolled in online courses like archery and heavy diesel mechanics that were actually taught by the correspondence school. Students sometimes received a housing allowance for the online school, in violation of the rules governing educational benefits.

Caldwell University has publicly said that current university officials had no knowledge of the fraud, and the university cooperated fully in the investigation. In some cases, Ed4Mil would take a one-semester correspondence course that cost less than \$1,000, break the course up over several semesters, and charge the government \$20,000 for the classes to make it seem as if they had been taken at a university. Ed4Mil also failed to notify service members that they would need to pay their tuition money back to the VA if they didn't complete a course. In the case of the fraudulent courses, Ed4Mil officials would simply fabricate a grade to make it appear as though the coursework was being completed, as they did not want the service members to complain about owing back tuition.

The scheme went on for about four years, until a student grew suspicious of the course content. The student looked up the actual cost of the course he was taking online through the correspondence school and alerted the VA Office of Inspector General (OIG). The VA OIG approached the FBI to partner on an investigation. As the scheme began to unravel, Ed4Mil scrambled to hide their subcontracting relationship with the correspondence school from their students and attempted to develop their own curriculum—although this curriculum still likely would not have met VA requirements for reimbursement.

Alvey pleaded guilty to conspiracy to commit wire fraud and was sentenced last month to five years in prison. He was also ordered to pay \$24 million in restitution. His two co-conspirators—one of his employees as well as the associate dean—each pleaded guilty to conspiracy to commit wire fraud and were sentenced to probation. Alvey collected most of the profits himself—more than \$20 million. He bought a mansion, artwork, and high-end cars and also started other businesses. Under his plea agreement, any ill-gotten gains will have to be forfeited as part of the

asset forfeiture process. Eagleeye saw the fraudsters' actions as a flagrant abuse of veterans'—and the public's—trust. “The military members were presented with this pitch from somebody they thought was from an accredited university. These salespeople were allowed on the reservist post or military base by their military superiors,” Eagleeye said. “To the soldiers, everything appeared to be legitimate.”

The FBI's partnership with the Department of Veterans Affairs was crucial to rooting out and stopping the corruption. “This was egregious on so many fronts. The courses were overpriced, they were not high-quality classes, and they spread them out over more months than needed. They wasted the limited monthly entitlements of these veterans,” said VA OIG Special Agent Jenny Walenta. “This was a very well-run case because we worked it collaboratively. Everyone had their own expertise, but we worked together and did our part to help each other stop this fraud that was hurting veterans.” [Source: CBS Dallas / Fort Worth | July 10, 2018++]

Vet Cemetery California Update 18 ► Mare Island Naval Cemetery Deterioration

Retired Navy Capt. Ralph Parrott couldn't believe his eyes. A bit of a world traveler, Parrott was exploring a former military base in the San Francisco area early last year when he came across the Mare Island Naval Cemetery, the oldest military graveyard on the West Coast. The landscape is marked by patches of weeds, dead leaves and bark, invasive roots, and neglected pepper and eucalyptus trees. Threatened by sinkholes, falling headstones from the 19th century are held up by logs. Stone work is crumbling and a white picket fence has darkened over time. “It was a disgrace,” Parrott, 77, who lives in the northern Virginia, said of his March 2017 visit to the graveyard. “My first reaction was, what deplorable conditions for a veterans cemetery.”



The Mare Island Naval Cemetery, the oldest military graveyard on the West Coast, is in dilapidated conditions. The landscape of the Vallejo, Calif., graveyard is marked by patches of grass, weeds and piles of bark. Some 19th century headstones are falling and held up by logs. Stone work throughout the site is crumbling. A white picket fence that has darkened over time is falling.

Parrott now had a mission. He reached out to veterans, volunteer organizations and media in the Bay Area. He contacted military personnel and officials at the Department of Veterans Affairs. He also traveled to Capitol Hill. More than a year later, momentum is building behind the plan to get help for Mare Island Naval Cemetery, with support growing for two newly introduced bills in Congress. The coalition of crusaders pushing for the move have seen increasing attention for the cemetery, where 860 servicemembers and veterans, mostly from the Navy and Marine Corps, were buried between 1858 and 1921. The site includes the graves of three Medal of Honor recipients and veterans from the War of 1812, Civil War and World War I. The cemetery also has nearly 100 plots dedicated to military spouses, children and others, including Anna Arnold Key, the daughter of Francis Scott Key, who authored the Star Spangled Banner.

The cemetery was maintained by the neighboring Mare Island Naval Shipyard until it was closed through the Base Realignment and Closure Act in 1996. That year, the cemetery's care was transferred to the city of Vallejo, Calif., which hasn't had the funds to upkeep the burial grounds. The waterfront community, which is located in the North

Bay region of the San Francisco area, has fallen into tough financial times, emerging from a yearslong bankruptcy proceedings in 2011. The Mare Island Naval Cemetery, the oldest military graveyard on the West Coast, is in dilapidated conditions. The landscape of the Vallejo, Calif., graveyard is marked by patches of grass, weeds and piles of bark. Some 19th century headstones are falling and held up by logs. Stone work throughout the site is crumbling. A white picket fence that has darkened over time is falling.

For years, care of the cemetery has been left largely in the hands of volunteers, which includes members of the Mare Island Historic Park Foundation. Peggy O'Drain, a foundation volunteer and local historian, told a local publication several years ago that the cemetery's repairs and maintenance could cost \$2 million or more to start. Now, Parrott and other veterans are working towards a legislative fix that would bring the cemetery under the VA's National Cemetery Administration, which maintains military burial grounds in at least 39 states and 33 other sites. Since their work began early last year, they've seen an online petition to push for the move grow and congressional members introduce legislation.

"I believe that once many of our fellow citizens ...find out about the condition of this sacred place, they will demand that honor must be restored for our veterans and their neighbors buried there," said Eric Byrns, a 57-year-old Navy veteran who was based at Mare Island in the 1980s. "I hope to see our leaders return these grounds, to place them under the control of [the VA] as our other veterans cemeteries are. I am confident that when the decision-makers are made aware of this noble cause, then proper action will be taken to rebuild this beautiful place."

Nestor Aliga, a Marine Corps and Army veteran who lives in Vallejo, met Parrott as he lobbied for the cemetery and soon after realized it was "an obvious injustice." Aliga, 62, started an online petition through Change.Org (<https://bit.ly/2IOd99U>) that has since collected more than 55,000 signatures asking for President Donald Trump and VA officials to take over the graveyard's care. Mare Island Naval Cemetery's "deplorable condition is a shocking disgrace to the honorable service, uncommon valor, and selfless sacrifice of our courageous veterans buried there and, even worse, to the dignity of our great nation," Aliga said.

In April, Rep. Mike Thompson (D-CA) introduced legislation to address the dire conditions at the cemetery. Thompson's legislation, H.R. 5588, which was introduced in April, has grown to more than 60 Republican and Democratic co-sponsors. In May, Sen. Dianne (D-CA) introduced companion legislation in the Senate to Thompson's bill, S.2881. Thompson's legislation has garnered endorsements from the American Legion, Veterans of Foreign Wars, the Disabled American Veterans and the U.S. Navy League. On Thursday, AMVETS also endorsed Thompson's bill, which directs the secretary of Veterans Affairs to reach an agreement with the City of Vallejo to take over control of the cemetery in an effort to provide for restoration and maintenance of the historic graveyard.

"Ensuring the sanctity of the final resting place of our veterans is integral to respecting their service. I introduced this legislation to ensure the more than 800 veterans buried at the Mare Island Cemetery are properly honored and I'm humbled to have the support of AMVETS as we continue our fight to restore and maintain this landmark," Thompson said following the AMVETS endorsement. "We must ensure the cemetery is preserved for generations to come so we can properly honor the sacrifice of our nation's veterans."

AMVETS said the legislation would be key to correcting a "national disgrace." "AMVETS applauds Rep. Thompson for introducing his bill to honor and preserve the memory and legacy of the veterans interred at the Mare Island Naval Cemetery, including three Medal of Honor recipients," AMVETS National Commander Marion Polk said. "That the federal government provided no funding for the upkeep of these heroes' final resting place when it closed the base in '96 has been nothing short of a national disgrace ever since. AMVETS strongly believes Congress must act swiftly to enact this bill and transfer responsibility for the cemetery's upkeep to the Department of Veterans Affairs, where it belongs."

The VA said 3 JUL that it assisted Vallejo in preparing an application with the Department of Defense's innovative readiness training program, which would allocate military funds and manpower for restoration of the cemetery. If approved, the city could receive funding for the effort for the upcoming fiscal year that begins 1 OCT. It also is ready

to offer direct assistance in replacing government headstones, as it would for any cemetery where veterans are buried, said Jessica Schiefer, a VA spokeswoman. “VA has helped the city to meet its responsibility to improve the conditions of the Mare Island Cemetery in a number of ways,” Schiefer said in a statement. “If the project is approved, (the Department of Defense) would match a military (department or unit) with the project and work would start in fiscal year 2019. [Source: Stars & Stripes | Claudia Grisales | July 3, 2018 ++]

Burn Pit Toxic Exposure Update 54 ► VA ‘Center of Excellence’ Called For

It was known as “Operation Ranch Hand” while the Vietnam War simmered, then boiled. From the skies and the roadways, the U.S. military sprayed almost 19 million gallons of herbicide over a period of nine years to clear away jungle. Eleven million gallons of that was a chemical called “Agent Orange.” Although the risks of Agent Orange exposure are now commonly accepted, returning veterans had to wage legal and lobbying wars to force the chemical’s manufacturers and the U.S. government to compensate or adequately care for them. Conditions linked to Agent Orange include cancer, diabetes and Parkinson’s disease. This shameful history should not be repeated for those who fought in Iraq and Afghanistan and have troubling health questions about exposure to smoke belching from waste disposal pits often in operation 24 hours a day.

A 2016 Star Tribune editorial made a similar point in support of legislation to create a burn-pit “Center of Excellence” within the U.S. Department of Veterans Affairs (VA) to study and treat illnesses that may be related to this exposure. Over two years later, the legislation S.319 finally cleared the Senate in late June as an amendment to a recently passed funding bill. But a companion bill H.R.1279 remains mired in the House. The Senate approval is welcome, but it’s frustrating that it has taken this long for significant progress. Although research has yet to definitively link burn-pit exposure to health conditions, the science is developing. It takes time to do this meticulous work, particularly when it can take years for medical problems to emerge.

The Helping Veterans Exposed to Burn Pits Act would sensibly develop expertise within the VA to ensure that veterans’ medical concerns are understood and treated effectively. It also would ensure that the issue remains in the spotlight within the sprawling VA system. Essentially, the bill would not place the burden of proof on veterans, as policymakers did with Agent Orange illness. Instead, the VA would take a pro-active role to look for problems and deliver the best possible care.

The two bills certainly don’t lack for broad bipartisan support. Minnesota’s Democratic U.S. Sen. Amy Klobuchar teamed up with North Carolina Republican U.S. Sen. Thom Tillis to introduce the Senate version. U.S. Rep. Elizabeth Esty, a Connecticut Democrat, introduced a companion bill in the House that has eight GOP cosponsors. U.S. Rep. Tim Walz, a Minnesota Democrat and the ranking member of the House Committee on Veterans’ Affairs, merits praise for pushing Republicans to hold a hearing on Esty’s bill — a key step to progress. Another burn-pit bill, one introduced by U.S. Rep. Tulsi Gabbard (D-HI) and U.S. Rep. Brian Mast (R-FL) also merits swift support. It directs the U.S. Department of Defense “to include in periodic health assessments and during military separations an evaluation of whether a service member has been exposed to open burn pits or toxic airborne chemicals,” according to congressional testimony in favor of the bill by Tom Porter, legislative director of Iraq and Afghanistan Veterans of America (IAVA).

If the answer is yes, then the service member or veteran is enrolled (unless he or she opts out) in an existing but underutilized registry intended to collect data on environmental exposure. “Although established in 2014, only 141,000 have completed the registry questionnaire out of the 3.5 million veterans the VA says are eligible to register,” Porter testified June 7. “Only 1.7 percent of the post-9/11 veterans eligible to register have done so, and only 35 percent of IAVA members exposed have.” Porter’s words are also a powerful argument for creating a burn-pit Center of Excellence within the VA — and to move quickly to do so. The nation too slowly came to the aid of Vietnam

veterans suffering from Agent Orange exposure. Repeating this terrible mistake is not an option. [Source: Star Tribune Editorial July 3, 2018 ++]

Burn Pit Toxic Exposure Update 55 ► Suers Refusing To Give Up The Fight

Hundreds of military service members and private contractors who had dozens of class-action lawsuits thrown out by a court of appeals are refusing to give up the fight. Just last month, a three-judge panel of the 4th Circuit Court of Appeals agreed with a federal judge in Maryland, who last year threw out the lawsuits brought against KBR, a former Halliburton Corp. subsidiary. The panel found that the military had unrestricted control over KBR, rendering company decisions on waste management and water services "de facto military decisions" not appropriate for judicial review.

It was a crushing blow to those who filed the original class-action lawsuits, who maintain they were made ill by the use of open-air burn pits. On Tuesday, attorneys representing them filed a motion for the court of appeals to conduct an "en banc" review -- in which a case is heard before all judges of a court as opposed to the panel that made last month's decision. "The panel acknowledged the district court's finding that the evidence established that the military determined that hazardous materials were 'to be segregated and disposed of by a method other than surface burning' and were 'not authorized to be placed in burn pits,'" reads a copy of the motion obtained by Fox News. "Yet the panel held that the district court did not clearly err when it wholly discounted both the evidence (sworn declarations) and the allegations in the complaint."

More than 60 lawsuits allege that KBR's practice of dumping tires, batteries, medical waste and other materials into open burn pits created harmful smoke that caused neurological problems, cancers and other health issues in more than 800 service members. Attorneys for the plaintiffs maintain in this recent motion that the evidence against KBR, about improper waste disposal methods at military bases during the wars in Iraq and Afghanistan, is hard to ignore. "The panel's decision cannot be squared with the evidentiary record, which establishes that KBR burned batteries and other hazardous materials in burn pits on thousands of instances," reads another passage in the motion. "Given that 181 service members filed declarations both in 2011 and 2016, and another 525 service members filed declarations in 2016, the evidentiary record establishing KBR's systemic burning of hazardous material is substantial and robust."

"The panel's desultory review of the record is all the more problematic because KBR did not rebut this evidence with contradictory submissions. Instead, KBR's contract manager (David Palmer) admitted that hazardous materials should not have been burned, and testified that KBR was permitted to burn general waste but not hazardous materials." During arguments before the 4th Circuit last month, Susan Burke, a lawyer for the service members, argued that KBR repeatedly violated the terms of its contract with the military to handle waste disposal. She said KBR also disobeyed a military directive against burning hazardous materials. KBR's attorney, Warren Harris, told the court that the decision to use burn pits was made by the military, which also made decisions on where the pits would be located, what hours they would operate and what would be burned in them.

In a recent statement to Fox News, KBR officials say the appeals court decision made last month was crucial in ending a long battle in court. "KBR is pleased that the Court of Appeals has confirmed that the trial court made the correct decision and that this legacy case is one step closer to final resolution," reads a statement from officials at the contracting firm. "As KBR has consistently stated, KBR operated burn pits at a very limited number of bases in Iraq and Afghanistan and KBR personnel operated safely and effectively at the direction and under the control of the U.S. military." [Source: Fox News | Perry Chiamonte | July 5, 2018 ++]

Obit: Richard Harrison ► 25 JUN 2018 | Navy Retiree

Long-time watchers of the History Channel's reality television show "Pawn Stars" typically know that Richard Benjamin Harrison, aka "The Old Man," spent time in the Navy. But on the show, there were only passing mentions of Harrison's time in the Navy. What viewers don't know is that he rose to the rank of Personnelman 1st Class during a 20-year career. Those two decades saw Harrison serving on four ships, a destroyer squadron staff, a tactical air squadron and one shore tour at a maintenance activity center during a career stretching from 1958 to 1979. "I spent 14 years onboard ships, and I was gone a lot," Harrison told Navy Times in a 2014 interview. "That's the only thing I didn't care for." Harrison died June 25 after a long battle with Parkinson's disease. He was laid to rest 1 JUL.

Born in Danville, Virginia, Harrison then grew up in Lexington, North Carolina. As was the case for many young men of the day, Harrison joined the Navy only after being given an ultimatum from a North Carolina judge that he either join the military or go to jail after stealing a car, son Rick Harrison wrote in a 2011 autobiography. After recruit training in San Diego, Harrison served back-to-back tours on two San Diego-based destroyers, the Orleck and the Twining. He left the Navy in 1962 after his four years were up, according to Harrison's releasable information provided by Navy Personnel Command.

Two years into his enlistment, Harrison married his home-town sweetheart, JoAnne, and the couple started a family. "I went in for four years, and then came out and went home," Harrison said. When his daughter had health issues that required constant medical attention, the financial strain caused the Harrisons to reconsider the Navy. "My daughter had medical bills ... I'll be honest with you, I couldn't afford the medical," he said. "Me and the wife talked it over, and I went back in the Navy. I enjoyed it." Harrison then reported to Norfolk, Virginia, which wasn't far from his North Carolina home. It wasn't long before he was back at sea, assigned to the attack transport ship Freemont, which operated out of the then-Naval Amphibious Base Little Creek, Virginia.



Young Fireman Richard Benjamin Harrison (left) during his days onboard the destroyer Twining in the early 1960s and scene from TV show "Pawn Star" (right)

After a year and a half onboard the Freemont, Harrison was offered orders to Tactical Air Control Squadron 21, also at Little Creek, in January 1966. TACRON-21 controlled and coordinated air operations for amphibious and expeditionary units operating off Navy amphibious ships. And once again, Harrison spent much of his time away from home. Longing to return to Southern California, Harrison took orders in April 1967 to the San Diego-based staff of the Commander, Cruiser and Destroyer Group, Pacific, a deploying command that would later become part of today's Naval Surface Forces and Surface Forces Pacific. It was during this nearly four-year tour that Harrison advanced to first class petty officer — his highest paygrade. Harrison's final stint at sea was aboard the fleet ocean-going salvage tug Chowanoc, where he spent his longest continuous shipboard tour, which lasted nearly four years between 1971 and 1975.

While assigned to Chowanoc, Harrison had multiple extended deployments to the western Pacific and Vietnam, along with numerous extended at-sea periods operating out of San Diego. Shore duty finally came Harrison's way for his last four years, where he was stationed at the Shore Intermediate Maintenance Facility in San Diego. He opted

to retire at the 20-year mark in 1979 instead of heading back to sea. “Out of 20 years, I was deployed about 10,” Harrison said “That’s a lot of time. ... The only reason I got out was that I had three teenage boys, and the wife couldn’t handle them.” According to his Navy records, he is authorized to wear the Good Conduct Medal; the Armed Forces Expeditionary Medal; the Vietnam Service Medal; and the National Defense Service Medal.

While Harrison finished his Navy career in San Diego, his wife started selling real estate. Early success led to the opening of her own business, where Harrison worked part-time after his retirement. Though initially successful, a downturn in the economy and rising mortgage interest rates in 1981 doomed their business. With a total of \$5,000 remaining, the family packed up and headed to Las Vegas. The pawn business gradually grew into a successful shop and they twice relocated to larger digs. In 2009, that shop became famous when the reality TV show became a History Channel hit. Harrison said in 2014 that the Navy taught him the value of hard work. With a nod to his failures, he said the best practice is to simply to put your head down and keep moving. “Don’t dwell on the past — you’ve got a life ahead of you,” he said “Live it to the fullest. Don’t waste your time thinking about the past — the past is over.” [Source: NavyTimes | Mark D. Faram | July 3, 2018 ++]

Obit: Helen Miller ► 17 JUN 2018 | Army

When Helen Miller became one of the first women to serve in the U.S. Army during World War II, she promised her parents she wouldn’t volunteer for overseas duty. Still, she stepped forward when the Army needed women soldiers in England to support the D-Day invasion. The Woodbury woman later appeared in an Emmy-winning documentary about her military service. In her 90s, she became a blogger with thousands of followers interested in her stories about a full life and active aging. Miller died June 17 in a Woodbury hospice. She was 96.

Throughout her life, Miller responded to challenges with a cheerful resiliency. She was born in a house on Grand Avenue in St. Paul and moved 19 times as a child, according to her son, David Christiansen. As a young woman, she survived a life-threatening case of scarlet fever. Later in life, she survived breast cancer. “I’m a tough old bird!” she wrote of herself. “She has been a tested soul,” said Margaret Wachholz, a friend. “She was like Teflon. No matter what happened to her, she bounced back.” During World War II, Miller joined the Women’s Army Auxiliary Corps (WAAC), a pioneering unit created in 1942 that later became the Women’s Army Corps. It was the first time women who weren’t nurses were allowed to serve in the Army.



Helen Miller (left) in 1943. New recruits for the Women's Army Auxiliary Corps arrive (center) at Fort Des Moines, Iowa in 1942. Helen at a ceremony in 2015 (right) where she was honored with a grass roots advocacy award for her work with Face Aging MN.

Miller was shipped to Great Britain on the Queen Mary, a passenger liner converted to troop ship, which zigzagged across the Atlantic to dodge U-boat attacks. She was stationed in the U.S. Army Air Forces 8th Fighter Command headquarters outside London, where she helped plot the position of Allied fighter planes on missions to Europe, including D-Day. “She just wasn’t really afraid of anything,” her son said. Discharged after nearly three years, she returned to St. Paul and married a Navy veteran named Leo Christiansen. Their two sons both served in the military. After her first husband died in 1979, she remarried in 1983 to George Miller. He died in 2009. When she moved into the Woodbury Senior Living facility, she threw herself into activities including painting, playing poker and planning and performing in skits. She followed the Twins and rooted for a Tiger Woods comeback. An avid golfer, she hit a

hole in one when she was 70. She was in her 90s when she caught a 31-inch northern pike. "She engaged in life wholeheartedly and also lightheartedly," Wachholz said.

In 2014, Miller's story was included in a television documentary called "Women Serving In War" that was produced by Twin Cities Public Television and the Minnesota Department of Veterans Affairs. Seventy years after her Army days, she could still sing the [WAC marching song](#) about their symbol, Pallas Athena, Greek goddess of war. The show won a regional Emmy. "I absolutely loved her," said producer Stephanie Halleen. "She kind of liked her 15 minutes of fame. She wasn't bashful at all," Christiansen said. In 2016, she started "[Helen's Corner](#)," a blog about her life on the Face Aging MN website. It was followed by 10,300 people, Christiansen said.

In a [Face Aging MN video](#) recorded near the end of her life, Miller said, "There's not much of me left, but what's left is still kind of feisty." Besides her son David, of Oakdale, survivors include another son, Dan Christiansen, of Woodbury; a sister, Georgia Adkins, of Inver Grove Heights; seven grandchildren; nine great-grandchildren and one great-great-grandchild. Services have been held. [Source: Star Tribune (Minneapolis) | Richard Chin | July 6, 2018 ++]

Bladensburg WWI Vet Memorial Update 05 ► Appealed to Supreme Court

The American Legion this week appealed the Bladensburg Cross case to the Supreme Court in an effort to save a World War I memorial. Earlier, the U.S. Court of Appeals of the Fourth Circuit declared that the cross shape of the Bladensburg World War I Veterans Memorial in Prince George's County, Md., violates the Establishment Clause of the U.S. Constitution's First Amendment. The memorial was erected in 1925 by local Gold Star mothers and the local American Legion post to honor 49 of Prince George's County veterans who gave their lives while serving in World War I.

On behalf of The American Legion, First Liberty Institute and the law firm of Jones Day filed a petition for writ of certiorari with the U.S. Supreme Court asking the nation's highest court to reverse a lower court decision that could lead to the bulldozing of the memorial. A copy of the petition can be found [here](#). "Crosses have come to represent a symbol of the sacrifices of men and women who have given all in defense of our great nation," American Legion National Commander Denise H. Rohan said. "Crosses have inspired war poems, helped Gold Star mothers heal and represented sacrifice for generations. In the context of this and other veterans memorials, the cross represents our fallen heroes."

The legal case was brought forth by the American Humanist Association, a nonprofit organization that "argued the cross gives the impression that only Christians are being honored," according to a Washington Post article. The memorial was built in the shape of a cross as a remembrance of the crosses used to mark the graves of fallen American servicemembers overseas. To learn more about the history of the Bladensburg World War I Memorial and to sign the petition to let it stand, click [here](#). And for more information about the case, read the [Burn](#). [Source: The American Legion Online Update | MOTHAX | June 27, 2018 ++]

Native American Veterans Memorial Update 01 ► "Warriors' Circle of Honor" Chosen

The jury for the Smithsonian's National Museum of the American Indian, National Native American Veterans Memorial has unanimously selected the design concept submitted by Harvey Pratt titled, "Warriors' Circle of Honor." Groundbreaking for the memorial is slated for September 21, 2019. It is slated to open late 2020. "Through meeting thousands of Native American Veterans, I learned most of all about the commitment these Veterans have to the well-

being of the United States,” said Kevin Gover, director of the museum. “These Veterans are perfectly aware that they are serving a country that had not kept its commitments to Native people, and yet they chose—and are still choosing—to serve. This reflects a very deep kind of patriotism. I can think of no finer example of service to the United States and the promise it holds.”



Designer Henry Platt's Concept

Native Americans serve at a higher rate per capita than any other population group. Few outside the military and American Indian Nations know that Native people have served in the U.S. Armed Forces since the American Revolution and continue to serve today. The nation's capital is known for its grand monuments and solemn memorials, including many honoring the nation's Veterans. Yet no national landmark in Washington, D.C., focuses on the contributions of American Indians, Alaska Natives and Native Hawaiians who have served in the military since colonial times. Harvy Pratt, who is Cheyenne and Arapaho, is a multimedia artist and recently retired forensic artist, as well as a Marine Corps Vietnam Veteran. His design concept is a multisensory memorial. An elevated stainless steel circle rests on an intricately carved stone drum. You can [Listen](#) to Pratt describe his design concept in detail. The selected design will undergo further development in partnership with the museum.

VA's director of tribal government relations, Stephanie Birdwell, was a juror on the panel selecting the final design. “The National Native American Veterans Memorial is both personally and professionally meaningful to me as the daughter, granddaughter and niece of Native American Veterans,” Birdwell shared. “In my professional role with VA, I've been fortunate to meet, serve and work with Native American Veterans from across the country and I understand how important this memorial is to the Veterans, their families and to our country.

Congress commissioned the museum (<https://www.congress.gov/103/bills/hr2135/BILLS-103hr2135enr.pdf>) to build a memorial that gives “all Americans the opportunity to learn of the proud and courageous tradition of service of Native Americans in the Armed Forces of the United States.” “This memorial will be an enduring tribute to the sacrifice, service, stories and experiences of Native American Veterans,” Birdwell said. “As jurors, we carefully reviewed a competitive applicant pool of design submissions and by unanimous consent, agreed that Harvey Pratt's design will achieve these goals and will serve to honor the generations of Native American men and women who served our country in the past, present and future.” [Source: Vantage Point | Megan Moloney | June 28, 2018 ++]

Vet Jobs Update 236 ► May Unemployment Rate Dropped Slightly to 3.3%

Former service members were employed at a higher rate than nonveterans last month, according to federal statistics released 6 JUL. While both groups had an unemployment rate of 3.4 percent in May, the overall veteran

unemployment rate dropped slightly to 3.3 percent in June while the nonveteran unemployment rate rose to 4.0 percent. Helping to widen that gap was a drop in unemployment among post-9/11 veterans — from 4.2 percent to 3.7 percent between the two months. Experts warn against putting too much stock in these trends, however. The monthly figures, put out by the Bureau of Labor Statistics, can be volatile, since the data on veterans is drawn from a smaller sample size than the overall population. The U.S. added about 213,000 jobs in June, primarily in the manufacturing, health care and professional and business service industries. The national unemployment rate, which hit an 18-year low in May, rose to 4 percent. [Source: MilitaryTimes | Natalie Gross | June 6, 2018 ++]

Vet Hiring Fairs ► Scheduled As of 15 JUL 2018

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

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



[Source: Recruit Military, USCC, and American Legion | July 15, 2018 ++]

Military Retirees & Veterans Events Schedule ► As of 15 JUL 2018

The Military Retirees & Veterans Events Schedule is intended to serve as a one-stop resource for retirees and veterans seeking information about events such as retirement appreciation days (RAD), stand downs, veterans town hall meetings, resource fairs, free legal advice, mobile outreach services, airshows, and other beneficial community events. The events included on the schedule are obtained from military, VA, veterans service organizations and other reliable retiree/veterans related websites and resources.

The current Military Retirees & Veterans Events Schedule is available in the following three formats. After connecting to the website, click on the appropriate state, territory or country to check for events scheduled for your area.

- 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.

Note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date\time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and\or other military retiree\veternans related events to the Events Schedule Manager, Milton.Bell126@gmail.com. [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | July 15, 2018 ++]

Vet State Benefits ► Alaska 2018

The state of Alaska provides a number of benefits to veterans. To obtain information on the following refer to the attachment to this Bulletin titled, “**Vet State Benefits – AK**”. Benefits are available to veterans who are residents of the state.

- Real Estate Benefits
- Employment Benefits
- Education Benefits
- Recreation Benefits
- Other State Veteran Benefits

[Source: <http://www.military.com/benefits/veteran-state-benefits/washington-state-veterans-benefits.html> | July 2018++]

* Vet Legislation *



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

Agent Orange Thailand Update 02 ► H.R. 4843 | Concede Exposure to All Vets

In January 2018, Representative Bruce Westerman (R-AR) introduced H.R. 4843, a bill that would concede herbicide exposure to all veterans who served at any military installation in Thailand during the Vietnam Era for purposes of determining their eligibility for VA benefits. This measure is a companion bill to S. 2105, introduced by Senators John Boozman (R-AR) and Joe Donnelly (D-IN). DAV issued an alert in support of S. 2105 in December 2017. While VA's internal manual acknowledges herbicide exposure for specific military occupational specialties on the

perimeter of eight specific Thai Royal Air Force Bases, Thai statutes and regulations do not automatically recognize veteran exposure to herbicides while serving in Thailand during the Vietnam Era.

H.R. 4843 would automatically concede herbicide exposure for all veterans who served at military installations in Thailand during the Vietnam Era, regardless of the base, duty on the perimeter or military occupational specialty. As a result, the presumptive diseases currently associated with herbicide exposure, including spina bifida for children, would be applicable to all veterans who served at military installations in Thailand during the Vietnam Era. Consistent with DAV Resolution No. 214, DAV supports the recognition of herbicide exposure to veterans who served at military installations in Thailand so that the presumption of service connection for Agent Orange related diseases would be available to service members exposed to include those who served in Thailand. Readers are encouraged to use the editable prepared electronic letter at [Take Action Delphine Metcalf-Foster on](#) or draft their own to urge their Representative to cosponsor H.R. 4843. [Source: DAV National Commander | Delphine Metcalf-Foster | July 2, 2018 ++]

Military Sexual Misconduct Update 01 ► S.2141 | Military Justice Improvement Act

In a letter of support sent to Sen. Kirsten Gillibrand 9 JUL, American Veterans (AMVETS) expressed strong support for pending Senate legislation to address military sexual assault cases and problems with how they are investigated by military channels. “Passage of this law will lead to a more just process for victims of military sexual assault,” AMVETS National Executive Director Joseph Chenelly stated in the letter. He went on to state, “AMVETS believes that military JAG officers, instead of commanders who lack the prosecutorial training and experience to properly handle these cases, should be assigned the responsibility for their investigation and disposition.”

[The Military Justice Improvement Act of 2017 \(S-2141\)](#), if signed into law, will make changes to the Uniform Code of Military Justice, the body of jurisprudence that governs military ethics and conduct, by removing from the accused’s commander authority to dispose of certain felony-level charges such as sexual assault. S-2141 seeks to amend title 10, United States Code, to reform procedures for determinations on disposition of charges and the convening of courts-martial for certain offenses under the Uniform Code of Military Justice, and for other purposes.

In May 2018, the Defense Department released its Annual Report on Sexual Assault in the Military, which showed a nearly 10 percent increase in service members reporting sexual assault in 2017. “While commanders are necessarily given broad authority to maintain good order and discipline within their commands, violations involving sexual misconduct remain a problem in terms of prevalence and disposition,” said Chenelly. “This is a trend that must not continue.” An earlier version of this act, the Military Justice Improvement Act of 2013 (S-1752), failed to pass. Gillibrand sponsored the current legislation last NOV 2017. It now has the bipartisan support of 29 legislators. [Source: AMVETS News Release | John Hoellwarth | July 9, 2018 ++]

TRICARE User Fees Update 103 ► H.R.5515/S.2987 | Retiree Cost Increases

TRICARE enrollment fees and other cost shares were recently changed. As a result, military retirees who entered the military after January 1, 2018, will generally be required to pay more for TRICARE benefits than current military retirees. Military retirees were exempt from most increases in recognition that they have kept their end of the bargain. Now, Congress would like to change the terms of its deal with military retirees by removing that exemption and significantly increasing TRICARE costs for current retirees. The VFW needs your help in defeating this harmful proposal which would require military retirees to pay more for their earned health care. Contact your Senators and Representative to demand that they reject any proposal that would result in TRICARE fee increases for current

beneficiaries, and tell them that they must not balance the budget on the backs of military retirees. To facilitate this the VFW at <http://capwiz.com/vfw/issues/alert/?alertid=80493626> has provided a recommended editable message for readers to use to email or print out in letter format. [Source: VFW | Action Alert | July 5, 2018 ++]

Military Tax Relief Update 03 ► H.R.5747 | Special Operations Forces Tax Cut

More special operators could receive a break on taxes next year. The Special Operations Forces Tax Cut Act would grant tax breaks to troops based on their mission, rather than location. The bill would benefit troops who deploy outside of combat zones not formally recognized in the IRS' Combat Zone Tax Exclusion section. The Combat Zone Tax Exclusion allows service members who deploy to certain combat zones to exclude income from federal tax filings. Qualifying regions for the tax exclusion are Afghanistan, Kosovo and the Arabian Peninsula. "America's military conducts global operations that don't easily fit into one nation or geographic region," said the bill's sponsor, Rep. Richard Hudson, whose North Carolina district includes Fort Bragg, home of U.S. Army Special Operations Command.

The bill better reflects modern warfare, where the special operations troops are sent in small groups all over the world - and not just traditional "combat zones." "Fifty, seventy years ago, we'd have action in Korea, but we didn't have Special Forces soldiers all over the world," Hudson said. "The way Special Forces works today - trying to help stabilize governments and fight terrorism - it's a different warfare." Under Hudson's bill, special operators would be eligible for the tax break, regardless of their location, as long as their mission was to "combat terrorism." The bipartisan bill is being considered by the Ways and Means committee, which is the chief tax-writing committee in the House. [Source: MOAA | Amanda Dolasinski | July 5, 2018 ++]

*** Military ***



NDAA 2019 Update 07 ► Troop Damaged Equipment Mementos



Staff Sgt. Thalamus Lewis displays the Army Combat Helmet he was wearing when he was shot while searching for IEDs in Afghanistan.

If a soldier is shot or injured in an explosion downrange, they might want to keep their damaged helmets or body armor plates as a memento. The process of tracking them down can be a pain, though, and there is no one policy about assuring that service members can track down their old gear. A line in the most recent draft of the National Defense Authorization Act could change that, though. In the bill, signed June 19 by the Senate, U.S. law would expand to ensure that veterans can get their stuff back. “The award of equipment under this section shall be without cost to the member or veteran concerned,” according to the bill.

The provision applies to separating service members and veterans, according to the NDAA draft. The language would be an addition to an existing statute that allows soldiers who have been deployed more than 30 days to keep the combat uniforms issued to them, with their service secretary’s approval. If signed, soldiers would also be able to keep their damaged personal protective equipment when they are discharged, and veterans would be able to request those mementos. The law would put in writing something the services have been doing on an ad hoc basis.

Current Army policy requires everything, even if it has been destroyed in action, to be returned to the service. “Soldiers are required to turn in all government property when it is no longer required to perform their mission or when the item becomes unserviceable,” Maj. Christopher Ophardt, an Army spokesman, told Army Times. However, exceptions have been made, as a handful of soldiers have received their helmets, bullet holes and all, in special return ceremonies over the years. “There are certain circumstances in which the Secretary of Army may authorize release for sentimental reasons,” Ophardt added. [Source: ArmyTimes | Meghann Myers | June 30, 2018 ++]

Navy Hair Standards ► New Hairstyles Authorized for Female Sailors

Navy officials have expanded authorized hairstyles for women while in uniform, but it will be up to unit CO’s to decide how the updated policy applies to their commands. The new rules were released July 11 by the Chief of Naval Personnel Vice Adm. Robert Burke in [NavAdmin message 163/16](#). The new rules authorize the wear of free-hanging braids and ponytails, as well as lock hairstyles. The message also expanded the rules applying to hair buns. As for ponytails, the new rules allow “free standing” ponytails or braids while in working and service uniforms; ponytails were already authorized to wear in physical training uniforms.

Any accessories, such as hair ties or bands used to secure the pony tail, must match the color of the hair and cannot be seen when the sailor is facing forward. As for length, any braid or ponytail can only extend up to 3 inches below the lower edge of the collar of any shirt, jacket or coat being worn. The only exception is for duty in spaces where machine hazards, such as rotating gear, would present a safety hazard. In those cases, the length isn’t allowed to go below the collar at all. Also authorized now are lock hairstyles, which the Navy defines as when one section of hair twisted from or near the root to the end of the hair, and creates a uniform ringlet or cord-like appearance. Locks may be worn in short, medium, or long hair lengths and can be worn in uniform as long as they “present a neat and professional military appearance,” the message said. The rules give commanding officers the say-so in deciding if any of the styles are eccentric, faddish or simply out of standards.

According to the message, “Locks must continue from the root to the end of the hair in one direction (no zig-zagging, curving, or ending before the end of the lock to dangle as a wisp or loose hair),” and, “Locks parting must be square or rectangle in shape in order to maintain a neat and professional appearance.” The expanded rules for hair buns now allow wear beyond the previously mandated 3 inches of bulk when measured outward from the scalp. Now,

the only rule for buns is they can't "exceed or extend beyond the width of the back of the head." [Source: NavyTimes | Mark D. Faram | July 11, 2018 ++]

Army Guard Tuition Aid ► 5 AUG Changes

New members of the Army National Guard will no longer have to meet a time in service benchmark before tapping into its tuition assistance program for undergraduate and graduate degrees, officials announced this week. Instead, tuition assistance (TA) use will be tied to finishing Guard training requirements. Currently, Army Guardsmen must serve a full year before using tuition assistance for an undergraduate degree, or 10 years to use it for a master's degree. Troops can receive 100 percent of their tuition covered up to \$250 an hour and up to 16 semester hours each year. Individual states might also have their own TA programs that lower the cost of schooling for their Guard members.

The change eliminates that one-year requirement. Starting 5 AUG, Army Guardsmen will be able to use TA as soon as they return home from the Advanced Individual Training (AIT) course after Basic. The change also removes the 10-year cap. Instead, TA can be applied to a graduate program once the next step of schooling is completed. Enlisted soldiers must finish the Advanced Leaders Course (ALC), officers must complete the Captains Career Course, and Warrant officers must finish the Warrant Officers Advanced Course. And troops who moved from enlisted to officer can complete either ALC or the captain's course to meet the requirement, officials said.

Officials said they are also considering a waiver process for the master's degree requirements for soldiers who are sitting on extensive Army schooling wait lists. "We're going to let it ride and see what kind of feedback we're getting from soldiers and how many are in that situation," Ken Hardy, chief of the Army Guard's Education Services Branch, said in a release. "We've got to see how big of an issue it is first. If it's really a big problem, we may look at writing a policy to allow it and, if it's a small problem, at least allowing some exceptions to policy for these unique cases." Hardy said officials are also considering removing the 16-hour annual cap. "That's our next thing we want to look at and see if we can change the 16 credit hour cap," he said in the release. [Source: Military.com | Amy Bushatz | July 11, 2018 ++]

USS Fitzgerald (DDG-62) Update 16 ► Former CO Pleads Not Guilty to Collision Charges

Nearly 13 months after the fatal collision between the destroyer Fitzgerald and the merchant vessel ACX Crystal, the Fitz's former commanding officer, Cmdr. Bryce Benson, stood at attention 10 JUL in the Washington Navy Yard courtroom as the prosecution read the charges levied against him. Benson pleaded not guilty to charges of dereliction of duty and neglect resulting in death, and negligence in the improper handling of a vessel for his role in the June 17, 2017, collision off the coast of Japan that claimed the lives of seven sailors.

Gunner's Mate Seaman Dakota Kyle Rigsby, Yeoman 3rd Class Shingo Alexander Douglass, Sonar Technician 3rd Class Ngoc T. Truong Huynh, Gunner's Mate 1st Class Noe Hernandez, Fire Controlman 1st Class Carlos Victor Ganson Sibayan, Personnel Specialist 1st Class Xavier Alec Martin and Chief Petty Officer Fire Controlman Gary Leo Rehm Jr. were killed when the 730-foot, 29,060-ton merchant vessel punched a gaping hole into their berthing. Benson was asleep during the early morning hours when the Fitz was rocked. When sailors pried apart twisted metal to gain access to Benson's crushed quarters, they found the confused CO clinging to the side of the ship. He suffered a traumatic brain injury as a result of the accident.

The general court-martial to determine the former CO's fate will begin 28 JAN 2019, according to the presiding military judge, Cmdr. Jonathan Stephens. Both Benson and Cmdr. Alfredo J. Sanchez, who commanded the destroyer

McCain at the time of its Aug. 21 fatal collision, were originally charged with negligent homicide. Those charges were dropped in both cases. Sanchez pleaded guilty back in May, as part of a pretrial agreement, to dereliction of duty for his role in the collision off the coast of Singapore. Exactly why Benson's negligent homicide charge was dropped remains unclear. The former Fitz skipper waived his right to an Article 32 hearing in May. [Source: NavyTimes | J.D. Simkins | July 9, 2018 ++]

SGLI/VGLI Update 17 ► Proposed Change to Close Spouse Notification Loopholes

A new proposal on Capitol Hill is the latest in a long, ongoing battle to alter the Servicemembers' Group Life Insurance (SGLI) program to be friendlier to spouses and family members. SGLI offers an inexpensive life insurance option for troops of up to \$400,000. The benefit costs seven cents per \$1,000 of coverage and is purchased in \$50,000 increments. For \$1 extra per month, an additional benefit known as the SGLI Traumatic Injury Protection Program (TSGLI) can be tacked on. That coverage issues payments if the service member has specific injuries or is hospitalized over a set number of consecutive days.

Over the last several years, one Navy widow has fought to make changes to the program that would make it friendlier to surviving families. After her husband, Navy Lt. Cmdr. Landon Jones, was killed in a helicopter crash in 2013, Theresa Jones was startled to learn that he had declined SGLI coverage. As a result, the family was not paid \$400,000 after his death. Current law orders the military services to notify a spouse if her service member declines coverage, something Theresa said never happened in her case. But the Navy said it didn't have to pay because, according to current law, "Failure to provide a notification ... does not affect the validity of any election." Since then, Jones has worked with lawmakers to put changes in place. A variety of alterations has been proposed, including a requirement that the military actually notify the spouse, but none has been signed into law.

This year, the House approved as part of its version of the 2019 National Defense Authorization Act a measure that would automatically push troops into the SGLI program when they deploy, regardless of whether they've signed up. But whether it makes it into law remains to be seen. Now Rep. Duncan Hunter, a California Republican, has again proposed a measure that would require spouses to be notified when SGLI is declined, or still get paid should the service member die. The new bill would "require notarized acknowledgment," according to a summary. This version has been referred to the House Veterans' Affairs Committee instead of the House Armed Services Committee, which manages changes to the Defense Department. That's because while the SGLI program is technically run through the Pentagon, its oversight and payout is done by the Department of Veterans Affairs.

Asked by Hunter in April whether the VA would support such a change, a top VA official said "yes." "The House Veterans Affairs Committee has been insistent that any changes regarding VA policy go through their jurisdiction. To date, the House Veterans Affairs Committee has taken no action on the issue," a press release from Hunter's office says. "Personally, I don't care how it's done, I just want to see it done," Hunter said in the release. "Our military families of fallen service members deserve better than politicians bickering over who should actually fix a problem which causes great harm." [Source: Military.com | Amy Bushatz | July 9, 2018 ++]

Army Anti-Aircraft Stryker ► Can Kill Tanks Too

With its eyes firmly on Russia, the US Army is racing to field 8x8 Strykers with an array of weapons that can down enemy aircraft — from drones to helicopters to jets — and incidentally make enemy tanks think twice. The first prototypes will be delivered next year, with up to 144 (four battalions) by 2022, although the contract details are still being negotiated. Now, before everyone gets too excited, this doesn't mean the new Stryker is a substitute for the

Bradley as an infantry assault vehicle. The Stryker's got lighter armor, and wheels instead of tracks, so it can't handle all the threats or terrain a Bradley can. Plus, this variant's interior volume will be largely filled with spare missiles, leaving little room to carry troops.

But it does raise intriguing tactical possibilities for IM-SHORAD Strykers to take up positions right behind the frontline forces — ideally on hills with good fields of fire — to provide both air defense and long-range shots against enemy armor. It's similar to how the German's famous 88mm high-velocity cannon of World War II did double duty as flak gun and tank killer.



Anti-aircraft Stryker variant (left) chosen by the US Army: 4 Stinger missiles on one side, two Hellfires on the other, with a 30 mm autocannon (and 12.7 mm machinegun) in between (Leonardo DRS). Close up (right) of the Moog Reconfigurable Integrated-Weapons Platform (RIwP) turret for the anti-aircraft Stryker:: 4 Stinger missiles on one side, two Hellfires on the other, with a 30 mm autocannon and coaxial 12.7 mm machinegun in between (Leonardo DRS)

Put together by Leonardo DRS and then installed on the Stryker by the vehicle's original manufacturer, General Dynamics Land Systems, the package includes an intimidating arsenal of weapon — and the flexibility to add more:

- Two Hellfire missiles, capable of hitting both air and ground targets. Hellfire has not only a larger warhead than the Army's standard Stinger anti-aircraft missile (18-20 pounds vs. 6.6) but a long range than the TOW anti-tank missiles on its M2 Bradleys and ATGM Strykers (5 miles vs. at most 2.8).
- Four Stinger missiles for less well-armored aircraft targets, in a new quad launcher put together by Raytheon.
- A 30mm automatic cannon, an upgraded model (M230LF) of the gun on the AH-64 Apache attack helicopter and considerably more powerful than the Bradley's 25 mm.
- A standard 7.62mm machinegun as backup and to kill targets that don't merit a 30 mm round, such as slow-moving drones and infantry in the open.
- An electronic warfare package to jam drones' control links without having to shoot them.
- A Rada multi-mission radar to track both air and ground targets.

What's more, the weapons are all mounted on a multipurpose unmanned turret, Moog's Reconfigurable Integrated-weapons Platform (RIwP, pronounced "rip"), which House said could take a wide range of alternative layouts as technology, tactics, and threats evolve. It could also be adapted to other vehicles, with Leonardo having tried a counter-drone version on an M-ATV truck. "It takes us about four hours to put the RIwP turret on an M-ATV," House told me. While they've haven't put one on a Stryker yet, once General Dynamics preps a Stryker — which includes cutting the appropriate hole in the top armor — "it won't be any harder to mount it on the Stryker." The loaded turret weighs less than the TOW missile turret already installed on the Stryker's anti-tank variant, he said.

With the turret installed and loaded, the vehicle has two Hellfires and four Stingers ready to fire and more would be carried in the hull. The three-man crew should be able reload the Stingers and the 30mm without leaving the vehicle, although they'd be partially exposed in an open hatch. The Hellfires, however, are simply too big and heavy to fit through the hatches, so the crew would have to get out and clamber on top of the vehicle to reload those. That's an awkward operation under fire and another reason the IM-SHORAD Stryker shouldn't hang out in range of enemy

machineguns alongside the Bradleys. If fewer or no reloads are needed for a particular mission, House said, some or all of the Stryker's cargo/passenger area would be available for supplies or troops. But with Short-Range Air Defense identified as one of the Army's glaring shortfalls against a modern adversary like Russia or China, the IM-SHORAD Stryker probably won't have much time for odd jobs. [Source: Breaking Defense | Sydney J. Freedberg Jr. | July 10, 2018 ++]

GTMO Detainees Update 04 ► Judge in USS Cole Case Resigning

The military judge who ordered a Marine general to serve 21 days confinement in a Guantanamo trailer park for contempt of court — a conviction that a federal court recently overturned as illegal — is retiring after 26 years of service, the Pentagon said 5 JUL. Air Force Col. Vance Spath “has an approved retirement date of Nov. 1, 2018,” Air Force spokeswoman Brooke Brzozowske said in a one-sentence email response to a question from McClatchy. She did not say when the colonel submitted his paperwork for retirement. Spath has been chief of the U.S. Air Force judiciary since April 2014. He been serving as the judge in the USS Cole case at Guantanamo since the summer of 2014. He did not respond to efforts by McClatchy to reach him via his social media accounts.

Spath drew national attention for his November conviction of Marine Brig. Gen. John Baker after summary contempt proceedings, making Baker the first U.S. citizen to be convicted of a crime at the war court created by President George W. Bush to try suspected foreign war criminals in the aftermath of the 9/11 terror attacks. At issue was a decision by Baker, the chief defense counsel for military commissions, to release three defense attorneys from the USS Cole case. The attorneys said they had an ethical obligation to quit after Spath forbade them to investigate their discovery of a listening device hidden in the confidential attorney-client meeting room at the U.S. Navy base in Cuba. Spath said only he, as the case judge, had the power to release defense attorneys of record. He several times ordered Pentagon paid defense attorneys Rick Kammen, Rosa Eliades and Mary Spears to return to the capital case; they refused.

In February, Spath declared his frustration over uncertainty of the mechanics of military commissions and halted all pretrial proceedings in the case, pending clarification of his authority from higher courts. “I am abating these proceedings indefinitely,” he declared Feb. 16 before walking off the war court bench at Guantanamo. “We’re done until a superior court tells me to keep going.” At the time, Spath mentioned that he was weighing retirement. Last month, a federal judge ruled that Spath “acted unlawfully when he unilaterally convicted” Baker “of criminal contempt and sentenced him for that contempt” at the Guantanamo war court on Nov. 1, 2017. Spath sentenced the general to 21 days confinement and to pay a \$1,000 fine. Because the brig at the Guantanamo Navy base was not operating at the time, the Air Force judge instead confined him to his quarters — a trailer park behind the war court compound, called Camp Justice.

The Pentagon overseer released the general from his confinement after two nights in the trailer as a federal court was weighing whether the Air Force judge had deprived the Marine general of due process. As of 5 JUL there was no notice of Spath's pending retirement on the USS Cole case docket at a Pentagon website for military commissions. Guantanamo inmate Abd al-Rahim al-Nashiri, held by the CIA from 2002 to 2006, is accused of plotting al-Qaida's suicide bombing of the warship that killed 17 U.S. sailors off Aden, Yemen, on Oct. 12, 2000. He could face military execution, if he is convicted. Al-Nashiri's prosecutors have asked a Pentagon panel, the U.S. Court of Military Commission Review, to clarify a range of questions Spath raised, including the scope of war court contempt authority as well as who has the power to release attorneys of record from ongoing proceedings. [Source: Miami Herald | Carol Rosenberg | July 5, 2018 ++]

Military Immigrant Enlistment Update 02 ► Some Being Abruptly Discharged by Army

Some immigrant U.S. Army reservists and recruits who enlisted in the military with a promised path to citizenship are being abruptly discharged, the Associated Press has learned. The AP was unable to quantify how many men and women who enlisted through the special recruitment program have been booted from the Army, but immigration attorneys say they know of more than 40 who have been discharged or whose status has become questionable, jeopardizing their futures. “It was my dream to serve in the military,” said reservist Lucas Calixto, a Brazilian immigrant who filed a lawsuit against the Army last week. “Since this country has been so good to me, I thought it was the least I could do to give back to my adopted country and serve in the United States military.”

Some of the service members say they were not told why they were being discharged. Others who pressed for answers said the Army informed them they’d been labeled as security risks because they have relatives abroad or because the Defense Department had not completed background checks on them. Spokespeople for the Pentagon and the Army said that, due to the pending litigation, they were unable to explain the discharges or respond to questions about whether there have been policy changes in any of the military branches.

Eligible recruits are required to have legal status in the U.S., such as a student visa, before enlisting. More than 5,000 immigrants were recruited into the program in 2016, and an estimated 10,000 are currently serving. Most go Army, but some also go to the other military branches. To become citizens, the service members need an honorable service designation, which can come after even just a few days at boot camp. But the recently discharged service members have had their basic training delayed, so they can’t be naturalized.

Margaret Stock, an Alaska-based immigration attorney and a retired Army Reserve lieutenant colonel who helped create the immigrant recruitment program, said she’s been inundated over the past several days by recruits who have been abruptly discharged. All had signed enlistment contracts and taken an Army oath, Stock said. Many were reservists who had been attending unit drills, receiving pay and undergoing training, while others had been in a “delayed entry” program, she said. “Immigrants have been serving in the Army since 1775,” Stock said. “We wouldn’t have won the revolution without immigrants. And we’re not going to win the global war on terrorism today without immigrants.” Stock said the service members she’s heard from had been told the Defense Department had not managed to put them through extensive background checks, which include CIA, FBI and National Intelligence Agency screenings and counterintelligence interviews. Therefore, by default, they do not meet the background check requirement. “It’s a vicious cycle,” she said.

It’s unclear how the service members’ discharges could affect their status as legal immigrants. In a statement, the Defense Department said: “All service members (i.e. contracted recruits, active duty, Guard and Reserve) and those with an honorable discharge are protected from deportation.” However, immigration attorneys told the AP that many immigrants let go in recent weeks were an “uncharacterized discharge,” neither dishonorable nor honorable. The service members affected by the recent discharges all enlisted in recent years under a special program aimed at bringing medical specialists and fluent speakers of 44 sought-after languages into the military. The idea, according to the Defense Department, was to “recognize their contribution and sacrifice.”

President George W. Bush ordered “expedited naturalization” for immigrant soldiers in 2002 in an effort to swell military ranks. Seven years later the Military Accessions Vital to the National Interest program, known as MAVNI, became an official recruiting program. It came under fire from conservatives when President Barack Obama added DACA recipients — young immigrants who were brought to the U.S. illegally — to the list of eligible enlistees. In response, the military layered on additional security clearances for recruits to pass before heading to boot camp. The Trump Administration added even more hurdles, creating a backlog within the Defense Department. Last fall, hundreds of recruits still in the enlistment process had their contracts canceled. A few months later, the military suspended MAVNI. Republican Congressman Andy Harris of Maryland, who has supported legislation to limit the program, told the AP that MAVNI was established by executive order and never properly authorized by Congress.

“Our military must prioritize enlisting American citizens, and restore the MAVNI program to its specialized, limited scope,” he said.

Non-U.S. citizens have served in the military since the Revolutionary War, when Continental soldiers included Irish, French and Germans. The U.S. recruited Filipino nationals to serve in the Navy in the 1940s, and worked to enlist Eastern Europeans in the military over the next decade, according to the Defense Department. Since Sept. 11, 2001, nearly 110,000 members of the Armed Forces have gained citizenship by serving in the U.S. military, according to the Defense Department. Many service members recruited through the program have proven to be exemplary. In 2012, then-Sgt. Saral K. Shrestha, originally from Nepal, was named U.S. Army Soldier of the Year. In general, the immigrant recruits have been more cost-effective, outperforming their fellow soldiers in the areas of attrition, performance, education and promotions, according to a recently released review by the RAND Corporation, a nonprofit research institution.

The AP spoke with a 26-year-old woman from Dominica who said she proudly enlisted in the immigrant recruitment program in 2016 while earning her nursing degree. She said she drilled each month with her reserve unit, which gave her an award, and had been awaiting a date to start basic training. But in March, she said she looked up her profile on an Army portal and saw that the section about her security eligibility was marked “loss of jurisdiction,” with no further explanation. The next month, her attorney said she found the reservist’s name listed as “unsuitable” on a spreadsheet created by the Defense Department. The reservist, who spoke on condition of anonymity because of concerns about her legal standing, said she received additional paperwork last month that indicated her case is awaiting a final decision. “I have always been a good soldier and have always done what they ask me to do,” she said. “I got into debt when I joined the Army because I can’t work legally but, financially, I can’t survive anymore. I don’t want to give up because I genuinely like being in the Army. But I don’t know who to turn to.”

In recent years, a group of attorneys have been fighting to keep their recruited immigrant clients eligible for naturalization as delays have mounted. Some have been successful, including nearly 50 recruits who were granted a type of temporary status while their background investigations are being completed. “Some of our clients have finally emerged through the system and at least are doing basic training,” said Donald Friedman, a Washington attorney with Perkins Coie. [Source: The Associated Press | Martha Mendoza & Garance Burke | July 5, 2018 ++]

Military Immigrant Enlistment Update 03 ► USMC Delayed-Entry Program

More than 800 foreign-born prospective Marines will soon ship off to boot camp, despite reports that the Army is discharging immigrant soldiers who'd followed a similar path to military service in hopes of becoming U.S. citizens. The Marine Corps is still processing applicants with lawful permanent resident status, Gunnery Sgt. Justin Kronenberg, a spokesman for Marine Corps Recruiting Command, told Military.com. There are currently about 830 men and women born outside the U.S. in the Corps' delayed-entry program. "The Marine Corps has not discharged any of them due to excessive time in the pool awaiting suitability determinations," Kronenberg said.

Those in the delayed-entry program have signed enlistment agreements and train for boot camp with their recruiters and other prospective Marines. They're typically in the program for several weeks or months. Last week, The Associated Press reported the Army was quietly booting dozens of soldiers who'd joined the military and completed entry-level training with the promise that they'd qualify for U.S. citizenship. The story added new fuel to a heated ongoing debate over immigration. Those soldiers joined as part of the Military Accessions Vital to the National Interest program, or MAVNI, which started under President George W. Bush and was designed to help the military attract health care professionals or personnel with specific language skills.

An estimated 10,400 troops signed up to serve through the MAVNI program, but none were Marines. The Marine Corps opted not to participate in the program, Kronenberg said. "The Marine Corps does not have any medical

occupational field and we do not have the type of shortfalls in language proficiencies that would necessitate participation in MAVNI," he said. The Marine Corps isn't the only service to have opted out of the program. Regarding the other services:

- The **Coast Guard** continues to admit immigrants who read, write and speak English fluently; are admitted to the U.S. as lawful permanent residents; and have no prior military service, said Chief Warrant Officer 3 Chad Saylor with Coast Guard media relations. The service has no plans to review that policy, he said. "However, in order to re-enlist in the Coast Guard or Coast Guard Reserve, the member must become a U.S. citizen," Saylor added.
- The **Navy** didn't respond to questions about its program and whether any sailors are facing discharge before press time.
- The **Air Force** doesn't currently participate in MAVNI, according to a service spokeswoman, and "the issue highlighted by the AP story doesn't affect us." That's true, she said, even though the Air Force did participate in the program until 2016.

Members of the Marine Corps' delayed-entry program must complete all security and suitability screening requirements before they can ship off to boot camp. After 180 consecutive days on active duty, they can qualify for honorable service, which allows them to expedite the naturalization process. That's a Defense Department policy, Kronenberg said. Some new Marines qualify to take the Oath of Allegiance to become U.S. citizens immediately following the end of boot camp. Officials with Marine Corps Recruiting Command take steps to ensure lawful permanent residents have enough time in the delayed-entry program to meet all of the determinations for military service before they ship off to boot camp, Kronenberg said. "[We] work closely with DoD to ensure we keep faith with those who meet enlistment eligibility requirements and share our fighting spirit," he said. "We continuously evaluate our policies to ensure they are fair and equitable." Over the past 17 years, nearly 110,000 men and women have gained American citizenship by serving in the U.S. military. [Source: Military.com | Gina Harkins | July 9, 2018 ++]

Navy Sea Duty Update 01 ► Shore Duty Tours Being Cut Short to Fill Needs

With thousands of critical billets at sea empty, the Navy has begun pulling sailors off shore tours early to meet the need. On 28 JUN, the service announced that detailers would be given the authority to transfer enlisted sailors ahead of their projected rotation date in order to fill high-priority sea duty billets in ranks E-4 to E-9. While sailors have previously been able to volunteer to return to sea early, this change allows the Navy to transfer them involuntarily to meet the needs of the service.

For the Navy at sea, there are currently 7,642 fill gaps, in which there is a shortage of a sailor of any ranks in a rating required aboard a unit; and 15,423 fit gaps, in which there is a shortage of a sailor in a specific range of pay grades for a rating within a unit, said Cmdr. Karin Burzynski, a spokeswoman for Navy Personnel Command. She told Military.com that sailors had already begun to receive notifications that they were being pulled from their current job and sent to sea.

According to a public announcement and a Navy administrative message, sailors may be more likely to be selected to fill an at-sea gap based on a number of factors. Detailers and the Navy will consider the following:

- Length of time on shore
- Current paygrade
- Fleet experience
- Naval enlisted classifications held
- Kinds of previous sea duty
- Remaining obligated service

Sailors are not eligible for an early transfer unless they've completed at least 18 to 23 months of shore duty, and will not be moved from their post until they've finished 24 months, Navy officials said. And impact of a sailor's departure on his or her shore duty command will be taken into account as well, according to the message. Those exempt from transfer include recruit division commanders, recruiters, those on brig duty, instructors, and special warfare operators, officials said. If a sailor is transferred to sea, he or she may be required to fill a vacant billet in a pay band, rather than a single pay grade, the message said. The pay bands include apprentice (E-1 to E-4), journeyman (E-5 to E-6), and supervisor (E-7 to E-9), meaning that a sailor may be asked to fill a position above their current paygrade, based on the needs of the service.

Sailors who face adverse effects due to early transfer back to sea must submit a statement within 15 days of notification describing their circumstances. "While the intent of this policy change is to improve Fleet readiness, every effort will be made to minimize the disruption to the careers and lives of our Sailors and their families," the NAVADMIN, signed by Chief of Naval Personnel Vice Adm. Robert Burke, stated. This new announcement is the latest in a series of efforts by the Navy to fill critical gaps at sea. Last August, the Navy announced that up to 1,100 chief petty officers might be involuntarily returned to sea to fill vacant billets. Earlier in 2017, the Navy offered about 6,000 first-term sailors the chance to extend in exchange for continuing to serve at sea. [Source: Military.com | Hope Hodge Seck | Jun 29, 2018 ++]

X-Ray Bomb ► Could Neutralize Chemical & Biological Weapons

We've all been there ... well, some, at least: You have a pile of chemical or biological weapons you want to destroy, but you don't want to risk spreading the toxic mess over a wide area. What do you do? You could be extremely careful, making sure no stray missiles hit something other than their target. Or you could use X-rays. The U.S. Defense Department is researching how to use an X-ray bomb to neutralize chemical and biological weapons without damaging the structures that hold the weapons, New Scientist reports. Although the technology behind such a bomb isn't publicly available, the article notes that researchers have looked at using conventional explosives to compress aluminum or helium to the point that the compressed material emits bursts of X-rays. However, to be effective in destroying either chemical or biological materials, an X-ray bomb would have to produce radiation tens of thousands of times stronger than the typical chest X-ray. This would not just destroy the weapons, but would also kill anyone unlucky enough to be standing near the X-ray burst. [Source: DefenseNews | Ken Chamberlain | July 2, 2018 ++]

USMC Selective Retention Bonuses ► \$136M Planned for FY 2019

The Corps' latest [Selective Retention Bonuses](#) are packing all kinds of goodies for a slew of job fields, but this year's plan dishes out nearly \$70,000 for qualified Marines in specific infantry billets. New for this year are kickers for air traffic controllers, [infantry squad leaders](#) and a series of squad leader initiatives to boost the lethality of the Corps. The Corps is planning to dole out nearly \$136 million in fiscal year 2019 in bonuses and kickers to incentivize Marines to stay in. "There are three infantry squad leader initiatives intended to increase lethality in the Ground Combat Element by focusing corporals and sergeants who have completed or will commit to completing Infantry Small Unit Leader Course [ISULC] and have between 5 to 7 years of time in service," Yvonne Carlock, a spokeswoman for Manpower Reserve Affairs, told Marine Corps Times in an emailed statement.

Squad Leader Development Program: Marines re-enlisting for 36-48 months and lateral moving into the primary job field of infantry squad leader, or 0365, are eligible for \$30,000. The bonus applies to FTAP Marines [First Term Alignment Program] in the primary job fields of 0311 riflemen, 0341 mortarmen, 0351 infantry assault and 0352

anti-tank missile gunner. Marines must remain in the operational force for a minimum of 36 months and are eligible for the 72-month lateral move kicker of \$40,000, which can net qualified Marines a total of \$70,000. Lateral move kickers are for Marines re-enlisting for 72-months and lateral moving to specific job fields.

Squad Leader OpFor Kicker: Marines re-enlisting for 48 months are eligible for \$20,000. The bonus applies to FTAP corporals and sergeants hailing from the 0311 field who intend to become ISULC complete or are already ISULC complete. The Marines must agree to remain in the infantry battalions for 24 months. The kicker can be added to any additional primary job field bonus. If an 0311 Marine has a job field bonus of \$4,500, he can earn up to \$24,500 with the kicker.

24-Month Qualified Rifle Squad Leader Initiative: First-term 0311 corporals and sergeants who are ISULC complete can get \$10,000 if they extend for 24 months. The Marines must remain in the infantry battalions during the extension.

Air Traffic Controllers Kickers. Zone A and B Marines who re-enlist for 48 months with the primary occupation of 7257, or air traffic controller, and hold or intend to gain an necessary military occupational specialty, or NMOS, of 7252, 7253 or 7254 will get a \$20,000 kicker on top of any primary MOS bonus. Zone A Marines have between 17 months and six years of service while Zone B Marines have between 6 and 10 years. Aircraft maintainers stand to make a lot of cash depending on their zone and qualifications.

- The Corps is dishing out \$20,000 kickers for aircraft maintainers from corporal to gunny who re-enlist for 48 months and are holding current qualifications of collateral duty inspector, quality assurance collateral duty representative, quality assurance representative or safe for flight. The Marine must be willing to remain with a maintainer unit for the first 24 months after completion of the Marine's first contract.
- An F-35B maintainer in Zone B with the right qualifications who re-ups for 48 months and agrees to stay on station gets the \$20,000 kicker and a primary MOS bonus of \$30,000, for a total of \$50,000. There's also a \$20,000 kicker for Marines who re-up for 48 months and volunteer for recruiting, drill instructor or Marine Security Guard Detachment Commander. These kickers are predicated on the Marine obtaining these job fields and completing necessary training.

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"Kickers were highly effective in FY18: Early Reenlistment Kicker resulted in more than 2000 submissions above average; SDA Kicker resulted in more than 1000 volunteers; Aircraft Maintenance, 672 qualified Marines opted to remain in flying squadrons; and 411 of 493 FTAP Lat Moves elected the 72-month Kicker," Carlock told Marine Corps Times. Big this year are bonuses for Marines lateral moving into recon, counter intel, cyber or those looking to become elite special operators with the Raiders. On top of the \$50,000 bonus a sergeant can net moving into these fields, he or she also rates a 72-month lateral move kicker, meaning these job fields can fill a Marine's wallet with \$90,000 in cash.

The Corps is dishing out up to \$10,000 on top of any Selective Retention Bonus for Marines across Zones A, B or C in specific job fields specified in the MARADMIN if they re-enlist for 48 months between July 5 and September 30. To see a detailed list of the requirements and information related to bonuses and kickers [check out](#) the recent MARADMIN. [Source: MarineCorpsTimes | Shawn Snow | July 2, 2018 ++]

Adapt Program ► Dealing With USAF Alcohol Abuse

The Air Force established the [ADAPT program](#) to help Airmen overcome alcohol abuse. The program provides a thorough assessment and identifies treatments and tools that have been proven to help people beat an alcohol-use disorder. Lt. Col. Mikel Merritt, Air Force Alcohol and Drug Abuse Prevention and Treatment branch chief at the

Air Force Medical Operations Agency, said ADAPT sees 6,500 referrals a year for intervention and assessment. Of that number, 2,000 are diagnosed with an alcohol problem.

An Air Force staff sergeant in Montgomery, Alabama, who asked to remain anonymous, credited ADAPT with saving his life. Years of heavy alcohol use caught up with him in 2016, he said. By then, he had become paranoid, going so far as changing trash bags so that no one could see the empty liquor bottles, and patronizing liquor stores that were miles out of his way so that he wouldn't see anyone he knew. A phone call with his mother, who told him he reminded her of his alcoholic father, motivated the staff sergeant to go to ADAPT. "In the military, you (could be) fighting two wars," said the 37-year-old medical-group worker. "Alcohol was a terror for me. ADAPT gave me the tools to fight it."

Merritt explained that ADAPT's treatment is based on motivational interviewing (a therapeutic practice that helps service members foster a desire to make changes in their lives while building their confidence to do so) and cognitive behavioral therapy. While ADAPT doesn't require that members attend AA, it doesn't discourage them, either. "(I've found that) evidence for AA is mixed," Merritt said. "It seems good at providing support to the member, but (by itself) isn't as beneficial as a stand-alone treatment." The Joint Army/Navy/Air Force military treatment facility at Fort Belvoir, Virginia, has a similar philosophy. While the AA 12-step model is a component of its program, the facility also relies on other resources to promote sobriety, such as motivational interviewing, cognitive behavioral therapy, family therapy, and art and recreational therapy.

Army Maj. John Hunsaker, medical director of the residential treatment facility at Fort Belvoir, said some service members may ask for help with alcohol problems on their own, while others have to be directed by their commander. He said there are warning signs to look for, such as:

- Drinking to deal with emotions or stress.
- Craving alcohol.
- Inability to have just one drink.
- Decreased performance at work.
- Stealing or lying to cover up substance use.
- Experiencing withdrawal symptoms.

Hunsaker said the number of warning signs that apply can indicate the extent of the problem. He reiterated that no one will be punished for coming forward and seeking treatment. By not getting help, drinking can become worse and cause missed days of work or even a DUI conviction, Hunsaker noted. "The goal is to prevent those things from happening," he said. In addition to the Air Force program, the other Services have substance treatment programs: [Army Substance Abuse Program](#), [Navy Alcohol Abuse Prevention](#), [Marine Corps Substance Abuse Program](#). There's also the [Veterans Affairs Substance Abuse Program](#). And the [Substance Abuse and Mental Health Services Administration](#) offers a national help line, 1-800-662-4357, which is staffed 24 hours a day; or visit [Military OneSource](#) for more information. [Source: Military Health System Communications Office | June 29, 2018 ++]

Laser AK-47 ► China Non-lethal Assault Rifle Claim Dubious

China's ZKZM-500 "non-lethal" laser assault rifle, a handheld directed energy weapon billed as a "laser AK-47" that can purportedly ignite the clothing of targets nearly a half-mile away, is ready to be mass produced for state security forces, according to a highly dubious report in the South China Morning Post. Researchers responsible for developing the prototype laser weapon at the Chinese Academy of Sciences claim it can "burn through clothes in a split second," leading to "instant carbonization [sic]" of organic tissue. "If the fabric is flammable, the whole person will be set on fire," researchers told the South China Morning Post. "The pain will be beyond endurance." The ZKZM-500 has a rechargeable 1000-shot lithium battery and weight profile similar to the AK-47.



ZKZM-500 laser assault rifle laser gun

The South China Morning Post reports that the futuristic rifle is likely destined for state police counterterrorism squads. But researchers also see potential applications for covert military operations like disabling enemy infrastructure or fuel resources: “Nobody will know where the attack came from ...It will look like an accident.” There are a few things that are immediately suspect in the report:

- Range and weight are described, but the actual power system is not. Anyone can claim OPSEC here, but it is hard to believe that the Chinese engineered a powerful-enough directed energy beam that can torch enemies from a half-mile away without being refracted by environmental factors like dust or fog — all with “a rechargeable lithium battery pack similar to those found in smartphones.”
- The author of the story refers to this as a “15mm caliber weapon.” However, laser weapons have no caliber?
- The South China Morning Post isn’t state-run media (it’s owned by the Alibaba Group), but the story does come amid reported progress in the Chinese military’s electromagnetic railgun program. This one-two punch of groundbreaking directed energy weapon news — an area where the United States has lagged in recent years — suggest the ZKZM-500 update could just be another piece of science fiction propaganda designed to rankle the Pentagon.
- Heat-based weapons are usually bullshit. Consider, for example, the time T&P Pentagon correspondent Jeff Schogol stood directly in front of a non-lethal Active Denial System meant for crowd control and didn’t even break a sweat. Lasers have come a long way since 2007, but this far is doubtful

[Source: Task & Purpose | Jared Keller | July 2, 2018| June 26, 2018 ++]

Military Death Penalty Update 01 ► Supreme Court Denies Ronald A. Gray Petition

The Supreme Court has denied a request to consider the case of former soldier Ronald A. Gray, who was convicted of rapes and murders in the 1980s at Fort Bragg, North Carolina. Gray’s petition was denied 28 JUN by the Supreme Court, according to court documents online, which did not detail a reason for the decision. Gray and his attorneys have submitted numerous appeals as part of a 30-year process since he was convicted. In 1988, a military court at Fort Bragg convicted Gray of the rape and murder of two women and rape and attempted murder of a third at Fort Bragg and the nearby area. At the time, he was a specialist working as a cook. He was sentenced to death. He pleaded guilty in a civilian court to two other killings and five rapes, and he was given eight life sentences.



Ronald Gray leaves a courtroom escorted by military police at Fort Bragg, N.C., in April 1988. The Supreme Court on June 28 declined to hear Gray’s appeal, bringing Gray one step closer to execution.

Gray's appeals have become more frequent in the last two years since 2016, when a federal judge removed the stay of execution that had been in effect for eight years, The Fayetteville Observer reported. He is running out of appeals to avoid execution. He also appealed in 2001 to the Supreme Court, which declined to hear the case. In October 2016, the Supreme Court said it would not hear challenges to the death penalty for members of the military and rejected an appeal from a former soldier sentenced to death for killing two other soldiers in Kuwait in 2003. Gray has been detained at the U.S. Army Disciplinary Barracks at Fort Leavenworth in Kansas. He was convicted of killing Army Pvt. Laura Lee Vickery-Clay, cab driver Kimberly Ann Ruggles, Campbell University student Linda Jean Coats and Tammy Wilson, the wife of a soldier. His execution would be the first in the U.S. military since 1961 [Source: ArmyTimes | Noah Nash | July 6, 2018 ++]

Navy Mandatory Retirement Board ► Convenes 3 DEC for Navy Chiefs

Navy officials have announced this year's Senior Enlisted Continuation Board will convene Dec. 3 in Millington, Tennessee, to consider whether any retirement-eligible E-7 and above sailors need to leave the Navy due to misconduct or declining performance. The board doesn't have any mandated quotas of sailors to cut. Instead, officials stress that the panel's job is a "pure quality cut," ensuring those on active duty are the best representation of the Navy. The primary red flags the board looks for are any documented incidents of misconduct or substandard performance within the past three years. But even that doesn't always mean an automatic ticket home, as the board will consider a sailor's entire record to determine whether a sailor will be allowed to stay in.

According to NavAdmin 159/18 released on 5 JUL, the board will review records of active duty and full time support sailors E-7 and above who will have at least 19 years of active service and three years time in rate on or before Aug. 31, 2018. For selected reservists and those in voluntary training units, the cut off is 20 years qualifying service and three years TIR as of the Aug. 31. The only exceptions to the board review are sailors who have approved retirement or fleet reserve requests up to Sept. 1, 2019, as well as those selected for chief warrant officer off this past January's board. An initial list of those eligible for the board will be published on Oct. 8. Anyone eligible for the board can write a letter to explain any individual circumstances that may not be reflected in a service record. That correspondence must be received at Navy Personnel Command by 16 NOV.

Anyone not selected to continue must transfer to the Fleet Reserve or retire by 1 SEP. Commands can request operational waivers for key sailors, and if approved, those sailors can stay on until 1 DEC. Last year's board reviewed 8,251 total records and sent home 188 sailors — 160 active-duty, 12 full-time support and 16 drilling reservists. Almost 9,000 senior enlisted sailors Navy-wide will have their records reviewed this year. [Source: NavyTimes | Mark D. Faram | July 6, 2018 ++]

USAF Small Arms ► GAU-5A Aircrew Self Defense Weapon

The Air Force isn't necessarily known for its small arms programs, but aircrews are about to get a longer range stand-off rifle to use if they are ever shot down [behind enemy lines](#). The weapon is officially named the GAU-5A Aircrew Self Defense Weapon. It's a variant of the M4 carbine with a modified quick-release barrel designed by Cry Havoc, according to Maj. Docleia Gibson, an Air Combat Command spokeswoman. "The [GAU-5A] and four full magazines, 30 rounds [each], must all fit in the ejection seat survival kit," Gibson said in an emailed statement. "This has driven the dimension of 16 x 14 x 3.5 inches." That design gives pilots 120 rounds — about two magazines shy of a full load-out on a ground troop's personal kit — during an evasion scenario.



The U.S. Air Force's new GAU-5A Aircrew Self Defense Weapon, fully assembled.

The unique barrel design can reportedly be assembled and fired in 60 seconds with no tools, “even in low light,” according to Cry Havoc’s [website](#). The assembly does not require a user to line up any tiny, hard-to-find gas access holes with a gas tube on the rifle, nor does it require a twist of the system. The rifle simply has a pair of quick releases where the barrel meets the main assembly. Like the M4 carbine it is based off, the GAU-5A is a semi-automatic carbine capable of a three-round burst. It uses a standard 5.56mm round with an effective range beyond 200 meters. “The [GAU-5A] is designed for all combat-coded ejection aircraft,” Gibson said. That means it will be included in the survival kits of A-10, B-1, B-2, B-52, F-15C, F-15E, F-16 and F-22 aircraft. In total, 2,137 weapons are expected to be fielded, Gibson said.

The weapon is being produced at a rate of 100 per week, but some weapons are already in use, stowed away on-board aircraft. Prior to the introduction of this weapon system, pilots who found themselves in a downed-aircraft scenario were forced to rely on their personal sidearm for self-defense. Earlier this year, a Russian pilot’s Sukhoi-25 ground-attack aircraft was shot down over Idlib province in northwestern Syria. The pilot survived ejection, but died in an ensuing ground fight with Syrian rebels. Such an event is rare given the lack of air-to-ground weapons used by insurgent forces in Iraq, Syria and Afghanistan, but it does highlight the dangers these conflicts still pose to aircraft providing close-air support, particularly strafing runs, for friendly forces.

That danger was evidenced by a recent Distinguished Flying Cross citation for an A-10 pilot who dodged “accurate surface-to-air fire” while providing close air support for U.S. troops [fighting in Syria](#) in January. As the U.S. military prepares for an era of great power competition with more powerful state-level air forces, like those of Russia and China outlined in the [2018 National Defense Strategy](#), the threat to aircrews may be returning to the spotlight. [Source: AirForceTimes | Kyle Rempfer | June 29, 2018 ++]

Warships That Will Change The Future ► INS Vikramaditya



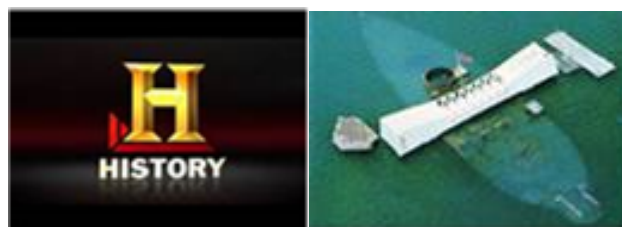
INS Vikramaditya is the Indian Navy's largest short take-off, but assisted recovery (STOBAR) aircraft carrier and warship converted from the Russian Navy's decommissioned Admiral Gorshkov vertical take-off and landing (VTOL) missile cruiser carrier. INS Vikramaditya was commissioned into service in November 2013. The warship has been extensively refurbished with new propulsion systems, hull sections, sensors and flight deck. It was operationally deployed with full complement of MiG-29 aircraft in May 2014. The vessel can carry more than 30 long-range multi-role fighters with anti-ship missiles, air-to-air missiles, guided bombs and rockets. The aircraft aboard the carrier include MiG 29K / Sea Harrier combat aircraft, Kamov 31 radar picket Airborne Early Warning (AEW) helicopter, Kamov 28 naval helicopter, Sea King helicopter, ALH-Dhruv, and Chetak helicopter.

The refurbished \$2.35B aircraft carrier is equipped with 234 new hull sections constructed using 2,500t of steel. It has an overall length of 284m, a maximum beam of 60m, height of about 60m and a displacement of 44,500t. The warship features 22 decks and 2,500 compartments, of which 1,750 were completely re-built. It can carry more than 1,600 personnel including crew. Sponsons are installed to increase the breadth at the flight deck. The modernized ship is also equipped with flight deck lighting systems, new AC plants, refrigeration plants, 14° sky jump, 30m wide arrestor gears, three restraining gears, and two reverse osmosis plants for producing 400t of fresh water per day. The modifications also included replacement of 2,300km of old electrical cables with new cables, upgrades to bulbous bow, and replacement of distilling plants. The aft aircraft lift and ammunition lifts were also upgraded.

The re-equipped superstructure of the Vikramaditya houses state-of-the-art launch and recovery systems, long-range air surveillance radars and advanced electronic warfare suite. "The latest CCS MK II communication complex onboard the Vikramaditya provides external communication." The aircraft carrier is equipped with LUNA and DAPS landing systems for MiG and Sea Harriers jet fighters respectively. A computer aided action information organization (CAIO) system named LESORUB-E is fitted to provide combat control and direction. The system collects information from sensors and data links and performs computer-aided processing. The ship is also fitted with an automated Resistor-E radar complex and various subsystems to provide air traffic control and approach / landing for carrier-based aircraft. The radar system provides short-range navigation and flight data for the aircraft. The precision approach guidance system of the Resistor-E complex provides flying craft guidance during a precision approach. The latest CCS MK II communication complex onboard the Vikramaditya provides external communication. A Link II tactical data system is also installed to support network centric operations.

The carrier is powered by eight new generation boilers, which produce a total power of 180,000shp driving four huge propellers. Each boiler generates 100tph of steam at a very high pressure of 64bar. The ship also employs six turbo alternators and six diesel alternators, which produce a total power of 18MW. The warship can carry more than 8,000t of low sulphur high speed diesel. It has a maximum speed of over 30kt and can attain a maximum range of 7,000nmi. The INS Vikramaditya is only able to stay out at sea for 45 days, but it is able to hold 26 MiG fighter jets as well as attack helicopters. But the ship doesn't need to stay out at sea for that long, as its main target is India's next door neighbor Pakistan. [Source: <http://www.kiwireport.com/amazing-29-warships-will-totally-change-future> | June 2018 ++]

* **Military History** *



Flying Tigers ► Book Review

The Second World War actually began on 7 July 1937 at the Marco Polo Bridge southwest of Beijing, when Imperial Japanese troops clashed with Nationalist Chinese forces. Japan had annexed Manchuria in 1931, but Chinese forces did not fight back then; instead, China's leaders appealed in vain to the League of Nations. Six years later, after another Japanese-manufactured "incident", China would fight back. To do so, however, China required a more effective air force and it turned to the United States for help. Two years before the Marco Polo Bridge clash, China had begun recruiting US pilots to train Chinese pilots to improve the effectiveness of its air arm. When the top American flight instructor in China died of a heart attack in late 1936, Chinese leaders recruited Claire Chennault to replace him.

Chennault arrived in China in late May 1937, and found that the Chinese Air Force was "terribly unprepared for war." A little more than a month later, the war was on and Japanese ground forces and air forces attacked China's armed forces and some of its cities along the east coast. Chennault was with Chiang Kai-shek and Madame Chiang when Japan shelled Nanking. "They are killing our people", Madame Chiang lamented, but "[w]e will fight." Chennault proposed an air strike on a nearby Japanese cruiser, and the Chiangs asked him to plan and organize the strike. The attack went awry and many innocent civilians were killed, but this was the birth pangs of the legendary Flying Tigers.

Sam Kleiner, an attorney whose writings have appeared in *The Atlantic*, *Foreign Policy*, and the *Los Angeles Times*, has written a terrific book about the courageous and daring American pilots who helped China resist the Japanese onslaught and helped the US and its allies win the Second World War in East Asia. Contrary to the book's subtitle, the Flying Tigers' war did not remain secret for long (US newspapers regaled their readers with accounts of the Tigers' heroics) and it has been told many times before. That said, Kleiner tells the story better than it has been told before. Many Americans' knowledge of the Flying Tigers' exploits derives from the popular Hollywood movie that starred John Wayne as Claire Chennault. Kleiner in this book brings the real Claire Chennault to life again, and relates the equally compelling stories of other individual pilots—their heroism, fears, loves, hates, friendships, and tragedies; all against the dramatic and horrific backdrop of World War II in East Asia.



After Nanking fell, Japanese soldiers subjected its citizens, especially women, to unspeakable and sadistic torture and rape. Chiang moved the capital to Hankow, where Chennault, a dozen American pilots, and a few German and French flyers organized the International Squadron in a futile effort to defend the city against Japanese air raids. The Chinese appreciated the effort, however. "Foreign pilots", reported the *China Weekly Review*, "have become the backbone of the Chinese Air Force." Hankow, too, fell to Japanese troops, and Chiang moved the capital to Chungking and Chennault's budding air force to Kunming.

China needed more and better planes and pilots, so Chennault was sent home to the US to lobby the Roosevelt administration. Chennault joined Madame Chiang's brother TV Soong, a Harvard- and Columbia-educated banker who frequently socialized with Washington's elite. FDR approved a secret program to send pilots and planes to China through a "private" company, thereby circumventing the Neutrality Act. "This wasn't an administration", Kleiner

notes, that felt constrained by the letter of the law.” Chennault’s private air force would fly P-40s, also called Tomahawks, Army Air Corps planes, with four .30-caliber guns in the wings and two .50 caliber guns mounted on top of the nose. The .50-caliber guns had to be synchronized to fire through the rotating propeller using an impulse generator. The noses of the P-40s were painted with shark teeth and a “beady shark eye”. Chennault described the planes’ strengths as “higher top speed, faster dive and superior firepower.” He trained the pilots, writes Kleiner, to “climb up into the sun and then dive down on the Japanese planes.”

The pilots trained at a Royal Air Force base near Toungoo in the British colony of Burma. The air base, Kleiner writes, was “carved into the [Burmese] jungle.” The volunteer pilots slept in mosquito nets on wooden bunks with straw mattresses. There were no uniforms and very little discipline. The Tigers subsequently moved to better quarters in Kunming. Kleiner notes that for many of the “volunteers”, it was the great adventure of their lives. But, each pilot also “had to grapple with the knowledge of the suddenness, the randomness of mortality.” Some of the pilots died in training accidents. Others would die in combat.

Who were these pilots? John Newkirk, a 27-year-old navy pilot from Scarsdale, New York, who died in combat near Chiang Mai, Thailand. John Petach, a 23-year-old navy pilot from Perth Amboy, New Jersey, who died in a bombing run near Linchuan (Fuzhou) in July 1942. David “Tex” Hill, who was born to Christian missionaries in Korea, became a navy flyer, joined the Flying Tigers, fought again in the Korean War, and retired as a brigadier general in the US Air Force. Bert Christman, from Fort Collins, Colorado, who before joining the Tigers wrote a comic strip for the Associated Press. Christman died defending Rangoon against a Japanese air attack—he was strafed as he parachuted-out of his P-40 that had been shot up by Japanese fighters. Greg “Pappy” Boyington, a Marine pilot who repeatedly fouled-up with the Tigers, but went on to perform heroic service with the Black Sheep Squadron in the Pacific. And there were many, many others.

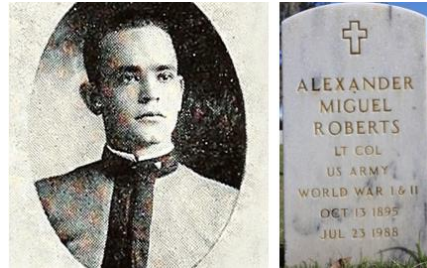
In seven months of combat (December 20, 1941 to July 4, 1942) over Burma, China, Thailand, and Indochina, the Flying Tigers shot down nearly 300 Japanese planes. Kleiner’s vivid descriptions of the air combat and his mini-biographies of the airmen keep you turning the pages of this wonderful book. The Flying Tigers didn’t win the war, but they helped China stay in the war and diverted scarce Japanese resources from the battles in the Pacific. Kleiner notes that Chennault later worked with the US Office of Strategic Services to rescue downed airmen held captive by the Japanese. He also worked with the US Central Intelligence Agency in Korea and Vietnam in the early 1950s. Chennault died of lung cancer in July 1958. Madame Chiang Kai-shek attended the funeral. Chennault’s name on his gravestone is fittingly written in both English and Chinese. [Source: dlvr.it/QZpHlk | Francis P Sempa | July 2, 2018 | ++]

WWI Vets ► Alexander Miguel Roberts

Lt. Col. Alexander Miguel Roberts served as a pilot in World War I. He reached celebrity status back home after his plane was shot down over Belgium in July 1918. Roberts was born in Mexico City on October 13, 1895. His father was an American citizen, and his mother became a naturalized citizen after the family moved to Mississippi. During his childhood, Roberts often traveled back and forth between Mississippi and Havana, Cuba with his family. Roberts attended Mississippi State University and studied electrical engineering. When the United States entered World War I on April 6, 1917, he withdrew from school to enlist in the Army. He attended flight training for about a year before going to France in June 1918.

On his first mission, Roberts engaged in aerial combat against German aircraft. He successfully shot down the first plane he engaged. As Roberts watched the enemy plane go down, the German ace pilot Josef Jakobs caught him off guard and gained an advantage. The German ace shot through and disabled Roberts’s plane. Though he escaped injury, his plane plummeted towards the ground. He became the German ace’s 24th victory. Roberts survived the crash landing of his aircraft. However, once on the ground the German Army quickly captured him and hometown newspapers started reporting on Roberts’s experiences during the war.

In the early weeks of his captivity, he made multiple attempts at escape. In one attempt, he jumped off a train while being transferred between prison camps. Roberts attempted to reach friendly lines but the German Army captured him again before he could reach them. Later, he made a successful escape from a prison camp and hid in a forest for nearly a week before willingly returning to the camp due to lack of food. During Roberts's imprisonment, the German ace who shot down his plane visited him. Jakobs told Roberts that he felt relieved to learn that he had survived the crash, and that the pilot of the aircraft that Roberts had shot down also survived. The ace promised to write Roberts's father while he was imprisoned. In 1919, after the end of the war, Roberts was released and returned to the United States.



After returning home, Roberts continued his career as a pilot. He flew in air shows and races across the country. Roberts reached a level of national fame and used this status to promote the aviation industry. Roberts reentered military service during World War II. The U.S. Army promoted him to Lieutenant Colonel and he served as an aviation adviser. Roberts dedicated much of his life to the new, quickly growing field of aviation. He served his country in both World War I and World War II. On July 23, 1988, Roberts died at the age of 92 in Tampa. Today he is interred in Florida National Cemetery in Bushnell, Florida. [Source: Vantage Point | Kenneth Holiday | July 12, 2018 ++]

WWI Vets 02 ► Henry L. Johnson

Henry Lincoln Johnson was in his mid-20s when he left his job as a railway porter in Albany, New York, in June 1917 and joined the Army, eager to do his part in the First World War only two months after America declared war on Germany. Shortly after enlisting in Brooklyn, New York, Johnson, who stood only 5-foot-4 and weighed 130 pounds, was assigned to C Company of the 15th New York Infantry Regiment, an all-black National Guard outfit that would later become the 369th Infantry Regiment — also known as the Harlem Hellfighters. The 369th became the first African American regiment to serve with American Expeditionary Forces. Prior to the unit's formation, African Americans who wanted to serve in combat typically had to enlist in the French or Canadian armies.



Henry Johnson, who only stood 5-foot-4 and weighed 130 pounds, was the first American to receive the French Croix du Guerre with a Gold Palm for extraordinary valor.

Racism encountered by African American soldiers at the time — from white Americans — was incredibly severe. American Expeditionary Forces even went as far as distributing a pamphlet, called the “Secret Information Concerning

Black American Troops," to French civilian authorities, a publication that declared African Americans were inferior and displayed racist tendencies. With such a misguided reputation, Johnson's unit was initially relegated to labor-intensive duties like unloading ships or digging latrines. That was until being ordered into battle in 1918 and assigned to the French Army for the remainder of the war. The French were far less concerned with race than their white American allies.

While serving with French forces during the early morning hours of May 15, 1918, Johnson and 17-year-old Needham Roberts stood watch on the front lines of the Western Front, near France's Argonne Forest. At about 1 a.m., the two men began taking fire from a German sniper. Johnson quickly opened a box of 30 grenades and lined them up for quick use. Shortly after, he began hearing "snippin' and clippin'" cutting sounds as at least 12 Germans made their way through the wire that protected the post. When Johnson tossed a grenade in the direction of the noise, all hell broke loose, as the German invaders unleashed gunfire and grenades toward the watchmen. Roberts was quickly wounded by a German grenade. Unable to walk, he sat upright in the trench and continued feeding Johnson grenades.

The Germans advanced after Johnson exhausted his supply of grenades and suffered a rifle jam. As enemy soldiers grabbed Roberts to take him prisoner, Johnson climbed out and charged at the enemy, using his rifle, fists and a bolo knife to club, punch and slash in every direction. "Each slash meant something, believe me," Johnson recalled. Johnson stabbed one German in the stomach then killed a lieutenant before being shot in the arm during the melee. Increasingly wounded, he was attacked from behind by another, who was discarded after Johnson drove his knife into the German's ribs. He then managed to drag Roberts to safety just as reinforcements arrived.

Johnson fainted, fatigued from the hour-long fight and 21 wounds to his arm, feet, face and back, primarily from knives and bayonets. His left foot had been shattered, and he had to have a steel plate inserted while being treated at a French hospital. When dawn broke, the Americans found four dead Germans and evidence of at least 10 to 20 more having participated in the attack. Johnson's ferocity earned him the nickname, "Black Death," and France awarded him with the Croix de Guerre with a Gold Palm for extraordinary valor, making him the first American to receive France's highest award for bravery. Roberts also received the Croix de Guerre. The Harlem Hellfighters would go on to spend 191 days fighting in frontline trenches and sustain 1,500 casualties, the most of any single American unit in either category.

When Johnson returned home to New York after his tour of duty, he was unable to resume his pre-war job at Albany's Union Station because of the severity of his injuries. Sadly, he turned to the bottle, lost his family and quickly faded from the memory of those who once celebrated his heroism. Johnson contracted tuberculosis and later died, destitute, in July 1929 of myocarditis at the age of 36. He is buried in Arlington National Cemetery. He was posthumously awarded the Medal of Honor by former President Barack Obama for his actions, and also posthumously received the Purple Heart in 1996 and the Distinguished Service Cross in 2002. Read Johnson's Medal of Honor citation [here](#). [Source: ArmyTimes | J.D. Simkins | July 13, 2018 ++]

WWII VETS 168 ► Ray Emory | Pearl Harbor Survivor

Nearly eight decades ago, Ray Emory, then a young sailor, watched in disbelief as Japanese torpedoes tore into American ships in Pearl Harbor. Emory survived the devastating attack but didn't forget his fellow sailors and Marines who died and were buried in Hawaii without anyone knowing their names. His relentless efforts in the years that followed led to nearly 150 of those servicemen finally being identified so their families could find closure.

Now frail with white-hair, the 97-year-old Emory arrived 19 JUN in a golf cart at the pier where his ship, the USS Honolulu, was moored on Dec. 7, 1941. He came to say what could be his final goodbye to the storied naval base. More than 500 sailors were there to greet him. They lined the rails and formed an honor cordon, shouting cheers of "Hip, Hip, Hooray!" Emory saluted them. "I'm glad I came and I'll never forget it," Emory told reporters after a

ceremony in his honor. Emory wanted to visit the pier before leaving his Hawaii home for Boise, Idaho. His wife died about a month ago and he plans to live with his son and go fishing.

During the attack on Pearl Harbor, Emory managed to fire a few rounds at the airplanes that dropped the torpedoes. He still has an empty bullet casing that fell to his ship deck. In 2012, the Navy and National Park Service recognized Emory for his work with the military and Department of Veterans Affairs to honor and remember Pearl Harbor's dead. Bureaucrats didn't welcome his efforts, at least not initially. Emory says they politely told him to 'go you-know-where.' It didn't deter him. First, thanks to legislation sponsored by the late U.S. Rep. Patsy Mink of Hawaii, he managed to get gravestones for unknowns from the USS Arizona marked with the name of their battleship.

In 2003, the military agreed to dig up a casket that Emory was convinced, after meticulously studying records, included the remains of multiple USS Oklahoma servicemen. Emory was right, and five sailors were identified. It helped lay the foundation for the Pentagon's decision more than a decade later to exhume and attempt to identify all 388 sailors and Marines from the Oklahoma who had been buried as unknowns in a national cemetery in Honolulu. Since those 2015 exhumations, 138 sailors from the Oklahoma have been identified. About 77 have been reburied, many in their hometowns, bringing closure to families across the country.



"Ray, you're the man that did it. There's nobody else. If it wasn't for you, it would have never been done," Jim Taylor, the Navy's liaison to Pearl Harbor survivors, told Emory during the brief ceremony Tuesday at the USS Honolulu's old pier. Taylor presented Emory with a black, folded POW/MIA flag printed with the words: "You are not forgotten." Some of the remains, especially those burned to ash, will never be identified. But the military aims to put names with 80 percent of the Oklahoma servicemen who were dug up in 2015.

Altogether, the Pearl Harbor attack killed nearly 2,400 U.S. servicemen. The Oklahoma lost 429 men after being hit by at least nine torpedoes. It was the second-largest number of dead from one vessel. The USS Arizona lost 1,177 sailors and Marines. Most of those killed on the Arizona remain entombed in the sunken hull of the battleship. The Pentagon has also exhumed the remains of 35 servicemen from the USS West Virginia from Honolulu's National Memorial Cemetery of the Pacific. None have been identified so far. [Source: The Associated Press | Audrey McAvoy | June 19, 2018 ++]

Military History Anniversaries ► 16 thru 31 July

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 thru 31 JUL.**" [Source: This Day in History www.history.com/this-day-in-history | July 2018 ++]

WWII Bomber Nose Art ► (10) Liberty Belle



Medal of Honor Citations ► Stephen R. Gregg | WWII



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

STEPHEN R. GREGG

Rank and organization: Second Lieutenant, U.S. Army, 143d Infantry, 36th Infantry Division

Place and date: Near Montelimar, France, 27 August 1944

Entered service: Bayonne, N.J. on February 1942

Born: September 1, 1914 in New York City, NY

Citation

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty on 27 August 1944, in the vicinity of Montelimar, France. As his platoon advanced upon the enemy positions; the leading scout was fired upon and 2d Lt. Gregg (then a Tech. Sgt.) immediately put his machineguns into action to cover the advance of the riflemen. The Germans, who were at close range, threw hand grenades at the riflemen, killing some and wounding 7. Each time a medical aid man attempted to reach the wounded, the Germans fired at him. Realizing the seriousness of the situation, 2d Lt. Gregg took one of the light .30-caliber machineguns, and firing from the hip, started boldly up the hill with the medical aid man following him. Although the enemy was throwing hand grenades at him, 2d Lt. Gregg remained and fired into the enemy positions while the medical aid man removed the 7 wounded men to safety. When 2d Lt. Gregg had expended all his ammunition, he was covered by 4 Germans who ordered him to surrender.

Since the attention of most of the Germans had been diverted by watching this action, friendly riflemen were able to maneuver into firing positions. One, seeing 2d Lt. Gregg's situation, opened fire on his captors. The 4 Germans hit the ground and thereupon 2d Lt. Gregg recovered a machine pistol from one of the Germans and managed to escape to his other machinegun positions. He manned a gun, firing at his captors, killed one of them and wounded the other. This action so discouraged the Germans that the platoon was able to continue its advance up the hill to achieve its objective. The following morning, just prior to daybreak, the Germans launched a strong attack, supported by tanks, in an attempt to drive Company L from the hill. As these tanks moved along the valley and their foot troops advanced up the hill, 2d Lt. Gregg immediately ordered his mortars into action. During the day by careful observation, he was able to direct effective fire on the enemy, inflicting heavy casualties. By late afternoon he had directed 600 rounds when his communication to the mortars was knocked out. Without hesitation he started checking his wires, although the area was under heavy enemy small arms and artillery fire. When he was within 100 yards of his mortar position, one of his men informed him that the section had been captured and the Germans were using the mortars to fire on the company. 2d Lt. Gregg with this man and another nearby rifleman started for the gun position where he could see five Germans firing his mortars. He ordered the two men to cover him, crawled up, threw a hand grenade into the position, and then charged it. The hand grenade killed one, injured two, 2d Lt. Gregg took the other two prisoners, and put his mortars back into action



Gregg was drafted into the Army from Bayonne, New Jersey in February 1942 and by August 27, 1944 was serving as a technical sergeant in 143rd Infantry Regiment, 36th Infantry Division where he earned the MOH for his actions near Montélimar, France on that day. Gregg was subsequently promoted to second lieutenant and, on April 17, 1945, awarded the Medal of Honor. He left the Army while still a second lieutenant and went to work for the Hudson's County Sheriff's Department. He retired as chief of court officers in 1996, after fifty one years of service. He remained very social with his fellow Medal of Honor recipients attending dinners and fundraisers. Gregg died February 4, 2005 at age 90 and was buried in Holy Cross Cemetery, North Arlington, New Jersey. He is survived by his son, Stephen Gregg Jr., his daughter, Susan Gregg, and two grandsons, Stephen Gregg III and Adam Gregg. His wife Irene died in 2001, having lived long enough to see Hudson County, New Jersey named a park after her hero husband.

[Source: <https://history.army.mil/moh/wwII-g-1.html> | July 2018 ++]

* Health Care *



Trump Drug Price Plan ► American Patients First

Cancer drug prices continue to increase by 10 to 12 percent every year. Spending on cancer drugs doubled in the past five years, and will double again by 2022. All cancer drugs approved by the Food and Drug Administration in 2017 were priced above \$160,000 per year. Patients are additionally burdened with crushing out-of-pocket prescription expenses. Effective solutions to lower cancer drug prices were outlined in many commentaries, and became part of the 2016 presidential campaign agendas. The most important elements are ones that do not rely on market forces, which have not worked historically in health care. As in other countries, bending the astounding trajectory of unaffordable high drug prices should rely on three key measures:

- Allow Medicare to negotiate drug prices.
- Mandate that any annual drug price increase by more than 5 to 10 percent be justified.
- Permit importation of drugs for personal use; and create a post-FDA process to recommend a fair price for newly approved drugs.

Presidential candidate Trump incorporated these elements into his campaign agenda. Unfortunately, pledges to voters are harder to implement once the president faces the powerful pharmaceutical industry, which spends the most on lobbying of any U.S. industry. Unlike President Obama, who did not address drug prices, President Trump did to his credit, releasing in May 2018 through the Department of Health and Human Services a 40-page document titled “American Patients First-The Trump Administration Blueprint to Lower Drug Prices and Reduce Out-of-Pocket Cost.” The plan proposes 50 broad points, but is short on practical, effective steps to lower prices. Some of the proposals are political “dog whistles” signaling reductions of benefits to the poor, or reduced spending on Obamacare (stop Medicaid and Affordable Care Act programs that purportedly increase prices in the private market).

The six key elements of the plan are: lower drug prices for seniors; eliminate foreign governments’ “free-riding” and pressure them to pay more for American drugs; require drug advertisements to include the cost; prohibit “gag clauses” that prevent pharmacists from telling patients that paying cash for a drug may be cheaper than buying it through insurance; prevent “pay-for-delay” and other strategies that keep generics off the market; review the existing “rebate system” and assess if it constitutes a form of illegal kickback.

The myth of the foreign “free-riders” was invented by the drug industry, and debunked in several analyses. The reality is that research and development costs of drug companies do not justify the higher prices in the U.S.; European countries absorb their share of research costs; and Americans are paying twice — once to fund research that benefits the drug industry, and a second time for unjustified prices 3-10 times higher than other countries. We blame others for self-inflicted wounds caused by policies that prevent the federal government from negotiating effectively. In the “rebate system,” simply stated, a drug is priced through a complex and intricate procedure determined by four key players (drug companies, pharmacy benefit managers (PBMs), insurance companies, and hospital/pharmacy outlets). Rebates received by PBMs from insurers as well as drug companies could be a form of double-dipping, and require scrutiny. Also the rebates do not benefit patients.

Back to the essential question: Will the “American Patients First” plan succeed? This is unlikely. The plan’s intent is “to deliver on campaign promises,” which have changed since the elections, and after President Trump met with drug industry representatives. For any plan to succeed, it must address controlling drug prices through reducing the launch price of new drugs; prohibiting unjustified annual increases of prices, and protecting patients from excessive out-of-pocket expenses. The “American Patients First” road map ignores all three. It does not allow Medicare to negotiate drug prices, does not address the annual increases in drug prices, and does not permit drug importation for personal use.

In the propaganda war over high drug prices among competing interest groups, Americans have given up trying to understand the issues, but the drug companies understand them well. This is reflected by one concrete reality: Stocks of the drug companies rose after the plan was announced. This is the clearest indication that “American patients first” is a green light for “drug companies first” to continue their unfettered pricing schemes. The Trump administration should reconsider thoughtfully the proposals and modify them. [Source: The Hill | Dr. Hagop Kantarjian and Vivian Ho (Opinion) | July 1, 2018 ++]

Tricare Webiner ► Ask TRICARE | 26 JUL @ 1300 EST

Have questions about your TRICARE benefit? Here’s your chance to get some answers. Join TRICARE on Thursday, July 26, from 1 to 2 p.m. ET for the “[Ask TRICARE](#)” webinar. The Q&A webinar will include a panel of subject matter experts to answer your questions about TRICARE health care, pharmacy, and dental programs. Go to <https://register.gotowebinar.com/register/6686396682011244545> to view the list of Webinar panelists and register for the Webinar. Webinar panelists include representatives from major TRICARE offices and programs, including:

- [TRICARE Policy and Benefits](https://tricare.mil/Plans/Eligibility) (<https://tricare.mil/Plans/Eligibility>)
- [TRICARE For Life](https://tricare.mil/tfl) (<https://tricare.mil/tfl>)
- [TRICARE Reserve Select](https://tricare.mil/Plans/HealthPlans/TRS) (<https://tricare.mil/Plans/HealthPlans/TRS>)
- [TRICARE Retired Reserve](https://tricare.mil/Plans/HealthPlans/TRR) (<https://tricare.mil/Plans/HealthPlans/TRR>)
- [TRICARE Overseas Program](https://tricare.mil/Plans/Enroll/TPO) (<https://tricare.mil/Plans/Enroll/TPO>)
- [TRICARE Pharmacy Program](https://tricare.mil/CoveredServices/Pharmacy) (<https://tricare.mil/CoveredServices/Pharmacy>)
- [TRICARE Dental Plans](https://tricare.mil/Plans/DentalPlans) (<https://tricare.mil/Plans/DentalPlans>)

The 26 July webinar is one of many TRICARE resources to help you get answers to your questions about your TRICARE benefits. Visit [TRICARE Publications](#) for a look at more resources, from handbooks and brochures to fact sheets and newsletters. Don’t miss this unique opportunity to ask questions directly to TRICARE experts. Bring your questions and register to join them on 26 July. Registration is limited. You must be registered and in the webinar platform to submit a question electronically. If you call in by phone, you’ll only be able to listen to the webinar. [Source: TRICARE Communications Mailing List | July 12, 2018 ++]

Military Health Care Trends ► Four To Watch

The Military Officers Association of America is not alarmed but it is watching recent trends in military health care, and is concerned. They are investigating four trends in particular:

1. Fewer Hospitals

There appears to be a coordinated effort being carried out to reduce the size and scope of the military treatment facilities (MTFs). We are asking DoD about it because of information we received from some of our MOAA members, and then verified by inquiring with the services' medical headquarters. This trimming exercise is concerning and bears close watching. An MTF provides medical and health services primarily designed for the active duty service member first. Some MTF's have expanded services to care for families of active duty and retirees, as well. There is a range of sizes of MTF's, from small clinics to medical centers with comprehensive services.

2. Centralizing Command and Control

Defense Health Agency (DHA) prepares to take command and control of all three of the services' hospitals and clinics. Congress passed this new MTF oversight plan almost two years ago as part of a sweeping list of military health reforms.

3. Air Force Shrinking TRICARE Prime Rolls

MOAA recently learned the Air Force is in the process of reducing its primary care TRICARE Prime enrollments, within each of their MTF's, more notably at Tyndall AFB, Fla., and Hill AFB, Utah. While individual MTF's, have fluctuated over the years, with the availability of services, it was usually due to changes in the readiness missions on various bases. Of late, the Air Forces change in enrollment policy is a result of other factors.

According to the Air Force Medical Service, the reduction in beneficiary enrollment to MTF primary care providers (other than active duty), is due primarily to the national shortage of primary care providers. And this shortage, combined with inconsistent policies of MTF primary care enrollments, provider deployments, and other factors, have resulted in sub-optimal health care access for Air Force beneficiaries. In addition to adjusting beneficiary enrollment numbers, the Air Force Medical Service has increased the focus on physician recruiting and retention efforts, initiated short-term contracts, is using local Urgent Care Centers, using virtual appointments and providing manning assistance to those MTFs in greatest need. In some instances, physicians are being replaced with physician assistants and nurse practitioners to increase MTF capacity to provide service.

4. Inpatient Services Closing

The Air Force is not the only service experiencing these challenges. We can couple this new development with other recent changes within the military health system more broadly, such as the closure of inpatient services at the naval hospital in Pensacola, Fla., and the closure of inpatient pediatric services at Womack Army Medical Center at Fort Bragg, N.C. What do changes such as these mean for mainly TRICARE Prime beneficiaries? We do know that increased care, purchased off base in the community, will result in higher out of pocket costs for beneficiaries. MOAA will closely watch for any further reductions in MTF services for military beneficiaries - and work diligently on your behalf to prevent further erosion of military beneficiaries earned health care benefits.

[Source: MOAA Newsletter | Kathryn M. Beasley | July 12, 2018 ++]

Prescription Drug Costs Update 06 ► Prices Vary Widely Based On Where you Live

What you pay at the pharmacy for generic drugs can vary widely based on where you live, according to a new analysis by the consumer website GoodRx. The study, which looked at 500 commonly used drugs in 30 American cities, highlights just how unpredictable drug prices can be. The cost of common drugs like the generic version of the cholesterol drug Zocor, or the diabetes drug metformin, differ significantly from coast to coast. GoodRx looked at the average cash price of the drug at a pharmacy — something not every consumer will have to pay. Most people have insurance coverage for their prescriptions, and consumers can often take advantage of discount programs. But a growing number of people are being asked to pay for a greater share, sometimes with a deductible.

Some disparities obviously result from a higher cost of living — New York and San Francisco were the most expensive cities in the country for drugs. But prices can vary widely even between similar cities in the same state: Cleveland's pharmacy prices were 2.5 percent above the national average, while not far away, Columbus had prices that were nearly 22 percent below average. In Cleveland, the generic version of Paxil, the antidepressant, costs about \$46.94, while in Columbus, someone would pay \$20.87. Thomas Goetz, the chief of research at GoodRx, said many factors are likely playing a role, like the prevalence in some areas of big-box stores like WalMart and Costco, which sell generic drugs at cheap prices.

But that can't entirely explain what's going on. Much can still be chalked up to the "drug prices make no sense" theory, he said. Generic drug manufacturers often charge different prices for versions of the same drug, and pharmacies can then mark up the drug in a variety of ways. "It's one more indication of how nonsensical drug prices can be, and how important it is to be vigilant about what you are being asked to pay," he said. Leigh Purvis, director of health services research at the AARP's public policy institute, said the price variation isn't just city by city — even pharmacies on the same block can sell drugs at vastly different prices. Some states, like New York and Florida, offer their own comparison sites so consumers can shop around for drugs. If consumers do shop around, she advised keeping in touch with a single doctor or pharmacist who knows all of the drugs that are prescribed. "You don't want to have an adverse reaction or interaction because there is no one keeping an eye on the big picture," she said.

Here is a list of five commonly used drugs, and what the average cash prices are at pharmacies in these five major cities – (1) *Birmingham* (2) *Boston* (3) *Columbus* (4) *New York* & (5) *San Francisco*

Metformin - Used to treat diabetes: (1) \$43.00 (2) \$28.57 (3) \$11.16 (4) \$66.23 (5) \$49.36

Tamiflu - Used to treat influenza: (1) \$197.48 (2) \$185.46 (3) \$189.61 (4) \$155.46 (5) \$201.61

Baclofen - Muscle relaxant: (1) \$217.34 (2) \$170.61 (3) \$124.53 (4) \$301.46 (5) \$263.83

Paxil Generic - used to treat depression: (1) \$50.53 (2) \$47.34 (3) \$20.87 (4) \$73.55 (5) \$53.78

Zofran Generic - used for nausea: (1) \$356.67 (2) \$169.71 (3) \$132.86 (4) \$578.12 (5) \$368.71

[Source: New York Times | Katie Thomas | July 6, 2018 ++]

Prescription Drug Costs Update 07 ► New California Law Impact

A handful of the world's biggest pharmaceutical companies are canceling or reducing some planned price increases in the United States after California enacted a new drug pricing transparency law and amid political pressure over rising costs for medications. The California law, which began to take effect this year, requires drugmakers to give insurers, governments and drug purchasers advance notice of large price increases as a way of publicly pressuring pharmaceutical companies to keep prices down. In the past three weeks, Novartis AG, Gilead Sciences Inc., Roche Holding AG and Novo Nordisk A/S sent notices to California health plans rescinding or reducing previously announced price hikes on at least 10 drugs. This isn't necessarily a long-term or wide-ranging result, however. An expert cautioned that the drugmakers' moves might be "a smokescreen" to obscure their intentions.

The affected drugs include multibillion-dollar blockbusters such as Novartis' psoriasis drug *Cosentyx* as well as less popular products, such as its *Entresto* for heart failure and Gilead's drugs *Letairis* for pulmonary hypertension and *Ranexa* for angina. The changes were described by a health plan official who spoke on condition of anonymity because the information isn't yet public. Drugmakers confirmed most of the pricing decisions. "Many factors influence our decisions to change product prices for our U.S. portfolio and it is not uncommon for us to adjust plans for price changes," Novartis spokesman Eric Althoff said in an email. Novartis said it notified some health plans of potential price increases but later decided against implementing them.

The California measure, signed in October by Gov. Jerry Brown, is among the most aggressive efforts by states to peel back the secretive process of setting drug prices. The law requires pharmaceutical companies to notify insurers and government health plans at least 60 days before planned price increases of more than 16% during a two-year period. It also provides a rare window into the complex U.S. pharmaceutical market, where drugmakers sometimes raise list prices multiple times a year, then negotiate discounts and rebates with insurers and drug plans. The law is being challenged in court by the drug industry's lobbying group Pharmaceutical Research and Manufacturers of America. Many drugmakers have been complying in the interim, sending out notices to health plans. The law's

implementation comes as President Trump, who has accused drugmakers of “getting away with murder,” promised 30 MAY that drug companies would voluntarily reduce prices.

What seems like transparency or falling prices forced by the new law may not actually be so, said Richard Evans, a health and pharmaceutical analyst at SSR in Montclair, N.J. Pharmaceutical companies are likely “throwing up a smokescreen” to conceal the timing and magnitude of their actual price increases from competitors, or from purchasers who might then stock up in advance of an increase, Evans said. He predicted that the law won’t slow the actual rate of price increases. “If what you are trying to do is limit price inflation, this is not the way to go about it,” said Evans, whose company provides drug investment research. “This is not going to change mainstream list price behavior at all.” Other drugmakers have raised prices around the same time.

- **Pfizer** - This month, the Financial Times reported that they had raised prices on about 100 drugs, following a pattern of regular increases that the company imposes each year.
- **Roche** – This Swiss drugmaker confirmed that it was canceling a proposed 4% price increase for *Cathflo Activase*, a clot treatment. Roche has moved ahead with price increases on some of its top-selling cancer drugs. In July it raised the price of a single-use vial of *Herceptin*, a breast cancer drug, by 3% to \$1,558.42. *Avastin*, another cancer drug, went up 2.5% to \$3,187.76 for a 16-milliliter vial, according to price data compiled by Bloomberg Intelligence and First Databank. The changes follow increases for both drugs in January. The price hikes were small enough that Roche wasn’t required to send a notification, a spokeswoman for the company said.
- **Novo Nordisk** – Company spokesman Ken Inchausti said it told California drug purchasers that they were also reducing a previously announced price increase. Inchausti declined to name the drug or drugs and wouldn’t provide details on the price changes. In early July, Novo Nordisk raised the price of its *Victoza* diabetes injection by 7.9%, and its diabetes drugs *Levemir* and *NovoLog* by 5%, according to data compiled by First Databank and Bloomberg Intelligence. The new price is \$293.75 for a 10-milliliter vial of *Levemir* and \$289.36 for a 10-milliliter vial of *NovoLog*. Patients can use more than one vial per month.
- **Gilead** - According to the health plan official, Gilead canceled planned price increases for four drugs, none among its biggest blockbusters. The company had given notice in May that it would be increasing prices roughly 7% on 1 JUL. Gilead didn’t respond to multiple requests for comment.

[Source: Bloomberg | Benjamin Elgin, Cynthia Koons & Robert Langreth | July 10, 2018 ++]

Overseas Travel w/Tricare Update 01 ► What To Do

Summer vacation is the start of travel season for many military families. TRICARE covers you when you travel on business or take a vacation with family. When traveling overseas, you should know what to do in the event of illness or other health issues.

Before You Leave

You should get routine and specialty care before you leave for your trip. Otherwise, your care may not be authorized when you’re on your trip. When overseas, you can seek urgent and emergency care from any host nation provider. However, your [rules for getting care](#) depend on your plan and travel destination. Before you travel, follow these steps:

1. Get Prescriptions Filled or Refilled

- Pack prescription medications in your carry-on luggage.
- [Find a network pharmacy](#) where you’re traveling (just in case).

2. Pack a List of Phone Numbers

- See the list of overseas numbers for the [Military Health System Nurse Advice Line](#).
- View the list of [TRICARE numbers](#).
- Download the [TRICARE Overseas Contact Wallet Card](#).

3. Update Your Information in (DEERS)

- [Log into milConnect](#).
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883).

While You're Away

To get help or to find a provider when traveling, contact the appropriate TRICARE Overseas Program [Regional Call Center](#). You may also call the Medical Assistance number for the area where you're located for assistance. In an emergency, go to the nearest emergency care facility, or call the Medical Assistance number for the area where you are. When overseas, remember these additional points:

- You may need to pay upfront for services and file a claim to get money back.
- Keep all receipts and [file claims](#) in the region where you live, not where you get the care.
- If you're admitted to a hospital, call your [Overseas Regional Call Center](#) before leaving the facility, preferably within 24 hours or on the next business day.
- If you're an active duty service member and admitted to a hospital, call your primary care manager or your [Overseas Regional Call Center](#). You should do this before leaving the facility, preferably within 24 hours or on the next business day. This will help in the event that you need to coordinate authorization, continued care, and payment.
- TRICARE covers [air evacuations](#) to the closest safe location that can provide the required care when medically necessary. To be medically necessary means it is appropriate, reasonable, and adequate for your condition.
- See [specific rules for getting urgent care overseas](#) based on your TRICARE plan.

Visit the [TRICARE website](#) and select your plan for more guidelines when traveling overseas.

[Source: TRICARE Communications | July 6, 2018 ++]

Ingrown Toenails ► How To Deal with Them

Ingrown toenails are a common problem, especially on the big toes. They arise if the toenail grows into the skin next to it. That area becomes inflamed and painful. The medical term for ingrown toenails is onychocryptosis or unguis incarnates. They are more likely to occur if you wear tight shoes, have very sweaty feet, or cut your toenails the wrong way. Ingrown toenails cause the affected skin to become inflamed. The blood supply to that part of the toe increases, and it becomes red, swollen and painful. Sometimes new tissue starts growing over the toenail. Doctors call this a granuloma, because the surface of the new tissue looks a bit like tiny granules. The inflamed area may weep, bleed or release pus and have an unpleasant odor – especially if bacteria get into the wound.

Causes and risk factors

The symptoms are caused when the edge of the toenail presses into the skin and continues to grow. If this edge injures the skin and the soft tissue underneath it, inflammation will occur. A toenail is more likely to become ingrown if

- It's cut too short or rounded at the edges,
- You wear shoes that are too tight,
- Your feet are very sweaty,
- You have a certain genetic toenail growth shape, such as “pincer” toenails, which are so curved that they look like part of a tube when seen from the tips of your toes,
- You are overweight (obese),
- You have diabetes or a condition that can cause water retention in your feet, such as heart or kidney failure, or chronic venous insufficiency in your legs, or
- You are taking medication to treat cancer.

Prevalence and outlook

Ingrown toenails are common. Out of 100 people who see their family doctor because of foot problems 20 have an ingrown toenail. Teenagers and young adults often develop them. This is because they tend to sweat more, for instance due to hormonal changes during puberty or when doing sports. But ingrown toenails are common in older people, too. They may have a higher risk because of medical conditions such as diabetes. Also, many older people are less flexible, making it difficult for them to take care of their feet and toenails. Because toenails get thicker with age, it's harder to cut them, too. Doctors distinguish between three stages of severity:

- Stage 1: The nail has grown into the skin on the side. The skin hurts and has become inflamed.
- Stage 2: New, inflamed tissue (granuloma) has grown at the edges of the ingrown toenail. The tissue is weeping and producing pus.
- Stage 3: The skin around the toenail is chronically inflamed and keeps oozing pus. The granuloma has already started growing over the nail.



Ingrown toenails of various degrees of severity

Effects

Ingrown toenails usually become noticeable early on because they hurt. If treated in time, it is often possible to manage the inflammation on your own. It will then heal without any consequences. But the inflammation can spread in people who have a weakened immune system and if bacteria infect the wound: That can cause an inflammation with pus around or under the entire nail. It's then advisable to see a doctor, especially if you also feel tired and have a fever, and the infection has spread along the toe and developed into cellulitis (an infection of deeper layers of skin).

Diagnosis, Prevention, & Treatment

An ingrown toenail can be diagnosed without any complex examinations. Doctors take a close look at the affected toe, and ask about the symptoms and any possible causes. Additional tests – like a blood test, for instance – may be needed if they think that the ingrown toenail has already led to complications, such as cellulitis. There are several ways to prevent ingrown toenails. Good foot care is important – especially cutting your toenails. It's best not to round the toenails on the edges, and to leave them long enough so that the corners of the nails can freely rest against the skin to the side of them. Make sure that your shoes aren't too tight and leave enough room for your toes. Open or “breathable” shoes help to prevent sweaty feet.

The most suitable treatment for an ingrown toenail will depend on how severe it is. If the inflammation is mild and doesn't hurt much, the toe can be soaked in a soapy footbath and then the sore part of the toe can be treated with antiseptic or anti-inflammatory tinctures, gels or creams. It's important to dry the foot thoroughly after the footbath, wait a while before putting on shoes, and avoid putting pressure on the ingrown toenail. The use of special gutter splints or braces can also help the nails to grow freely again. A podiatrist (foot specialist) can help apply these devices. If you have a higher risk of foot problems due to diabetes, you should talk with your doctor first. It's generally a good idea to see a doctor if these measures don't help or if the skin around the ingrown toenail is producing pus and is severely inflamed. Surgery is usually recommended in that case. Various surgical procedures and techniques may be considered.

Everyday life

An ingrown toenail can hurt a lot when you walk or stand. Open shoes and loose-fitting socks can reduce the pressure on the affected toe. At night, too, it's best to give the toe enough room to move and make sure that the sheets aren't right on top of it. If your bed has a footboard, you can hang the bottom of the sheets over it to leave space between

your toe and the sheets. Some people find it hard to take care of their own feet and toenails – for example, because they have difficulties reaching their feet due to problems with their joints. If you can’t – or would prefer not to – have someone you know help you out, you can seek professional care: As long as your feet and toenails are healthy, and you don’t have any risk factors like diabetes, you can have a professional pedicure to trim your nails and remove calluses. You have to pay for this kind of treatment yourself. If you already have health problems related to your feet, then medical care by a podiatrist is an option. Some treatments may then be covered by your health insurer – for example, if the ingrown toenail problems were caused by diabetes.

[Source: InformedHealth.org | July 1, 2018 ++]

HIV/AIDS Update 03 ► Prevention Pill Roadblocks

Public health officials are expanding efforts to get the HIV prevention pill into the hands of those at risk, in a nationwide effort to curb infections. But the officials are hitting roadblocks — the drug’s price tag, which has surged in recent years, and changes in insurance coverage that put a heftier financial burden on patients. Since brand-name Truvada was approved for HIV prevention six years ago, its average wholesale price has increased by about 45 percent. Now, the drug — which rakes in billions of dollars in annual global revenue for its manufacturer, Gilead Sciences — carries a list price of close to \$2,000 for a 30-day supply.

Most insurers cover the pill, also known as pre-exposure prophylaxis, or PrEP. It has been shown to be more than 90 percent effective in HIV prevention when taken daily. But patients can get stuck with out-of-pocket costs that make it unaffordable. “If there is any example of the dysfunction in the American pharmaceutical system, it is this case,” said James Krellenstein, a member of the AIDS advocacy group ACT UP New York. “We have the most effective tool for ending the HIV epidemic, and one reason we’re unable to scale up is because it costs so [much] unnecessarily.” As policymakers and the health system debate how to control ever-climbing drug prices, experts say this case underscores how patients are left holding the bag.

Private health plans are making patients responsible for a larger share of drug costs. And more are restricting use of the “copay coupons” pharmaceutical companies have used to shield patients from out-of-pocket expenses. Insurers say the drug companies use coupons to steer consumers toward pricier meds. One way health plans are limiting their use is by no longer allowing them to count toward patients’ deductibles. “This is one more thing that is going to push people off their medications,” said Jim Pickett, a senior director at the AIDS Foundation of Chicago. The federal Centers for Disease Control and Prevention estimates that more than 1 million people are at high risk of contracting HIV, but manufacturer Gilead says only about 167,000 people currently take PrEP.

Price is one of many barriers — alongside patients’ lack of awareness and doctors’ hesitation to prescribe — that threaten to exacerbate the already stark disparities in PrEP use and HIV infection rates. One major disparity is along geographic lines. The South, for example, accounts for over half of new HIV diagnoses but only about 30 percent of new PrEP users, according to data from AIDSVu, which maps HIV disease and PrEP use. HIV rates and PrEP use also vary by race and ethnicity. “We are not necessarily seeing that those most at risk are the ones starting PrEP,” said Kristin Keglovitz Baker, chief operating officer of Howard Brown Health, a Chicago health center. Gilead has recently gone all-in with advertising to reach people at risk, including print campaigns and TV ads that will air through the summer. Since 2012, it has spent \$28 million to fund U.S. organizations that seek to raise awareness of HIV, McKeel, the company spokesman, said. “We recognize that many people who are at high risk for HIV infection still face challenges in accessing Truvada for PrEP, and we are in regular dialogue with public health officials, advocates and physicians to better understand and, where possible, help to address these challenges,” he added.

But price is also an impediment for publicly funded programs, which have limited budgets and are now shelling out more cash for the prevention effort. “If it was only pennies ... we would be throwing it around,” said Joey

Mattingly, an assistant professor at the University of Maryland School of Pharmacy. “Because of how costly it is, we have to control it.” Some states — California and Florida among them — have launched PrEP assistance programs that can help patients cover the cost of the medication, along with required lab work and medical visits. Beyond these state-based programs, some public health departments and HIV service organizations are hiring PrEP navigators to help patients navigate the maze of copays and deductibles, and to improve recruitment and retention of new PrEP users. Washington, D.C.’s health department has doubled down on prevention, and Truvada is key in that effort, said Michael Kharfen, the department’s senior deputy director for HIV/AIDS, Hepatitis, STD and TB Administration.

Insurance usually covers PrEP, and patient assistance programs should fill any financial gaps, he said. But when that isn’t feasible, the department steps in, distributing free Truvada starter packs to at-risk patients. Kharfen said the city has in the past three years spent almost a million dollars just on Truvada pills, which it purchases at a discounted rate through the federal 340B program, which benefits certain health care providers that treat low-income people. And because of new publicity efforts, he expects the department will need to buy and distribute more pills — posing a conundrum. Treating more people is net positive, he said. But “how do we sustain this?”

Medicaid programs generally cover PrEP, so they confront a similar situation. Outreach efforts lead to more beneficiaries who take the drug, but that, in turn, could subject the states’ Medicaid budgets to financial hardship. States are spending millions of dollars on the drug. California’s Medicaid program, for example, spent about \$50 million in 2017 and expects the costs to continue climbing. But officials said the expense is offset by long-term savings in preventing new HIV cases. Massachusetts’ Medicaid program spent about \$22 million on Truvada that same year — about \$18,000 per beneficiary, according to a spokeswoman for the agency’s Executive Office of Health and Human Services. Those figures don’t account for rebates the state receives from Gilead, which are undisclosed and considered proprietary information.

PrEP is only one part of HIV prevention, so help paying for the pill is only one piece of the puzzle. Patients also need regular HIV testing and medical care, which add to the cost borne both by patients and the health system. Some experts warn that Truvada’s high price point could financially undermine such broad prevention efforts. Competition could help. A generic version of the drug, manufactured by Teva Pharmaceuticals, is available abroad and gained approval for use last year from the federal Food and Drug Administration. When it becomes available in the United States, it could bring down prices, though it’s unclear when that will happen. Gilead’s own forecasts reflect that expectation, showing declines in future revenue from Truvada. “When generics enter, brands lose market share,” said David Howard, a health economist and professor at Emory University, who previously worked in the pharmaceutical industry.

For now, though, Truvada is the only PrEP option available in the U.S., he said. “From a company standpoint ... their best strategy is to make as much money as they can.”

[Source: Kaiser Health News | Shefali Luthra & Anna Gorman | July 3, 2018 ++]

HIV/AIDS Update 04 ► Self-Collection Blood Kit Developed by USAF

The Air Force has developed a self-collection blood kit to encourage its active-duty members with a higher risk of acquiring human immunodeficiency virus to test for infection more frequently than what’s mandated by the military. The kits enable users to be proactive about their own health and potentially prevent the spread of HIV, which can lead to many health complications, including AIDS. “Generally, HIV infection rates in the military are lower than in the general population,” said Air Force Lt. Col. Jason Okulicz, a physician and director of the HIV Medical Evaluation Unit, Infectious Disease Service, at San Antonio Military Medical Center. “But every year, we have several hundred active-duty members in the Military Health System who are newly diagnosed with HIV infection,” he said.

Currently, all service members are screened for HIV every two years, before and after deployments, and when it's clinically indicated by health care providers, based on symptoms or answers to routine questions about sexual partners and practices. However, the Centers for Disease Control and Prevention recommends that individuals most at risk of acquiring the infection get tested at least annually. HIV can be detected in the blood as soon as a week after exposure, Okulicz said. About 40 percent of all new HIV transmissions in the United States are from people who are unaware they have the infection, said Okulicz, who's also chair and Air Force lead of the TriService HIV Working Group. The group's mission is to improve HIV care and prevention in the MHS. Okulicz said the primary means of HIV infection among service members is sexual contact. "Because of perceived stigma, service members at high risk for HIV may not be willing to talk with their primary-care providers about getting tested more frequently," Okulicz said. "The kits provide a way to lower this possible barrier to testing."

Active-duty Air Force members can request a kit be mailed to them by calling 210-916-5554 (DSN 429) or emailing IDVirtualHealth@mail.mil. Each kit includes instructions, supplies to obtain a blood sample via a finger prick, and a prepaid envelope for returning the sample to the HIV Diagnostics and Reference Laboratory at the Walter Reed Army Institute of Research in Silver Spring, Maryland. Those who have negative results – meaning that they don't have HIV – receive a phone call from the HIV Medical Evaluation Unit office with the news, along with an explanation of what the test means. "For example, if you had high-risk sexual activity a few days before you took the test, it may be too soon to know if you acquired HIV," Okulicz said. The MEU office can also answer any questions and offer information about reducing future risk of infection.

For those who've tested positive for HIV, in-person notifications are arranged at the local base level. "People may have an adverse reaction because they're worried not only about their health but also their career," Okulicz said. "We want to make sure they have the support and information they need." There's an established protocol for service members who test positive for HIV, Okulicz said. Generally, those who test positive can remain in uniform as long as they're capable of performing their military duties.

Okulicz said the kits augment mandatory screening and are not alternatives or replacements. He said because there isn't a good process in place to ensure face-to-face communication with reserve component members or dependents, the kits are available only to active duty Air Force members. "My counterparts in the other services are aware of and interested in our initiative, but next steps haven't yet been developed," Okulicz said, referring to colleagues in Army Medical Command and the Bureau of Naval Medicine. He said the Air Force is in discussions on how the initiative could be rolled out across the DoD.

[Source: Health.mil | July 3, 2018 ++]

TRICARE Podcast 457 ► Firework Burns - Natural Disasters & Food - Overseas Travel

Preventing Firework Burns -- With the Fourth of July or other holiday celebrations, many communities across the country enjoy firework shows. If your celebration includes self-starter fireworks or hand-held sparklers, take precautions to avoid injury. According to the U.S. Consumer Product Safety Commission, last year there were thirteen thousand fireworks-related injuries and eight deaths. About two-thirds of those injuries happened between June 16th and July 16th, and 14 percent of those injuries involved sparklers. In the event of an injury, TRICARE has options for you, depending on the type and level of injury. You can seek urgent care or emergency care. Urgent care clinics offer quick walk-in services without an appointment. Check to see your plan's guidelines for seeking urgent care at [TRICARE.mil/urgentcare](https://www.tricare.mil/urgentcare). If the injury is serious or life-threatening, go to the emergency room immediately or call 911. If you're enrolled in a TRICARE Prime option, be sure to contact your primary care manager within 24 hours or on the next business day after you receive emergency care. Fireworks are best enjoyed when left to the experts. However, here are a few reminders to help keep you and your family safe:

- Keep water on hand, and douse used fireworks with water before throwing away. This can help prevent burns or a trash fire.
- Be mindful of your clothing around fireworks. Don't wear any garments that are flowy or drape to the ground.
- Don't try to relight duds. Always douse the dud with water before throwing it away.

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Natural Disasters & Food -- It's hurricane season. Power outages and flooding from massive storms not only cause property damage but also threaten the food and water supply. Emptied grocery store shelves in the days leading up to big storms are proof people prepare by buying bottled water and nonperishable foods. You should also get a food thermometer. If the power goes out, you can check the temperature of foods in the refrigerator to determine if they're still safe to eat. A safe temperature is 40 degrees Fahrenheit or lower. Also, refrigerator food is no longer safe to eat if the power's been out four hours or more, according to the Centers for Disease Control and Prevention. Before the power goes out, move food you're not planning to eat right away from the refrigerator to the freezer. Food in a full, unopened freezer is safe for about 48 hours, according to the CDC, and it's safe for about 24 hours in a half-full freezer.

Even nonperishable food can be unsafe to eat when it comes into contact with floodwater. This includes home canned goods as well as food in containers with screw caps, snap lids, crimped or twist caps, or flip tops. Canned goods that are bulging, open, rusty, punctured, or dented are also unsafe. Undamaged, all-metal cans and retort pouches, such as shelf-stable juices, can be saved after floodwater exposure by removing the labels, washing, and then sanitizing with a bleach solution or by boiling. For more information about hurricanes, flooding, and foods, visit usda.gov/disaster.

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Traveling Overseas -- Summer vacation is the start of travel season for many military families. TRICARE covers you when you travel on business or take a vacation with family. When traveling overseas, you should know what to do in the event of illness or other health issues. You should get routine and specialty care before you leave for your trip. Otherwise, your care may not be authorized when you're on your trip. When overseas, you can seek urgent and emergency care from any host nation provider. However, your rules for getting care depend on your plan and travel destination.

To get help or to find a provider when traveling, contact the appropriate TRICARE Overseas Program Regional Call Center. You may also call the Medical Assistance number for the area where you're located for assistance. Download the TRICARE Overseas Contact Wallet Card from TRICARE.mil/publications before you leave too! In an emergency, go to the nearest emergency care facility, or call the Medical Assistance number for the area where you are. When overseas, remember these additional points:

- You may need to pay upfront for services and file a claim to get money back.
- Keep all receipts and file claims in the region where you live, not where you get the care.
- And, if you're admitted to a hospital, call your Overseas Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.

Visit TRICARE.mil and select your plan for more guidelines when traveling overseas.

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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> | July 6, 2018 ++]

TRICARE Podcast 458 ► Safety Tips - TRICARE Webinar - Overseas Aeromedical Evacs

Summer Safety Tips -- Summer is the perfect time to enjoy the sun, outdoor dining, and water activities. Although fun, these summer activities can pose some risks to your health. In the event you need to see a medical professional, know your TRICARE benefit and the different types of covered services available to you and your family, including preventive care, urgent care, and emergency care. If you're not sure if you need medical attention, remember the Military Health System Nurse Advice Line is free and available 24/7. Visit www.TRICARE.mil/nal for stateside and overseas contact information. Keep in mind the following tips so you and your family stay safe and healthy this summer:

- **Protect Skin from Sun Exposure.** To stay safe in the sun, use sunscreen with SPF 15 or higher, wear clothing that covers your skin, and avoid direct sunlight by sitting in the shade or using a beach umbrella.
- **If you're at a higher risk of developing skin cancer, get checked out.** TRICARE covers skin cancer exams for individuals with a family or personal history of skin cancer, increased occupational or recreational exposure to sunlight, or clinical evidence of precursor lesions.
- **Make Smart Decisions in or near Water:** If engaging in water fun: know how to swim and any limitations in your swimming ability, always supervise kids when around water, and drink responsibly and avoid alcohol during water activities.

To ensure this summer is filled with good memories, make safety a priority at all times.

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Ask TRICARE Webinar -- Do you have questions about your TRICARE benefit? Now here's your chance to get some answers. Join TRICARE on Thursday, July 26th, from 1 to 2 p.m. Eastern Time for the "Ask TRICARE" webinar. The question and answer webinar will include a panel of subject matter experts to answer your questions about TRICARE health care, pharmacy, and dental programs. Our panelists include representatives from major TRICARE offices and programs, including TRICARE Policy and Benefits, TRICARE For Life, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Overseas Program, TRICARE Pharmacy Program, and TRICARE Dental Plans

The July 26th webinar is one of many TRICARE resources to help you get answers to your questions about your TRICARE benefits. Visit TRICARE Publications at TRICARE.mil/publications for a look at more resources, from handbooks and brochures to fact sheets and newsletters. Don't miss this unique opportunity to ask questions directly to TRICARE experts. Join us at www.militaryonesource.mil/webinars to register and bring your questions.

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Overseas Aeromedical Evacuations -- When medically necessary and appropriate, air evacuations are only approved to the nearest, safest location that can provide the required care. International SOS arranges air evacuations for:

- TRICARE Overseas Program, or TOP, Prime beneficiaries
- TOP Prime Remote beneficiaries
- Active duty service members who are deployed, in a temporary duty status, or in an authorized leave status in an overseas location
- And all TRICARE-eligible active duty family members traveling in an overseas location.

TOP Select, TRICARE For Life, TRICARE Young Adult Select, TRICARE Reserve Select, and TRICARE Retired Reserve beneficiaries, except active duty family members, are required to pay for air evacuation up-front and file a claim to get money back minus any cost-shares. TRICARE will only reimburse air evacuation when it's medically necessary and to the closest, safest location that can provide the required care. TOP Regional Call Centers aren't required to schedule evacuations, coordinate with providers, obtain medical records or coordinate payment for non-TOP Prime or non-TOP Prime Remote beneficiaries.

Each overseas area has its own guidelines and procedures for air evacuation. If appropriate care isn't available locally, International SOS will coordinate emergency medical transport to the nearest location that can safely provide care. The Theater Patient Movement Requirements Center or nearest TOP Regional Call Center determines if acceptable local medical care is available. Contact your TOP Regional Call Center for help with coordinating an air evacuation. If you have questions about coverage, you should also call your TOP Regional Call Center. Find contact information at www.tricare-overseas.com/contact-us.

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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> | July 13, 2018 ++]

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SBP Changes after Retirement Update 04 ► Actions Allowed

Making the choice to enroll in or decline SBP coverage is a significant financial decision, which is why the services offer counseling when a military member is making retirement decisions. If you have SBP coverage for your loved ones, you may wonder how the coverage might change when your life changes. In fact, there are only a few circumstances in which it is possible to change or alter the election you made. Here are a few of the most common life-changing events that permit you to change your SBP coverage after retirement.

First marriage or first child after retirement

If you chose not to enroll in SBP because you had no eligible beneficiaries at retirement, and you later marry or have a child, you can enroll in SBP within one year of the date of first marriage or the birth date of the child. To enroll, send DFAS a Survivor Benefit Plan Election Change Certificate (DD 2656-6) and a copy of the relevant legal document (e.g., marriage certificate or birth certificate). Please note: If you had eligible beneficiaries at the time of your retirement and elected not to cover them, you cannot change that election.

Divorce

A divorce's impact on SBP election depends not only on your wishes, but also on the requirements imposed by the court-ordered divorce decree. If you choose to end SBP spouse coverage because of a divorce, notify DFAS using the Survivor Benefit Plan Election Change Certificate (DD 2656-6) and a copy of the relevant legal document. If your divorce decree requires you to cover your former spouse, either you or your former spouse must declare your intentions to claim Former Spouse SBP coverage in writing within one year of the date of divorce. To do this, send an SBP Election Statement for Former Spouse Coverage (DD 2656-1) and copy of the relevant legal document.

Death of a Spouse

The death of a spouse covered under the plan results in immediate termination of coverage for that spouse. If the spouse alone was covered, cost will terminate and any premiums paid beyond the date of death will be refunded. If the spouse was covered with children, the election and its costs will change so that only the eligible children are

covered. To notify DFAS of the death of a spouse, send a Survivor Benefit Plan Election Change Certificate (DD 2656-6) and a copy of the death certificate.

Remarriage after retirement

If you were married and elected spouse coverage at retirement, you should notify DFAS of your remarriage as soon as possible so we can update your SBP election. If you do not contact DFAS, your new spouse automatically becomes a covered beneficiary under SBP, effective one year after that marriage date. Any unpaid premiums will be deducted from the annuity entitlement after your death. If you choose not to cover your new spouse, you must notify DFAS in writing within one year of the remarriage.

To notify DFAS of your remarriage, send a Survivor Benefit Plan Election Change Certificate (DD 2656-6) and a copy of your marriage certificate. If you were married at retirement and elected not to cover that spouse, you cannot ever cover another spouse during retirement.

Birth or adoption of another child after retirement

Upon the birth or adoption of a new child, inform DFAS by supplying them with a copy of the birth or adoption certificate. If you had children at retirement and elected to cover them under the plan, we will add this youngest child, but your monthly premium will remain based on the youngest child you had at the time of retirement. If you had children at retirement and elected not to cover them, any new or existing children will not be covered under the plan during your retirement.

Discontinuing SBP in the third year of retirement

You can discontinue your SBP coverage during the third year (from the 25th month through the 36th month) of your retirement. As with declining SBP coverage at retirement, spousal concurrence is required. This election must be made on a DD Form 2656-2 (SBP Termination Request) and cannot be signed, dated, or received by DFAS prior to the 25th month of retirement.

Eligible retirees can withdraw from SBP due to VA disability

A retiree may withdraw from participation if:

- The retiree has a service-connected disability rated by the VA as totally disabling (100%) for 10 or more continuous years; or
- The retiree has had a total disability rating from the VA for at least 5 continuous years from the last date of active duty.

Withdrawal is permitted because the surviving spouse will likely qualify for Dependency and Indemnity Compensation benefits from the VA and the retiree's death will be presumed to be from service-connected reasons. A request for withdrawal requires the written consent of the beneficiary and verification from the VA of the retiree's disability rating. If you believe you are eligible and want to withdraw from SBP due to VA disability, send a signed and dated request that includes your full name and social security number via mail or fax to DFAS Retired & Annuitant Pay.

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Before you discontinue or withdraw from SBP, you should consider your decision carefully. If you discontinue SBP in your third year, you cannot re-enroll. If you withdraw from SBP due to disability, you can only re-enroll if your disability rating is lowered to less than 100%, and then only within one year of the rating change. For each of the situations above, there are specific timeframes and procedures to make the change, as well as additional information and special circumstances that may apply. To find out more, visit <https://go.usa.gov/xUacD>. To download the forms referred to above, go to the forms page on DFAS website at <https://go.usa.gov/xUcDb>. [Source: DFAS Retiree Newsletter | June 2018 ++]

Dependents' Educational Assistance Update 05 ► July 31 Changes

An education benefit primarily used by the spouses and children of permanently and totally disabled veterans or those who died after being ruled permanently and totally disabled will soon see major changes, thanks to legislation passed last year. Currently, the Dependents' Educational Assistance Program (DEA) gives up to 45 months of education benefits at a set rate of \$1,041 for those in full-time degree programs, with various levels of payment for those doing part-time schooling, apprenticeships or other types of vocational training. The new measure, known as the Forever GI Bill, put in place a slew of GI Bill benefit expansions, including some that specifically affect families who use Department of Veterans Affairs education benefits.

The change to DEA expands the amount of cash available per month to users -- from \$1,041 to \$1,224 -- but caps at 36 the number of months it can be used. Overall, the change decreases the benefit from a total potential value of \$46,845 for full-time school to \$44,064. For those who do half- or three-quarter time coursework, the change will take the monthly allowance from \$519 to \$710 and \$780 to \$967, respectively. The changes take place in two stages.

- For anyone who starts taking classes after July 31, the benefit will be capped at 36 months. The rate increase goes into effect 1 OCT.
- Those who are currently taking classes with the benefit or who will start before July 31 will get the best of both worlds. Not only are they protected under the old timeline and able to get 45 months of benefits, but they also will receive the higher rate starting 1 OCT. For those users, the total benefit tuition value could be closer to \$5,300, especially if they only recently started classes.

Beneficiaries should visit the VA's [website](#) to apply for DEA or view all of the eligibility requirements and use rules. [Source: MOAA Newsletter | Amy Bushatz | July 12, 2018 ++]

DoD Disability Severance Update 06 ► IRS | Taxes Paid on Lump Sum Payment

The Internal Revenue Service is advising certain Veterans who received disability severance payments after Jan. 17, 1991, and included that payment as income, that they should file Form 1040X, Amended U.S. Individual Income Tax Return, to claim a credit or refund of the over payment attributable to the disability severance payment. This is a result of the [Combat-Injured Veterans Tax Fairness Act](#) passed in 2016. Most Veterans who received a one-time lump-sum disability severance payment when they separated from their military service will receive a letter from the Department of Defense with information explaining how to claim tax refunds they are entitled to; the letters include an explanation of a simplified method for making the claim. The IRS has worked closely with the DoD to produce these letters, explaining how Veterans should claim the related tax refunds.

Statute of Limitations

The amount of time for claiming these tax refunds is limited. However, the law grants Veterans an alternative timeframe -- one year from the date of the letter from DoD. Veterans making these claims have the normal limitations period for claiming a refund or one year from the date of their letter from the DoD, whichever expires later. As taxpayers can usually only claim tax refunds within 3 years from the due date of the return, this alternative time frame is especially important since some of the claims may be for refunds of taxes paid as far back as 1991.

Amount to Claim

Veterans can submit a claim based on the actual amount of their disability severance payment by completing Form 1040X, carefully following the instructions. However, there is a simplified method. Claiming the standard refund amount is the easiest way for Veterans to claim a refund, because they do not need to access the original tax return from the year of their lump-sum disability severance payment. Veterans can choose instead to claim a standard refund amount based on the calendar year (an individual's tax year) in which they received the severance payment. Write

“Disability Severance Payment” on line 15 of Form 1040X and enter on lines 15 and 22 the standard refund amount listed below that applies:

- \$1,750 for tax years 1991 – 2005
- \$2,400 for tax years 2006 – 2010
- \$3,200 for tax years 2011 – 2016

Special Instructions

All Veterans claiming refunds for over payments attributable to their lump-sum disability severance payments should write either “**Veteran Disability Severance**” or “**St. Clair Claim**” across the top of the front page of the Form 1040X that they file. Because all amended returns are filed on paper, Veterans should mail their completed Form 1040X, with a copy of the DoD letter, to: Internal Revenue Service, 333 W. Pershing Street, Stop 6503, P5, Kansas City, MO 64108. Veterans eligible for a refund who did not receive a letter from DoD may still file Form 1040X to claim a refund but must include both of the following to verify the disability severance payment:

- A copy of documentation showing the exact amount of and reason for the disability severance payment, such as a letter from the Defense Finance and Accounting Services (DFAS) explaining the severance payment at the time of the payment or a Form DD-214, and
- A copy of either the VA determination letter confirming the Veteran’s disability or a determination that the Veteran’s injury or sickness was either incurred as a direct result of armed conflict, while in extra-hazardous service, or in simulated war exercises, or was caused by an instrumentality of war.

Veterans who did not receive the DoD letter and who do not have the required documentation showing the exact amount of and reason for their disability severance payment will need to obtain the necessary proof by contacting the [Defense Finance and Accounting Services](#) (DFAS).

[Source: Vantage Point | IRS | July 12, 2018 ++]

TRICARE Overpayment Recoupment ► What You Should Know

When you or your provider file a claim, TRICARE usually reimburses the proper amount. However, sometimes they reimburse the wrong amount to you or your provider. Regardless of fault, the Federal Claims Collection Act requires your regional contractor to try to recoup—or recover—any overpayments from you or your provider. Examples of mistakes (not all inclusive) that can result in an improper payment from TRICARE are:

- An error calculating the allowable amount
- An error coding a procedure
- An error calculating the cost-share or deductible
- A duplicate payment
- Sending a payment to an incorrect payee
- Not getting data on all or part of the payment by other health insurance. (Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don’t qualify as "other health insurance.")
- An error in billing for the service
- Paying for services or supplies for a patient who’s not eligible for TRICARE
- Making payment for care from an unauthorized provider
- Making payment for a non-covered service or supply
- Paying for a service that wasn’t actually received by the patient
- Payment made for services that weren’t medically necessary (i.e. to be medically necessary means it is appropriate, reasonable, and adequate for your condition).

How does the recoupment process work?

If TRICARE finds an overpayment was made, your contractor sends the recipient of the payment (you or your provider) a written request for repayment. In most cases, they recoup from providers, but if you filed the claim and received the overpayment, the written request for repayment will come to you. The request explains your rights under the law including your right to appeal. You should respond to this request within 30 days, even if you think it's wrong. After 150 days, if you haven't entered an agreement to repay the debt and your contractor hasn't been able to recoup at least half the amount due, your contractor transfers your case to Defense Health Agency (DHA) Claims Collection. DHA Claims Collection has several options for recoupment, which include:

- Legal action/litigation against you
- The amount owed can be taken from your military active or retired pay
- The amount owed can be taken from any federal funds owed to you
- Your debt can be referred to credit bureaus

The amount due can be subtracted from future claims. Also, you may incur additional charges. Under extremely limited circumstances, TRICARE may compromise the debt. This is determined on a case-by-case basis.

What happens if my provider doesn't repay the debt?

When TRICARE overpays providers, they only attempt to recoup from the provider—not you. The exception is cost-share or deductible errors, and certain eligibility cases. You're generally responsible to only pay your applicable copayment (i.e. a fixed dollar amount you may pay for a covered health care service or drug, or cost-share for covered services). Your provider may attempt to bill you again. Because each scenario is unique, please contact your regional contractor if you have questions.

Recoupment with Other Health Insurance

If you have other health insurance and TRICARE paid first by mistake, your contractor will try first to recoup the payment from your other health insurance. If your other health insurance refuses to pay or doesn't respond, the person who received the payment (you or your provider) is responsible. You can avoid this by always giving your other health insurance information to your contractor. By law, TRICARE pays after all other health insurance, except for:

- Medicaid
- TRICARE supplements
- State Victims of Crime Compensation Programs
- Other Federal Government Programs identified by the Director, Defense Health Agency (i.e. Indian Health Service)

This means your other health insurance processes your claim first. Then, you or your doctor files your claim with TRICARE. If you are on active duty you can't use other insurance. TRICARE is your only coverage. If you have Medicare, which is a federal entitlement, TRICARE pays last after Medicare and your other health insurance. Visit the Medicare [website](#) to see which plan—Medicare or your other health insurance—pays first

[Source: <https://www.tricare.mil/Resources/Recoupment> | July 10, 2018 ++]

Car Insurance Update 17 ► Average Premiums by State for 2017

If you think your car insurance premiums are sucking your wallet dry, you might be right. Or you could be getting a real deal compared with Americans in other states. Check out these average auto insurance premiums at <https://www.moneytalksnews.com/slideshows/what-car-insurance-costs-in-every-state/?all> from across the nation. They were compiled by career website Zippia using 2017 data from ValuePenguin. You won't find Hawaii, Missouri or West Virginia listed because updated information from those states wasn't available. Plus, the figures represent the

minimum level of coverage in the state, so, as they say, your mileage may vary. The five lowest and highest states annual premiums on the list were:

- **Lowest:** AK \$773, NC \$807, AR \$852, ID \$1035, & FL \$1098
- **Highest:** MI \$3035, VA \$2737, TX \$2330, LA \$2283, NJ \$2228

[Source: MoneyTalksNews |

Apartment Rentals ► June 2018 Average Cost

The average monthly apartment rent in the U.S. reached an all-time high of \$1,405 in June, the RENTCafe Blog [reports](#), citing the latest numbers from commercial real estate data platform Yardi Matrix. That's up 0.9 percent, or \$12, from just one month earlier — and up 2.9 percent from one year earlier. Still, a handful of cities have bucked the trend of rising rent. The cities where the average rent actually decreased over the past year are primarily small southern markets concentrated in Texas and surrounding states. The top five are:

- Brownsville, Texas: The average rent for all apartment sizes is down 1.9 percent compared with June 2017
- Norman, Oklahoma: Down 1.8 percent
- Baton Rouge, Louisiana: Down 1.3 percent
- McAllen, Texas: Down 1.2 percent
- Lubbock, Texas: Down 1.1 percent

At the other end of this spectrum are the Texas cities of Midland and Odessa — where the average rent has increased more than three times faster than in any other city over the past year. RENTCafe explains: “The thriving oil-industry hubs of the Permian Basin, Midland and Odessa have been leading the nation with rents growing at a spectacular rate since the last significant drop in oil prices. The latest data shows a 38.8% increase in Midland compared to June 2017, whereas Odessa rents have increased by 36.6% on average in the same period.” The top 10 cities where rent is cheapest overall are:

- Wichita, Kansas: Average rent for all apartment sizes is \$639 as of June
- Brownsville, Texas: \$675
- Tulsa, Oklahoma: \$676
- Killeen, Texas: \$699
- Toledo, Ohio: \$703
- Amarillo, Texas: \$730
- Independence, Missouri: \$733
- Dayton, Ohio: \$737
- Oklahoma City: \$741
- Fort Wayne, Indiana: \$750

At the other end of this spectrum is Manhattan. The average rent in the New York City borough reached \$4,116 in June. That came after what RENTCafe describes as “a long period of decreasing rents, followed by a couple of months of stagnation or very sluggish growth” in the Big Apple. To check out the average apartment rental in your location refer to <https://www.rentcafe.com/blog/rental-market/apartment-rent-report/rentcafe-apartment-market-report-june-2018>.

[Source: MoneyTalksNews | Karla Bowsher | July 10, 2018 ++]

Social Security Taxation Update 09 ► 13 States That Tax Social Security Income

Taxes are an unavoidable fact of life — even in retirement. For example, Social Security benefits may be taxable. In fact, Uncle Sam can tax as much as 85 percent of your benefits. Unfortunately, the taxation doesn't necessarily stop there. Many states also tax Social Security benefits. Kiplinger has identified 13 such states. Something to keep in mind when you decide where to retire. The following states tax Social Security income in at least some situations:

- Colorado
- Connecticut
- Kansas
- Minnesota
- Missouri
- Montana
- Nebraska
- New Mexico
- North Dakota
- Rhode Island
- Utah
- Vermont
- West Virginia

Federal taxation of Social Security benefits

Whether or not the federal government will tax your Social Security checks depends on your income tax filing status and your income itself. According to the U.S. Social Security Administration, benefits are generally taxed only if you have “other substantial income” besides your benefits. This could include wages or self-employment income, as well as interest or dividends, for example. The possible taxation of Social Security income is yet another factor that folks must account for when planning their retirement, lest they wind up with less retirement income than expected or needed. To learn more about making the most of your benefits, check out “[Maximize Your Social Security](#).”

[Source: MoneyTalksNews | Karla Bowsher | July 9, 2018 ++]

Credit Card Balance Update 01 ► Impact on Credit Scores

Carrying a balance on your credit card can result in a triple whammy of costs — dinging your budget, credit card grace period and credit score. Yet 57 percent of credit card users have carried a balance before, based on a recent CreditCards.com survey of 1,000 adults in the U.S. Even worse, more than 1 in 5 of these consumers — 22 percent — believed carrying a balance over from one month to the next would help their credit score. Unfortunately, that's not true. Overall, the most common reasons these consumers cited for carrying a balance were lacking the money to pay a bill in full and wanting to either free up cash or spread out payments. Here's how carrying such a balance hurts your score:

1. Interest

Credit card purchases generally do not start incurring interest immediately. This is because most credit cards offer a grace period for purchases — that is, a period of time between the end of the billing cycle and the payment due date — according to the U.S. Consumer Financial Protection Bureau (CFPB). If your credit card offers you a grace period and you pay your balance in full by the due date, you will not incur interest charges. If you carry a balance past the due date, however, the credit card company will charge you interest on whatever amount of your balance you did not pay off by the due date. The only exception to this would be if you are using a credit card with a zero percent interest

rate. They do exist, and you can find them using a free online resource like Money Talks News' [credit card search tool](#) — select “0% APR” from the menu on the left.

2. Your credit card grace period

It's possible to lose your credit card grace period if you do not pay your balance in full by the due date — in other words, if you carry a balance. Losing your grace period will in turn cost you even more interest on future purchases and balances. The CFPB explains: “If you lose your grace period by not paying your balance in full by the due date, you will be charged interest on the unpaid portion of the balance. You will also be charged interest on purchases in the new billing cycle starting on the date each purchase is made.”

3. Your credit score

The amount of money that you owe is one of the biggest factors that affects your FICO credit score and your VantageScore credit score. This includes your credit utilization ratio: the percentage of all the credit available to you that you are using at a given time. For example, if you have a total credit card limit of \$4,000 and currently owe \$2,000 on your credit cards, your credit utilization ratio is 50 percent. A high credit utilization ratio hurts your credit score, while a low ratio helps your credit score. So, carrying a large balance over from one month to another can hurt your credit score by inflating your utilization ratio. VantageScore Solutions, the company behind the VantageScore credit score, advises keeping your utilization ratio at or below 30 percent. But it also notes that the folks with the highest credit scores generally have utilization ratios of less than 10 percent.

[Source: MoneyTalksNews | Karla Bowsher | July 6, 2018 ++]

SSIA Update 04 ► Now a Permanent Benefit for SBP Widows

The Special Survivor Indemnity Allowance (SSIA) for Surviving Spouses is now a Permanent Benefit. It is a benefit for surviving spouses who receive a Survivor Benefit Plan (SBP) annuity that is offset by a Dependency and Indemnity Compensation (DIC) payment from the VA. The benefit will now be paid at \$310 per month plus a cost-of-living adjustment each calendar year. The cost-of-living adjustment will begin in 2019. It can be confusing to understand how SBP, DIC, and SSIA are paid, and how the laws and regulations treat different situations. Here are the basics:

- Spouse SBP annuitants, except for those who remarry after age 57 (or in other specific circumstances), cannot receive full SBP and DIC at the same time (DIC payments made directly to children, or to a guardian on behalf of children, do not affect SBP child annuity payments).
- When we are informed by the VA that a spouse receiving an SBP annuity is receiving DIC, the law requires that DFAS deduct the amount of DIC received from the amount of SBP payable and pay the remaining amount of the SBP to the annuitant. This is called the SBP/DIC offset.
- If the SBP payment is greater than the DIC payment, a partial refund of premiums paid into the program during the service member's retirement will be made to the spouse.
- If the DIC payment is greater than the SBP payment, SBP will be stopped completely and all eligible basic spouse premiums paid into the program during the service member's retirement will be refunded.
- When a spouse is eligible to receive SBP and DIC, and those payments are subject to the SBP/DIC offset, the spouse will also receive the Special Survivor Indemnity Allowance (SSIA).

As with other laws and regulations, there are many exceptions and special circumstances that apply to these benefits. For additional information go to www.dfas.mil/retiredmilitary/survivors/Understanding-SBP-DIC-SSIA.

[Source: DFAS Retiree Newsletter | June 2018 ++]

Medicare Coverage Update 02 ► Monthly Costs Might Be Higher Than You Anticipate

Many folks approaching or entering retirement are in for an expensive surprise: Medicare is not free — and some Medicare costs may be deducted from their Social Security benefits. Specifically, 53 percent of folks age 50 and older are unaware that Medicare Part B entails costs to the retiree, Money reports, citing the Nationwide Retirement Institute’s latest annual health care survey. The survey targeted affluent folks, which it defined as those with household incomes of at least \$150,000. But you need not be wealthy to learn from this cautionary tale. While Medicare Part B premiums are higher for folks with higher incomes, they will still cost the typical person \$1,608 in 2018. Add in the deductible, and it reaches \$1,791 — before any out-of-pocket costs.

Medicare is the federally subsidized health insurance program primarily for folks ages 65 and older. And like other government programs, it’s an alphabet soup (i.e. A, B, and D). Refer to <https://www.moneytalksnews.com/7-things-you-need-to-know-about-medicare> to learn more about the program. Medicare Part B, in short, covers certain doctors’ services, outpatient care, medical supplies and preventive care services. Some folks may pay more or less, but the standard premium for Part B is currently \$134 per month. That amounts to \$1,608 over the course of a year — and, for folks who are receiving Social Security benefits, that cost is deducted from their Social Security payments. The deductible for Part B is currently an additional \$183 per year. To learn more about Medicare costs, check out “[Some Medicare Deductibles and Other Costs to Rise in 2018](#).”

The Nationwide Retirement Institute study found that 72 percent of folks age 50 and older wish they understood Medicare coverage better. No amount of wishing will change that, though. The only way to avoid being surprised by expenses like Medicare Part B premiums upon retiring is to educate yourself about them before you reach retirement. The official source of information about Medicare is www.Medicare.gov, the federal government’s website for the Medicare program. But it’s full of so much information, often written in sterile language, that it can feel more overwhelming than helpful. So, know that trustworthy third-party help is out there, too. As we’ve reported before, these options include:

- The State Health Insurance Assistance Program, or SHIP, for your state or territory. Federal grants fund these programs, which offer counseling and assistance to Medicare beneficiaries. To learn more about them, visit the national SHIP website <https://seniorsresourceguide.com/directories/National/SHIP> for the state you reside in.
- Services that, for a fee, do the heavy lifting for you when the time comes for you to sign up for Medicare. Check out <https://www.medicare.gov/sign-up-change-plans>.

[Source: MoneyTalksNews | Karla Bowsheer | June 28, 2018 ++]

IRS Withholding Calculator ► Paycheck Checkup | Avoid Paying Later

Retirees who expect to earn income this year should check their withholding, or they could be in for an unpleasant surprise in 2019. Income received by retirees can be taxable in certain situations. And any taxpayer who withholds too little of their income for federal taxes generally risks incurring a larger tax bill than expected — and possibly a penalty for not paying taxes when due — next spring. It’s common knowledge that people still in their working years need to check their tax withholding now that tax reform has increased the size of most folks’ paychecks. But the need for retirees to do the same has received less attention.

“A little-noticed effect of last year’s tax overhaul is that many pension payments are now larger, reflecting the new lower tax rates in effect for 2018. But this bump-up increases the risk that recipients will be under-withheld at tax time next year — and therefore owe a penalty. To avoid this, retirees should immediately check their withholding and

adjust it if necessary.” The Calculator helps you identify your tax withholding to make sure you have the right amount of tax withheld from your paycheck. Checking your withholding can help protect against having too little tax withheld and facing an unexpected tax bill or penalty at tax time next year. At the same time, with the average refund topping \$2,800, you may prefer to have less tax withheld up front and receive more in your paychecks.

If you are an employee, the Withholding Calculator helps you determine whether you need to give your employer a new [Form W-4](#), *Employee's Withholding Allowance Certificate*. You can use your results from the Calculator to help fill out the form and adjust your income tax withholding.

Plan Ahead: Tips for Using This Program

The Calculator will ask you to estimate values of your 2018 income, the number of children you will claim for the Child Tax Credit and Earned Income Tax Credit, and other items that will affect your 2018 taxes. This process will take a few minutes.

- Gather your most recent pay stubs.
- Have your most recent income tax return handy; a copy of your completed Form 1040 will help you estimate your 2018 income and other characteristics and speed the process.
- Keep in mind that the Calculator’s results will only be as accurate as the information you provide. If your circumstances change during the year, come back to this Calculator to make sure that your withholding is still correct.
- The Withholding Calculator does not ask you to provide sensitive personally-identifiable information like your name, Social Security number, address or bank account numbers. The IRS does not save or record the information you enter on the Calculator.

IMPORTANT NOTE: This Withholding Calculator works for most taxpayers. People with more complex tax situations should use the instructions in [Publication 505](#), Tax Withholding and Estimated Tax. This includes taxpayers who owe self-employment tax, alternative minimum tax, the tax on unearned income of dependents or certain other taxes, and people with long-term capital gains or qualified dividends.

Ready to start? Go to the IRS site <https://www.irs.gov/individuals/irs-withholding-calculator> and click on the tab

Withholding Calculator

To Change Your Withholding:

- Use your results from this Calculator to help you complete a new [Form W-4](#), Employee's Withholding Allowance Certificate, and
- Submit the completed Form to your employer as soon as possible. Withholding takes place throughout the year, so it’s better to take this step as soon as possible.

Special Note for 2019: If you follow the recommendations at the end of this Calculator and change your withholding for 2018, the IRS reminds you to be sure to recheck your withholding at the start of 2019. This is especially important if you reduce your withholding sometime during 2018. A mid-year withholding change in 2018 may have a different full-year impact in 2019. So if you do not file a new Form W-4 for 2019, your withholding might be higher or lower than you intend. To help protect against having too little withheld in 2019, we encourage checking your withholding again early in 2019. If you have additional questions about your withholding, consult your employer or tax advisor.

[Source: MoneyTalksNews | Karla Bowsheer | June 28, 2018 ++]

Homeowner Tax Breaks ► Three Key Changes For 2018

Republican leaders have been boasting that tax reform “preserves the mortgage interest deduction, providing tax relief to current and aspiring homeowners,” as their bill summary put it. But the final legislation is more complex than that. The federal income tax deduction for mortgage interest is not among the multiple tax breaks that will disappear in 2018 due to the Tax Cuts and Jobs Act. But this deduction will be scaled back, making it less valuable for many folks. Additionally, the tax deduction for other types of home equity debt will disappear in 2018. Here are three key changes:

1. **Less mortgage interest will be deductible.** Taxpayers with mortgages taken out on or after Dec. 15, 2017, can deduct interest on mortgage debt that totals up to \$750,000 (or \$375,000 for married couples filing separate returns). Under prior tax law, these limits were higher: \$1 million and \$500,000, respectively. Taxpayers with mortgages taken out before Dec. 15, 2017, can continue to deduct interest on the higher amounts of mortgage debt, however.
2. **Interest on home equity loans is no longer deductible.** Before the changes in the tax code, taxpayers could deduct interest on home equity debt that totaled up to \$100,000 (or \$50,000 for couples filing separately). Such debt includes home equity loans.
3. **Interest on home equity lines of credit (HELOCs) is no longer deductible.** Under the prior tax code, taxpayers could deduct interest on home equity debt that totaled up to \$100,000 (or \$50,000 for couples filing separately). Such debt includes HELOCs.

All three of these changes expire Jan. 1, 2026. In other words, your 2017 tax return will be your last chance for a decade to claim the greater mortgage interest deduction or the deductions for other home equity debt interest, assuming you were eligible for them previously. So, if you are considering buying a home, account for the lower threshold for mortgage interest when weighing whether to buy or rent. [Source: MoneyTalksNews | Karla Bowsheer | January 15, 2018 ++]

Purchasing Precautions Update 01 ► 20 Buys That Buyers Nearly Always Regret

It's fairly predictable: There are certain purchases that buyers tend to regret. No, that doesn't mean everyone: There are plenty of delighted boat and hot tub owners out there, and surely more than a few people count their timeshare property as true delights. But when faced with one of the potential purchases listed here — at very least the expensive ones — take a breath, think seriously about the purchase, and then imagine the aftermath. How will you get rid of it? Will you make any money back, or will you be posting desperate FREE notes on Craigslist, or dumping the item on a corner and running. (Note: Don't do this.)

Boat -- There's an old saying: The two best days of owning a boat are the day you buy it and the day you sell it. No question, owning a boat is a lot of work. If you live on a lake and have plenty of room for it, and are willing to spend the money needed to keep afloat, then ship ahoy! But most of us can get by with an occasional boat rental, or wait until our friend Gilligan invites us over for a sail. Check out: [“4 Cheaper Ways to Go Boating Without Buying a Boat.”](#)

Timeshares -- These give you a partial share of ownership in a vacation property, are probably one of the most stereotypically regretted purchases, and for good reason. You may love vacations, but do you always want to vacation in the exact same spot? What about those years when you need to spend your travel dollars elsewhere, such as on a college reunion or a destination wedding? Yes, you can exchange your [timeshare](#) with others, but booking a hotel or resort is more flexible, and eventually, you'll have to unload it. There are many reasons why [Money Talks News founder Stacy Johnson](#) says, “I'd chop off my own foot with a dull ax before buying a timeshare.”

Extended warranties -- You've bought the product, but the sales pitch isn't over: Now your clerk is gunning to sell you an extended warranty, just in case the brand-new product falls apart. Money Talks News founder Stacy Johnson has always advised against such added expenses — although recently he's [begun to rethink that advice](#) in some situations. Research the product you're buying, and also check if you may have coverage through other sources, such as a manufacturer's warranty or through your credit card. You may not even need to fork out for extra coverage.

Desktop computer -- Desktop computers once were an amazing innovation, but few people need that kind of computing power these days. A tablet or laptop gives you the flexibility to move your home office around — you can check that recipe from the kitchen, or bring your work-at-home day to Starbucks when your home internet goes out. Think different, a la Apple's motto, if you like. But when it comes to home computing, don't think big, think small.

DVDs -- Movie-watching has moved online, with streaming and downloadable films much easier to handle than ever. Maybe you have [Netflix](#), or [Hulu](#), or your [Amazon Prime](#) membership gives you free streaming privileges. What you don't have is storage space for hundreds of DVDs — you're not Blockbuster Video, and look what happened to them. Plus how many times are you really going to rewatch "Pacific Rim: Uprising" anyway?

Giant tent or other expensive camping equipment -- Sure, some folks are hardcore campers, and, for them, owning a nuclear-fueled camp stove, a three-bedroom tent, enormous inflatable mattress or a kit specifically made for roasting s'mores might make sense. But for those of us who camp maybe only once every year or two, a small tent and standard sleeping bag work just as well. And you can always just toast marshmallows on sticks, which are still free.

Camcorder -- Most of us carry smartphones these days, and their video capabilities keep getting better and better. Hauling around a camcorder, storing it and getting the videos off of it is a chore we don't need. Exceptions might be made for those who make their living off videos (hi, YouTubers!) and those who still refuse to use a smartphone. But for most of us, an always-in-the-pocket phone is available for those spontaneous times (baby's first steps! the kitten falls in her dish!) for which no one can truly plan.

Home printer -- Do you really print a lot of documents these days? Even those of us who run a home business are finding fewer and fewer opportunities to use our gigantic printers, as many documents can be filled out and even electronically signed online. Printers take up a ton of space and require replacement [ink cartridges](#) that sometimes cost as much as a new printer would. Those who live in a major city and really need a printer for one-time use can make the occasional trek to the public library or a business such as a FedEx Office center.

Pedometer -- Counting steps to keep yourself moving is trendy again, but it's not pedometers that brought it back. Instead it's wrist-worn fitness trackers and smartphones and smart watches. As with the camcorder above, you have to really plan to wear a pedometer. With a smartphone or smart watch, you can track your steps almost without thinking.

Home exercise equipment -- If you have a gym membership, there likely have been days when you wished you didn't have to make the trek to the gym to work out. Buying exercise equipment seems like a no-brainer! Surely, you'll work out every day with a treadmill or rowing machine right there in your own home. But the equipment is huge, bulky and expensive, and storing it takes up precious space in your home (raise your hand if you've ever stored laundry on an elliptical machine). And, if truth be told, you'll likely stop using it just like you stopped going to the gym.

One-use kitchen gadgets -- Some kitchen appliances make solid sense: Coffeemakers and toasters earn their keep every day. But appliances that are super-specific and can perform only one rarely needed task are rarely worth the money. Will you really use a juicer, a bread maker, a hot-dogger, a food dehydrator? Maybe once or twice, but enough to assign it counter space? There are always exceptions, of course, but don't be sucked in by as-seen-on-TV displays or late-night infomercials.

Pools and hot tubs -- Sure, some people swim every day (Phoenix residents, we hear you), and some of us, me included, can't imagine gloomy winters without our hot tub. But for many people, there's only a short period of time when a pool or hot tub is used enough to earn its keep, and then it becomes a huge bowl of water that needs to constantly be cared for and cleaned.

Piano -- If you're on Facebook, head to their [online shopping](#) section to see how many people are desperately trying to give away their pianos for free. Few things take up more space and are more difficult to move than a piano. If you truly have a junior Beethoven in your house, you may really need one, but if your kid hasn't even learned middle C yet, maybe start with a borrowed portable keyboard and see if music lessons hit the right note.

Fine china -- Once, fine china was on every bride's wedding registry and broken out regularly for dinner parties and family holidays. We're a more temporary world now, for good or for ill, and few brides are requesting 12 place settings of Royal Doulton bone china that must be carefully hand-washed and vigilantly stored. If china really appeals to you, check with the older generations in your family. Grandma might be eager to pass along her Franciscan Silver Pine from her own wedding days, and no money need change hands.

Extravagant wedding -- A wedding lasts one day, and then it's all photos and memories. You'll be just as legally married in a \$100 gown as in a \$5,000 one, and you'll have a lot more money left over. But no one's saying a wedding shouldn't be special, just that it can be pulled off simply and elegantly without going into debt in the process. Check out: "[Your Own Royal Wedding: 20 Classy Ways to Save on The Big Day.](#)"

Pricey engagement rings -- And speaking of weddings, consider whether a whopping diamond ring is really the best way to tie the knot. Such a small item, noticed by very few people, can easily run into the thousands and thousands of dollars — and for what? Modern jewelers can offer more price-conscious alternatives that are just as lovely, and those extra dollars will last a lot longer if they're used for a home down payment. These days, a real diamond may be symbolic, but most of us can't tell the difference between a natural diamond and a manmade one. Check out: "[Why Your Next Diamond Should Be From a Lab.](#)"

Collectibles -- Face facts: Those Beanie Babies that were all the rage in the 1990s are never going to make you rich. The same goes for most collectibles, from Franklin Mint collector plates to Department 56 Snow Village buildings. Yes, some people still have a yen to collect, and if it makes Grandma happy to buy a spoon or shot glass from each country or state she visits, let her have her fun. But don't collect with the idea that you'll make money off your collection some day — it's unlikely to ever happen.

Baby gadgets -- New moms and dads don't need half of the items on many baby registries. Diapers and clothes, sure, burp cloths and bassinets, go to it. But a diaper-wipe warmer? Pricey shoes for a baby who is months away from walking? A designer stroller that costs the same as your first car? If you're giving a present to a new parent, consider a gift card. They'll soon figure out what's excessive and what's essential in new-baby land.

Giant desserts -- Many restaurants have one on the menu — a giant, jumbo, lollapalooza, monster-sized dessert. These oversized sundaes, flaming chocolate cake towers, massive milkshakes or Texas-sized donuts can seem like fun food challenges — usually until you've had about a normal-sized portion. And then, well, they become regrettable. So, unless you have a soccer team or hungry family to help you eat the giant treat, skip it.



Putting standard items on credit -- And last but not least, you'll almost certainly regret using your credit card for everyday purchases, such as clothing or groceries. One exception: If your card is set up to earn you a true benefit, such as frequent-flier miles on an airline that you actually use, you might consider using it — but with one giant caveat. You must keep track of anything you use it for and pay it off right away. If you forget, you'll suddenly see a giant bill and wonder how the heck it got that high. And if you're going this route, verify that the card benefit is truly worth it. Some [credit-card perks](#) expire or have other limitations that may not even make them worth gathering.

[Source: MoneyTalksNews | Gael F. Cooper | July 2, 2018++]

Tax Assistance Update 02 ► Should You Hire Help to Settle an IRS Tax Bill?

“Are there any companies that actually help with lowering an income tax debt? MoneyTalksNews contacted several companies that advertise this service, and they're asking for a substantial amount of money up front.” Here are three things to know:

Thing No. 1: Beware of heavy advertisers

While you should always beware of any company that heavily advertises, be especially wary of this type of company that offers to lower income tax debt. Also beware of companies that ask for a bunch of money up front, which these companies frequently do. The fact is that there's not much any company can do for you that you can't do yourself. The IRS has long-established programs to deal with tax debt. You probably don't need one of these companies. The tax-relief industry is filled with bad apples. Need proof? Go to your favorite search engine and put in the words “FTC tax relief companies.” You'll find a long list of warnings about this industry. The Federal Trade Commission will tell you that, at best, these companies are not going to do anything you can't do yourself. At worst, they may flat-out rip you off. So be very, very careful.

Thing No. 2: Use someone local

If you need help with a tax debt, why not go to a local CPA or enrolled agent? These are two professionals that can take your problem to the IRS and negotiate for you. They're going to charge you about \$100 or \$200 an hour, but that's a lot better than paying thousands up front to some company when you don't even know what the result will be. So, if you are going to get representation, try a local expert. Any experienced CPA will definitely know people at the IRS. They deal with them a lot.

Thing No. 3: Do it yourself

You can go to [this page](#) of the IRS website, and they'll tell you what your options are to pay delinquent taxes. There are only a couple.

- The first is an installment plan, which is exactly what it sounds like. It's like paying for a car or any other debt you pay off monthly. You'll be paying interest, but at least it's relatively simple.
- Option two is called an offer in compromise, or OIC. This option is for people who really can't pay their back taxes. In other words, if you can prove to the IRS that you're incapable of ever paying what you owe, this route could get your debt reduced or even eliminated.

But that's really all there is. There's the installment plan. There's the offer in compromise. It's nothing you can't theoretically do yourself. That being said, however, don't be penny-wise and pound-foolish. If the money is big, I'd definitely advise hiring an experienced local expert to represent you. As said, odds are good they know what they're doing.

[Source: MoneyTalksNew | Stacy Johnson | July 2, 2018 ++]

Summer Jobs Scam ► Fake Shipping Business

Looking to earn extra income working from home? Don't bother applying to a fake shipping business. It's a con, and your work may help scammers.

How the Scam Works:

- You receive an email offering you a job at a shipping service. The company is hiring "agents" to package items and mail them overseas. The position reimburses "agents" for their expenses and pay a monthly stipend. It sounds like easy money, so you accept the job.
- Soon, your first assignment arrives. You are asked to ship something – often electronics – to an address overseas. You send off the items, but your payment never arrives. You've been conned, and you may have just helped scammers move illegally obtained goods.
- Watch out for variations on this scam, such as requests that could open you up to ID theft. Some victims reported sending a copy of their driver's license with their "job application," which gave scammers their name, address and photo.

How to Spot a Reshipping Job Scam:

- **Be very cautious of any job that asks you to share personal information or hand over money.** Scammers will often use the guise of running a credit check, setting up direct deposit or paying for training.
- **If a job looks suspicious, search for it in Google.** If the result comes up in many other cities with the exact same job post, it is likely a scam.
- **Check out the business' website.** Scammers often falsely use the names of real businesses. Check on the business's site or give them a call to confirm the position exists.

For More Information

- To find out more about reshipping and employment scams, check out [this recent report](#) and this BBB.org/employmentscam.
- To learn more about scams, go to BBB Scam Tips (BBB.org/scamtips).
- If you've been targeted by this scam, help others avoid the same problem by reporting your experience on the [BBB Scam Tracker](#).

[Source: BBB Scam Alert | June 29, 2018 ++]

Social Media Ad Scam ► Too-Good-To-Be-True Offers

[BBB Scam Tracker](#) has received numerous complaints from shoppers fooled by too-good-to-be-true social media ads. Just because a company advertises on Facebook, Instagram or another social platform does not mean it is trustworthy. Be sure to do your research before making a purchase.

How the Scam Works:

- You are scrolling through social media and see an ad in your feed. Advertisements for clothes, make-up, beauty products, toys and [even puppies](#) are all very common. The ads hook you by offering a great deal, or, in the case of a beauty or health product, by claiming to produce amazing results. They may also promote a popular toy or product that's difficult to find in stores.

- If you click on the ad, be sure to evaluate the website (and the business behind it) before making a purchase. BBB Scam Tracker has received reports from customers who were overcharged, never received their orders or ended up with faulty (or entirely different!) products.

Protect Yourself from an Online Shopping Scam

Facebook, which owns Instagram, reviews its ads for content. But it does not evaluate the businesses behind those ads.

- **Before buying online, confirm the site has real contact information.** Make sure the seller has a working phone number and address on the website, so you can contact them in case of problems.
- **If the price seems too good to be true, there's probably something wrong.** Be wary if the item is selling for significantly lower than what you've seen elsewhere.
- **Do your research.** Before making a purchase, be sure to look for a secure site (look for HTTPS in the domain) and check their BBB Business Review (bbb.org/search).

For More Information

To learn more about Facebook advertising, check out their [ad review policy here](#). Many online purchase scams use similar tactics. See BBB.org/shoppingonline for more advice. To learn more about scams, go to BBB Scam Tips (BBB.org/scamtips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience on the [BBB Scam Tracker](#).

[Source: BBB Scam Alert | July 6, 2018 ++]

Fake Support Numbers Scam ► Fools Frustrated Big Company Customers

Trying to reach Netflix, Microsoft, Amazon or another big company for help with your account? If so, watch out for this crafty con. Scammers post fake customer support numbers online to fool callers into purchasing unrelated computer software.

How the Scam Works:

- You are having trouble with your account, so you search online for the customer support phone number. Many large companies -- from Netflix to Amazon -- have been affected by this con. A quick search turns up what appears to be a legitimate toll-free number (1-888 or 1-844 number). You dial it, and a "representative" answers. This person declares that your account has been hacked.
- Skeptical? The "representative" says they can provide proof that your account was hacked. But first, they need remote access to your computer. Unfortunately, granting a scammer access can open you up to the risk of identity theft. Scam artists can install malware that records passwords or hunts for personal information, such as bank account numbers.
- However, according to BBB Scam Tracker reports, this scam appears to be a pretext for selling computer security software. The expensive software -- victims report paying between \$200 and \$900 -- will do nothing to fix your account, which was never hacked in the first place.

Protect yourself from support scam:

- Don't ever give a stranger remote access: Granting someone remote access to your computer permits them to install malware and access your files. Don't do it!
- Be careful when searching for support phone numbers: Rather than doing an online search for a support number, use the contact information on the business's website (double check the URL) or your bill.

For More Information

Many support scams use similar techniques, see www.bbb.org/techsupportscam and this report for more advice. To learn more about scams, go to BBB Scam Tips (bbb.org/scamtips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience on the [BBB Scam Tracker](#). [Source BBB Scam Alert | July 13, 2018 ++]

Tax Burden for Iowa Retired Vets ► As of July 2018

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. Following are the taxes you can expect to pay if you retire in Iowa:

Sales Taxes

State Sales Tax: 6% (food and prescription drugs exempt); local option taxes can add up to another 6.8%.

Gasoline Tax: 49.1cents/gallon (Includes all taxes)

Diesel Fuel Tax: 56.9 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.36/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 0.36%; High – 8.98% Note: Iowa now exempts active duty military pay from state income taxes.

| Tax Bracket (Single) | Tax Bracket (Couple) | Marginal Tax Rate |
|-----------------------------|-----------------------------|-----------------------------|
| \$0+ | \$0+ | 0.36% |
| \$1,598+ | \$1,598+ | 0.72% |
| \$3,196+ | \$3,196+ | 2.43% |
| \$6,392+ | \$6,392+ | 4.50% |
| \$14,382+ | \$14,382+ | 6.12% |
| \$23,970+ | \$23,970+ | 6.48% |
| \$31,960+ | \$31,960+ | 6.80% |
| \$47,940+ | \$47,940+ | 7.92% |
| \$71,910+ | \$71,910+ | 8.98% (Highest in the U.S.) |

Income Brackets: Above Nine. Note: Taxpayers 65 years of age or older are exempt if: (1) You are single and your income is \$24,000 or less, or (2) Your filing status is other than single and your combined income is \$32,000 or less.

Personal Tax Credits: Personal exemption structured as a tax credit. Single - \$40; Married filing joint return - \$80; Each Dependent - \$40

Standard Deduction: Single – \$2,030; Married filing joint return – \$5,000

Certain itemized deductions (including property tax, qualified charitable contributions, etc) may be allowed depending on the income level and filing type of the taxpayer. Keep in mind that not all deductions allowed on your federal income tax return are necessarily going to be allowed on your Iowa income tax return. Iowa allows itemized deductions, and you can claim the same itemized deductions on your Iowa tax return as you do on your Federal tax return. You must choose between itemizing your deductions and choosing the Iowa standard deduction, so it's

generally only worth itemizing your deductions if your itemized total is more than the Iowa and Federal standard deductions.

Medical/Dental Deduction: Federal amount

Federal Income Tax Deduction: Full

Retired Military Pay: Up to \$12,000 can be excluded for joint filers and up to \$6,000 for all other filing statuses for those 55 and older, disabled or surviving spouse of qualifying person.

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

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

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

Property Taxes

Iowa has more than 2,000 taxing authorities. All property is assessed at 100% of market value. Most property is taxed by more than one taxing authority. The tax rate differs in each locality and is a composite of county, city, school district and special levies. A property tax credit is available to residents whose total household income is less than \$19,503 and are age 65 or older, totally disabled or are a surviving spouse (not remarried) and born before 1934. A homestead tax credit is given to residents who live in the state for at least six months of each year and actually live on the property on July 1. Once a person qualifies, the credit continues. The current credit is the first \$4,850 of the actual value. Property taxes may be suspended or reduced if the property owner receives Supplemental Security Income or lives in a nursing home and the Department of Human Services is paying part or all of the costs. The suspended taxes will have to be paid when a property is sold or transferred. Refer to <http://www.iowa.gov/tax/educate/78573.html> for more details.

Inheritance and Estate Taxes

The Iowa inheritance tax ranges from 1% to 15% depending on the amount of the inheritance and the relationship of the recipient to the decedent. If all the property of the estate has a value of less than \$25,000, no tax is due. The surviving spouse's share, regardless of the amount, is not subject to tax. Currently annual gifts in the amount of \$13,000 or less are not taxable. Go to www.iowa.gov/tax/educate/78517.html for details or call 515-281-3114 or 800-367-3388.

Iowa estate tax is not applicable for deaths on or after 1/1/05 due to changes in the IRS Code which replaced the state death tax credit with a state death tax deduction.

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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For further information visit the [Iowa Department of Revenue](http://www.iowa.gov/tax/index.html) website <http://www.iowa.gov/tax/index.html> or call 515-281-3114 or 800-367-3388.

[Source: www.retirementliving.com | July 2018 ++]



Notes of Interest ► 01 thru 15 JUL 2018

- **West Point.** Lt. Gen. Darryl A. Williams, a 1983 U.S. Military Academy graduate who has held high-ranking Army posts in Europe and Asia, will become the first black officer to command West Point in its 216-year history, academy officials announced
- **USPS Stamp.** A federal court has ruled that USPS must pay Sculptor Robert Davidson \$3.5 million for its accidental copyright infringement on their 211 Forever stamp. The June 29 ruling explains that the postal service mistakenly printed and sold stamps with Davidson's replica statue's face on it, having failed to distinguish between the real Lady Liberty and her Las Vegas counterpart.
- **Patriotism.** A new Gallup poll says that just 32 percent of Democrats are "extremely proud" to be an American. On the Republican side the number jumps to 74 percent.
- **VA Protester.** Investigators have confirmed that 58-year-old John Michael Watts, the Air Force veteran that who set himself on fire on the grounds of the Georgia Capitol building in protest of the Department of Veterans Affairs, died 2 JUL less than a week after self-immolating in downtown Atlanta.
- **Commercial.** Go to https://www.youtube.com/embed/uoABty_zE00?rel=0 and watch Food City's one-minute commercial. Note that not a word is spoken and yet, none is needed.
- **Once Upon A Time.** Those over 65 check out <https://www.youtube.com/embed/nSC7SXQpInM?rel=0> to reminiscence a little.
- **USMC Recruiting.** The Marine Corps has denied using dating sites to recruit potential young Marines after a screenshot surfaced on Monday showing just that. The screenshot, which was posted on the popular website Reddit, showed a conversation on the [Bumble dating app](#) between a young man and woman. In the photo, the woman, who used the name Kaitlin Robertson, appears to be actively recruiting the young man she matched with to join the Marine Corps.
- **Korea.** Canceling the AUG 2018 Freedom Guardian exercise with South Korea will save the U.S. about \$14 million, according to an estimate the Pentagon provided 8 JUL. The military "indefinitely suspended" the annual computer exercises along with two smaller training programs in JUN, to provide "space for diplomacy," Defense Secretary Jim Mattis said.
- **Immigrant Housing.** The U.S. Defense Department made 8 JUL that it would not foot the bill for the housing of some 32,000 detained immigrants whom the Trump administration wants sheltered at military installations as part of its "zero tolerance" enforcement policy on America's border with Mexico. The 32,000 immigrants include some 20,000 unaccompanied children.
- **U.S. Sub Gap.** In 2018, the U.S. Navy has finally begun to come to terms with a long-term problem that has been decades in the making. The fleet has too few attack submarines. And arresting the growing shortfall — never mind reversing it — could prove too expensive. Submarines account for around a fifth of the fleet's total cruise-missile capacity.
- **GA Vet Legal Services.** After six years of planning, the University of Georgia School of Law has opened a Veterans Legal Clinic that will provide a service they feel is sorely needed: free legal assistance for veterans in Georgia. Those seeking help from the Veterans Legal Clinic can contact it at 706-542-6439 or veteranslegalclinic@uga.edu.

- **Cellphone Addiction.** Do you or your family members suffer from digital dementia? If you or they use a smartphone, YOU NEED TO SEE <https://youtu.be/zC21TcRQzKs> RIGHT NOW!
- **Blood Transfusions.** The Food and Drug Administration (FDA) on 10 JUL approved freeze-dried blood plasma for use to treat combat injuries from U.S. troops, after a dispute over whether access would be allowed. FDA is now approving the use of the freeze-dried plasma from a French company, even though it is not approved for wider use in the United States.
- **Medicare Forms.** Searching for a Medicare form to file a claim, request an appeal, or for Medicare to give someone access to your personal health information? To get the Medicare form you need, visit [Medicare.gov](https://www.medicare.gov) and find the situation that applies to you.
- **North Korea.** A North Korean diplomat reportedly told an Israeli diplomat in 1999 that Pyongyang would provide ballistic missile technology to Iran, a state sworn to destroy Israel, unless it paid up to the tune of \$1 billion. It's unclear if Israel ever paid North Korea's blackmail, though Israel would later destroy an Iranian nuclear reactor that North Korea was suspected of helping build.
- **Germany.** In a new poll 42% of Germans want U.S. troops to withdraw from their country, where nearly 35,000 American servicemembers are stationed, 37% want them to stay and 21% are undecided or didn't answer. The margin of error was plus or minus five percent.
- **Cellphones.** Sprint is rolling out new unlimited mobile plans — along with 50 percent military discounts that apply to the extra family lines associated with the primary account. The discount is available to military personnel and veterans.

Travel Packing Tips Update 02 ► No Bullets if Going to Japan

A Camp Schwab Marine was arrested after a rifle bullet was found in his bag at Naha Airport, Japanese police said. According to a Tomigusuku police spokesman Master Sgt. Christopher Oletski, 37, was taken into custody at a domestic terminal security checkpoint at approximately 9:45 a.m. Monday after the bullet was found. Oletski later acknowledged the bullet was his and said he must have forgotten to remove it from his luggage before traveling, the spokesman said. Oletski was released 10 JUL and the case sent to the Naha District Public Prosecutor's Office. He will be charged with violating Japan's Explosives Control Act, and if convicted, he faces up to a year imprisonment or as much as \$4,456.59 (500,000 yen) in fines. Police officials said this type of incident happens too frequently and urged U.S. servicemembers traveling in Japan to be vigilant. "We cannot stress enough to please check all your pockets and compartments in your luggage before departing your home," the police spokesman said. "You are in Japan, and Japan has much more strict rules than your country." [Source: Stars & Stripes | July 12, 2018 ++]

Trump-Putin Summit ► What's at Stake

Presidents Trump and Putin have little to show for their rapport so far. Their summit will not be seen as a success without fresh approaches to issues from arms control to election tampering. Four issues likely to have a prominent place at the Helsinki summit next week between Donald J. Trump and Vladimir Putin are election meddling, Ukraine, Syria, and nuclear arms control. Russian and U.S. officials have made little progress in reaching agreements on any of them. But there is reason to think one or both sides will approach each of these issues in a new way.

U.S. election meddling.

At two previous meetings, and in countless public statements, Trump and Putin have dismissed this issue, though doing so has not served them well. Saying that he accepts Putin's denials hurts Trump's credibility and makes it harder to move the relationship in the direction he wants. That's why Secretary of State Mike Pompeo has promised

Congress that the president will take a strong stand on the issue. For his part, Putin has suggested that those involved in meddling may have acted independently of the Russian state. Real agreement is unlikely and politically risky for Trump, but look for new positioning by both sides.

Ukraine: a path to sanctions relief?

For three years, discussion of this issue revolved around the 2015 so-called Minsk II agreement, which calls for the withdrawal of foreign military forces from eastern Ukraine, Ukrainian control of its border with Russia, and increased autonomy for separatist areas. In the past year, Russian proposals to introduce UN peacekeepers have commanded attention, although Western negotiators criticize them as (so far) unserious. Even a provisional agreement at Helsinki on peacekeepers would be the biggest negotiating breakthrough in years—and could start a debate over limited sanctions relief.

Syria: a way to talk about Iran.

Deconfliction in Syria's civil war, or military coordination between the United States and Russia to stay out of each other's way, has been a success of sorts, but there is now clear U.S. interest in elevating Syria as a topic of presidential dialogue. The reason: Iran. U.S. officials have worried about the danger of new conflict in Syria between Israel and Iran or Iran-backed forces. The White House also seeks increased Russian oil production—a move on which Russia and the Organization of the Petroleum Exporting Countries (OPEC) have already agreed—the better to restrict Iranian export earnings. Putting constraints on Iran could be the top Helsinki priority of Trump and his advisors.

Arms control: an easy win?

Both presidents have said recently that the arms race between the two countries requires their attention. A relatively easy step would be to extend the New START treaty, which is set to expire in 2021, for another five years. Yet a series of hurdles could block progress: The treaty was negotiated under Barack Obama (likely a negative for Trump); National Security Advisor John Bolton dislikes all arms agreements; action on New START would raise questions in the U.S. Congress about Russian violations of another arms agreement, the INF Treaty; and Russia would want the United States to put missile defense systems deployed in Eastern Europe on the table. Cold War-era negotiations, which bundled together multiple issues, could provide a model for follow-on talks.

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Without progress on one or more of these issues, the certain-to-be-friendly atmosphere in Helsinki will be seen as a bogus photo op. But real agreement will be difficult, in part because these issues affect the interests of many other parties. Both presidents may therefore have to settle for further rounds of ministerial-level discussion. [Source: Defense One | Stephen Sestanovich | July 12, 2018 ++]

Biodegradable Robots ► Popcorn-Driven Robotic Actuators

As agencies such as DARPA work on ways to develop biodegradable robots, “Popcorn-Driven Robotic Actuators” — a paper presented at the IEEE International Conference on Robotics and Automation in May — looks at a novel idea for a cheap, simple and single-use sort of robotic machine: a tube containing popcorn kernels that expands when heated, assuming a new shape and remaining rigid in that form. When heated, the popcorn expands as the form it in allows, turning soft kernels into a rigid gripping tool.



Popcorn Driven Robotic Actuators

What utility is there in a robot that can move exactly once? Plenty, given the low cost of the material and the simplicity of what's needed to activate it (heat! Just heat!). In tests, a structure containing just under 3 ounces of popcorn kernels was able to lift a weight of almost 9 pounds. That's a lot of strength in a tiny package, and it's easy to imagine future field mechanics getting a wheel unstuck or a rock lifted off a vehicle through the simple application of specially shaped popcorn wedges, heated to expand and lift the obstacle out of the way. And then the popcorn can be discarded in the field, where it will dissolve in the next rain or degrade and be consumed by the insects that come across it after.

As Evan Ackerman at IEEE Spectrum notes in his full report on the popcorn-driven robotic actuators: *It's certainly true that you could do most of these things completely reversibly by using air instead of popcorn. But, using air involves a bunch of other complicated hardware, while the popcorn only needs to be heated to work. Popcorn is also much easier to integrate into robots that are intended to be biodegradable, and it's quite cheap. It's probably best not to compare popcorn actuators directly to other types of robotic actuators, but rather to imagine situations in which a cheap or disposable robot would need a reliable single-use actuator, to open or deploy something, for example.*

Anywhere a grip needs to only work once, or a soft form can be filled and then rendered sturdy, there is a possibility that, of all materials, popcorn might be the tool that does it. With the cost of the material so cheap, and the products biodegradable, the idea of popcorn actuators may be novel, but the future could be ubiquitous. Watch the actuators at <https://youtu.be/zCpIj0irmQA>. [Source: C4ISRNET | Kelsey Atherton | July 7, 2018 ++]

Food Thawing ► Safe Defrosting Methods for Consumers

Uh, oh! You're home and forgot to thaw something for dinner. You grab a package of meat or chicken and use hot water to thaw it fast. But is this safe? What if you remembered to take food out of the freezer, but forgot and left the package on the counter all day while you were at work? Neither of these situations is considered safe, and these methods of thawing may lead to foodborne illness. Raw or cooked meat, poultry or egg products, as any perishable foods, must be kept at a safe temperature during "the big thaw." They are safe indefinitely while frozen. However, as soon as they begin to thaw and become warmer than 40 °F, bacteria that may have been present before freezing can begin to multiply.

Perishable foods should never be thawed on the counter, or in hot water and must not be left at room temperature for more than two hours. Even though the center of the package may still be frozen as it thaws on the counter, the outer layer of the food could be in the "Danger Zone," between 40 and 140 °F — temperatures where bacteria multiply rapidly. When thawing frozen food, it's best to plan ahead and thaw in the refrigerator where it will remain at a safe, constant temperature — at 40 °F or below. Also, never thaw foods in a garage, basement, car, dishwasher or plastic garbage bag; outdoors or on the porch. These methods can leave your foods unsafe to eat. There are three safe ways to thaw food: in the refrigerator, in cold water, and in the microwave.

Refrigerator Thawing

Planning ahead is the key to this method because of the lengthy time involved. A large frozen item like a turkey requires at least a day (24 hours) for every 5 pounds of weight. Even small amounts of frozen food — such as a pound of ground meat or boneless chicken breasts — require a full day to thaw. When thawing foods in the refrigerator, there are variables to take into account.

- Some areas of the appliance may keep food colder than other areas.
- Food will take longer to thaw in a refrigerator set at 35 °F than one set at 40 °F.

After thawing in the refrigerator, items such as ground meat, stew meat, poultry, seafood, should remain safe and good quality for an additional day or two before cooking; red meat cuts (such as beef, pork or lamb roasts, chops and

steaks) 3 to 5 days. Food thawed in the refrigerator can be refrozen without cooking, although there may be some loss of quality.

Cold Water Thawing

This method is faster than refrigerator thawing but requires more attention. The food must be in a leak-proof package or plastic bag. If the bag leaks, bacteria from the air or surrounding environment could be introduced into the food. Also, the meat tissue may absorb water, resulting in a watery product. The bag should be submerged in cold tap water, changing the water every 30 minutes so it continues to thaw. Small packages of meat, poultry or seafood — about a pound — may thaw in an hour or less. A 3-to 4-pound package may take 2 to 3 hours. For whole turkeys, estimate about 30 minutes per pound. If thawed completely, the food must be cooked immediately. Foods thawed by the cold water method should be cooked before refreezing.

Microwave Thawing

When thawing food in a microwave, plan to cook it immediately after thawing because some areas of the food may become warm and begin to cook during the thawing process (bringing the food to "Danger Zone" temperatures). Holding partially cooked food is not recommended because any bacteria present wouldn't have been destroyed and, indeed, the food may have reached optimal temperatures for bacteria to grow. After thawing in the microwave, always cook immediately after, whether microwave cooking, by conventional oven, or grilling. Foods thawed in the microwave should be cooked before refreezing.

Cooking Without Thawing

When there is not enough time to thaw frozen foods, or you're simply in a hurry, just remember: it is safe to cook foods from the frozen state. The cooking will take approximately 50% longer than the recommended time for fully thawed or fresh meat and poultry.

[Source: USDA | Food Safety and Inspection Service | July 10, 2018 ++]

Puppy Feeding ► How to Feed More Than One at the Same Time



Space Warfare Update 01 ► Launching the Military's 6th Branch

The U.S. president's direction to the chairman of the Joint Chiefs of Staff, Gen. Joe Dunford, to establish a sixth force (USSF) — a space force — caught most by surprise. Naturally, the social media universe started making

references to “Star Wars,” “The Expanse” and other science fiction mainstays. The fact is, conflict in space is already occurring. Satellites and their ground systems are jammed, dazzled and subject to cyberattacks, but it doesn’t get a lot of coverage. Our architecture is vulnerable to these threats, and we’re not in a strong position to deter, respond or ameliorate the effects. We are not resilient, and our adversaries know it. China and Russia accelerated their efforts to the point that many senior officials believe the U.S. has lost or is close to losing our strategic advantages in space.

If we want to build a truly resilient architecture, we need to seize upon the innovation that is occurring today and develop a portfolio of options to meet the challenges in space. It’s a fairly simple equation — innovation plus options equals resiliency. For years now, many within government paid lip service to this reality. Studies were commissioned, research published and statements about the need to increase our resiliency in space released. The problem is the Air Force hasn’t (until recently) done much, if anything, to address this reality. Key leaders within the Air Force rightly declared that “space is a war-fighting domain,” but those below them in the acquisitions and planning offices didn’t seem to get the memo. The National Reconnaissance Office, which designs, builds and operates classified reconnaissance satellites, for its part has been publicly emphasizing resiliency for several years.

Yet, the Air Force and NRO continue to largely buy the same systems based on the same requirements, launched on largely the same platforms to do the same missions. At the same time, commercial technology continues to evolve and challengers have entered the space arena with renewed vigor. It is as if the U.S. government is keen to buy those ‘80s brick cellphones when you and I are buying the next-generation iPhone each successive year. Those brick phones may work, but how relevant are they in today’s smartphone environment?

Take launch, for example. Were it not for a savvy lawsuit by SpaceX, the United States would continue to have only one player for national security launches — United Launch Alliance (ULA) , a joint venture of Boeing and Lockheed Martin. For more than a decade, ULA was the single industry source for the Evolved Expendable Launch Vehicle, or EELV, mission that launched all Air Force and NRO satellites. ULA provided a reliable capability but couldn’t compete in the commercial market, resulting in very high launch costs. SpaceX sued to gain access to the bidding process for launches, won an out-of-court settlement and now offers a much lower cost alternative for national security missions. Blue Origin also plans to field a commercially competitive heavy-lift rocket that could meet the Air Force’s and NRO’s needs.

An uncomfortable truth is that ULA’s Atlas rockets rely on Russian RD-180 engines to power them to orbit. You didn’t misread that — Russian rocket engines, manufactured by a key ally of Russian President Vladimir Putin, power some of our national security payloads. Thankfully, Congress weighed in and mandated that this needs to stop by 2022. With multiple domestic launch alternatives, there is no excuse to place our national security in the hands of an adversary. On the small-launch side, Virgin Orbit is set to begin flying Launcher One; and Rocket Lab has its Electron rocket (“It’s Business Time” — a clever name for the mission). Add these emerging small-launch systems into the mix, and you have a robust, responsive launch portfolio that can deliver payloads from small cubesats to heavy school bus-sized satellites to any number of orbits at lower costs. Congress seems to be starting to understand the need to get launch right and embrace commercial innovation. In the latest version of the National Defense Authorization Act, several changes — if approved — are steps in the right direction. First, the EELV program will be renamed the National Security Space Launch Program.

It seems simple, but eliminating the “expendable” portion opens the door to reusability. It directs the secretary of defense to “pursue a strategy that includes ... reusable launch systems” and outlines a process that if those systems are excluded, an explanation is required. Reusability promises to further reduce launch costs since all or a portion of a rocket is recovered and reused. SpaceX has been launching previously flown Falcon 9 boosters since 2017, while Blue Origin is designing their New Glenn booster to be reflown multiple times. It’s critical that we begin considering the other components of the space enterprise — what we put in orbit and how we can leverage the burgeoning commercial space sector. There are of course missions that the private sector cannot and should not meet. Sometimes the laws of physics will mean that there is only one capable platform. Still, it is not an excuse for the status quo, especially as we can see what is being developed on the cutting edge.

The Blackjack program by the Defense Advanced Research Projects Agency will explore the capabilities of large constellations in low-Earth orbit. SpaceX, OneWeb and others are starting work on large constellations as well that could offer global broadband and enhanced communications capabilities — a potential game-changer for military connectivity and an increase in resiliency. Innovation is happening on a daily basis, and we have options. We just need to find the will to move ahead and achieve true resiliency in space through a robust launch portfolio and capabilities that fully leverage the work of the commercial space sector. Failing to do so will leave us vulnerable, and that's unacceptable. [Source: DefenseNews | Mike Rogers | July 6, 2018 ++]

Interesting Facts ► Manure

In the 16th and 17th centuries, everything for export had to be transported by ship. It was also before the invention of commercial fertilizers, so large shipments of manure were quite common at sea. It was shipped dry because in dry form it weighed a lot less than when wet, but once water (at sea) hit it, not only did it become heavier, but the process of fermentation began again, of which a by-product is methane gas. As the stuff was stored below decks in bundles you can see what could (and did) happen. Methane began to build up below decks and the first time someone came below at night with a lantern, BOOOOM! Several ships were destroyed in this manner before it was determined just what was happening

After that, the bundles of manure were always stamped with the instruction 'Stow high in transit' on them, which meant for the sailors to stow it high enough off the lower decks so that any water that came into the hold would not touch this "volatile" cargo and start the production of methane. Thus evolved the term 'S.H.I.T', (Stow High In Transit),..... "So it's really not a swear word" which has come down through the centuries and is in use to this very day.

However, here is no historical evidence that "Ship High in Transit" aboard ships was the origin for the word "shit." This is an eRumor which has circulated on the Internet since about 2000. This issue is specifically addressed by the folks at the Online Etymology Dictionary who say that "Despite what you read in an e-mail, 'shit' is not an acronym." The Merriam-Webster dictionary dates the word back to 1526 and says that it is from the Old English *scite* and akin to a related word *-scitan* and means to defecate. A writer for the Online Etymology Dictionary points out that the use of acronyms didn't develop until the 20th century so a word that is hundreds of years old would not have originated as an acronym. [Source: <https://www.truthorfiction.com/shit> | July 9, 2018 ++]

DPRK Nuclear Weapons Update 23 ► US's Dismantle Plan

The United States has a plan that would lead to the dismantling of North Korea's nuclear weapons and ballistic missile programs in a year, President Donald Trump's national security adviser said, although U.S. intelligence reported signs that Pyongyang doesn't intend to fully give up its arsenal. John Bolton said top U.S. diplomat Mike Pompeo will be discussing that plan with North Korea in the near future. Bolton added that it would be to the North's advantage to cooperate to see sanctions lifted quickly and aid from South Korea and Japan start to flow.

The State Department said the U.S. ambassador to the Philippines, Sung Kim, who led policy negotiations with North Korea before the summit, traveled to the demilitarized zone between the two Koreas on 1 JUL to resume talks on next steps on implementing the joint declaration Trump and North Korean leader Kim Jong Un signed in Singapore. In that summit declaration, the North committed "to work toward complete denuclearization of the Korean Peninsula." The short joint statement did not define how that would be achieved or say when the process would begin or how long it might take. "Our goal remains the final, fully verified denuclearization of the DPRK, as agreed to by

Chairman Kim in Singapore,” the department said 1 JUL. DPRK stands for the North’s official name, the Democratic People’s Republic of Korea.

Bolton’s remarks 1 JUL on CBS’ “Face the Nation” presented a very ambitious timeline for North Korea to fulfill that commitment. Secretary of State Mike Pompeo told reporters three weeks ago that the U.S. wants North Korea to take “major” nuclear disarmament steps within the next two years — before the end of Trump’s first term in January 2021. Despite Trump’s rosy post-summit declaration that the North no longer poses a nuclear threat, Washington and Pyongyang have yet to negotiate the terms under which it would relinquish the weapons that it developed over decades to deter the U.S. Doubts over North Korea’s intentions have deepened amid reports that it is continuing to produce fissile material for weapons.

The Washington Post on 30 JUN cited unnamed U.S. intelligence officials as concluding that North Korea does not intend to fully surrender its nuclear stockpile. Evidence collected since the 12 JUN summit in Singapore points to preparations to deceive the U.S. about the number of nuclear warheads in North Korea’s arsenal as well as the existence of undisclosed facilities used to make fissile material for nuclear bombs, according to the report. It said the findings support a new, previously undisclosed Defense Intelligence Agency estimate that North Korea is unlikely to denuclearize. Some aspects of the new intelligence were reported on Friday by NBC News. A U.S. official told The Associated Press that the Post’s report was accurate and that the assessment reflected the consistent view across U.S. government agencies for the past several weeks. The official was not authorized to comment publicly on the matter and requested anonymity.

Bolton on 1 JUL declined to comment on intelligence matters. He said the administration was well-aware of North Korea’s track record over the decades in dragging out negotiations with the U.S. to continue weapons development. “We have developed a program. I’m sure that Secretary of State Mike Pompeo will be discussing this with the North Koreans in the near future about really how to dismantle all of their WMD and ballistic missile programs in a year,” Bolton said. “If they have the strategic decision already made to do that, and they’re cooperative, we can move very quickly,” he added. He said the one-year program the U.S. is proposing would cover all the North’s chemical and biological weapons, nuclear programs and ballistic missiles. Even if North Korea is willing to cooperate, dismantling its secretive weapons of mass destruction programs, believed to encompass dozens of sites, will be tough. Stanford University academics, including nuclear physicist Siegfried Hecker, a leading expert on the North’s nuclear program, have proposed a 10-year roadmap for that task; others say it could take less time.

Pompeo has already visited Pyongyang twice since April to meet with Kim — the first time when he was still director of the CIA — and there are discussions about a possible third trip to North Korea late next week but such a visit has not yet been confirmed. Trump reiterated in an interview broadcast 1 JUL that he thinks Kim is serious about denuclearization. “I made a deal with him. I shook hands with him. I really believe he means it,” the president said on Fox News Channel’s “Sunday Morning Futures with Maria Bartiromo.” Trump defended his decision to suspend “war games” with close ally South Korea — a significant concession to North Korea, which so far has suspended nuclear and missile tests and destroyed tunnels at its nuclear test site but not taken further concrete steps to denuclearize. “Now we’re saving a lot of money,” Trump said of the cancellation of large-scale military drills that involve flights of U.S. bombers from the Pacific U.S. territory of Guam.

Pressure will now be on Pompeo to make progress in negotiations with North Korea to turn the summit declaration into concrete action. He spoke with the foreign ministers of China, Japan and South Korea in recent days about the situation with the North, according to the State Department, which has declined to comment on any upcoming travel. Pompeo postponed plans to meet with Defense Secretary Jim Mattis and their counterparts from India on 6 JUL, citing unavoidable circumstances, which has fueled speculation he will make a third trip to Pyongyang. [Source: The Associated Press | Matthew Pennington | July 1, 2018 ++]

Military Draft ► Slowly Coming Back in Vogue in Europe

Last week, France joined the growing number of European countries reintroducing mandatory national service. Following through on President Emmanuel Macron's election promises, the government introduced a national service requirement for all 16-year-olds that will be divided into two phases. The first phase is mandatory, and involves a month-long placement that focuses on civil culture. Young French citizens can look into teaching or work with charities, or take part in traditional military training with the police, fire service or army. The second phase is an optional placement of between three months to a year, where young people can work defense and security, or in social care, the environment, or heritage.

By bringing back national service, the French government hopes to promote social cohesion and foster and sustain a more active sense of citizenship. The service program will begin in 2019 and is estimated to cost €1.6 billion (\$1.8 billion). There are good reasons to start a national service: France has one of the highest youth unemployment rates in Europe, with a quarter of French young people unemployed. And growing discontent may be driving those young people to support populism and the far right. France follows a peculiar trend in Europe. Last year, Sweden announced it would reinstate the military draft—seven years after abolishing it. The government cited Russian military activity and low military recruitment as justification. In 2015, Lithuania reintroduced military conscription following Russia's annexation of Crimea.

This marks a sharp shift from under a decade ago. When Sweden initially announced it would abolish the draft, it was a part of a Europe-wide trend to do so; France, Italy, Belgium and the Netherlands abolished the draft in the 1990s and Germany followed suit in 2011. But growing tensions in the region, and civil discord are putting national mobilization back on the agenda. [Source: Quartz | Aaman Mohdin | July 3, 2018 ++]

Satellite Internet ► Is it Better Than Cable

We've all heard about the traditional wired internet options — cable and DSL — but what about satellite internet? Is it better than the alternatives? In some places it is the only option, so it's obviously the best choice. Elsewhere, it depends. Satellite internet is exactly what it sounds like — an internet connection through the use of a satellite. Think of it like satellite TV — you have a satellite dish on one end (your home) and the satellite on the other (in space). Data is transferred between the two. The beauty of satellite internet is that it provides coverage virtually everywhere in the United States. Even if you live in a rural area or remote city that lacks broadband infrastructure, you'll still be able to get connected to satellite internet. All you need is a dish.

Coverage

Satellite internet promises to cover almost 100 percent of the U.S. while the other wired options are less comprehensive, according to the [National Broadband Map](#) data:

- DSL: 90 percent coverage
- Fiber: 25.4 percent coverage
- Cable: 88.8 percent coverage

Satellite is a viable option — or the only option — for internet connection in many rural and remote areas. While satellite internet is good for far-flung places, it may be a bad choice if you live in a densely populated city with a lot of tall buildings. The buildings could interrupt the signal to your dish, and a large number of people nearby sharing the satellite signal could slow your connection speeds.

Cost, data and speed

Satellite [internet plans](#) tend to be more expensive than other options, starting with high installation fees such as Viasat: \$99.99 & HughesNet: \$449.98. Depending on the company it could be free but you would most likely be committed

to a contract for 2 years or more and adding TV/Phone service. After the installation fees, you can get [satellite internet plans](#) for as little as \$30 a month, but that will buy you very limited data and drive-you-crazy-slow speeds. You can get plans with speeds of up to 100 Mbps, which is more than enough for streaming videos in HD, playing online multiplayer games and having multiple people using the internet at the same time. But the price soars to about \$150 a month. With a [cable internet plan](#), you can enjoy higher speed — up to 1 Gbps — for about half that (in some areas).

The more expensive satellite internet plans typically offer [unlimited data](#) per month, which is great. But if you are flexible about your internet usage and do not need to watch Netflix movies on your computer screen, you may be able to live with a less expensive plan which offers limited data — say 10 GB to 50 GB “peak data” per month. What is peak data? This is internet data that you use during “internet rush hour” — basically when most people are on the internet — usually around 5 p.m. to 2 a.m. Once you’ve used up all of your peak data, your satellite internet speeds will be reduced to 1 to 5 Mbps, which is excruciatingly slow.

Customer reviews

Online customer reviews of satellite internet are mixed, but the more common complaints include:

- Slow speeds (slower than promised)
- Latency or speed lags
- Unreliability
- Installation problems

Should I get satellite internet?

In short, unless you live in a remote area, you will likely get more bang for your buck by choosing from cable, DSL and fiber options. Additionally, if you also want TV and/or [home phone service](#), then choose an [internet](#) plan you can bundle because this will save you quite a bit of money. (Satellite internet plans do not offer bundling.) [Compare your internet options](#) now to find the best plan for your home. Be sure to search based on your home address to find the plans available to you, as plans and carriers are specific to each locality.

[Source: MoneyTalksNews | Tina Chang | June 29, 2018 ++]

China’s Africa Presence ► Military Links To Increase

For decades, China's presence in Africa has largely focused on economic, commercial and peacekeeping activities. Now, Beijing is building on that by establishing greater military links to protect its national assets on the continent and gain greater geopolitical influence. The People's Liberation Army conducts regular joint training exercises across the region and, in certain countries that are home to major Chinese infrastructure projects under the Belt and Road initiative, the communist state has been especially active.

In Djibouti, where Chinese companies have constructed strategic ports and Africa's first electric transnational railway, Beijing last year formally launched its first overseas military base, which also operates as a logistics and intelligence facility. Many experts now anticipate more Chinese bases in the years to come, with Namibia rumored as a potential location. Meanwhile in Tanzania, where the state-run conglomerate China Merchants Holdings International is hoping to invest in the Bagamoyo mega port, China built a complex designed to train local armed forces earlier this year. And, at the first-ever China-Africa Defense and Security Forum in Beijing on 26 JUN, the communist state announced it will provide African countries with "comprehensive support" on matters such as piracy and counter-terrorism. That includes providing technologies, equipment, personnel and strategic advice, local media reported.

All that comes amid expectations for the U.S. to reduce troops in Africa under President Donald Trump's "America First" policy, which is set to boost Chinese President Xi Jinping's government as the dominant foreign power on the

continent. The strengthened defense ties compliment China's existing ventures, particularly weapons sales, according to specialists. "In recent years, Chinese arms sales to Africa have surpassed the United States," said Luke Patey, senior researcher at the Danish Institute for International Studies: "In particular, Chinese small arms and light weapons have spread rapidly since China is less inhibited by selling arms to countries in the midst of conflict than Western providers." That goes hand in hand with Beijing's expanding military cooperation, he continued.

A desire to safeguard Chinese workers and Chinese-funded projects on the continent is likely behind the government's efforts. "China's security concerns are actually aimed at its own nationals, and military diplomacy is skillfully used to protect them and their interests," the Netherlands Institute of International Relations, or Clingendael, said in a recent report. "The evacuation of hundreds of Chinese and foreign nationals from Yemen in 2015 — on a People's Liberation Army frigate that sailed from the coasts of Somalia — proves just how crucial the presence of a military logistics base on the eastern coast of Africa is for China," it continued.

The world's second-largest economy has long described Sino-Africa cooperation as a "win-win" arrangement — one that provides China with natural resources and African economies with badly-needed infrastructure. But while the flood of Chinese resources may be welcomed by the region's cash-strapped governments, the fear is that increased capital could translate into political leverage. In fact, many speculate that it was Beijing's concerns over its investments that resulted in the 2017 coup that ousted Zimbabwe's Robert Mugabe — a charge that Xi's administration has denied. "The concern from a lot of partners is exactly what role China is going to be playing in the region and how it's going to fit with existing military organizations and security forums," said Duncan Innes-Ker, Asia regional director at The Economist Intelligence Unit. "It's really an unsettling element of something new coming into the equation that's got a lot of people concerned."

"African countries should be clear-eyed that the days of China's strict adherence to its longstanding noninterference policy are over," Patey added. [Source: CNBC | Nyshka Chandran | June 27, 2018 ++]

Garbage Disposal Update 02 ► Top Do's and Don'ts for Maintenance

Garbage disposals are one of the most appreciated appliances in any modern home. As long as they are used and maintained properly, they can give you years of service and convenience. Unfortunately maintenance is often overlooked and many people don't understand what should, and should not, be put in a disposal. Here are some do's and don'ts to keep your garbage disposal running problem free.

DO....

- Avoid buildups by running cold water through your disposal on a regular basis.
- Run your disposal on a regular basis to help keep it running at peak efficiency.
- Keep your disposal blades nice and sharp by feeding it some frozen vinegar ice cubes from time to time. It's a great way to give it a nice cleaning, sharpen the blades and take care of strange food smells.
- Try putting food items down in small pieces, one at a time, instead of shoving them all down at once.
- Let the water run for up to 15 seconds (or more) after it has finished grinding so that it flushes the food down the drain.
- Add a quarter cup of baking soda to the disposal and let it sit overnight once a week. The next morning, pour vinegar into the disposal to create a chemical reaction that will effectively clean the insides of your unit.
- Use three to four tablespoons of Borax for smelly garbage disposals. Dropping in lemon or orange slices as the water runs will also clean and deodorize the pipelines.
- Check the disposal for fallen items like spoons, bottle caps, jewelry and other small things before running the disposal. For safety purposes, always use tongs rather than hands to retrieve items that may have fallen into the garbage disposal.

DON'T....

- Overload your disposal as it may cause clogs.
- Put in anything that in your disposal that isn't food, like glass, plastic, metal, paper, cigarette butts, wood, sponges or anything that might be combustible.
- Throw in large bones, coffee grounds or harsh chemicals. Many of these chemicals damage the blades and can even eat away at the pipes.
- Pour any oil, fats, or grease in your disposal. It could accumulate around the blade system and clog your drains.
- Throw in foods with fibrous materials, starchy consistencies, or expanding capabilities like celery, cornhusks, artichokes, onion skins, rice and pasta, or potato peels.
- Use hot water to flush the disposal. It can cause the grease to liquefy and clog the drain.
- Reach into the garbage disposal. Never, ever put your hands into the disposal unit. Instead, you can safely use needle-nose pliers, tongs or even a bent coat hanger to pry out whatever fell in.
- Call a plumber without resetting first if the unit isn't working. If that doesn't work, check to make sure it's still plugged in and receiving power. If the power is still flowing in, you can then try hand cranking it.
- Put eggshells in the garbage disposal because the thin membrane on the inside of the shell can wrap itself around the blade of the disposal and begin clogging your drain.
- Throw in fruit pits from avocados, peaches, mangoes, apricots, plums or other similar fruits.

Need some help diagnosing a problem garbage disposal? If your drain is smelly then check out this [guide](#) to help keep your drains smelling fresh! [Source: <https://slwablog.com> | June 15, 2018 ++]

Petroleum Jelly ► 30 Uses

One day in 1859, a young chemist named Robert Chesebrough visited Titusville, Pennsylvania. He noticed that oilfield workers were using something they called “rod wax” to dress minor skin wounds. Rod wax was an oil-drilling byproduct. Chesebrough was intrigued enough to start refining the goop. In 1870, he introduced his product to the public, marketed under the name “Wonder Jelly.” In 1872, it became “Vaseline.” Although other companies now manufacture the stuff, some people still use the word “Vaseline” to mean petroleum jelly. Whatever you call it, you likely grew up with a jar in your home. And what a wonder this emollient continues to be: Consumers use it in dozens of ways both inside and outside the home. Take a look at the following everyday problems and annoyances that you can solve with petroleum jelly, and you'll never see it the same way again.

1. **Water rings** -- Have you noticed water rings on a table or other wood surface? Rub some petroleum jelly into the stain. Architectural Digest reports that you can leave the jelly sit as long as overnight if the ring is stubborn. Mayonnaise is another option.



2. **Stuck zippers** -- Zipper a bit stiff? Apply a small amount of petroleum jelly to the teeth.

3. **Pesky squirrels** -- Use petroleum jelly to keep squirrels away from the bird feeder. Apply it to the pole, and the squirrels won't be able to climb up the slippery surface. WD-40 will also do the trick.

4. **Stubborn stickers** -- No matter how often you tell them, kids may “forget” and put stickers on doors and furniture. Rub on a little petroleum jelly and, after a few hours, use the edge of a credit card to remove the goo. Note: This also works for stubborn price tags. No one has to know that gift cost you only 50 cents at the thrift store.
5. **Makeup removal** -- Out of makeup remover? Gently massage a little petroleum jelly on your face, then wipe with a soft cloth.
6. **Flyaway hair** -- Flyaway hair? Instead of a wax or pomade, rub a very small amount of petroleum jelly into your hands and use it smooth down frizzy flyaway hairs. Obstreperous eyebrows? Put a dot of petroleum jelly on a clean mascara wand or the tip of your finger. Then, sweep from the beginning of the brow line to the end.
7. **Chrome at risk of rusting** -- Coat the metal parts of bikes, strollers, mowers and other equipment with petroleum jelly to protect them from rust during winter storage.
8. **Sensitive pooch paws** -- Before going for a walk in the snow, the American Society for the Prevention of Cruelty to Animals (ASPCA) suggests putting petroleum jelly on the tender pads of your dog’s feet. This will protect against salt or snow-melting chemicals.
9. **Rough feet** -- Got super-dry skin on your feet? Coat with petroleum jelly just before bedtime, then put on socks. It feels weird at first, but you get used to it. In the morning, marvel at your skin’s softness.
10. **Flying insects** -- Do flies get into the house every time someone opens a door? Make your own flypaper: Coat strips of paper with petroleum jelly, and hang the strips in strategic spots.
11. **Troublesome earrings** -- Rub on a bit of petroleum jelly for easier earring insertion.
12. **A stiff shower curtain rod** -- Rub the shower-curtain rod with a thin coating of petroleum jelly to help rings slip freely when you open or close the curtain.
13. **A chafed nose** -- Bad cold + generic tissues = sore, sore nostrils. Gently apply some petroleum jelly to protect the raw skin from moisture and rubbing. Reapply as needed.
14. **Stubborn rings** -- If your finger swells, trapping a ring in place, you can coat your finger with petroleum jelly and keep tugging — gently.
15. **Squeaky hinges** -- Got noisy or stiff hinges on cabinets or doors? Petroleum jelly works just as well as WD-40 — without the smell. Family Handyman offers step-by-step directions with photos.
16. **Uncooperative pipes** -- Rub some petroleum jelly on pipe threads to make joining them easier. Don’t use it on any rubber or latex elements, however, as this will cause their material to break down over time.
17. **Dry skin** -- Lips dry and flaky? Create an exfoliating scrub by mixing petroleum jelly with sugar. You can also make up a big batch of the stuff and give yourself a good rubdown, to remove dead skin. (Or better yet, have someone else massage you with the stuff.)
18. **Blisters** -- Apply a little bit of jelly on the parts of your shoes that rub against your feet. This helps prevent friction and thus blisters, the American Academy of Dermatology says.
19. **Short-lived fragrance** -- Before you spray on perfume or cologne, rub a little jelly onto your pulse points. It will make the fragrance last longer, says Dr. Travis Stork of “The Doctors.”
20. **Rust rings** -- Rub some petroleum jelly on the base of shaving cream cans to keep water away, preventing the bottom of the can from rusting and leaving a rust ring on the bathtub or shower.
21. **Yard tools at risk of rusting** -- After the gardening season ends, wash and dry your trowel, hand rake and other garden implements. Then coat metal parts with a thin layer of petroleum jelly to ward off corrosion and rust.
22. **Lackluster leather** -- Shine leather or patent leather shoes — or revive a leather jacket, belt or bag — with a dab of petroleum jelly. Rub it in with a soft, lint-free cloth.
23. **Faint eye shadow or eyelashes** -- Prime your eyelids with foundation and translucent powder, and then mix a small amount of jelly with your powdered eye shadow. The result is a much more intense look. Or just use petroleum jelly as makeup.

24. **Fire-starting struggles** -- For a fast fire-starter when camping, saturate some cotton balls with petroleum jelly and put them in a small paper bag. Set the bag on fire, then add wood.
25. **Fishing knives headed to storage** -- Do you fish? Rub petroleum jelly on your fishing knives before storing them, and they'll be rust-free next season.
26. **Risk of eczema** -- Apparently, it's not just for a baby's backside: Citing a study published in the medical journal JAMA Pediatrics, the Mayo Clinic reported last year that a daily application of petroleum jelly on a newborn's skin for the first six months of life can reduce the risk of eczema. This irritating skin condition affects as much as 30 percent of children.
27. **Shriveling jack-o'-lanterns** -- Have you ever carved pumpkins a bit too early, only to have them shrivel before Halloween arrived? Next time, try a light coat of petroleum jelly around the carved areas to keep the gourds in good shape.
28. **Gummy hair** -- Once again, Junior fell asleep while chewing gum. Work jelly into the lump of hair and goo until the gum can be slid off of the hair.
29. **New baseball gloves** -- Nothing like that new-leather smell, but an unconditioned glove can be pretty stiff and hard to use. Apply petroleum jelly, rub it in well, and then tie up the glove with a baseball inside, both to condition and shape the glove and to get it thinking about the next game.
30. **Unreliable gaskets** -- Soften a dried-up refrigerator door gasket with a thin layer of jelly. You'll get a better seal until you can replace the gasket or the fridge.

[Source: MoneyTalksNews | Donna Freedman | July 4, 2018 ++]

One Word Essays ► Determination



Brain Teasers ► 17 - Can You Answer These?

Should You Be Institutionalized?

During a visit to a mental asylum, a visitor asked the Director what the criteria is that defines if a patient should be institutionalized. "Well," said the Director, "we fill up a bathtub. Then we offer a teaspoon, a teacup, and a bucket to the patient and ask the patient to empty the bathtub. "Okay, here's your test:

1. Would you use the spoon?

2. Would you use the teacup?
3. Would you use the bucket?

"Oh, I understand," said the visitor. "A normal person would choose the bucket, as it is larger than the spoon." What was the director's response?

-o-o-O-o-o

Water in The cup

A man in a restaurant asked a waiter for a juice glass, a dinner plate, water, a match, and a lemon wedge. When it as brought to him he poured enough water onto the plate to cover it. Then he told the waiter, "If you can get the water on the plate into this glass without touching or moving this plate, I will give you \$100. You can use the match and lemon to do this." A few minutes later, the waiter walked away with \$100 in his pocket. How did the waiter get the water into the glass? **Hint** The glass will be upside-down when the water is in it.

-o-o-O-o-o

Odd Two Out Too

In this teaser, you have to find the odd ones out in the groups of words. BUT WAIT! There's a catch. Each group of words has TWO words which do not belong. Can you find them both?

EXAMPLE: Lily - Jane - Tulip – Rose. Jane does not belong as it's the only one which is not a flower. Tulip also does not belong because it's the only one which is not a girl's name.

You're on your own for the rest!

1. Dodge - Ford - Lincoln - Hoover
2. King - Earl - Knight - Bishop
3. Yellow - Green - Dead - Black

-o-o-O-o-o

Off With Their Heads!

It's time to get back at the Queen of Hearts by beheading words that start with "Qu". In this case, you remove the first TWO letters and still have a valid word. You will be given clues for the two words, longer word first.

EXAMPLE: British pound > Part of the psyche. Answer: The words are Quid and Id. (i.e. Quid minus Qu = id). Here are the rest to figure out:

1. Stop doing > That thing
2. Peculiar behavior > Annoy
3. Subatomic particle > Large boat
4. Unit of liquid measure > Product of creativity
5. Small game bird > To be unwell
6. Large feather; pen > Unwell; faulty
7. Nausea; uncomfortable > Simple
8. Misgivings; scruples > Donations to the poor

[Source: <https://www.braingle.com/brainteasers> | July 15, 2018 ++]

Have You Heard? ► How the Fight Started

One year, I decided to buy my mother-in-law a cemetery plot as a Christmas gift

The next year, I didn't buy her a gift.
When she asked me why, I replied,
"Well, you still haven't used the gift I bought you last year!"
And that's how the fight started.....

-o-o-O-o-o-

My wife and I were watching Who Wants to Be a Millionaire while we were in bed.
I turned to her and said, 'Do you want to have sex?'
'No,' she answered.
I then said, 'Is that your final answer?'
She didn't even look at me this time, simply saying, 'Yes..'
So I said, "Then I'd like to phone a friend."
And that's when the fight started...

-o-o-O-o-o-

I took my wife to a restaurant.
The waiter, for some reason, took my order first.
"I'll have the tenderloin steak, rare, please."
He said, "Aren't you worried about the mad cow?"
"Nah, she can order for herself."
And that's when the fight started.....

-o-o-O-o-o-

My wife was at her high school reunion, and she kept staring at a drunk swigging his drink as he sat alone at a nearby table.
I asked her, "Do you know him?"
"Yes", she sighed, he's my old boyfriend. He began drinking right after we split up years ago, and hasn't been sober since."
"My God!" I said, "Who would think a person could go on celebrating that long?"
And then the fight started...

-o-o-O-o-o-

When our lawn mower broke my wife kept nagging me to get it fixed. But, I always had something else to take care of. Finally she thought of a clever way to make her point.
I found her seated in the tall, unmowed grass, busily snipping away with a tiny pair of scissors. I watched silently for a short time and then went into the house. I was gone only a minute, and when I came out again I handed her a toothbrush. I said, "When you finish cutting the grass, you might as well sweep the driveway."
The doctors say I will walk again, but I will always have a limp.

-o-o-O-o-o-

My wife sat down next to me as I was flipping channels.
She asked, "What's on TV?"
I said, "Lots of dust."
And then the fight started...

-o-o-O-o-o-

My wife was hinting about what she wanted for our upcoming anniversary.
She said, "I want something shiny that goes from 0 to 165 in about 2 seconds."
I bought her a bathroom scale.

And then the fight started.....

-o-o-O-o-o-

After retiring, I went to the Social Security office to apply for benefits.

The woman behind the counter asked me for my driver's License to verify my age.

I looked in my pockets and realized I had left it at home. I told the woman I would have to go home and come back later.

The woman said, 'Unbutton your shirt'. So I opened my shirt revealing my curly silver chest hair. She said, 'That silver hair on your chest is proof enough for me' and she processed my Social Security application.

When I got home, I told my wife about my experience at the Social Security office. She said, 'You should have dropped your pants. You might have gotten disability too.'

And then the fight started...

-o-o-O-o-o-

My wife was standing naked, looking in the bedroom mirror. She was not happy with what she saw and said to me, 'I feel horrible; I look old, fat and ugly. I really need you to pay me a compliment.'

I replied, "Your eyesight's damn near perfect."

That's when the fight began

-o-o-O-o-o-

I rear-ended a car this morning ... the start of a really bad day!

The driver got out of the other car, and he was a DWARF!!

He looked up at me and said 'I am NOT Happy!'

So I said, 'Well, which one ARE you then?'

That's how the fight started....

Brain Teasers ► 17 - Here Are the Answers

Should You Be Institutionalized?

"No," answered the Director. "A normal person would pull the plug."

-o-o-O-o-o-

Odd Two Out Too Answers

1. Hoover does not belong as it's the only one which is not a car manufacturer. Dodge does not belong as it's the only one which is not the last name of a President of USA.
2. Bishop does not belong as it's the only one which is not a class of nobility. Earl does not belong as it's the only one which is not a Chess piece.
3. Dead does not belong as it's the only one which is not a color. Green does not belong as it's the only one which is not the name of a sea.

-o-o-O-o-o-

Water in The cup Answer

First, the waiter stuck the match into the lemon wedge, so that it would stand straight. Then he lit the match, and put it in the middle of the plate with the lemon. Then, he placed the glass upside-down over the match. As the flame used up the oxygen in the glass, it created a small vacuum, which sucked in the water through the space between the glass and the plate. Thus, the waiter got the water into the glass without touching or moving the plate.

You can try this experiment at home with appropriate supervision.

-o-o-O-o-o-

Off With Their Heads!

1. Quit > It
2. Quirk > Irk
3. Quark > Ark
4. Quart > Art
5. Quail > Ail
6. Quill > Ill
7. Queasy > Easy
8. Qualms > Alms

[Source: <https://www.braingle.com/brainteasers> | July 15, 2018 ++]



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-o-o-O-o-o-

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