

RAO

BULLETIN

15 September 2018

PDF Edition



THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES

Pg	Article	Subject
* DOD *		
04 ==	Space Force [02] ----	(How Much will It Cost?)
06 ==	Arlington National Cemetery [77] ----	(27-Acre Millennium Site Dedicated)
06 ==	Pentagon Watchdog ----	(With McCain Gone Who Will Take Oversight?)
07 ==	COLA FY 2019 [01] ----	(Signs Point to Biggest in 7 years)
08 ==	NDAA 2019 [18] ----	(7 Big Changes You Haven't Heard Yet)
09 ==	DoD Fraud, Waste, & Abuse ----	(Reported 01 thru 15 SEP 2018)
12 ==	POW/MIA Recoveries ----	(Reported 01 thru 15 SEP 2018 Twenty-Five)
* VA *		
15 ==	VA Class Action Lawsuits [01] ----	(What Happens Now That Vets Can File)
16 ==	VA Funding 2019 ----	(House Lawmakers Finalize Fiscal 2019 Budget \$209B)
17 ==	VA Medical Marijuana [51] ----	(Veterans Equal Access Amendment Rejected)
18 ==	VA Community Care [02] ----	(Streamlining Beginning Stages)
18 ==	VA Transgender Care [02] ----	(Vet Surgery Offer Urged by Lawmakers)
19 ==	VA Fiduciary Program [09] ----	(New Regulations Implemented AUG 2018)
20 ==	VA Blue Water Claims [49] ----	(VA Leaders Increase Effort to Sideline Legislation)
21 ==	VA Blue Water Claims [50] ----	(Wilke Letter to Congress)
21 ==	VA Community Care [01] ----	(Steps to Access Three)
22 ==	VA Women Vet Programs [33] ----	(Wilke Pledge to Women Vets)
22 ==	VA Claims Backlog Update 160 ----	(21% Underestimated As of 10 SEP)
23 ==	SGLI/VGLI Accelerated Benefits [02] ----	(Claims)

- 24 == VA Surgery [01] ---- (Reliable Availability & Sterilization of Instruments Issue)
- 25 == VA Presumptive AO Conditions [Kids] (01) ---- (Spina Bifida Decision Still Pending)
- 26 == VA Suicide Prevention [50] ---- (Program to Lower Suicide Rate Has Few Takers)
- 27 == VA Opioid Use [02] ---- (Study Reveals No Better than Non-Opioid Drug Use)
- 29 == VA Employment [04] ---- (One in 10 Jobs Currently Unfilled)
- 29 == VA Employment [05] ---- (Senator Schumer Calls for More Funding)
- 30 == VA Agent Orange Benefits [04] ---- (Still No Decision on Expansion)
- 32 == VA EHR [15] ---- (Veterans Affairs & Defense Will Be Inseparable)
- 33 == VA SSVF Program [05] ---- (\$326M in Upcoming Grants Announced)
- 33 == PTSD [247] ---- (Denied VA Disability Claims Related to MST)
- 34 == VA Medical Marijuana [48] ---- (Congress Sends VA Medical Research Letter)
- 34 == VA Medical Marijuana [49] ---- (Users Can Still Receive Care & Benefits)
- 36 == VA Relaxation Therapy ---- (Training to Help Older Vets Suffering From Anxiety)
- 38 == VA Secretary [84] ---- (Wilkie's Views for Fixing VA Woes)
- 39 == VA Lawsuit | Palomares Radiation Exposure ---- (Denied Presumptive Status)
- 40 == VA Fraud, Waste & Abuse ---- (Reported 01 thru 15 Sep 2018)

*** VETS ***

- 41 == American Legion [04] ---- (Influencing Government Policy Concerns)
- 42 == American Legion [05] ---- (Differences with Trump Called Unprecedented)
- 43 == Vet Deportations [24] ---- (Being A Vet Does Not Mean You're Exempt From Misfortune)
- 45 == Vet Owned Businesses ---- (Government Contracts | VA Online System Improvement Backfires)
- 46 == Vet Best Places to Live ---- (Rebootcamp Recommendations)
- 48 == Congressional Vets ---- ('With Honor' Group Endorses 33 House Midterm Candidates)
- 49 == Burn Pit Toxic Exposure [58] ---- (Petraeus to Congress: It's Time to Get Serious)
- 49 == Medical Foster Homes ---- (For Vets and Other Ailing Adults)
- 51 == Obit: Russell Brown ---- (31 AUG 2018 | WWII 82nd Airborne Division)
- 52 == Korean War Vets ---- (Cornelius H. Charlton | Arlington Burial)
- 53 == Vet Hiring Fairs ---- (Scheduled As of 15 SEP2018)
- 53 == Military Retirees & Veterans Events Schedule ---- (As of 15 SEP 2018)
- 54 == State Veteran's Benefit ---- (Arizona 2018)

*** VET LEGISLATION ***

- 54 == VA Medical Marijuana [50] ---- (Senate Bill to Remove Vet Access Barriers)
- 55 == VA Website [03] ---- (H.R.6418 | VA Website Accessibility Act of 2018)
- 55 == Arlington National Cemetery [78] ---- (H.R.6734 | Full Military Honors Act of 2018)
- 56 == VA Cemetery Memorials [02] ---- (H.R.4312 | Fallen Warrior Battlefield Cross Memorial)
- 57 == Vet Education [01] ---- (H.R.4323 | Supporting Veterans in STEM Careers Act)
- 58 == Federal Retirement ---- (H.R.4431 | Correcting Miscalculations in Veterans' Pensions Act)

*** MILITARY ***

- 58 == USS John F. Kennedy (CVN-79) ---- (50% Complete)
- 59 == Military Fraternalization [01] ---- (Army | Remedios Cruz)
- 60 == Navy Red Hill Fuel Tanks [01] ---- (Deal Cut with Environmental Watchdogs)
- 61 == Botnets ---- (DARPA Wants to find them Before They Attack)
- 61 == B-52's [05] ---- (Upgrades to Keep Them Flying until 2050s)
- 62 == Molar Mic ---- (Military Now Has Them for Invisible, Hands-Free Radio Calls)

- 64 == GI Bill Transferability [04] ---- (Purple Heart Recipient's Exemption)
- 64 == USMC Racial Extremism ---- (Updated Order Issued)
- 65 == Performance Readiness Bar ---- (Army Researchers Develop Tasty, Healthy Bar)
- 66 == Navy Terminology [02] ---- (Origins)
- 67 == Warships That Will Change the Future ---- (SAS Mendi F-148)

*** MILITARY HISTORY ***

- 68 == Merrill's Marauders ---- (Last Reunion)
- 70 == WWII Moe Berg ---- (The Rest of the Story)
- 71 == Lincoln's Assassin ---- (In Pursuit of Booth)
- 72 == Samuel Mason ---- (American Revolution Patriot & Pirate)
- 73 == WWII Vets 172A ---- (Sam Folsom | Foss's Flying Circus Pilot)
- 76 == Post WWII Photos ---- (Emancipated Allied POWs)
- 76 == Military History Anniversaries ---- (16 thru 30 SEP)
- 76 == WWII Bomber Nose Art [14] ---- (Strawberry Bitch)
- 77 == Medal of Honor Citations ---- (George J. Hall | WWII)

*** HEALTH CARE ***

- 78 == TRICARE Questions ---- (Most Frequently Asked at DHA Event)
- 79 == TRICARE Student Care ---- (Send TRICARE to College with Your Child)
- 80 == Valsartan ---- (Voluntary Drug Recall Alert Update)
- 81 == Blood Pressure [07] ---- (Overmedication Study on VA Patients)
- 82 == Organ Transplant [02] ---- (Hepatitis Infected Organs Now Transferable)
- 84 == Medicare Osteoporosis Coverage ---- (Biennial Bone Mass Measurement)
- 84 == Prescription Drug Advertising [02] ---- (Senate Backs Mandatory Price Inclusion)
- 85 == Prescription Drug Costs [09] ---- (Price Increase A Moral Requirement)
- 86 == Acne [01] ---- (Controlling Problem Pimples)
- 87 == Dementia [01] ---- (Stroke Link on Likelihood of Development)
- 87 == TRICARE Podcast 465 ---- (Retiring From Active Duty - Child Dental Care - Grilling Safety)
- 89 == TRICARE Podcast 466 ---- (Child Enrollment in DEERS | ECHO | TRICARE for Life Overseas)

*** FINANCES ***

- 90 == Property Taxes ---- (Deferrable for Some Older Homeowners)
- 91 == Medicare Cost | Military Retirees ---- (How to Calculate)
- 92 == CCRC ---- (Continuing Care Retirement Community Selection Criteria)
- 94 == Senior Bankruptcy [02] ---- (More Americans Age 55 and Older Are Filing)
- 95 == Military Lending Act of 2016 [02] ---- (DoD Not Consulted on Proposed Change)
- 96 == SSA Disability [03] ---- (Waiting Periods Can Bankrupt Disabled Beneficiaries)
- 97 == Money Moves [01] ---- (6 Silly Tidbits of Money Advice That Will Make You Poorer)
- 97 == Economy | Making Ends Meet ---- (Living Paycheck to Paycheck on \$80K Annual Income)
- 98 == Cheaper Isn't Always Better ---- (Items Which Spending More On Can Be Worth Every Penny)
- 100 == Rewards of Caring Scholarship ---- (Military Students Grade 6 thru 12 | \$5,000 X 4)
- 100 == Inheriting Debt ---- (Do You Have to Pay?)
- 103 == Customer Support Scam ---- (Callers Targeted by Gift Card Offer)
- 103 == Military Recruiting Scam [01] ---- (Copycat Websites)
- 105 == Older Consumer Scams ---- (Cons Targeting Seniors)
- 105 == Tax Burden for Kansas Retired Vets ---- (As of SEP 2018)

*** GENERAL INTEREST ***

- 107 == Notes of Interest ---- (01 thru 15 SEP 2018)
- 108 == McCain Remembrance ---- (Sen. Susan Collins | A War Hero, Statesman)
- 109 == Hurricane FAQ's ---- (Windows, Doors, Storm Surge, & Land Friction Impact)
- 110 == Reinventing Civil Defense ---- (Americans Are Unprepared for a Nuclear Attack)
- 110 == Duels ---- (Russian Deputy Submits Bill to Regulate Duels)
- 111 == Counterterror Cost ---- (\$2.8 TRILLION and Climbing Since 911)
- 113 == Government Spending Legislation ---- (Compromise Reached on Trio of FY 2019 Bills)
- 114 == China's New Seaplane ---- (AG600 Kunlong | Largest in the World)
- 114 == 911 Myths ---- (Debunking Pentagon Attack Myths)
- 116 == 911 From Space ---- (Astronaut Frank Culbertson's Experience)
- 117 == Terror Attacks [01] ---- (U.S. Now Safer and Better Equipped than in 2001)
- 117 == Russia's Spies ---- (GRU, SVR, & FSB Intelligence Agencies)
- 118 == Insurance Coverage [01] ---- (Some Things It Might Not Pay For)
- 119 == Home Maintenance ---- (Fall Checklist)
- 120 == Quiz for Bright People ---- (Questions)
- 120 == Afghan China Involvement ---- (Plans to Deploy Troops to Afghanistan Denied)
- 121 == Quiz for Bright People ---- (Answers)
- 121 == John Wayne [01] ---- (How He Dealt With KGB Agents Hired to Kill Him)
- 122 == Interesting Facts ---- (Florida Cell Phone Use)
- 123 == One Word Essays ---- (Confusion)
- 123 == Have You Heard? ---- (Why? | A Real Businessman! | God's Creatures)

NOTE

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

*** ATTACHMENTS ***

- Attachment – Arizona Vet State Benefits AUG 2018
- Attachment – Military History Anniversaries 16 thru 30 SEP
- Attachment – Reinventing Civil Defense

*** DoD ***



Space Force Update 02 ► How Much will It Cost?

The Pentagon does not yet have a cost estimate for President Donald Trump's requested Space Force, a sixth and separate military branch dedicated to countering the looming threats in outer space. "We have not done the cost estimates; that's underway right now. We've already commenced the effort, but I don't want to give you an off-the-

cuff number," Defense Secretary James Mattis said 28 AUG in his first press conference since the U.S.-led 13 APR missile strikes against the Syrian government.

In his opening remarks, Mattis said the U.S. cannot afford "complacency in any domain" and recognized cyberspace and outer space as war-fighting domains on par with land, air and sea. "We have worked with Congress and the White House to define the evolving space problem that we confront. Now we are implementing the National Defense Authorization Act and its provision for a unified space command in line with the president's vision for a needed Space Force," Mattis said. He added that the Pentagon looks to Congress for the necessary legislation in creating the sixth branch.

Last month, during a discussion at the Brookings Institution, Deborah Lee James, 23rd secretary of the Air Force and principal defense space advisor for the Obama administration, warned that a Space Force would worsen problems plaguing the U.S. military's space efforts. "'It is a virtual certainty that it will be a huge undertaking that will consume a lot of time, effort, thinking," James said. When asked how expensive a new service branch will be, James said it would cost more than what the Pentagon estimates. "I do not know how much it would cost to set up a separate military service, but if anyone thinks you're going to do it on the cheap I will tell you that I've never seen anything like this done on the cheap," she said. "So, No. 1, it will cost more than what they predict."

Trump's sprint to develop a Space Force became apparent during an emphatic 18 JUN speech to the National Space Council. He announced his wish for the Pentagon to create a new sister service branch to stand alongside the Army, Air Force, Navy, Marine Corps and Coast Guard. "I am hereby directing the Department of Defense and Pentagon to immediately begin the process necessary to establish a space force as the sixth branch of the armed forces," Trump said before asking Marine Corps Gen. Joseph Dunford, chairman of the Joint Chiefs, to see the directive through. "Our destiny beyond the Earth is not only a matter of national identity but a matter of national security," Trump said. Shortly thereafter, Vice President Mike Pence announced at the Pentagon a detailed plan for establishing a Space Force by 2020.

"The Space Force will not be built from scratch," Pence said during a speech before members of the Pentagon. "This is a critical step towards establishing the Space Force as the sixth branch of our armed forces." Here are the four components to the Department of Defense establishing a Space Force:

- **First**, DoD will establish a Space Development Agency to develop and field space capabilities at speed and scale. The Air Force has already begun to transform its Space and Missile Center (SMC). The Department will accelerate and extend this transformation to all services by creating a joint Space Development Agency.
- **Second**, the Department will develop the Space Operations Force to support the Combatant Commands. These joint space warfighters will provide space expertise to combatant commanders and the Space Development Agency, and surge expertise in time of crisis to ensure that space capabilities are leveraged effectively in conflict.
- **Third**, the Department will create the governance, services, and support functions of the Space Force. Many of these will require changes to U.S. law. The Department will build a legislative proposal for Congressional consideration as a part of the Fiscal Year 2020 budget cycle.
- **Fourth**, the Department will create a U.S. Space Command, led by a four star general or flag officer, to lead the use of space assets in warfighting and accelerate integration of space capabilities into other warfighting forces. U.S. Space Command will be responsible for directing the employment of the Space Force.

The military has not added a new service since the Air Force more than 70 years ago. Trump first floated the Space Force idea in March as a part of his national security strategy. "We have the Air Force, we'll have the Space Force," Trump told an audience of service members at the Marine Corps Air Station Miramar. [Source: CNBC | Amanda Macias | August 28, 2018 ++]

Arlington National Cemetery Update 77 ► 27-Acre Millennium Site Dedicated



An aerial photograph shows sections of the Millennium Project expansion

Arlington National Cemetery opened a new section of gravesites with the burial of two Civil War soldiers recently discovered at a northern Virginia battlefield. The cemetery dedicated its 27-acre Millennium site 6 SEP which will add 27,000 spaces, including more than 16,000 reserved for cremated remains in a new columbarium. The 27-acre space is expected to give the cemetery capacity into the 2040s. The first ground burials in the new location will be two unidentified sets of remains found among severed limbs in a surgeon's pit at Manassas National Battlefield. Experts believe the two were Union soldiers who died during the Second Battle of Bull Run in 1862. More than 400,000 veterans are interred at Arlington, which is running out of room. The military is considering restricting eligibility requirements to preserve the cemetery's ability to accept more burials. [Source: The Associated Press | September 6, 2018 ++]

Pentagon Watchdog ► With McCain Gone Who Will Take Oversight?

The death of Senate Armed Services Committee Chairman John McCain will leave the Senate without a unique voice, one that conducted oversight of the Pentagon with forceful personality, charm and a wire-brush style of questioning. McCain (R-AZ) challenged the Pentagon and defense industry with taxpayers and troops in mind, calling out what he saw as problem-plagued acquisition programs and gaps or failures in U.S. national security strategy. He argued that political support for robust defense budgets is unsustainable without reigning in waste, fraud and abuse.

This week, several of his SASC colleagues said they will pick up the torch. Notably, his personal friend and fellow defense hawk, Sen. Lindsey Graham (R-SC) told reporters 28 AUG after an emotional Senate floor tribute to McCain that he had promised his dying friend weeks earlier that he would try. "When it came to the Pentagon, he was a ferocious reformer, and he loved nothing better than getting into the bowels of the budget and finding ways, so we're going to take that up," Graham said. "I talked to him about a month ago, and he said: 'Boy, you've got to keep it going.'"

McCain, who died battling brain cancer on 25 AUG, enacted numerous reforms through annual defense authorization bills, including acquisitions and sweeping bureaucratic changes. Each year, he would legislate cutbacks to programs where he saw problems and would often hold up Pentagon nominees for further scrutiny. "John McCain was a soldier's best friend and the Pentagon's worst nightmare," Graham said. "I'd like to name the Pentagon after him just to get back at everybody." Graham acknowledged he has sought dialogue with President Donald Trump, a departure from McCain's more confrontational approach. Graham said he would continue to "do things the Lindsey

way.” “The worst thing I could try to do is be John McCain because I’m not,” he said. “The best thing I could do is remember what John McCain was all about and channel that into who I am.”

Graham is an Air Force veteran who served as an officer and judge advocate. He chairs the Senate Appropriations Subcommittee on State, Foreign Operations, and Related Programs, which oversees foreign aid. Graham said he will seek help from Republican Sens. Dan Sullivan of Alaska; James Lankford of Oklahoma, and Cory Gardner of Colorado — lawmakers willing to promote American values abroad as McCain did. Among Graham’s priorities are stiffer sanctions on Russia, protecting the midterm elections from hacking, puzzling out immigration reform and to “persuade President Trump if you leave Afghanistan, it will blow up in your face.”

Arnold Punaro, a former SASC staff director and retired two-star general, said McCain was influenced by his predecessors as chairman, particularly Texas Republican John Tower, who helped put the defense budget on an upward trajectory during the Carter administration, and Georgia Democratic Sen. Sam Nunn, whose name is synonymous with acquisition reform. What was unique to McCain, however, was his proclivity for testiness with administration witnesses, no matter the president’s party affiliation. “There was the phenomenon known as ‘Mount McCain’ where the volcano erupted if he thought you were giving him the runaround or parroting the administration’s position,” Punaro said. “He would press the witness, and you saw that at the beginning of this administration with a lot of the nominees.” Punaro expressed confidence the committee would be, as it has long been, “serious, thorough and objective, particularly in civilian and military nominations.”

Several SASC members suggested no one senator will step into McCain’s shoes and that they will fulfill their oversight duties together, under the leadership of Sen. Jim Inhofe, the panel’s No. 2 Republican. Inhofe is expected to ascend to the role in the days after McCain’s funeral is complete. “The reality is John was such a unique personality that I don’t think any one person will step in and say: ‘I’m the one doing it,’ ” said the SASC’s top Democrat, Sen. Jack Reed of Rhode Island. “I think there are enough very thoughtful members on both sides who pursue their duties very seriously, and one major one is making sure we are a check on the Pentagon — not just to be a check, but they do better work when they’re being supervised.”

Out of respect for McCain, Inhofe has rebuffed reporters asking about his possible chairmanship. However, its likely Inhofe will further empower the chairmen of the panel’s various subcommittees. “I think the other chairmen on the other committees will step up, and I assume they will continue doing that work,” said Strategic Forces Subcommittee Chair Sen. Deb Fischer (R-NE). “Yes, we won’t have John McCain there prodding us. I think it will get done.”

Maine Independent Sen. Angus King, a senior SASC member who caucuses with Democrats, called McCain’s absence “a huge loss to the committee,” comparing him to a roving ambassador and a rock star. McCain’s contacts overseas and decades of experience set him apart, King said. Yet, King stressed that the committee is capable and will carry on, pointing to the completion of the 2019 defense policy bill in record time in McCain’s absence. “His energy, his passion, his knowledge, his history, his relationships are unique,” King said of McCain. “That doesn’t mean the committee’s not going to be able to do its job.” [Source: DefenseNews | Joe Gould | August 30, 2018 ++]

COLA FY 2019 Update 01 ► Signs Point to Biggest in 7 years

Military retirement, VA compensation, and social security checks are due for a possible Cost-of-Living (COLA) increase in January. Just how much that will be remains to be seen, but signs are pointing to the biggest raise in seven years.

HOW IS THE MILITARY RETIREMENT COLA CALCULATED?

Before you go about lauding or criticizing any politician or political party for this increase (because everything is political on internet comments these days), let’s look at how the COLA works. Without getting too detailed, most

federal benefits including military retirement, VA compensation, and social security COLAs are tied to the Consumer Price Index (CPI). Things have been that way for decades. There are several different CPI measurements and weird ways of calculating it, but just remember that all CPIs are based on what the "average" consumer pays for what the government considers a basic "market basket" of stuff everybody needs to buy like: Food and beverages, Housing, Apparel, Transportation, Medical care, Recreation, Education and communication, and Other goods and services. So when these prices go up the COLA for military retirement, VA benefits, and social security will increase too. If they don't go up over the year, you don't get any COLA increase. This has happened as recently as 2016.

ENOUGH ECONOMICS - WHAT IS THE BOTTOM LINE?

Each year, the government takes the CPI average for the third quarter (July to September) and compares it to the same period for previous year. If the CPI increases then the COLA will match that increase. As of July 2018, the CPI had increased 2.9 percent from 2017. So, if there is zero inflation for August or September, you may be looking at a 2.9 percent pay raise for 2019. The more likely situation is at least a 3.1 or 3.2 percent increase for next year. That would be the highest increase since 2012. Of course, things happen. Last year we were looking at a zero CPI for 2018 and then a couple of hurricanes hit Florida and Texas driving gasoline prices up nearly 14 percent for the last 3 months of the fiscal year. Based on that we saw a 2 percent COLA for retired pay & VA benefits in 2018.

THE BAD NEWS

Of course, for these payments to go up means that you are actually paying more for everything than you did last year. Since the increase is based on the Consumer Price Index (CPI), which is based on a sample of what the average American pays for the necessities of life, your increase will probably be offset with higher prices at the grocery store, gas pump, and everywhere else you spend money. Politicians has been tweaking the rules on military retirement COLA every year, using different CPI calculations, and even adding a "chained CPI" provision last year. The "chained CPI" means that if the price of cereal goes up at one grocery store the average consumer will buy a different brand or go to a different store. Many economists, retirement groups, and lobby groups say that these adjustments actually hurt older consumers and retirees. Still, getting a 3 percent bump in your monthly check is better than a poke in the eye with a sharp stick.

[Source: Military.com | Richard Sisk | August 28, 2018 ++]

[NDAA 2019 Update 18](#) ► 7 Big Changes You Haven't Heard Yet

There is more to the [annual defense bill](#) than pay increases and health care changes. Just because a policy change doesn't directly affect personal finance doesn't mean it should be ignored. There are always interesting nuances to the National Defense Authorization Act, and MOAA keeps track. These provisions tend to affect more specific segments of the military community than the big name issues that make up the preponderance of our headlines. Nonetheless, they highlight the complexity and all-encompassing nature of the NDAA every year. Here are a few interesting items in the recently signed law that you might not have caught yet.

1. Damaged protective equipment can now be kept as mementos. (Section 623)

Servicemembers love preserving symbols of their time in the military. This provision allows secretaries of military departments to award separating veterans with personal protective equipment (PPE) that was damaged during deployment. Of course, the PPE must be demilitarized prior to the award. PPE includes things such as eye and face protection, hard hats, special purpose shoes, and gloves, among other items.

2. New awards may be given to military dogs and their handlers. (Section 582)

Military dogs and their handlers are now eligible to receive one or more medals in recognition of valor or meritorious achievement. The secretary of each military department is authorized to create a new medal if desired, but may also use one currently in existence. Presentations will be made to the handlers on behalf of the working dogs.

3. New limits to foreign access to technology. (Section 885)

It's no secret that foreign entities are constantly seeking to steal and duplicate American technology, particularly in the military. This provision gives the secretary of defense for research and engineering greater authority to limit access by select persons or organizations to sensitive technology. A new process for writing terms into contracts, grants, cooperative agreements, or other transactions of interest to national security is to be developed.

4. Security clearance reviews ordered for personnel who commit sex assault, fraud. (Section 542)

Security clearances were a hot topic this year. This provision requires that the defense secretary expeditiously reinvestigate security clearance backgrounds for individuals convicted of sexual assault, sexual harassment, fraud, or other crimes. Targeted individuals are flag officers and senior executive service personnel who have since separated from DoD.

5. Program cut that gave separating troops a leg up on public and community service. (Section 553)

This provision repeals a program which required DoD to assist separated servicemembers who have shown an interest in public service or community service. The definition of such careers includes school teaching and administration, law enforcement, public health care and other public service. Though the repeal of the program was mostly a reduction of bureaucracy, given the lack of popularity, it is an interesting move at a time when military service is increasingly rare in public officials.

6. More scrutiny when servicemembers are asked to perform civilian assignments. (Section 933)

Military personnel are regularly asked to carry out civilian functions, albeit under the purview of DoD. This new rule requires that secretaries of military departments not only consider the cost effectiveness of the assignment, but further, take into account whether the functions to be performed are consistent with the military occupational specialty for which the personnel have been trained. It is important that service secretaries consider the fully-burdened costs of civilian and military workforces, and the career impacts of such assignments.

7. Higher rank for Congress' attending physician. (Section 508)

The Office of Attending Physician is a longstanding position tasked with handling the medical needs of members of congress, staff, Supreme Court justices, visiting dignitaries, and even tourists. The attending physician is paid out of the Navy's budget. This year's defense bill requires that the attending physician must now hold the grade of major general or rear admiral (upper half), whereas such a rank stipulation did not previously exist.

[Source: MOAA Newsletter | Forrest Allan | August 29, 2018 ++]

DoD Fraud, Waste, & Abuse ► Reported 01 thru 15 SEP 2018

Fat Leonard Case – With the close of the Navy's first "Fat Leonard" court-martial trial, the defendant is going to the brig but he escaped the most serious charges and potentially jeopardized future federal fraud cases against a string of past and present sailors. Cmdr. **David Morales** was found guilty of only two of the five charges he faced — conduct unbecoming an officer and failing to report foreign contacts on his security clearance renewal. After closing arguments on 31 AUG, the Navy trial judge, Capt. Charles N. Purnell, deliberated overnight and delivered a verdict that stripped out the conspiracy, bribery and making a false official statement charges. On 1 SEP, Purnell sentenced the fighter pilot to 165 days of confinement, forfeiture of \$30,000 in pay over the next five months and an additional \$5,000 fine. Morales faced 17 years behind bars if he was convicted on the original charges.



Cmdr. David Morales and Leonard "Fat Leonard" Francis at the 2011 Navy Ball in Singapore, where they met.

After Purnell gutted the most serious remaining specifications on Saturday he was still staring at a maximum term of two-and-a-half years in the brig. He ended up with less than six months in prison. And Purnell also didn't order a "dismissal," which is akin to a dishonorable discharge for officers. That's because the judge seemed unpersuaded by much of the Navy's evidence against Morales, which even military prosecutors conceded was mostly circumstantial. Purnell especially discounted the sworn testimony of Leonard Glenn "Fat Leonard" Francis, the Malaysian tycoon at the heart of the bribery and fraud scandal reverberating across the Japan-based 7th Fleet's area of operations. "Someone stood up to Leonard Francis and he was found to be untruthful," said Frank Spinner, a retired Air Force attorney who represented Morales during his court-martial trial. "There's now a crack in the prosecution dike for the remaining defendants awaiting trial in San Diego." Military prosecutors declined comment but pointed to their closing argument, which portrayed Morales as guilty on all counts.

During nearly a week of testimony in the Norfolk Naval Base courtroom here, Spinner had torn into the their case, even demanding a mistrial because he believed Francis repeatedly lied during his recent videotaped deposition in San Diego, where he's convalescing from unspecified health problems. Spinner urged Purnell to find that Francis perjured himself during the deposition, but the judge only indicated that Francis' fibs impeached his testimony. Arrested in a San Diego sting operation in 2013, Francis pleaded guilty two years later to defrauding the Navy of at least \$35 million in bloated invoices and fraudulent fees incurred while servicing American warships. He has yet to be sentenced. Francis secured those dirty deals by bribing Navy officials with "Thai SEAL team" prostitutes, luxury hotel rooms, top shelf booze, opulent feasts and cash tucked into envelopes.

Navy prosecutors tried to make the same allegations stick to Morales, suggesting that he sent Francis' now-defunct Glenn Defense Marine Asia company secret ship movement information and later tried to recruit other officers to join Francis in a conspiracy that connected ports across the western Pacific. But Purnell didn't buy it. Instead, he focused on what Morales and his defense team didn't try to deny, that the pilot let Francis wine and dine him between 2012 and 2013 and never reported the lavish gifts from the contractor to his commanders or on his disclosure forms to keep his security clearance. Throughout the week, military prosecutors detailed how Francis feted Morales — a sumptuous feast in Hawaii where Morales alone guzzled \$2,000 worth of food and champagne; a private party at Bangkok's exclusive Pegasus Club, where Francis held court; prime seats for a Julio Iglesias concert; even suckling pigs sent to the pilot as housewarming gifts by the corrupt contractor. "I find an egregious pattern of accepting gifts, almost as bad as if I had found you guilty of conspiracy and bribery that thoroughly compromised you as an officer", Purnell told Morales. "When you play with fire, you get burned."

How burned federal prosecutors get by Francis' shaky testimony remains to be seen. They've charged 32 defendants, and 20 have pleaded guilty to public corruption charges. On 17 AUG a grand jury in San Diego indicted three more retired sailors: Capt. David W. Haas, Master Chief Petty Officer Ricarte Icmat David and Chief Petty Officer Brooks Alonzo Parks. Those cases will be tried in federal district court, not before a military judge. The U.S. Attorney in San Diego got first pick on all the cases, ceding to the Navy those prosecutions likely involving only breaches of military law. Before Morales, military prosecutors had secured plea deals with ex-destroyer squadron commander Capt. John F. Steinberger and Chief Warrant Officer Brian T. Ware for their roles in the public corruption scandal.

Haas maintains his innocence but he helped to scuttle the Morales case. In a written affidavit, he told Purnell that the reason Francis jetted from Singapore to Bangkok on June 22, 2013, was to meet him. Haas said that he never saw Morales, who had been deposited by Francis' limousine at the posh Conrad Hotel. That echoed what the defense team for Morales kept insisting — he joined Francis on a lark and neither provided classified ship movement information nor was ever in a position to render favors for the crooked contractor. Prosecutors had leaned on Francis, who testified in his deposition that he took Morales to Bangkok for a "sex trip." But in reality, cellphone text messages showed the excursion was solely to meet Haas, who could fix a contract to service the aircraft carrier George Washington. Defense attorneys also seized on evidence uncovered by federal investigators that revealed the hotel staff turned away the prostitutes Francis tried to send Haas. The lurid scene allegedly included a drunken Francis railing at Conrad staffers while the women retreated from the premises. Before Morales was taken to the brig, he thanked Spinner and

military co-counsel Cmdr. Chris Czaplak and Lt. Travis Jones for “their outstanding job.” [Source: NavyTimes | Mark D. Faram | September 2, 2018 ++]

-o-o-O-o-o-

Fat Leonard Case – Three weeks after being indicted in the “Fat Leonard” Navy bribery probe, a former Navy official on 5 SEP admitted to helping steer military business to a contractor in exchange for kickbacks. **Ricarte Icmat David**, 61, a former master chief petty officer from 2003 to 2012, pleaded guilty in San Diego federal court to one count of conspiracy to commit honest services fraud. David was among three retired Navy officials to be indicted last month, the latest batch in an investigation that has netted 32 people and shows no sign of ending anytime soon.

Like many of the officials targeted by Navy contractor Leonard Glenn Francis, David worked in logistics in the 7th Fleet in Southeast Asia. The investigation shows Francis, nicknamed for his girth, kept a rotating list of military members on his payroll and would lean on them for ship movement schedules, proprietary negotiations on contracts and even intelligence about investigations into his business practices. Francis has admitted to overbilling the Navy some \$35 million for services that his husbanding firm, Glenn Defense Marine Asia, provided visiting military ships, such as trash removal, water and security. David admitted in his plea agreement to approving inflated invoices for port visits. According to the indictment, David was rewarded with hotel rooms, prostitutes and \$40,000 in cash — much of which apparently went to build a home in the Philippines where he now lives. The plea agreement, however, does not mention prostitutes and characterizes the cash bribes as “more than one” and “totaling more than \$15,000.”

After receiving “various things of value” in November 2005 when his ship, the Essex, made a port visit to Hong Kong, David emailed Francis to thank him for the “wonderful Christmas present,” according to the plea agreement. David referred to the visit in a May 2006 email: “I have six more years left till I retire perhaps we can make some business again just like we did in Hong Kong.” In 2007, David alerted Francis that he was transferring to the Kitty Hawk. “[T]he one who replace me here in stock control dont have any clue so i'am giving you the permission to do whatever you want to do with the bills ... just don't forget me please[.] [M]y house in P.I. is not finish yet, ok?” He signed at least one email “Bad Boy.” David’s sentencing hearing has been set for Nov. 13. [Source: San Diego Union Tribune | Kricina Todd | September 5, 2018 ++]

-o-o-O-o-o-

Newark, NJ – A Turkish citizen who owns a New Jersey-based defense contracting business allegedly cheated the government out of \$7 million by misrepresenting where military parts were manufactured. Federal prosecutors say 42-year-old **Ferdi Murat Gul** was indicted 5 SEP on six counts of wire fraud and single counts of conspiracy to commit wire fraud, conspiracy to violate the arms export control act and violating that act. Gul remained at large Friday and is believed to be in Turkey. Gul allegedly lied to the Department of Defense to get 346 contracts, claiming the parts would be made in the U.S. Prosecutors say the parts instead were made in Turkey. Prosecutors say Gul and his co-conspirators submitted forged certifications and inaccurate information to Department of Defense representatives in New Jersey. [Source: The Associated Press | September 7, 2018 ++]

-o-o-O-o-o-

Greenville, NC — An Atlanta man convicted of sabotaging a computer program housed on servers at an Army base in North Carolina has been sentenced to two years federal prison. Citing a U.S. Attorney's Office release, WRAL-TV reports 49-year-old Mittesh Das, a defense contractor, was also ordered to pay the government \$1.5 million in restitution. He was convicted on a charge of knowingly transmitting malicious code with the intent to cause damage to a U.S. Army computer used in furtherance of national security. In November 2014, a Fort Bragg-based program handling pay and personnel actions for nearly 200,000 reservists began experiencing problems. Troubleshooting found suspicious code. Investigators determined Das installed malware. The Army spent more than \$2.5 million to remove the malware, restore lost information and conduct a thorough check. [Source: The Associated Press | September 13, 2018 ++]

POW/MIA Recoveries ► **Reported 01 thru 15 SEP 2018 | Twenty-Five**

“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 1st Lt. Herman L. Falk** was a member of Company B, 38th Infantry Regiment, 2nd Infantry Division, supporting Republic of Korea Army attacks against units of the Chinese People's Volunteer Forces (CPVF) in the vicinity of Changbong-ni, South Korea. Falk, and half of his platoon, were reported missing in action on Feb. 12, 1951. Following the war, returning American prisoners of war reported that Falk died in either April or May of 1951, while being held as a prisoner of war at the Suan Bean Camp in North Korea. Interment services are pending. [Read about Falk.](#)

- **Army Air Forces 1st Lt. John D. Crouchley, Jr.** served as a pilot with the 828th Bombardment Squadron, 485th Bombardment Group. On June 28, 1944, Crouchley was lost when his B-24H aircraft was shot down and crashed during a combat mission over Romania. The other nine crewmembers parachuted safely, were captured as prisoners of war in Belgium, and subsequently returned to duty. American personnel were not able to conduct an immediate search due to enemy forces in the area. Based on no further information of his status, he was declared deceased as of June 29, 1945. Interment services are pending. [Read about Crouchley.](#)
- **Army Air Forces Staff Sgt. Herbert W. Harms** served as a B-17 tail gunner with the 569th Bombardment Squadron, 390th Bombardment Group, 13th Combat Bombardment Wing. On Aug. 16, 1944, Harms' aircraft was struck by anti-aircraft artillery during a bombardment mission to Zeitz, Germany, and subsequently crashed. Eight of the nine crewmembers safely bailed out of the aircraft and were captured by German forces, but Harms could not be located. Interment services are pending. [Read about Harms.](#)
- **Army Sgt. 1st Class James S. Streetman, Jr.** was a member of Company B, 19th Infantry Regiment, 24th Infantry Division. In July 1950, the Korean People's Army outmaneuvered and overwhelmed Streetman's regiment, forcing units into a fighting withdrawal through enemy lines. Streetman was initially reported to have been killed in action on Aug. 14, 1950. However historical records determined he had been killed on July 22, 1950. Interment services are pending. [Read about Streetman.](#)
- **Marine Corps Capt. Lester A. Schade** was a member of Company I, 3rd Battalion, 4th Marine Regiment. In April 1942, he was captured by enemy forces and held as a prisoner of war in the Philippine Islands. On Jan. 9, 1945, the prisoner transport ship he was aboard was attacked by American forces. Schade was listed as missing, but presumed dead as a result of the incident. Interment services are pending. [Read about Schade.](#)
- **Marine Corps Pfc. Alva J. Cremean** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Cremean. Interment services are pending. [Read about Cremean.](#)
- **Marine Corps Reserve Staff Sgt. Richard J. Murphy** was a member of 6th Marine Regiment, 2nd Marine Division, which landed at Red Beach, Saipan. Reports provide little information of what happened to Murphy after landing on Saipan, and he was declared missing in action as of June 15, 1944. On May 22, 1945, his status was amended to killed in action. Interment services are pending. [Read about Murphy.](#)
- **Marine Corps Reserve Tech Sgt. Harry A. Carlsen** was a member of Company A, 2nd Amphibian Tractor Battalion, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and Sailors were killed and more than 2,000 were wounded. Carlsen died on the first day of the battle, Nov. 20, 1943. Interment services are pending. [Read about Carlsen.](#)
- **Marine Corps Sgt. Millard Odom** was a member of Company K, 3rd Battalion, 2nd Marines, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded. Odom died on the first day of the battle, Nov. 20, 1943, during the first waves of the assault. Interment services are pending. [Read about Odom.](#)
- **Navy Seaman 1st Class George E. Naegle** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Naegle. Interment services are pending. [Read about Naegle.](#)
- **Navy Cmdr. James B. Mills** was assigned to Fighter Squadron Twenty One, aboard the USS Coral Sea, where he served as an F-4B Radar Intercept Officer. On the night of Sept. 21, 1966, he departed on an armed reconnaissance mission over then-North Vietnam. During the mission, the other aircraft lost contact with Mills' aircraft, and his plane did not return to the ship. An extensive search was conducted with negative results. Based on this information, Mills was declared missing in action. Interment services are pending. [Read about Mills.](#)

- **Navy Fire Controlman Edward J. Shelden** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Shelden. Interment services are pending. [Read about Shelden.](#)
- **Navy Fireman 1st Class Albert U. Kane** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Kane. Interment services are pending. [Read about Kane.](#)
- **Navy Fireman 1st Class Bert E. McKeeman** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including McKeeman. Interment services are pending. [Read about McKeeman.](#)
- **Navy Fireman 2nd Class Carl D. Dorr** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Dorr. Interment services are pending. [Read about Dorr.](#)
- **Navy Machinist's Mate 2nd Class Archie T. Miles** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Miles. Interment services are pending. [Read about Miles.](#)
- **Navy Radioman 3rd Class Dante S. Tini** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Tini. Interment services are pending. [Read about Tini.](#)
- **Navy Reserve Ensign Harold P. DeMoss**, 21, of Nashville, Tenn., whose remains were previously identified, will be buried Sept. 15 in his hometown. DeMoss was a member of Fighting Squadron 100 (VF-100), piloting an F6F-3 Hellcat from Naval Air Station Barbers Point, Hawaii. On June 23, 1945, DeMoss was accompanied by two other squadron aircraft for a night division tactics training flight. Following the completion of their flight plan, the pilots circled the island. DeMoss climbed above the clouds and attempted to descend through them. His aircraft was not seen reemerging from the clouds and DeMoss was declared missing shortly thereafter. [Read about DeMoss.](#)
- **Navy Reserve Pharmacist's Mate 3rd Class William H. Blancheri** was a member of Headquarters Company, 2nd Battalion, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and Sailors were killed and more than 2,000 were wounded. Blancheri died on the first day of the battle, Nov. 20, 1943. Interment services are pending. [Read about Blancheri.](#)
- **Navy Seaman 1st Class Earl P. Baum** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Baum. Interment services are pending. [Read about Baum.](#)
- **Navy Seaman 1st Class Hale McKissack** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including McKissack. Interment services are pending. [Read about McKissack.](#)
- **Navy Seaman 1st Class Joseph K. Maule** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Maule. Interment services are pending. [Read about Maule.](#)
 -- **Navy Water Tender 2nd Class Edgar D. Gross** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Gross. Interment services are pending. [Read about Gross.](#)

- **Navy Seaman 1st Class Richard L. Watson** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Watson. Interment services are pending. [Read about Watson.](#)
- **Navy Seaman 1st Class Wesley V. Jordan** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Jordan. Interment services are pending. [Read about Jordan.](#)
- **Navy Seaman 2nd Class Myron K. Lehman** was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Lehman. Interment services are pending. [Read about Lehman.](#)

[Source: <http://www.dpaa.mil> | September 15, 2018 ++]

* VA *



VA Class Action Lawsuits Update 01 ► What Happens Now That Vets Can File

A recent federal court ruling allowing class-action suits against the Department of Veterans Affairs could lead to a host of new legal options for veterans who share similar illnesses, service records or bureaucratic headaches. “It is a watershed moment,” said Greg Rinckey, a founding partner of the law firm Tully Rinckey PLLC, which specializes in military law. “For veterans dealing with Gulf War illness or Agent Orange claims ... this makes it easier for them to fight against big government.”

On 23 AUG an eight-judge panel on the U.S. Court of Veterans Appeals ruled that in “appropriate cases,” class-action lawsuits against VA will be allowed. In the ruling, Chief Judge Robert Davis wrote that he hopes the decision will “shape our jurisprudence for years to come and ... bring about positive change for our nation’s veterans.” Previous court rulings had questioned long-standing precedent prohibiting such group lawsuits, even as other class-action filings have been brought against other federal entities. Rinckey said the move makes it possible for a group of veterans with similar grievances to use their numbers to put pressure on VA, and win legal relief. “For an individual vet, this doesn’t change anything,” he said. “But it opens a whole new type of cases that can be brought against VA, and how those veterans complaints can be answered.”

The irony of the appeals court ruling is that the case which allowed class-action lawsuits to move forward — *Monk v. Wilkie* — denied the plaintiff’s claim that his case should proceed as one. The panel ruled his desire to group together all veterans facing a wait of more than a year for appeals claims did not meet previously established standards for forming a class. Catherine McCarthy, a student at the Veterans Legal Services Clinic at Yale Law School who handled the Monk lawsuit, said officials there are still considering whether to refile the case with new parameters. But she said the ruling provides a roadmap for a host of other legal complaints. In several other clinic cases, plaintiffs have already eyed class-action suits for veterans who were exposed to toxic chemicals while serving, and for veterans whose benefits cases are stuck in bureaucratic processing. “It’s still trial and error at this point to see what will work,” she said. “But it’s a great opportunity, because so much of what we hear wrong about VA are systemic problems, not just one veteran dealing with a single issue.”

John Rowan, national president of Vietnam Veterans of America, said when he first heard of the court ruling, his first thoughts turned to the ongoing Agent Orange fights between his membership and VA. The department has a long-list of rare cancers and other illnesses connected to exposure with the chemical defoliant during the Vietnam War, allowing veterans to receive expedited consideration for benefits. But Rowan said some veterans who served in the region are excluded from that presumptive status — including so-called “blue water” veterans who served in ships off the coast of Vietnam — and others have rare medical problems like brain cancer not covered in existing department policies. A class-action suit by either of those groups might force VA policy changes. “The good thing is once there is a court ruling, it’s a done deal,” he said. “If the court orders them to make a change, there’s no budget aspect to it like there is with legislative fixes.”

Rinkey said veterans dealing with burn pit exposure illnesses and other toxic chemical exposure from the recent wars could also use the new legal avenues to force VA changes. But one thing the new legal precedent won’t alter is the timeline for these type of lawsuits to be resolved. “VA moves very slow on these issues, but so do the courts,” he said. “And now you’ll have to establish a class, support that and then argue for a fix. It’s a lot of time and expense, so you won’t see every small law firm jumping on this.” [Source: MilitaryTimes | Leo Shane III | August 30, 2018 ++]

VA Funding 2019 ► House Lawmakers Finalize Fiscal 2019 Budget | \$209B

House lawmakers finalized the fiscal 2019 Veterans Affairs and military construction budgets on Thursday, sending the full-year spending plan to the president ahead of the new fiscal year deadline for only the second time in nine years. The plan contains a funding boost of more than 6 percent for VA next year, pushing the department’s total budget over \$200 billion for the first time. At \$209 billion in total spending, the department’s budget has nearly quadrupled over the last 17 years. The House vote — 377 to 20 — came a day after Senate lawmakers offered similar overwhelming support for the measure, and just a few hours after congressional leaders announced a plan to finalize the fiscal 2019 budgets for the Defense Department and several other non-military agencies by the end of this month, avoiding a government shutdown.

White House officials a day earlier praised Congress for their progress in completing the appropriations bills before the end of the fiscal year — Sept. 30 — a feat that has become a rarity in recent years. Since the start of fiscal 2011, only one department has seen its full-year budget finalized by that deadline (VA, for fiscal 2017). It has been 22 years since Congress managed to pass all of its appropriations work on time. Debate on the funding package — which also includes the full-year appropriations for the Department of Energy and the legislative branch — had been stalled since July over a gap of more than \$1 billion in VA spending related to upcoming changes in community care programs.

Lawmakers shifted around money from other VA accounts to cover that fiscal gap after White House officials raised objections about increasing overall spending to cover the shortfall, a plan preferred by congressional Democrats. The VA budget includes \$71.2 billion in medical care services, including \$8.6 billion for mental health care, \$7.5 billion for homeless veterans treatment, \$589 million for traumatic brain injury programs and \$206 million for suicide prevention outreach. Much of that was already approved as an advance appropriation earlier this year. Lawmakers included \$76 billion in advance appropriations for fiscal 2020, to prevent possible future government shutdowns from disrupting veterans care. Lawmakers also set aside \$1.8 billion for VA construction projects next year and \$2 billion for infrastructure repair throughout the VA system. Another \$1.1 billion is earmarked for improvements to VA electronic health records, which are undergoing an overhaul expected to take up to a decade.

On military construction, the compromise bill includes \$10.3 billion, a 2.4 percent increase from fiscal 2018 spending levels. Of that, \$1.6 billion is set aside for military family housing projects, \$465 million for Guard and Reserve facility improvements, and \$352 million for military medical facilities work. The compromise bill also includes language to prohibiting the closure of the Guantanamo Bay Naval Station and blocking any plans to house

military detainees at bases within the United States. That topic had been a friction point with President Barack Obama’s administration, but has not been an issue since President Donald Trump was elected. President Donald Trump is expected to sign the measure into law next week. [Source: MilitaryTimes | Leo Shane III | September 13, 2018 ++]

VA Medical Marijuana Update 51 ► Veterans Equal Access Amendment Rejected

In the past seven days, two major developments have transpired on Capitol Hill with regard to veterans’ access to medical cannabis. First the good news: Sens. Bill Nelson (D-FL) and Brian Schatz (D-HI) made history last week with the introduction of legislation, The Veterans Medical Marijuana Safe Harbor Act, to facilitate medical cannabis access to military veterans suffering from chronic pain, PTSD and other serious medical conditions and to fund clinical trial research within the VA. This is the first bill of its kind ever introduced in the Senate. Now the bad news: Congressional leadership yesterday rejected bi-partisan language, known as the Veterans Equal Access Amendment, in fiscal 2019 Military Construction, Veterans Affairs and Related Agencies Appropriations Act.

Under existing federal regulations, physicians affiliated with the U.S. Department of Veterans Affairs are prohibited from filling out the necessary paperwork required to recommend marijuana in legal medical marijuana states. The amendment would have lifted this prohibition. The language was originally introduced in the Appropriations Committee by Sen. Steve Daines (R-MT) and approved by a voice vote in June, followed by passage by the full Senate in an 85 to 9 vote in favor of the Act. Nonetheless, a handful of congressional leaders removed this important provision at the eleventh hour during the House/Senate reconciliation process.

At the time of the amendment’s passage, Daines said “Veterans should not be discriminated against when they seek care at the VA. They deserve access to the treatment that best suits their medical needs, just like they would receive at a non-VA clinic.” The decision to strip out the Veterans Equal Access Amendment flies in the face of the horrific medical realities that our nation’s heroes who are desperate to mitigate. This move thwarts the will of the majority of Americans who support medical marijuana and the 81 percent of veterans who believe that the federal government should protect its therapeutic access. Further, by not creating protections for veterans, Congress continues to view 22 percent of those who have worn the uniform as criminals.

In addition to the scientific evidence, public support roundly approves medical cannabis access. According to nationwide polling data compiled earlier this year by Quinnipiac University, 91 percent of Americans — including eight out of ten of self-identified Republican voters — “support” allowing adults to use cannabis when it is recommended by their physician. Further, according to nationwide survey data compiled by The American Legion in 2017, 39 percent of respondents affirm that they "know a veteran" who is using the plant medicinally. Twenty-two percent of respondents said they themselves "use cannabis to treat a mental or physical condition" — such as chronic pain, anxiety, or post-traumatic stress disorder.

This act by a minority of lawmakers in Congressional leadership leaves veterans without the access that is already available to ordinary citizens in the 31 states that passed medical cannabis laws. Rep. Earl Blumenauer (D-OR), the author of similar legislative language now pending in the House of Representatives, said “Denying veterans the care they need by the doctors they trust is shameful. The Senate passed this amendment. It has broad bipartisan support in the House. This should have been a no-brainer. Yet, Republican leadership has once again stymied progress toward fair and equal treatment for our veterans. Their continued neglect of common sense and the will of the American people is a disgrace.” [Source: The Hill | Justin Strekal (opinion contributor) | September 12, 2018 ++]

VA Community Care Update 02 ► Streamlining Beginning Stages

Those of us who use the VA health care system know all too well how challenging it can be to schedule that care, but when it comes to getting care outside the VA in the local community, the process can be downright confusing and frustrating. In an effort to streamline and improve access to health care, MOAA and other veteran organizations, Congress, VA, and the White House, rallied behind the VA MISSION Act to get the bill signed into law, making it easier for veterans to get care when and where they need it-whether within the walls of the VA health system or in their community. Recent news reports indicate that Congress has agreed to fund the ACT and it should soon be on the president's desk for signature.

VA is in the beginning stages of rolling out information to veterans on how they can access community care, as well as a [newsletter](#) providers and others can subscribe to in order to stay current on the new VA community care program as it is implemented. VA has until June 2019 to fully implement the new program and consolidate all seven VA community care programs, including the current Choice Program, into one simple and easy to access program. There still is much to do and a great deal of rulemaking ahead before a single community care program can be realized in the next 10 months. MOAA is confident VA can meet the deadline as long as the department and Congress continue to engage veterans and veteran organizations throughout the process.

In the meantime, check out the information and frequently asked questions at [VA's Community Care website](#) to learn more about what's happening with the program and how to access care. You can also see the answers to the following FAQs:

Eligibility

- Am I eligible for community care?
- What happens if I am not eligible for community care?
- Can I appeal a decision by VA that I am not eligible for community care?
- If I receive community care, will I still be able to get care at VA?

Appointments

- How do I find a community provider (doctor)?
- What happens if there aren't any community providers available that fit my needs?
- Can I ask my doctor to join VA's network?
- Can I choose any community provider I want?
- Are travel costs paid for by VA?

Getting Care

- Can I change my community provider?
- What happens if my community provider is no longer available (i.e., retires)?
- How do I make a follow-up appointment?
- How do I get my prescription filled?
- What if I need my prescription filled immediately and there is not a VA pharmacy nearby?

Costs/Billing

- What are the costs for community care?
- I received a bill from my community provider. What do I do?

[Source: MOAA Newsletter | Rene Campos | September 11, 2018 ++]

VA Transgender Care Update 02 ► Vet Surgery Offer Urged by Lawmakers

Transgender veterans can currently get treatment at the Department of Veterans Affairs before and after gender reassignment surgery, but by department policy, they can't get the surgery itself. Just before a public comment period

ended Sept. 7 on allowing gender reassignment surgery at the VA, 82 House Democrats and one Republican -- retiring Rep. Ileana Ros-Lehtinen, R-Florida -- joined in a letter to Wilkie urging him to end the ban.

Rep. Julia Brownley (D-CA), who headlined the group of lawmakers signing on to the letter, said in a statement that the VA's ban on gender reassignment surgery "is not only discriminatory on its face, it also puts the health and well-being of transgender veterans at risk. "Let me be clear: Denying any veteran the medical treatment they need to live healthy and productive lives is antithetical to VA's core mission, and to do so based on a prejudiced world-view that disregards scientific consensus is disgraceful," Brownley said.

However, President Donald Trump's stance against transgender individuals serving in the military appears to make any move to lift the ban unlikely. In July 2017, Trump announced his intention to stop transgender individuals from serving in the military "in any capacity." His initial directive has been blocked by several lower court judges, and the administration is appealing. On the desk of VA Secretary Robert Wilkie is a petition calling on him to decide whether to lift or extend the ban on sex reassignment surgery. There is no timeline for him to make a decision; VA officials said any announcement would come in the Federal Register.

The petition to lift the VA's ban on gender reassignment surgery was first introduced during the Obama administration in 2016. Then-Defense Secretary Ash Carter lifted the military's ban on transgender individuals serving openly that year. The Transgender American Veterans Association said in 2016 that gender reassignment surgery is medically necessary in some cases to treat gender dysphoria, a conflict between a person's physical gender and the gender with which they identify. When there appeared to be no movement on the 2016 petition, the group filed a lawsuit in 2017 that is still on appeal. Following the lawsuit, the VA called for a period of public comment on the petition, which ended Sept. 7. Both the American Medical Association and the American Psychiatric Association support gender reassignment surgery as a treatment for gender dysphoria.

In a 9 JUL announcement in the Federal Register, the VA noted that it had received the petition in May 2016 "to amend its medical regulations by removing a provision that excludes 'gender alterations' from its medical benefits package." "The effect of the amendment sought by the petitioners would be to authorize gender alteration surgery as part of VA care when medically necessary," the VA said in calling for public comment. According to the VA's website, transgender veterans are eligible for a wide range of services, with the exception of sex reassignment surgery. "Transgender veterans will be treated based upon their self-identified gender, including room assignments in residential and inpatient settings," the VA said. "Eligible transgender veterans can receive cross-sex hormone therapy, gender dysphoria counseling, preoperative evaluations, as well as post-operative and long-term care following sex reassignment surgeries."

A 2011 directive from the Veterans Health Administration said, "With one notable exception, all medically necessary, transition-related medical and mental health care are provided to transgender patients. The single exception is sex reassignment surgery." A January 2017 release from the VA estimated there were at that time about 5,000 transgender veterans receiving health care from the agency. "That is certainly an undercount because not all transgender veterans want to identify themselves to their provider," Dr. Michael Kauth, co-director of VA's National LGBT Program (Lesbian, Gay, Bisexual and Transgender), said in the release. [Source: Military.com | Richard Sisk | September 11, 2018 ++]

VA Fiduciary Program Update 09 ► New Regulations Implemented AUG 2018

The U.S. Department of Veterans Affairs (VA) recently updated regulations related to how it governs the oversight of beneficiaries, who, because of injury, disease, or age, are unable to manage their VA benefits, and the appointment and oversight of fiduciaries for these vulnerable beneficiaries. Managed by VA's Veterans Benefits Administration

(VBA), the new regulations, which took effect in August, update and reorganize fiduciary rules consistent with current law and VA policies, and clarify the rights of beneficiaries and the roles of VA and fiduciaries in the program.

“These new regulations clarify the protections in place for Veterans and family members who apply for or are currently part of our fiduciary care program,” said VA Secretary Robert Wilkie. “This furthers our commitment to care for those who have given so much to our country.” Among other things, the new regulations clarify beneficiaries’ rights, including the right to appeal fiduciary appointments and other fiduciary decisions, the 4 percent limit on fiduciary fees, and the procedures to remove a fiduciary, for instance, when a beneficiary demonstrates the ability to manage their own funds or when VA determines that the fiduciary misused VA benefits. This is the first full revision of the Fiduciary Activities regulations since they were first published in 1975. [Source: VA Press Release | September 12, 2018 ++]

VA Blue Water Claims Update 49 ► VA Leaders Increase Effort to Sideline Legislation

Veterans Affairs leaders are increasing their efforts to sideline legislation that would extend disability benefits to “blue water” veterans from the Vietnam War, saying the move would set a problematic precedent for future complaints. “We know it is incredibly difficult to hear from Blue Water Veterans who are ailing and ill, and we have great empathy and compassion for these veterans and their families,” VA Secretary Robert Wilkie wrote in a letter to the Senate Veterans’ Affairs Committee last week. “However, we urge the committee to consider the scientific evidence, impact on other veterans, and costs associated with this legislation.”

The legislation, passed overwhelmingly by the House in June, would grant presumptive exposure status to nearly Veterans who served on the ground or on ships traveling inland waterways are already given that presumption of exposure to Agent Orange, fast-tracking their disability claims for a host of cancers and rare illnesses connected to the chemical defoliant. Advocates have argued that individuals who served on the seas just a few miles away deserve the same treatment. But VA officials have argued that the scientific-based methods they use on such cases doesn’t back up the blue water veterans requests. In their letter last week and at a Senate hearing last month, they argued the presence of Agent Orange on those ships “cannot reasonably be determined” and the presumption of exposure should not be automatically granted.

Veterans who develop the illnesses can receive medical treatment from VA regardless of their benefits status, and can still file to prove their sickness is connected to their military service. But the elderly veterans say VA has systematically denied any connection between their health and the chemical exposure for decades, even as they develop health problems that mirror veterans who served on shore. Wilkie also argued that the proposed funding for the resulting influx of new claims — a new fee of VA-backed home loans — is unfair for other veterans and insufficient to cover the expected costs. House officials had estimated the new fee would generate about \$1.1 billion over 10 years, enough to pay for the blue water benefits. But Wilkie in his letter estimates the cost to be closer to \$5.5 billion, including thousands more veterans who could also receive eligibility and additional costs for staff to handle the claims.

“The changes proposed in this legislation will have a greater effect beyond what we believe Congress intends,” Wilkie wrote. “The creation of a new statutory presumption that is not adequately supported by scientific evidence will encourage increased pressure on both Congress and VA to create and expand additional presumptions under a similarly liberal approach.” Wilkie’s stance is at odds with his predecessor, former VA Secretary David Shulkin, who last fall stated that the blue water veterans “shouldn’t be waiting any longer” for a solution and said that a reasonable decision on the issue “will not be guided by scientific evidence” because of the decades that have passed since the potential exposure.

Senate Veterans' Affairs Committee officials have not made any public announcements on when the legislation may move ahead. House Veterans' Affairs Committee ranking member Tim Walz (D-MN) called the latest VA opposition to the issue unacceptable. "Now, Blue Water Navy veterans who have been stuck waiting for 40 years could be left waiting even longer," he said. "Our nation owes it to these veterans to get this done. "I will continue to work with my colleagues on both sides of the aisle and in both chambers to make sure that happens, even if we have to drag the administration along kicking and screaming to do so."

If Congress fails to pass any legislation on the issue this year, VA could still be forced to award the benefits to blue water Vietnam veterans based on an ongoing lawsuit in federal court. Arguments on that proceeding aren't expected to move forward until later this year. [Source: MilitaryTimes | Leo Shane III | September 10, 2018 ++]

VA Blue Water Claims Update 50 ► Wilke Letter to Congress

A recent letter from Veterans Affairs Secretary Robert Wilkie to the Senate Veterans' Affairs Committee marked the latest VA effort to scuttle proposed legislation that would extend benefits available to Blue Water Navy veterans of the Vietnam War. Wilkie's letter, outlined in a Military Times report, calls into question the scientific evidence behind the proposal, which would allow those who served aboard ships off the coast of Vietnam to claim presumptive exposure to Agent Orange, which is connected to a variety of cancers and other long-term illnesses. It also takes issue with the cost of the legislation; the House bill states that a new fee on some VA loans would raise about \$1.1 billion over 10 years to cover costs, per Military Times, but Wilkie's letter puts the cost at more than \$5.5 billion.

MOAA President and CEO Lt. Gen. Dana T. Atkins (USAF, Ret.) vowed to continue to advocate for these Blue Water veterans. "This is a very disappointing turn of events and frankly, MOAA sees VA's attempt to contest the blue water legislation as breaking trust with not only the veterans dealing with these debilitating conditions, but likely to further erode the faith and confidence veterans in general have with VA as an institution, at a critical time when VA is struggling to rebuild its image among veterans they serve," Atkins said. "MOAA intends to work with our veteran and military service organization partners, along with the VA, to find an equitable solution for those veterans impacted by their service during the Vietnam era."

MOAA worked with Congress to pass the House version of the Blue Water Navy legislation in June. That legislation would cover more than 90,000 sea service members. Wilkie requested that senators put a hold on the legislation until an ongoing VA study comparing the health of Vietnam War veterans with those of a similar age who did not deploy, Stars and Stripes reported. That report is set to be published in late 2019. [Source: MOAA Newsletter | Amanda Dolasinski | September 11, 2018 ++]

VA Community Care Update 01 ► Steps to Access | Three

Veterans may be eligible to receive care from a provider outside of VA in their community when VA cannot provide the care you need. This type of care is known as "community care," and is paid for by VA. Although some changes have taken place with community care recently, Veterans continue to have access to this type of care. The process starts at your VA medical facility. Follow the steps below to see if you're eligible:

1. Go to VA

- Schedule an appointment with a VA provider.
- Your VA care team will work with you to see if you are eligible for community care.
- Eligibility is based on your medical needs, care that is available at VA, and other requirements.

- Important: Make sure VA confirms you are eligible and authorized before going to the next step.

2. Make an appointment

- VA will work with you to find a community provider and make an appointment.
- You can select a community provider or VA can select one for you.
- Important: The community provider selected must be in VA's network and be willing to accept payment from VA.

3. Receive Care

- Arrive promptly for your appointment.
- Important: If you need to schedule a follow-up appointment, check with your community provider to make sure VA authorized the care. If VA did not authorize the care, your community provider should contact VA to arrange the care you need.

You will likely have questions about these steps. See the list of [Frequently Asked Questions](#). If you have questions about your specific circumstances, contact your nearest VA medical facility. If you have a question about the Veterans Choice Program, contact (866) 606-8198. You can also call the VA Adverse Credit Helpline at (877) 881-7618 for help resolving adverse credit reporting and debt collection issues from using the Veterans Choice Program. Visit <https://www.va.gov/COMMUNITYCARE/programs/veterans/index.asp> for more information. [Source: TREA Newsletter | September 11, 2018 ++]

VA Women Vet Programs Update 33 ► Wilke Pledge to Women Vets

On 7 SEP at the first annual meeting of the Military Women's Coalition, VA Secretary Robert Wilke pledged that "the VA will become a welcoming home for all those who have worn the uniform." Although he did not give specifics, he indicated that improvements in mental health and primary care for women would be on the agenda. He said that in order to fulfill his pledge the VA would change the way it does business. One way of doing that he said was to install more diverse leadership at the VA. He noted that last month retired Air Force Col. Pamela Powers became his chief of staff. According to a report on Military.com, women now make up about 13 percent of active duty forces, and Wilkie said he expected that number could rise to about 20 percent in coming years. "This is your Veterans Affairs department. The doors are open we will be making changes to make sure that the needs of our fighting women are taken care of," Wilkie said. A statement released to the press explained that the purpose of the Military Women's Coalition is to "elevate the voices of the 2.2 million current service women and women veterans to bring about policy and culture change within the military and the veteran communities." [Source: TREA Newsletter | September 9, 2018 ++]

VA Claims Backlog Update 160 ► 21% Underestimated As of 10 SEP

The benefits backlog at Veterans Affairs is worse than leaders there have acknowledged, according to a new investigation from the department's top watchdog. In a report released 10 SEP, the VA inspector general found tens of thousands of benefits cases omitted or ignored by department officials that "significantly understated the number of claims awaiting decisions for over 125 days." Investigators estimated that the reported backlog only covers about 79 percent of relevant cases, with a host of others misclassified, mistakenly excluded and, in some cases, only acknowledged as overdue after the files had finally been processed.

In response, VA officials said they are “reviewing how best to supplement or adjust reporting on the rating-related backlog.” New training and standards are expected to be put in place by the end of this year. The VA claims backlog was a major scandal during President Barack Obama’s administration, as frustrations grew over the slow pace of VA’s ability to handle an ever-growing number of disability claims. The backlog — the number of ratings cases that took more than 125 days to complete — swelled to more than 611,000 in March 2013 before being drawn down to about 70,000 in September 2015. Officials at the time credited a combination of more staff hires, new processing systems and new electronic medical records for the drop.

Former VA Secretary Eric Shinseki had made a public pledge to bring the backlog down to zero before 2016, but officials later acknowledged that was an unrealistic and potentially problematic goal. Some claims take longer than four months due to complexity or updated paperwork. The backlog has hovered between 70,000 and 100,000 cases each week for most of the last three years, even as the total number of claims applications have continued to rise. Last week, the backlog was 86,001 cases, according to VA records. But the inspector general, citing a review of cases from the first six months of 2016, said about 63,600 overdue cases that required ratings decisions were left out of those records for unclear reasons, and nearly 10,000 more were incorrectly recorded by staff.

In some instances, VA staffers acknowledged lengthy waits on cases only after the files were finalized months later. The report found that while the average days pending for basic disability claims now sits at less than 90 days, other more complex cases are taking more than 200 days to complete. VA officials said much of the claims backlog rules and oversight has remained unchanged since 2009, and officials are reviewing other potential updates by the end of the year. The full report is available on [the VA inspector general’s website](#). [Source: MilitaryTimes | Leo Shane III | September 10, 2018 ++]

SGLI/VGLI Accelerated Benefits Update 02 ► Claims

The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI and VGLI policyholders access to the death benefits of their policies before they die. The member may receive a portion of the face value of the insurance in a lump sum payment. A member is eligible to receive an Accelerated Benefit if he/she or a covered spouse has a valid written prognosis from a physician of 9 months or less to live. Only the insured member may apply for an Accelerated Benefit. No one else can apply on the member's behalf. In the case of a terminally ill spouse, only the member may apply for accelerated benefits.

The amount of Accelerated Benefit available to a member is up to 50% of the face value of the member's insurance coverage. If a member elects less than the maximum, the amount requested must be in increments of \$5,000. The remaining portion of the face value of insurance which is not paid in a lump sum as an accelerated benefit is payable to the member's designated beneficiary or beneficiaries upon his or her death. In the case of a terminally ill spouse, the remainder of the insurance is payable to the member upon the spouse's death.

To apply SGLI and VGLI policyholders, use [Form 8284, Servicemember/Veteran Accelerated Benefits Option](#). Spouses covered under Family SGLI, use [Form 8284A, Servicemember Family Coverage Accelerated Benefits Option](#). The application contains one part to be completed by the insured and a second part to be completed by the insured's physician. In addition, the branch of service for active duty Servicemembers must complete part of the form. Send the completed application to: Office of Servicemembers' Group Life Insurance, 80 Livingston Avenue, Roseland, NJ 07068-1733. For more information, read chapter 5 of the [SGLI VGLI Handbook](#), or [contact OSGLI](#). [Source: VA Benefits Newsletter | September 10, 2018 ++]

VA Surgery Update 01 ► Reliable Availability & Sterilization of Instruments Issue

At the Manchester, New Hampshire, VA Medical Center last year, surgeries were canceled when debris that appeared to be "rust and blood" was found on instruments doctors were about to use. At the Washington, D.C., VA Medical Center last year, the staff ran out of sterilized instruments, and even bone marrow, and had to borrow them from neighboring hospitals. At the Cincinnati VA Medical Center in 2016, inspectors found that the system was failing to provide doctors with equipment that was "free of bioburden [bacteria], debris, or both." At the West Los Angeles VA Medical Center, 83 surgeries were cancelled in 2016 because of fly infestations in operating rooms.

Rep. Phil Roe (R-TN) a medical doctor and chairman of the House Veterans Affairs Committee, said he found it amazing that the Veterans Health Administration within the VA was struggling to fulfill the "most basic function" of its hospitals: "to make sure you have sterile equipment." "It's astonishing to me," Roe said at a hearing 5 SEP before the Subcommittee On Oversight and Investigations. Roe, who served two years in the Army Medical Corps, said he had performed or assisted in thousands of surgeries. "I never even thought about it, was the equipment going to be sterile that I'm using today?" he said.

In response, Dr. Teresa Boyd, the VA's assistant under secretary for Health for Clinical Operations, acknowledged the problem but pointed to mitigating data on the surgical site infection rate. Of the more than 424,000 surgeries scheduled at the VA in the past year, only 0.8 percent had to be cancelled because of concerns with equipment sterility, Boyd said. At the Washington, D.C., VA Medical Center, the rate was 1.09 percent. That compared with surgical site infections rates of 1.41 percent nationally, and 1.9 percent in industry, she said. However, Dr. John Daigh, Jr., assistant inspector general for Healthcare Inspections at the VA's Office of Inspector General, said there was still cause for concern regarding the VA's protocol for sterile equipment and ensuring the same standards across all its facilities.

The sterile equipment issue at the VA has been a recurring problem dating back to at least 2009 and has been documented in numerous reports from the Government Accountability Office, the VA's Office of Inspector General, the VHA's Office of Medical Inspector, and verified whistleblower complaints. In 2009, more than 10,000 veterans at VA facilities in Florida, Georgia and Tennessee were put at risk for hepatitis because of concerns over the sterility of instruments used for colonoscopies. Hospital officials at the time reported that tubing for endoscopes used repeatedly in the procedures had been rinsed but not disinfected.

At the hearing, Rep. Jack Bergman, (R-MI), the subcommittee's chairman and a retired Marine lieutenant general, charged that failures in VA leadership allowed "safety protocols to go unnoticed and uncorrected." He said the VHA's central office was unaware that medical centers were failing to submit timely Sterile Procedure Services reports, "suggesting that blame goes all the way to the top." Boyd said the issue was being addressed at all levels of the VA. She also concurred with the findings of recent GAO reports, and said that a shortage of SPS staff was a contributing factor.

Last week, the VA reported that there were about 40,000 job vacancies at the VHA. "It is imperative that we have not only trained and experienced front line staff" but also the leadership to direct them, Boyd said. Beth Taylor, a registered nurse and the VA's deputy assistant under secretary for Health and Clinical Operations, also stressed the need for more staff in Sterile Procedure Services. She said a report on hiring would be filed by December and a plan should be ready in about six months. "[The] current governance structure [at the VA] is simply not getting the job done," Bergman said. He cited the Washington, D.C., VA Medical Center as the "poster child" for what has gone wrong at the VA in ensuring the provision of sterile equipment and operating rooms at its facilities.

The Washington VA center has been the subject of two scathing reports from the VA Office of Inspector General, released in 2017 earlier this year. The latest IG report found "a culture of complacency among VA and Veterans Health Administration leaders at multiple levels who failed to address previously identified serious issues" at the Washington hospital and its two clinics. "Veterans were put at risk because important supplies and instruments were not consistently available in patient care areas," the IG report said. It added that equipment rooms where supplies were kept were filthy.

In his second week on the job in early August, VA Secretary Robert Wilkie visited the Washington facility, where he was told that plans were in place for "assuring reliable availability and sterilization of instruments for surgical procedures." "We had a good visit today, and I appreciated hearing from facility and regional leadership on the important work that has been done to address the Inspector General's concerns, as well as plans for resolving all its remaining recommendations," Wilkie said in a statement following his visit. [Source: Military.com | Richard Sisk | September 5, 2018 ++]

VA Presumptive AO Conditions [Kids] Update 01 ► Spina Bifida Decision Still Pending

More than two years ago, in MAR 2016, the Department of Veterans Affairs received the latest in a series of scientific literature reviews from the National Academy of Medicine on Agent Orange-associated ailments. This one raised the possibility that the VA might add as many as four new conditions - bladder cancer, hypothyroidism, Parkinson-like tremors and perhaps even hypertension - to its list of 14 illnesses it presumes have been caused by exposure to herbicides the U.S. military sprayed during the Vietnam War. The report delivered in 2016:

- Moved bladder cancer and hypothyroidism from “inadequate or insufficient” evidence of association to herbicide exposure up to the “limited or suggestive” evidence of association. That's the same level the VA previously relied upon to award Agent Orange benefits for conditions including laryngeal cancer, cancers of the lung, bronchus or trachea, prostate cancer.
- Hypertension (high blood pressure), the report said, remained in the “limited or suggestive evidence” category too, where it was placed in a previous study. That's the same evidence level used to add ischemic heart disease to the Agent Orange presumptive disease list for near automatic award of benefits.
- Clarified that Vietnam veterans with “Parkinson-like symptoms,” but without a formal diagnosis of Parkinson disease, should be considered eligible for presumption of exposure to Agent Orange, just as Parkinson's disease previously was connected to service in Vietnam.
- The birth defect spina bifida in the offspring of Vietnam veterans **was demoted** by the Academy since its last report, from the “limited or suggestive” association category down to “inadequate or insufficient.”

The Academy, previously called the Institute of Medicine, delivered this last report, [Veterans and Agent Orange: Update 2014](#), after a panel of scientific experts spent two years reviewing the latest medical literature on health effects of dioxin and other harmful compounds in herbicides associated with certain diseases. VA officials had promised to review the results and that then-VA Secretary Bob McDonald would act on the Academy report's findings by July of 2016. With this report, however, the secretary faced no timeline for reaching a decision. That's because Congress allowed a statutory 180-day deadline governing secretarial actions on Agent Orange scientific reviews to expire in 2015.

The consequence has been that the Obama administration in its final year did nothing more than study the report. The same has been true with the Trump administration during its first 19 months. While Vietnam veterans with, for example, bladder cancer await a decision on whether they will gain VA health care and compensation, the VA has been silent on the 2016 Academy findings. That changed slightly 1 AUG. During a hearing of the Senate Veterans' Affairs Committee dominated by discussion of the House-passed Blue Water Navy Vietnam Veterans Act (H.R.299), VA Under Secretary for Benefits Paul R. Lawrence and the VA's chief consultant on post-deployment health, Dr. Ralph Erickson, referred to the latest Academy report on Agent Orange.

They did so not to propose that a disease be added to VA's list of conditions presumed caused by Agent Orange. Instead, they cited the report to urge senators to reject a House amendment to H.R.299 that would extend Agent Orange benefits to certain Vietnam-era veterans who served in Thailand and had children born with spina bifida. In his written

testimony, Lawrence said the VA “is concerned there is continued scientific uncertainty surrounding the association of spina bifida and exposure to Agent Orange. As found in the last relevant [Academy] report, an association between spina bifida and exposure to Agent Orange is no longer shown.”

Erickson reinforced the point with Sen. John Boozman (R-AR), after the senator said he was glad to see the House bill included a bill he had cosponsored to provide Agent Orange benefits “to any child of a veteran with covered service in Thailand who is affected by spina bifida.” If the Senate passed an identical bill, said Boozman, children of Thailand-service veterans would get “the same health care, monetary allowance and vocational training” given children of Vietnam veterans with spina bifida. “Are you all for or against that provision,” Boozman asked.

Erickson noted that the Academy in 2016 “actually downgraded the evidence for there being an association of spina bifida and the children of Vietnam veterans. That doesn't mean VA withdrew that benefit. However, at the present time, extending the benefit further is a little tricky because the scientific foundation per the National Academy of Medicine has diminished remarkably.”

Following the hearing, it was asked if VA officials weren't using the Academy report selectively now - ignoring it as a justification to add ailments to the Agent Orange presumptive list, but citing it to try to block benefits to more veterans with children born with spina bifida. The department challenged that view. “Citing a specific scientific report to discuss pending legislation (H.R.299) is nothing other than a reasonable and relevant way to address specific legislative provisions under consideration,” said Curt Cashour, VA press secretary. “The issue of additional Agent Orange presumptive conditions is completely separate from H.R. 299, and the notion that the two issues must always be discussed together is contrary to what VA and the Senate committee were specifically examining at the 1 AUG hearing,” Cashour added.

Carlos Fuentes, director of national legislation for Veterans of Foreign Wars, said the Academy's downgrade of evidence associated with spina bifida means more research is needed. That's why VFW “has pushed for passage of the Toxic Exposure Research Act (H.R.1769) to require the [Academy] to evaluate what research is needed to determine whether descendants of exposed veterans are impacted,” he said. Meanwhile the VFW is urging the VA secretary “to make a decision as soon as possible” on the other conditions reviewed in the last Academy report. Those decisions now pass to new VA Secretary Robert Wilkie.

The VA was asked when Wilkie plans to announce decisions on these other ailments. “We have no announcements on Agent Orange presumptive conditions at this time,” said spokesman Cashour. After then-Secretary McDonald opted to leave those decisions for the Trump administration, Dr. David Shulkin became the new president's first VA Secretary. Shulkin had served as McDonald's top health official during that period when teams of experts at the VA spent months reviewing the Academy's last report.

By summer of 2017, Shulkin had promised a decision on adding new ailments to the presumptive list by 1 NOV. He later told the Senate Veterans' Affairs Committee he had delivered his recommendations by that date to the White House's Office of Management and Budget. But OMB had “asked for some additional data to be able to ... get financial estimates for this. So, we are committed ... to get this resolved in the very near future,” Shulkin said. Shulkin was fired in March this year before revealing which conditions, if any, he wanted added to the presumptive list.

The fact that Shulkin’s recommendations had costs the OMB needed to assess suggests he wanted at least one more ailment to qualify for Agent Orange benefits. [Source: MOAA Newsletter | Tom Philpott III | September 4, 2018 ++]

VA Suicide Prevention Update 50 ► Program To Lower Suicide Rate Has Few Taker

The Veterans Health Administration in 2017 offered to treat vets who don't normally qualify for care because they earned a less-than-honorable discharge. VA started a new program in which this group of veterans could come into

the VA and be treated for mental health issues at least for 90 days. Almost no one used the program. Now veterans' groups are hoping a change in the program will help that group of veterans when they struggle with thoughts of suicide.

KPBS asked the VA how many people used the program in the first year. The VA figures show nationally 115 veterans used the program. Advocates said the number is a fraction of the veterans who would now qualify for mental health care. Twenty-five of those patients were in San Diego. "They came in saying they had an urgent need and they were evaluated and received care for that urgent need whether it was a substance use disorder or suicidal thoughts," said Dr. Neal Doran, of VA San Diego.

Veterans advocates are disappointed that just 115 people took advantage of the program. The VA released figures last year that estimated there are more than 500,000 veterans with other-than-honorable discharges. "It's not possible that that's the number of people who need help. It's a failure to contact them. To fully inform them. And to break the stigma," said Kristofer Goldsmith, an Iraq vet who works with the Vietnam Veterans of America. VVA lobbied the VA to help veterans with other-than-honorable discharges. "It's a program that most people who are eligible for haven't heard of. Because the VA refused to do any outreach," said Vietnam Veterans of America Executive Director Rick Weidman. He said the VA just didn't promote the program. There was an internal debate over whether the VA could pay to reach out to veterans who normally don't qualify for VA care, Weidman said.

Sen. Chris Murphy (D-CT), along with a bi-partisan group of lawmakers, was able to insert language in a budget bill that turned the VA program into law. The new law will make all vets with other-than-honorable discharges eligible for mental health care if their illness is related to their service. The VA is also required to actively seek out the veterans who qualify. The law also removes the 90-day cap, which makes the program begun last year even harder to navigate, according to Kate Richardson. She's the legal director for Swords to Plowshares, which has worked with other-than-honorably discharged veterans since the Vietnam War.

The VA has 180 days from when the law passed in March to start the new program. Finding those veterans will still be difficult. The VA has not released details about how the new program will operate. The VA released a written statement: "In July 2017, VA started providing urgent mental health care to former service members with Other Than Honorable (OTH) discharges. VA is currently in the process of writing implementation regulations which will provide further guidance on expanding mental health care outreach to service members in need." [Source: KPBS | Steve Walsh | September 4, 2018 ++]

VA Opioid Use Update 02 ► Study Reveals No Better Than Non-Opioid Drug Use

After a year-long study showing that non-opioids can be just as effective and far less risky for treatment of most types of chronic pain concluded wrapped up early this year, the VA is seeing marked success in its effort to cut prescription rates for opioid drugs. "Many people do have expectations that opioids are just amazingly effective for pain. You know, it turns out that's probably not true," said Dr. Erin Krebs, a general internist and researcher at the Minneapolis VA Center for Chronic Disease Outcomes Research. "We found in this trial no evidence that opioids were doing a better job for chronic pain than the non-opioid medications we already have on hand," said Krebs, who also is an associate professor of medicine at the University of Minnesota.



The VA's efforts to cut opioid prescriptions began well before President Donald Trump last October declared the opioid epidemic a national public health emergency. "Nobody has seen anything like what is going on now" but "we can be the generation that ends the opioid epidemic," Trump said at a White House East Room ceremony. In line with the VA's commitment to curb opioid use, the VA in January became the only health care system nationwide to post prescription rates for opioids. The data on opioids dispensed by VA pharmacies showed an overall and sometimes dramatic decrease in their use by veterans for treatment of chronic pain from 2012 to 2018. At the Manhattan VA Medical Center in New York, the rate was cut in half, from eight percent to four percent; at the Fargo VA Medical Center in North Dakota, the rate went down from 11 percent to five percent; at the C.W. Bill Young VA Medical Center in Florida from 15 to 6 percent; and at the West Los Angeles VA Medical Center in California from 16 to 7 percent.

According to the National Center for Health Statistics at the Centers for Disease Control and Prevention, more than 72,000 drug overdose deaths attributable to opioids occurred in 2017. Of that total, the sharpest increase resulted from the use of fentanyl and fentanyl analogs (synthetic opioids), with nearly 30,000 deaths recorded, the CDC said. The number of troops and veterans who succumbed to overdoses is difficult to determine, since the CDC and healthcare systems have different accounting methods, Krebs said in an interview last week. However, VA case studies indicate that veterans are twice as likely to die from an accidental opioid overdose compared to the general population. The National Institutes of Health reached the same conclusion in a study on veterans' death rates from opioid "poisonings" in 2005 when the scope of the epidemic began to take shape in the national consciousness.

The objective of the study was "to describe the rate of accidental poisoning mortality in the Veterans Health Administration (VHA) during fiscal year 2005" and "assess differences with rates observed in the general U.S. population," NIH said. "After accounting for gender and age distribution, VHA patients had nearly twice the rate of fatal accidental poisoning compared with adults in the general U.S. population," the study found. "Opioid medications and cocaine were frequently mentioned as the agents causing poisoning on death records."

To gauge the comparative effectiveness of opioids and non-opioids in pain treatment, Krebs oversaw a study on long-term results. Her work, called the Strategies for Prescribing Analgesics Comparative Effectiveness (SPACE) study, was funded by the National Institutes of Health and the Patient-Centered Outcomes Research Institute. "I wouldn't have been willing to bet much money on the outcome of this trial. This was a study where we really did not know how it was going to come out," Krebs said. The study involved 240 patients, including 120 who received opioids, and 120 who were treated with non-opioids. She said 234 completed the year-long testing and follow-ups. The test participants were experiencing chronic lower back and hip pain, and knee arthritis pain, which Krebs said were "the two most common reasons people take opioids long-term."

The non-opioids used in the study were mainly acetaminophen and anti-inflammatories such as ibuprofen, she said. "We found in this trial no evidence that opioids were doing a better job for chronic pain than the non-opioid medications we already have on hand," Krebs said. The official conclusion of the study was that "treatment with opioids was not superior to treatment with non-opioid medications for improving pain-related function over 12 months ... Results do not support initiation of opioid therapy for moderate to severe chronic back pain or hip or knee osteoarthritis pain."

Krebs said high expectations for the effectiveness of opioid drugs are common across the general population, not just among veterans. "So getting that word out is important," she said. "And not just getting the word out, but saying, 'hey, we do have effective existing treatments for pain and we have a lot of other options that certainly are safer and mostly, probably, work better as well.'" These alternative treatments, she said, include exercise plans and other complementary therapies such as yoga and tai chi to work in combination with non-opioids for pain treatment.

According to the Department of Health and Human Services (HHS), the factors that led to the opioid epidemic are clear. "In the late 1990s, pharmaceutical companies re-assured the medical community that patients would not become addicted to opioid pain relievers and healthcare providers began to prescribe them at greater rates," HHS said. "Increased prescription of opioid medications led to widespread misuse of both prescription and non-prescription

opioids before it became clear that these medications could indeed be highly addictive." When asked if she agreed with the HHS assessment, Krebs said it was complicated. "There's a lot of blame to go around, but I think that's kind of the generally accepted narrative," she said. [Source: Military.com | Richard Sisk | September 4, 2018 ++]

VA Employment Update 04 ► One in 10 Jobs Currently Unfilled

More than one in 10 Veterans Affairs jobs is currently unfilled, a vacancy rate being downplayed by department officials but likely to raise serious worries among lawmakers who have already voiced concerns about a lack of medical professionals for veterans programs. More than 45,000 department posts are currently unfilled, with about 40,000 in the Veterans Health Administration alone, according to new data released by the department last week. The rate was even higher among VA staff offices, with more than 2,500 vacancies, nearly 17 percent of the budgeted management posts.

The figures were touted as another step toward transparency in federal government by VA officials, but were mandated to be made public by Congress in the recently passed VA Mission Act. The data was released just before 5 p.m. on the Friday before the extended Labor Day holiday weekend. VA officials also called the information release positive news for their department, since it shows their employee turnover rates “compare favorably with other large cabinet-level agencies.” But the number of vacancies — roughly 11 percent of the department’s workforce — is almost 10,000 higher than total open positions reported by VA officials.

For months, Democratic lawmakers have said the rising number of vacancies threatens to undermine VA care and services, and have criticized department leaders for not doing enough to fill the roles. They have also pressed Republican colleagues to require VA fill many of those open positions before expanding care options outside the VA system, arguing that not properly staffing hospitals and clinics undermines the department’s ability to handle veterans’ medical needs. In a statement, VA said their health systems’ “workforce challenges” mirror that of the larger American health care industry. “There is a national shortage of healthcare professionals, especially for physicians and nurses,” officials said. “VHA remains fully engaged in a fiercely competitive clinical recruitment market.” The department also issued a pre-emptive rebuttal to critics of the staffing issues, calling them in line with other large health care systems and that “the best indicators of adequate staffing levels include veteran access to care and health care outcomes, not vacancies.”

At his confirmation hearing in July, VA Secretary Robert Wilkie said he was not in favor of a “blunderbuss approach to filling the vacancies” because that could lead to a host of unqualified candidates undertaking sensitive department posts. In a statement on 31 AUG, Wilkie said that his department is “always looking for new ways to recruit high-quality talent, and will continue to do everything we can to provide the best quality care for our nation’s veterans.” Lawmakers have also been critical of leadership gaps at the department. President Donald Trump has been unable to nominate a new head of VA health services since becoming president in January 2017, and numerous other top jobs have turned over in the last 20 months. [Source: MilitaryTimes | Leo Shane III | September 4, 2018 ++]

VA Employment Update 05 ► Senator Schumer Calls for More Funding

Senate Minority Leader Chuck Schumer on 7 SEP called for more funding for Veteran Affairs programs and offered a plan to fill vacancies — including 175 at the Northport VA Medical Center — in a department that he believes the Trump Administration is trying to eliminate. The senator vowed to fight for an additional \$750 million in funding for in-house medical services at the Department of Veterans Affairs during the negotiations of the federal budget agreement before its signing by Sept. 30. The new money would bring spending for the department up to \$49.9 billion.

“Our veterans should not have to fight a war with the VA after they’ve fought wars overseas and all they want is help — the help they were promised. The help America has always had a tradition of giving,” Schumer said outside the VA Medical Center in Manhattan.

Schumer’s push follows a recent, required report from the Department of Veterans Affairs that showed that more than 45,000 Veterans Affairs jobs — more than one in 10 — are currently unfilled. In New York, Schumer said the VA has more than 2,000 job shortages, including a combined shortage of 913 workers at the VA medical centers in Manhattan and the Bronx, Schumer noted. “This is not just clerical workers, as important as they are,” Schumer said. “It’s doctors; it’s nurses; it’s mental health professions; it’s other direct-to-vet caregivers and the VA has no clear plan to fill the vacancies.” Schumer is also seeking to fund building upgrades at the Northport VA in the budget, his office said. He will have to negotiate the new funding with Senate Majority Leader Mitch McConnell, House Speaker Paul Ryan and House Minority Leader Nancy Pelosi.

Curtis Cashour, a spokesman for the Department of Veterans Affairs, dismissed the idea that the staffing shortages have had a detrimental impact on medical service. “The fact is that every large organization is going to have what appears to be a large number of vacancies due simply to normal retirements and job changes,” Cashour said in a statement. “VA’s number of vacancies is a normal part of doing business, and reflects the department’s historical annual 9 percent turnover rate and a 2-3 percent growth rate.”

The agency attempted to downplay the significance of the shortage when it released the staffing report on 31 AUG. “Despite a challenging and ultra-competitive market for filling health care positions across the country, VA has worked with Congress and other key stakeholders to deploy a number of new and important tools to help us reduce our vacancies,” said VA Secretary Robert Wilkie in a statement at the time. “We are always looking for new ways to recruit high-quality talent and will continue to do everything we can to provide the best quality care for our nation’s Veterans.”

John Rowan, the national president of the nonprofit Vietnam Veterans of America, said he fears the administration is keeping staffing low to eventually make the argument for privatizing or otherwise eliminating the department. “We’re concerned about this becoming a self-fulfilling prophesy. So if you cut back on staff, obviously you’re going to create problems with people and wait times,” said Rowan, who served in the Air Force during the Vietnam War. “Then when you have problems with people and wait times, you say, ‘Oh, the VA can’t handle it; we got to give it to the private sector.’ ” Rowan believed the private sector would ultimately provide subpar care because they are not as intimately aware of veterans’ health issues and that workers in the sector are already overburdened.

Schumer pointed to Mick Mulvaney, Trump’s director of the Office of Management and Budget, for leading the charge to privatize the department. “There are people in the administration led by Mr. Mulvaney, head of OMB, who do the Koch brothers’ bidding and the Koch brothers want to get rid of the whole VA,” Schumer said. “They say they want to privatize it, but they just want the government not to keep its obligation to our veterans, not spend the money our veterans need for health care.” The Office of Management and Budget did not immediately respond to a request for comment. [Source: Newsday | Rachele Blidner & Vincent Barone | September 9, 2018 ++]

VA Agent Orange Benefits Update 04 ► Still No Decision on Expansion

More than two years ago, in March 2016, the Department of Veterans Affairs received the latest in a series of scientific literature reviews from the National Academy of Medicine on Agent Orange-associated ailments. This raised the possibility that VA might add as many as four new conditions — bladder cancer, hypothyroidism, Parkinson-like tremors and perhaps even hypertension — to its list of 14 illnesses it presumes have been caused by exposure to herbicides the U.S. military sprayed during the Vietnam War.

The report delivered in 2016 moved bladder cancer and hypothyroidism from “inadequate or insufficient” evidence of association to herbicide exposure up to the “limited or suggestive” evidence of association. That’s the same level VA previously relied upon to award Agent Orange benefits for conditions including laryngeal cancer, cancers of the lung, bronchus or trachea, and prostate cancer. Hypertension (high blood pressure), the report said, remained in the “limited or suggestive evidence” category too, where it was placed in a previous study. That’s the same evidence level used to add ischemic heart disease to the Agent Orange presumptive disease list for near automatic award of benefits.

The Academy also clarified that Vietnam veterans with “Parkinson-like symptoms,” but without a formal diagnosis of Parkinson’s disease, should be considered eligible for presumption of exposure to Agent Orange, just as Parkinson’s disease previously was connected to service in Vietnam. At the same time, the birth defect spina bifida in the offspring of Vietnam veterans was demoted by the Academy since its last report, from the “limited or suggestive” association category down to “inadequate or insufficient.” The Academy, previously called the Institute of Medicine, delivered this last report, *Veterans and Agent Orange: Update 2014*, after a panel of scientific experts spent two years reviewing the latest medical literature on health effects of dioxin and other harmful compounds in herbicides associated with certain diseases.

VA officials promised to review the results and that then-VA Secretary Bob McDonald would act on the Academy report’s findings by July 2016. With this report, however, the secretary faced no timeline for reaching a decision. That’s because Congress had allowed a statutory 180-day deadline governing secretarial actions on Agent Orange scientific reviews to expire in 2015. The consequence has been that the Obama administration in its final year did nothing more than study the report. The same has been true with the Trump administration during its first 19 months. While Vietnam veterans with, for example, bladder cancer await a decision on whether they will gain VA health care and compensation, VA has been silent on the 2016 Academy findings.

That changed slightly on 1 AUG. During a hearing of the Senate Veterans’ Affairs Committee dominated by discussion of the House-passed Blue Water Navy Vietnam Veterans Act (HR.299), VA Undersecretary for Benefits Paul R. Lawrence and VA’s chief consultant on post-deployment health, Dr. Ralph Erickson, referred to the latest Academy report on Agent Orange. They did so not to propose that a disease be added to VA’s list of conditions presumed caused by Agent Orange. Instead they cited the report to urge senators to reject a House amendment to HR. 299 that would extend Agent Orange benefits to certain Vietnam-era veterans who served in Thailand and had children born with spina bifida.

In his written testimony, Lawrence said VA “is concerned there is continued scientific uncertainty surrounding the association of spina bifida and exposure to Agent Orange. As found in the last relevant [Academy] report, an association between spina bifida and exposure to Agent Orange is no longer shown.” Erickson reinforced the point with Sen. John Boozman (R-AR) after the senator said he was glad to see the House bill included a bill he had co-sponsored to provide Agent Orange benefits “to any child of a veteran with covered service in Thailand who is affected by spina bifida.” If the Senate passed an identical bill, said Boozman, children of Thailand-service veterans would get “the same health care, monetary allowance and vocational training” given children of Vietnam veterans with spina bifida.

“Are you all for or against that provision,” Boozman asked. Erickson noted that the Academy in 2016 “actually downgraded the evidence for there being an association of spina bifida and the children of Vietnam veterans. That doesn’t mean VA withdrew that benefit. However, at the present time, extending the benefit further is a little tricky because the scientific foundation per the National Academy of Medicine has diminished remarkably.” Following the hearing we asked if VA officials weren’t using the Academy report selectively now — ignoring it as a justification to add ailments to the Agent Orange presumptive list but citing it to try to block benefits to more veterans with children born with spina bifida. The department challenged that view.

“Citing a specific scientific report to discuss pending legislation (HR.299) is nothing other than a reasonable and relevant way to address specific legislative provisions under consideration,” said Curt Cashour, VA press secretary. “The issue of additional Agent Orange presumptive conditions is completely separate from HR.299, and the notion

that the two issues must always be discussed together is contrary to what VA and the Senate committee were specifically examining at the 1 AUG hearing,” Cashour added.

Carlos Fuentes, director of national legislation for Veterans of Foreign Wars, said the Academy’s downgrade of evidence associated with spina bifida means more research is needed. That’s why VFW “has pushed for passage of the Toxic Exposure Research Act to require the [Academy] to evaluate what research is needed to determine whether descendants of exposed veterans are impacted,” he said. Meanwhile VFW is urging the VA secretary “to make a decision as soon as possible” on the other conditions reviewed in the last Academy report. Those decisions now pass to Robert Wilkie, the new VA secretary. We asked VA when Wilkie plans to announce decisions on these other ailments. “We have no announcements on Agent Orange presumptive conditions at this time,” said spokesman Cashour.

After then-Secretary McDonald opted to leave those decisions for the Trump administration, Dr. David Shulkin became the new president’s first VA secretary. Shulkin had served as McDonald’s top health official during that period when teams of experts at VA spent months reviewing the Academy’s last report. By summer of 2017, Shulkin had promised a decision on adding new ailments to the presumptive list by 1 NOV. He later told the Senate Veterans’ Affairs Committee he had delivered his recommendations by that date to the White House’s Office of Management and Budget. But OMB had “asked for some additional data to be able to ... get financial estimates for this. So, we are committed ... to get this resolved in the very near future,” Shulkin said.

Shulkin was fired in March this year before revealing which conditions, if any, he wanted added to the presumptive list. That his recommendations had costs that the OMB needed to assess suggests Shulkin wanted at least one more ailment to qualify for Agent Orange benefits. [Source: Stars & Stripes | Tom Philpott Published | August 30, 2018 ++]

VA EHR Update 14 ► Veterans Affairs & Defense Will Be Inseparable

The departments of Veterans Affairs and Defense will be inseparable as they roll out interoperable modernized electronic health records (EHR) systems over the next decade, VA Secretary Robert Wilkie said 29 AUG. Wilkie served as an undersecretary within the Pentagon until he took over as acting VA secretary in later March. He told a room full of veterans at the American Legion National Convention in Minneapolis that Secretary of Defense Jim Mattis gave him the parting order that “from here on out, DOD and VA will be joined from the hip.” “I have been given instructions from him to make our new electronic health care system work so that from the time any young American enters the service to take his first or her first physical to the time that he or she first walks into the VA, there will be a continuous, holistic record,” Wilkie said.

Wilkie detailed his father’s gripping recovery from an attack during an operation in Cambodia in 1970 as an anecdote of the sacrifice men and women in uniform make for their country. It would take more than a year for then-Army Lt. Col. Robert Wilkie Sr. to return home, and he came back a relic of his old self, losing more than 100 pounds in that time. And then, when we would visit the VA for care, he had to carry around hundreds of pages of medical records. “No longer will people like my father have to carry around an 800-page record that began, for him, in the Kennedy administration,” Wilkie said. “Gen. Mattis said it simply: ‘The time to talk is over,’” Wilkie said. “I pledge to you on his behalf that together we will create a real solution, a good solution and the best solution for all of those who have committed their lives to the defense of this great nation.”

The VA signed a \$10 billion contract with Cerner in May to replace its legacy electronic health record system, VistA, with a new system over the next 10 years. The Cerner system is also used by the Department of Defense’s EHR modernization, MHS GENESIS — leaders hope this will help improve interoperability and coordination between the agencies. The department recently launched the VA Office of Electronic Health Record Modernization specifically to

oversee the \$10 billion modernization project. But only about two months in, two key leaders have already resigned from the office, adding to the worries on Capitol Hill that political and bureaucratic strife at the VA could undermine this massive modernization.

Wilkie spoke of the EHR modernization as an example of his broader directive to hone in on customer service to veterans. “When a veteran comes to VA it is not up to him to employ a cauldron of lawyers to get the VA to say yes,” he said. “It is up to VA to say yes to the veteran. Many of the issues I encountered when I was acting secretary were not with the quality of VA care but with just getting our veterans through the door to get that care.” [Source: FedScoop | Billy Mitchell | August 30, 2018 ++]

VA SSVF Program Update 05 ► \$326M in Upcoming Grants Announced

On 31 AUG the U.S. Department of Veterans Affairs (VA) announced that thousands of low-income Veteran families around the nation will continue to receive benefits under the *Supportive Services for Veteran Families* (SSVF) program. These Veterans, who are permanently housed or transitioning to permanent housing, will continue to have access to crucial services with the funding of approximately \$326 million in grants. SSVF funding, which supports outreach, case management and other flexible assistance rapidly to re-house Veterans who are homeless — or at risk of becoming homeless — will be awarded to 252 nonprofit organizations in all 50 states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands. A list of applicants that will be awarded grants is located at www.va.gov/homeless/ssvf.asp.

“At VA, we’re dedicated to fulfilling President Lincoln’s promise of taking care of Veterans and their families, and the SSVF program has proven extremely effective in doing just that. It provides low-income Veterans and their families with the services and support they need to secure and maintain stable housing,” said VA Secretary Robert Wilkie. “Our hope is to see many more Veterans avoid or exit homelessness because of these important grants.”

Grantees will continue to provide eligible Veteran families with outreach, case management and assistance obtaining VA and other benefits. These may include: Health care, Fiduciary payee, Financial planning, Child care, Legal support, Transportation, Housing counseling, and Other services. SSVF grantees are expected to leverage supportive services grant funds to enhance the housing stability of low-income Veteran families that are occupying permanent housing. In doing so, grantees are required to establish relationships with local community resources. In fiscal year (FY) 2017, SSVF served more than 129,450 participants, including approximately 83,900 Veterans and 27,535 children. Because of these and other efforts, Veteran homelessness is down significantly since the launch of the Federal Strategic Plan to Prevent and End Homelessness in 2010.

The applicants to which grants will be awarded competed under a Nov. 6, 2017, Notice of Fund Availability. Applications were due Jan. 12, 2018. The funding will support SSVF services in FY 2019, which starts Oct. 1, 2018, and ends Sept. 30, 2019. The SSVF program is authorized by 38 U.S.C. 2044. VA implements the program by regulations in 38 CFR Part 62. Visit www.va.gov/homeless/ssvf.asp to learn more about the SSVF program. [Source: VA News Release | August 31, 2018 ++]

PTSD Update 247 ► Denied VA Disability Claims Related to MST

VA’s Office of Inspector General (OIG) released a report that investigated denied disability claims for posttraumatic stress disorder (PTSD) related to military sexual trauma (MST). The findings concluded that the Veterans Benefits

Administration (VBA) processed approximately 12,000 claims annually over the past three years for PTSD related to MST. In FY2017, VBA denied about 5,500 of those claims. The OIG review team sampled 169 denied claims and discovered 82 were incorrectly processed, which indicates an overall adjudication error rate of 49 percent. The incorrectly processed denial error projections were mostly found to be due to evidence submitted, VA not requesting adequate evidence, veterans submitting claims not being contacted by VA's MST coordinators, and insufficient medical opinions. "The Inspector General's report is very troubling," said VFW National Commander B.J. Lawrence in a [press statement](#). "The VA's own statistics show that suicide rates among military sexual assault victims are a growing problem, yet here we have VBA — which is the key to all things VA — incorrectly processing almost a quarter of all claims. That's failing our veterans." Veterans who submitted claims for PTSD related to MST and feel their claims were improperly denied may [contact the VFW](#) for claims assistance. [Read the report](#). [Source: VFW | Action Corps Weekly | August 31, 2018 ++]

VA Medical Marijuana Update 48 ► Congress Sends VA Medical Research Letter

Members of the House and Senate Committees on Veterans' Affairs sent VA Secretary Robert Wilkie a letter urging him to use his current authority to conduct medical research into the safety and efficacy of medicinal cannabis. The letter highlighted conducting this research with a focus on veteran patients with post-traumatic stress disorder and chronic pain so providers can better understand the potential benefits or dangers of medicinal cannabis. The authors of the letter, Senators John Tester and Dan Sullivan, as well as Representatives Tim Walz and Phil Roe, have also introduced H.R. 5520 and S. 2796, the VA Medicinal Cannabis Research Act of 2018, which are both supported by the VFW and would require VA to conduct such research.

The letter also discusses that as more than half the country has legalized cannabis for medicinal or recreational use, veterans are legally obtaining it for medicinal purposes. "The veterans primarily get their health care from VA, but because of restrictive regulations, VA doctors are barred from recommending and, until recently, discussing, medicinal cannabis. The pervasive lack of research makes their jobs even more difficult, leaving VA clinicians flying blind, without concrete recommendations to provide veterans. VA doctors deserve to be fully informed about medicinal cannabis so that they can provide fact-based guidance to their patients."

Wilkie, who was sworn in as VA secretary in July, hasn't spoken publicly about medical marijuana as a potential treatment for veterans. "I think this is an opportunity to get him on the record and get a more clear understanding of what his perception is about how the VA can conduct cannabis research," said Eric Goepel, founder of the Veterans Cannabis Coalition, an advocacy group founded by veterans to promote the legal use of marijuana.

Nick Etten, a former Navy SEAL who founded the Veterans Cannabis Project, another veterans advocacy group dedicated to the medicinal use of marijuana, said he also has "no idea" where Wilkie stands on the drug. The lawmakers asked him for a prompt response to their letter. "Secretary Wilkie has the opportunity to put medicine before politics and address one of the greatest needs of veterans right now, and that is alternative therapies for the signature wounds of war," Etten said. "I hope he does the right thing and addresses this directly and aggressively." [Read the letter](#). [Source: VFW | Action Corps Weekly | August 31, 2018 ++]

VA Medical Marijuana Update 49 ► Users Can Still Receive Care & Benefits

It wasn't until years after she got out of the Navy that Elizabeth Bietts went to the Department of Veterans Affairs. Bietts, who worked as an airplane mechanic, said she was raped 12 times during her almost seven years in the Navy, and didn't talk about it until she went to file a claim for benefits with the VA years later. "All these emotions had been

suppressed, buried deep inside. I hadn't thought about it or talked about it," Bietts, 36, of Vernon, said during a recent phone interview. "I'd learned to live with it. Thinking about it again, it was a lot." It kept "eating away at me," she said, until it got the point where she asked her fiancée to take her to a facility to get some help.

The VA prescribed her different antidepressants, which "made her want to check out and not participate in life," she said. Then a friend suggested she look into medical marijuana. Until then, she had a stigma about marijuana from being in the military that it's "not good for you, you're not supposed to do it, it's illegal." But after about two to three weeks of using cannabis, she started noticing a huge difference. "The VA, they just throw pills at you," Bietts said. "When I started using cannabis, it was completely different. Now I participate in my life. I'm active. I actually care. It's a complete 180 now."

Bietts applied for a medical marijuana card from the state of Connecticut, and received one in October 2017. She said she uses medical marijuana daily but stressed that she's responsible about when and how she uses it. She uses medical marijuana in a variety of ways, often baking or making lemonade with it. She keeps a journal of the different strains she's tried, in what form, and how it affected her, so she knows what to get at the dispensary.

Veterans like Bietts have had to navigate using medical marijuana on their own, given its federal classification as a Schedule 1 drug, meaning it's illegal, so VA doctors can't recommend or prescribe it. At the same time, states increasingly are legalizing marijuana for recreational and medicinal use. At least 30 states have legalized medical marijuana. Veterans who use medical marijuana still can receive care and benefits from the VA. Medical marijuana became legal in Connecticut in 2012. There are 30 approved conditions that qualify adults for the state's medical marijuana program, and eight for patients under 18.

The Connecticut chapter of Iraq and Afghanistan Veterans of America plans to make easing access to medical marijuana for vets its top legislative priority. The group, with the help of Yale's Legal Veterans Services Clinic, is exploring the possibility of creating a form that would allow VA doctors to certify a veteran has one or more of the qualifying conditions. There have been several proposals in the General Assembly in recent years to waive the registration and administration fee for veterans. The Department of Consumer Protection, which administers Connecticut's medical marijuana program, does not keep track of whether or not someone is a veteran when they register, so there's no way to know exactly how many Connecticut veterans are using medical marijuana. As of Aug. 26, there were 27,717 registered patients in Connecticut. There are nine dispensaries, four growers and 956 registered physicians in the state, according to data from DCP.

Derek Cloutier, cofounder of the New England Veterans Alliance, a nonprofit that aims to help veterans improve their quality of life through more natural and safer alternatives to pharmaceuticals, said he hears daily from vets asking for help. Cloutier, a Marine combat veteran, said cannabis pulled him off of a "dark road" and got him to socialize again without having to be at a bar. "We want to open the eyes of vets who have been stigmatized by medical marijuana," he said. "We're not doctors, but we can tell you how we've done it." The group hosts a "veteran check in" monthly at a medical cannabis social club in Wakefield, R.I. Vets come from all over to attend the meetup, where they pass around a joint and talk about what's on their mind.

Bietts has attended the meeting and said she felt safe expressing what happened to her during her naval service. "You're around other like-minded people who have gone through similar things to what you've gone through. Everyone gets it," she said. "When you get out of the military, when you go back home, you kind of feel like you're alone. ... When you go to a NEVA meet up, you're back in the brotherhood. You're back to that feeling where you have your people." Bietts said not all VA doctors are close-minded about medical marijuana but one doctor at the VA's facility in Newington made her feel "like a criminal" for having her card. The doctor, upon finding out, asked her if she abused opioids or used heroin, she said. "I work full-time at a decent job. I'm a mom. I'm trying to be an upstanding citizen," she said.

During his tenure as secretary of the federal VA, David Shulkin eased some rules, allowing VA doctors to start talking to veterans about medical marijuana. The VA has funded marijuana studies but none of them have looked at

its therapeutic potential. The American Legion and Veterans of Foreign Wars both support expanding research. VA spokesman Curt Cashour told the New York Times in an article published July 25 that because it's illegal federally, there's regulatory barriers to the VA studying it. [Source: The Day (New London, CT) | Julia Bergman | September 2, 2018 v++]

VA Relaxation Therapy ► Training to Help Older Vets Suffering From Anxiety

Dr. Christine Gould is a clinical geropsychologist—a psychologist who works with older adults—and a researcher with the Geriatric Research, Education, and Clinical Center at the VA Palo Alto Health Care System. She is also an affiliated instructor with Stanford University in the department of psychiatry and behavioral sciences. Her research is focused on understanding and developing new treatments for anxiety disorders that occur in older adults. She is currently investigating the effectiveness of a new delivery method for an intervention to help older Veterans who are experiencing anxiety in later life. VA Research Quarterly Update spoke with Gould about her Career Development Award to help develop a video-based relaxation therapy for older Veterans.

How common is anxiety in later life for Veterans and older people in general?

Anxiety is actually almost twice as common as depression in older adults. We don't have great data on the number of older Veterans with anxiety, but we did find that 1 in 10 older Veterans has elevated anxiety symptoms using the Health and Retirement Study data. I believe that one specific anxiety disorder—one of the more problematic ones called generalized anxiety disorder—affects about 12 percent of Veterans. When older Veterans have other conditions like medical problems and PTSD in particular, anxiety disorders other than PTSD often co-occur with both medical conditions and PTSD.

What do you aim to accomplish through your VA Career Development Award?

My award is focused on improving functioning in older Veterans with anxiety disorders. There are two parts to it. One part is to develop and test the relaxation intervention. The other part is to look at ways that older Veterans are interested in receiving psychological treatment over a distance. We know many older Veterans live in more rural areas or might live at further distances from VA clinics, in addition to having mobility difficulties or transportation difficulties which make it hard to get into clinics. So what I wanted to do was to find and identify some ways of receiving treatment that older Veterans are interested in, for further dissemination.

How are you providing the relaxation therapy?

The relaxation videos—we are calling it the **BREATHE program**—are delivered through DVD videos. Eventually we might consider using internet delivery or mobile app delivery as well. But right now, people get a set of DVDs—it's a four-week program—and each week they are asked to watch a video lesson, which explains what anxiety is, teaches diaphragmatic or deep breathing, and teaches a specific type of relaxation called progressive muscle relaxation. People will watch the lesson once and then they have a practice video which they can use to guide their relaxation practice every day. It's a four-week treatment, and each week they have a different lesson that builds on the previous week. There is a coach as well, so the patients will receive a telephone call from a provider who will coach them through the treatment, help them adhere to it, and troubleshoot any issues that come up.

Could you explain more in-depth what the BREATHE technique involves?

The BREATHE program is pulling together some different techniques that research has shown work well for anxiety. Diaphragmatic breathing or deep breathing is a skill that is often taught to individuals with anxiety. So we teach that along with the modifications for older Veterans who might have different medical conditions such as lung programs, like COPD.

Then the relaxation technique is progressive muscle relaxation. It's been around for many, many years. It has been well-studied since the 70s. What this technique does is you go through your body and you are guided in tensing and

then releasing each muscle group. The thought is first that it helps people really understand and identify where they are holding tension in their body, which often comes up when people are worried or feeling anxious. And also it helps promote relaxation by tensing and releasing different muscle groups—we say it gives patients a running start to relaxation, rather than trying to relax that muscle group from the beginning. It also gives people who worry a lot a strategy to release that tension and focus on something else, and really focus on taking care of themselves.

How well was the BREATHE program received by Veterans?

We obtained feedback on the videos from 20 older Veterans. It was well-received—they gave us a lot of great feedback about how we could clarify the videos. Right now we are testing those revised videos with 10 older Veterans. Some of the comments—which are still being collected—were that individuals had learned this technique previously in a group therapy or another setting, but by being in a structured program where they have the videos, a schedule when they are supposed to practice, and a coach following up with them by phone, it really has helped them integrate this technique into their daily lives. And really stick with it, as opposed to just learning it once in a group therapy-type setting.

Does the practice of mindfulness have any similarity to guided relaxation therapy?

Yes, that's a great question. Some of the principles are the same, in that you are really paying attention to your body and noticing the differences between tension and relaxation. One of the main differences is that with progressive muscle relaxation you are manipulating your body by tensing the muscles—where in mindfulness, you would be noticing the sensations in the present moment. I conceptualize the progressive muscle relaxation as a nice step prior to mindfulness—especially for individuals who are anxious. Mindfulness is a great tool, but it is hard to do if you are not ready to sit there with your thoughts. It is hard to accept anxious thoughts in the moment, to engage in that kind of nonjudgmental observation of them.

Mindfulness requires you to be very still and screen out everything around you—is that correct?

Yes, and just noticing the thoughts that are there. Let's say you have a worry about a medical condition that you have, and you are worried about maybe your blood pressure. With mindfulness you would just be noticing your worries, trying not to judge yourself for being worried, and also, trying not to control or get rid of those thoughts. Progressive muscle relaxation, on the other hand, is a little bit more active, and could be a good tool for people who are more anxious and need something to help them feel like they get a little bit of control over their thoughts by using this more active intervention. But eventually, mindfulness could be a great next, more advanced, step.

You mentioned that this type of relaxation therapy would be appropriate for Veterans with PTSD. Are there other conditions where this therapy would be helpful?

Definitely, for people who might have pain, you can actually make modifications to the relaxation therapy. If you are having acute pain, you can just imagine the tensing, and that was found in research to actually work just as well as doing the tensing itself. And in the findings that I presented at the Association for Behavioral and Cognitive Therapy conference, in my pilot study, we found that BREATHE intervention reduced anxiety symptoms, depressive symptoms, and also somatic symptoms.

I should say one thing. I spend a lot of time speaking about the relaxation, but the one thing that makes the BREATHE program a bit different is emphasizing taking the relaxation techniques that you have learned and then applying them in your daily life. One of the things that the coaches are aiming to do is to help the Veterans make it a habit—and by making it a habit, I mean really using those relaxation techniques to get back in their daily lives. With chronic pain, movement is actually important, but people avoid the movement because it is very uncomfortable and anxiety provoking. So a tool like relaxation can help people bridge that gap and continue to maintain their functioning as they age.

Once you complete the study, where would you like to take further research?

I think next steps would be thinking about disseminating this intervention. We've created a provider manual to help to disseminate the program more broadly within VA, when we are ready. I can see it being used as a tool for providers in home-based primary care. Psychologists there might have Veterans who live a long distance from their home VA

facility use the BREATHE program as a guided self-management technique. Another avenue of future research is technology. Technology research with older adults is an exciting field because there are many different factors to take into account. One of the factors is advancing technologies. It is harder to find computers with DVD drives/players these days—not as many people have DVDs players.

One of the things that I've found in my study on older Veterans' preferences for technology is that many older Veterans own a smartphone and are interested in using mobile apps. In my study with older Veterans, ages 60 to over 90 years old, 74 percent of those owned a DVD player and 70 percent owned a smart phone. So that is a potential future way of disseminating the treatment.

[Source: Vantage Point | August 30, 2018 ++]

VA Secretary Update 84 ► Wilkie's Views for Fixing VA Woes

A new Secretary is at the helm of the Department of Veterans Affairs (VA) and has a different approach to leading the agency and calming the tumultuous waters rocking the department these days. Secretary Robert Wilkie, was sworn in on 31 JUL, and brings a warrior and defense agency perspective to the job as a lieutenant colonel in the Air Force Reserve and coming straight to VA from his position as the undersecretary of defense for personnel and readiness. He sat down with MOAA and other veterans groups on 21 AUG to discuss his approach to improving health care and benefits delivery to veterans and their families. He also shared his top priorities for the department.

Wilkie said he has a deep appreciation for the opportunity and privilege to lead the agency on behalf of veterans. In fact, the Secretary keeps a photo of Gen. Omar Bradley in his office to remind him of how the general modernized and restructured VA more than 70 years ago. Bradley was known as “The Soldier's General because of his care of and compassion for the soldiers under his command.”

His Approach

“I don't want to run the VA as a top-down business,” Wilkie told the veterans groups. His vision for VA is to operate as a bottom-up organization, putting decision-making closest to the regional and field facility offices who own these issues and understand the impact of decisions on their veterans. His first priority is to calm the waters and assure veterans and VA employees he's in the job to stay and convey to them just how serious President Donald Trump is about getting VA right for veterans. To do so requires a new approach to changing the culture - taking a play from Gen. Bradley's playbook, he wants to remove administrative barriers, cut through the bureaucracy, modernize systems and processes, and increase cooperation and training within the organization so veterans want to come to VA and employees want to work there.

Unlike current business practices, the Secretary isn't in favor of a one-size-fits-all approach. He believes local managers are in the best position to tailor services to their populations and should be managing their own budgets and people to better support the veterans they serve. He recognizes the huge undertaking and has brought in his own staff from defense to help him with the task. Support from Defense Secretary Jim Mattis and the backing from other defense officials, Wilkie is in a good position to implement his vision and priorities.

Some of His Priorities

- Improve customer service between VA and veterans, and within the organization itself and eliminate administrative barriers preventing veterans from accessing health care.
- Fix systemic issues across VA through business transformation and address supply chain and contract management problems.
- Reduce VA employee vacancies and provide training and competitive pay to attract and retain quality workforce.

- Secure funding to implement technology solutions to revolutionize VA systems-he sees implementing the new electronic health record contract at the center of his plans for reformation.

[Source: MOAA Newsletter | Rene Campos | August 29, 2018 ++]

VA Lawsuit | Palomares Radiation Exposure ► Denied Presumptive Status

About 1,000 veterans exposed to radioactive debris more than five decades ago haven't made much progress in the courts to have their illnesses recognized by the Department of Veterans Affairs, so now they're hoping Congress can intervene. On 29 AUG, Sen. Richard Blumenthal (D-CT) joined a group of advocates to unveil new legislation, the Palomares Veterans Act of 2018, that would force VA to offer presumptive status to veterans involved the 1966 cleanup of an accident involving nuclear bombs in Palomares, Spain, an incident that may have given radiation poisoning to more than 1,600 American service members. "These veterans were exposed to nuclear materials without any warning or protection that today would be considered routine," Blumenthal said. "The quickest way to get them what they deserve now is for Congress to act."

Veterans involved in the accident have been unsuccessfully petitioning VA on their case since the mid-1970s, after a host of strange cancers and other illnesses began appearing among individuals involved in the Palomares incident. In January 1966, seven airmen were killed and four more injured when a B-52 crashed into a KC-135 during a refueling mission off the coast of Spain. The B-52 was carrying four nuclear weapons at the time of the accident, and two of them exploded near the town of Palomares, spreading radioactive plutonium over hundreds of acres. U.S. officials quickly ordered military personnel into the area to collect contaminated debris, crops and soil in an effort to repair the damage. But veterans involved in that clean up say they were given no protective clothing or respiratory devices, and told very little about the potential long-term health effects about exposure to the nuclear material.



February 1966 photo (left) from the National Archives, an unidentified U.S. soldier looks through the material found after a B-52 bomber crashed with a tanker plane during aerial refueling on Jan 17, 1966, causing several hydrogen bombs to fall and explode in south-eastern Spain. Spanish and Americans work together (right) sorting through tons of wreckage.

John Garman, one of the first airmen on the scene, said he remembers loading thousands of 55-gallon drums with contaminated top soil that was sent back to the United States for safe disposal. "The civilians who buried those barrels in South Carolina were covered under federal law, but not us," said Garaman, who developed bladder cancer at age 35 and multiple respiratory problems in later years. "Since I first filed in 1981, the VA has denied all of my claims." Department officials have long insisted that not enough scientific evidence exists to classify all of the health problems as service-related illnesses, and spotty Air Force records of the work and contamination levels have added to the problem. Last December, the Veterans Legal Services Clinic at Yale Law School filed suit against VA to force recognition of the illnesses and benefits payouts, but that case has yet to move forward. Officials from Vietnam Veterans of America said many of the affected troops are elderly or deceased, meaning further delays could prove tragic.

Blumenthal called VA's refusal to address the Palomares issue the latest in a long line of controversial decisions related to wartime exposure. Recently, VA has come under criticism for its opposition to grant presumptive benefits status to so-called "blue water veterans" who served in ships off the coast of Vietnam and claim extensive Agent Orange contamination in their daily work. Several veterans groups have also accused the department of not doing enough to document illnesses connected to the use of burn pits in Iraq and Afghanistan. VA officials have warned that deviating from long-held scientific standards for benefits awards could create financial problems for the department, by opening up support payments to tens of thousands of additional veterans. Blumenthal said he does not believe this group presents a significant new financial burden for the department as it is estimated there are fewer than 1,000 of these vets still living who would file a claim for benefits. But, he also called the cost issue irrelevant. "This is about the principle of helping these veterans," he said. [Source: MilitaryTimes | Leo Shane III | August 29, 2018 ++]

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

Appleton, WI – A man who ran a Packers bar and led Harley-Davidson tours in Costa Rica while telling Veterans Affairs officials in Milwaukee that he was unable to work was sentenced 6 SEP to a year and a day in federal prison. **Daniel Kososki**, 54, pleaded guilty in May to one of five fraud counts filed against him last fall. As part of the deal, he agreed to pay restitution of nearly \$150,000 to the VA, the difference in benefits he received by falsely claiming 100% disabled status under a program called Individual Unemployability. Though sentencing guidelines called for a sentence of 24 to 30 months in prison, as part of a plea agreement the government and Kososki's attorney agreed to jointly recommend the year-and-a-day term, which U.S. District Judge J.P. Stadtmueller adopted. He also imposed a year of supervised release after the prison term, for which Kososki will voluntarily surrender next month.

Kososki claimed that lingering effects of a head injury he sustained in a car accident while on active Army duty in Germany in the 1980s left him with headaches so extreme that he had become "an anxious, depressed recluse" and unable to work. But federal prosecutors charged that during the time he received benefits, he was running Coconutz, a large bar and restaurant in Costa Rica, and HD Devil's Paradise Tours for Harley-Davidson riders. "Mr. Kososki led a double life for more than 10 years," wrote Assistant U.S. Attorney Kelly Watzka in a sentencing memorandum. Watzka included photos that show Kososki working and smiling among crowds and in the kitchen at Coconutz, and commenting on a large Harley ride in Costa Rica.

"Like Sturgis 70 years ago. Smaller is better but it's always funny til someone gets hurt, then it's hilarious!!" Daniel Kososki serves a patron at his former business, Coconutz, in Costa Rica. Court records indicate Kososki last year sold his interest in the bar, which he once claimed was the largest Packers bar south of Mexico. Watzka said no one disputed Kososki was injured while on duty, or even that he was entitled to some benefits. "This is a case about a liar who repeatedly insisted he was physically and mentally incapable of working while first earning in excess of \$80,000 a year as a financial consultant, and then while operating a lucrative bar and restaurant in Costa Rica as well as conducting Harley-Davidson motorcycle tours around the country," Watzka said. Watzka wrote, "Mr. Kososki's scheme was possible, in part, because the VA must rely on the honesty and integrity of the veterans it serves. Mr. Kososki apparently has lingering physical ailments — but he clearly exaggerated the extent to which those issues impaired his ability to work." [Source: Milwaukee Journal Sentinel | Bruce Vielmetti | September 6, 2018 ++]

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Oceanside, CA -- A man has pleaded guilty to stealing more than \$145,000 from the U.S. Department of Veterans Affairs by continuing to receive compensation meant for a military widow for nearly 10 years after her death, federal prosecutors said. **Michael Vanden Brink**, 57, waived an indictment, was arraigned and pleaded guilty to a charge of theft of public property Wednesday in U.S. District Court, according to court documents and prosecutors from the U.S. Attorney's Office for the Southern District of California. Prosecutors said Brink shared a bank account with the widow of a military veteran who began to receive Dependency and Indemnity Compensation benefits from the VA

in 1972. When the woman died in June 2004, the benefits should have stopped. Instead, Brink continued to receive and use the payments, which were deposited directly into the shared bank account, between July 2004 and February 2014, according to Assistant U.S. Atty. Matthew Brehm and Special Assistant U.S. Atty. Jeffrey Hill.

The nature of the relationship that allowed Brink to share a bank account with the widow, who was identified only by her initials, was unclear. According to prosecutors, Brink admitted that he knew the benefit payments should have stopped arriving when the woman died, and that he was not entitled to use the benefits. He told a judge that he accepted \$145,035 in fraudulent payments from the VA for his own use. The fraud was uncovered by investigators from the VA's Office of Inspector General. As part of his plea agreement, Brink agreed to pay full restitution to the VA, prosecutors said. His crime carries a maximum penalty of 10 years in prison. [Source: San Diego Union-Tribune | Alex Riggins | September 6, 2018 ++]

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Hattiesburg, MS – Terry L. Magee, 38, of Bassfield, pled guilty 11 SEP before U.S. District Judge Keith Starrett to threatening to bomb the Veterans Administration Nursing Home in Collins, Mississippi. On February 17, 2018, Magee called the main phone line at the Veterans Administration Nursing Home in Collins and told the person who answered the phone that he was going to blow the place up. Magee was indicted on May 2, 2018. "These charges underscore the Veterans Affairs Office of Inspector General's commitment to the safety of the Veteran Affairs' patient population, as well as its employees, guests, and facilities," said VA OIG Special Agent in Charge James Ross. Magee will be sentenced by Judge Starrett on November 27, 2018, at 9:30 a.m., and faces a maximum sentence of 10 years in federal prison and a \$250,000 fine. [Source: DoJ So. Dist. of Mississippi | U.S. Attorney's Office | September 12, 2018 ++]

* Vets *



American Legion Update 04 ► Influencing Government Policy Concerns

For 100 years, the American Legion has been a voice for veterans in Washington, influencing government policy on veterans' health care, education and national security. The group lobbied to create the U.S. Veterans Bureau in the 1920s, pushed Congress to adopt the GI Bill in 1944 and was the first to call for the resignation of former Department of Veterans Affairs Secretary Eric Shinseki following the VA wait-time scandal in 2014. Its political influence was evident 27 AUG, when criticism from the Legion and other veterans groups, in part, led President Donald Trump to order the White House flag lowered to half-staff in honor of Sen. John McCain, who died Saturday.

"When this organization says something, Washington listens," said David Rehbein, a past national commander of the organization. But at its national convention this week doubts about its influence emerged, prompted by concerns about its membership numbers and who the Trump administration is listening to about veterans policies. The Legion has dipped to about 2 million today from more than 3 million in the 1990s. Fewer members means less authority in Washington, said Denise Rohan, its current national commander. "Our voice was heard much louder," she said. "It is being heard now, just not as loud as it used to be. I am hoping somehow, we can turn around whatever is going on."

At the same time, two Democrats on the House Committee on Veterans' Affairs warned 29 AUG that Trump's administration could be taking cues on VA policies from entities other than traditional veterans service organizations. Rep. Tim Walz (D-MN), the ranking Democrat on the House committee, warned of the growing influence of Concerned Veterans for America, a conservative advocacy group in the Koch brothers' political network that has been afforded more access to the VA under Trump's administration. "They should be concerned," Walz said of the Legion. "I think there's a disproportionate voice in CVA that needs to be balanced with the American Legion, [Disabled American Veterans] and [Veterans of Foreign Wars]."

There also have been reports of Trump looking elsewhere for advice on the VA. Earlier this month, ProPublica, a nonprofit news organization, reported three wealthy members of Trump's private club in Palm Beach, Fla., were dictating decisions about the agency. The trio, dubbed the "Mar-a-Lago Crowd," comprises Marvel Entertainment Chairman Ike Perlmutter, lawyer Marc Sherman and Bruce Moskowitz, a Palm Beach doctor. None of them have served in the U.S. military or government. The report triggered outcry from Democrats, some of whom requested investigations by congressional committees and government watchdogs. "The Legion and other veterans service organizations are right to be concerned given the revelations of a shadow VA governance at Mar-a-Lago," said Rep. Mark Takano, D-Calif. "Only time will tell whether Secretary Wilkie is making decisions for the VA, and not some shadow group."

Wilkie has served as VA secretary for about one month. He addressed the crowd of thousands of veterans in Minneapolis on 29 AUG, appearing to reassure the group about its role as an adviser on VA issues. "I pledge to you that this is a bottom-up organization, that the Legion has the seat at the table, that you have an open door to that 10th floor of the Department of Veterans Affairs," Wilkie said. The secretary's office is located on the 10th floor of VA headquarters in downtown Washington. Despite the recent controversy, Rohan, who will end her tenure as American Legion commander Thursday, is optimistic. "Talking to Secretary Wilkie, I'm confident that he will be listening to us," she said. "As he gathers information from us, hopefully he'll pass it on to the administration. Those relationships continue to build, and as they continue to build, so will the understanding of the American Legion's place." [Source: Stars & Stripes | Nikki Wentling | August 29, 2018 ++]

American Legion Update 05 ► Differences With Trump Called Unprecedented

As the American Legion wrapped up its historic 100th national convention this week in Minneapolis, the nation's largest veterans organization found itself making history on another front. The traditionally conservative Legion is publicly at odds with President Donald Trump on issues that include a proposed national military parade, the future of veterans' medical care, and this week, lowering flags to half-staff in honor of the late U.S. Sen. John McCain. "This level of criticism is unprecedented," said Thomas Rumer, a historian and author of "The American Legion, An Official History 1919 to 1989," a book commissioned by the organization. "It's not the kind of thing they're known for — criticizing presidential action."

The Legion's statements about Trump's policies lack the hard edge of some of Trump's harshest critics but still are unusual for an organization that has been especially friendly to Republican presidents. The Legion does not endorse candidates. Asked about its recent statements about Trump policies, Joseph Plenzler, a spokesman for the national Legion, said, "The American Legion has been a staunch watchdog for the veteran community for a century." Legionnaires attending the convention said they back their organization's recent stances concerning White House policies. "The Legion was created to safeguard the rights of veterans," said Juan Cruz, 54, a Navy veteran and Legion adjutant for Puerto Rico. "And I'm pretty sure other veteran services organizations are in agreement." "I concur with the comments made by the American Legion," said Thomas McDonald, 69. "It's their duty to speak out."

Despite the Legion's criticism, however, many Legion members interviewed at the convention continue to support Trump. "I think he's great," said Royce Loesch, 72, of Pierre, S.D., an Army veteran. "I think he's doing a good job

in every aspect, except I think he tweets too much.” Lawrence Jacobs, a professor at the University of Minnesota’s Humphrey School of Public Affairs, said the Legion is influential in veterans circles, and if its positions cause even a small number of veterans to sit out the fall midterms or 2020 presidential election, it could be “very harmful” to the political futures of Trump and the Republican Party. “Veterans overwhelmingly are very pro-Republican, and the Legion has a long history of being one of the most conservative organizations,” Jacobs said. “For the president to get this kind of pushback from such a veterans organization is unheard of.”

The Legion weighed in after Trump ordered U.S. flags lowered to half-staff at the White House in honor of McCain, who died 25 AUG, then quickly had them raised again. Denise Rohan, the Legion’s outgoing national commander, berated Trump’s silence on McCain, along with the flag, in a statement. “On the behalf of the American Legion’s two million wartime veterans, I strongly urge you to make an appropriate presidential proclamation, noting Senator McCain’s death and legacy of service to our nation, and that our nation’s flag be half-staffed through his interment,” she wrote. Quickly afterward, Trump reversed himself, ordering the flags lowered while issuing a statement.

The Legion and White House also clashed over Trump’s plan to hold a large military parade in Washington, D.C., this fall. With reports that the parade could cost \$92 million, Trump announced last week he’d wait until next year to hold it. The Legion used the decision to make a point: “The American Legion appreciates that our President wants to show in a dramatic fashion our nation’s support for our troops. However, until such time as we can celebrate victory in the War on Terrorism and bring our military home, we think the parade money would be better spent fully funding the Department of Veterans Affairs and giving our troops and their families the best care possible.” The remarks reflected the Legion’s opposition to reports that the White House urged Republicans to reject \$50 billion in funding for the Veterans Affairs Mission Act, which would outsource some medical care for veterans to private medical clinics. Instead, the White House wants the costs to come out of the Department of Veterans Affairs budget, which the Legion and other critics say would result in cuts in other veterans services.

This month, the Legion again offered strong words after a ProPublica report that Trump was getting advice on how to run the VA by a trio of private citizens who have never served in the U.S. military or government. The Legion’s public reaction was swift. “We are not about to tell President Donald Trump who he can or cannot take advice from, but we hope that he carefully considers the qualifications of those offering that advice when it comes to the treatment and well-being of America’s veterans,” Rohan said in a statement. In the hallways of the Minneapolis Convention Center this week, several veterans discussed the president.

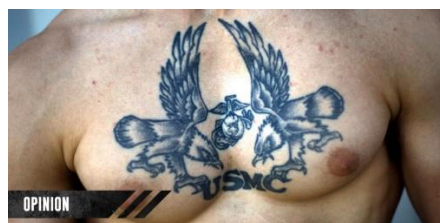
- “I’ve liked what he’s done,” said Theo Chambers, a Navy veteran from West Virginia. “I don’t think the media has been really fair to him and that’s why he’s gone so much to Twitter.”
- Preston Herald III, 70, a Navy veteran from Washington, D.C., said he did not like Trump’s policies or overall performance in office, singling out his campaign criticism of McCain for being captured by the North Vietnamese after he was shot down. “That was an affront to an American hero,” he said.
- Army veteran Arthur Hart, 75, of Champlin, said he’s not surprised by the Legion’s stances. “If any other president had said the same things, the Legion would have taken the same position,” he said.

[Source: Star Tribune | Randy Furst | August 30, 2018 ++]

Vet Deportations Update 24 ► Being A Vet Does Not Mean You’re Exempt From Misfortune

Bad things happen to veterans every day. But to hear some people, anything bad that happens to a veteran is extra super special bad. Recently, this issue came into the news when the wife of a Marine veteran was deported. That’s a damn shame. Our national leadership should have passed comprehensive immigration reform years ago. No one should have to go through the ordeal of deportation after being here 20 years and building a family with an American citizen. But the fact that her husband is a Marine veteran does not make a bit of difference as to how unjust this dilemma is or

how sad it makes one feel. If this woman was married to a convenience store clerk, her family's grief would be exactly the same.



“This shouldn’t happen to people who’ve served their country!” How would that work, exactly? Should there be a different set of rules for veterans? Some kind of VIP lawbreaker punch card saying “Veteran: ten free passes, transferable to family members?” Is the government supposed to enforce immigration laws in a draconian manner unless you are married to a veteran, in which case it’s fine? Under that system, would every veteran get this special dispensation, or just combat vets? Would you have to serve for a long time, or are you still a “hero” deserving of sweet deals if you got a general discharge a few months into your enlistment? If any vet rates it just for raising his or her right hand, why not police and firemen? Why not teachers? Why not that nice lady in your neighborhood who’s always been really helpful? She’s probably done at least as much for society as half the vetflakes wearing moto t-shirts saying “Veteran: someone who wrote a blank check made payable to the USA, for an amount up to and including their life.”

If you judge the degree of a tragedy based solely on who is experiencing it, you’re missing the point. Either some feature of our society is unjust, in which case we should do our best to prevent it from happening to anyone, or it’s not. In the case described, either you believe undocumented immigrants all need to be deported, regardless of family status, or you don’t. This isn’t about veterans. It’s about whether the law is applied evenly. If you think veterans should get special dispensation, that’s fine, but aren’t there other categories of people who might also deserve help? That’s not to discount the value of such innovations as veterans courts. Veterans have unique problems that should be addressed by those trained to deal with them. That’s not the same as saying that veterans should get a better or worse deal than other lawbreakers.

This attitude does not just apply to the legal system, but to other misfortunes as well. It’s often said that no veteran should be homeless. I totally agree — no one should be homeless. “But those other homeless people have made bad choices that made them homeless!” you might say. Sure, they probably did — and that homeless veteran probably made a few bad calls as well. Whether that homeless person is a veteran or not doesn’t really change much. If a couple bad decisions can put a person on the street, then perhaps we need to look at society generally—not just when it involves a vet.

Society has already decided to take the effects of military service into account by giving veterans certain benefits not given to others in similar circumstances. Whereas most people are only a paycheck or two away from landing on the street, a vet has a few more resources to tap into before hitting bottom. For example, most vets have a least the Post 9/11 GI Bill. If you can’t get a job, go to school, learn something that will get you a job, and get paid BAH while you do it. If not the GI Bill, vets are afforded myriad federal, state, local, and private employment assistance services. If they’re service-disabled, as is often the case for those vets people are most concerned about, there are programs like the VA’s Vocational Rehabilitation and Employment services to fill in the gap. Then there are benefits from the standard Disability Compensation all the way to a veteran pension for older vets. If everything else fails, there are several housing vouchers and temporary assistance programs just for vets.

The military and the VA aren’t perfect, but you can’t say the country isn’t at least trying to give veterans their due. The 2019 budget request for the VA is \$186.2 billion, and 2020’s request will probably exceed \$200 billion. While the VA still has problems, it has made progress since the 2014 scandal. For example, its medical care meets or exceeds the quality of comparable non-VA medical facilities. If that isn’t enough, then what, exactly, would you propose instead? A free house and employment for life for every veteran? A lot of people would join for the wrong reasons if

a life of leisure was the payoff on the back end. One can say meaningless things like “We shouldn’t spend money on [insert example of frivolous government spending here] when vets are still homeless,” but unless you have something more specific to offer than “Stop wasting money on stupid sh..t!” “The VA’s f..ked up!” or “Veterans deserve everything we can give!” it’s just posturing and self-righteousness.

Yes, sometimes unfortunate vets fall through the cracks, and that’s a tragedy. Those cracks exist for everyone, vet and civilian alike. When you see something in the paper about how some horrible misfortune has befallen a vet, you should feel bad about it. But you should also feel bad if that same thing happened to a regular civilian. Most of them have lived good lives and had something go sideways, too, whether by their own actions, bad luck, or a combination thereof, just like vets. They’re all people, deserving of help and consideration — and, more importantly, the same metrics of empathy. Being a vet doesn’t make one uniquely righteous, just someone who potentially has a different set of problems.

The military and the VA can always do better jobs of making sure vets get off on the right foot. Making sure that veterans get access to all the resources they’re entitled to is tremendously important. But the idea that veterans should be immune from the misfortunes that routinely befall other citizens perpetuates the damaged vet narrative. That has hurt veterans’ well-being more than nearly anything the military or the VA has done wrong. But veterans are citizens first. If you got the paycheck and benefits guaranteed when you signed your contract, then no one owes you anything more. If it’s wrong for something to happen to a vet, it’s wrong to happen to anyone. When looking at trying to fix a tragedy, we need to look at whether it’s due to being a vet or just being. [Source: Task & Purpose | Carl Forsling (Opinion) | September 13, 2018 ++]

Vet Owned Businesses ► **Government Contracts | VA Online System Improvement Backfires**

In effort to improve an online system that verifies veteran-owned small businesses and allows them to compete for government contracts has backfired, leading to delays and frustration for hundreds of companies, according to members of a committee who oversee the program. Veterans who own small businesses can get verified through the Department of Veterans Affairs, making them eligible for VA contracts and subcontracts. Every year, the VA spends about \$3 billion on contracts for veteran-owned businesses. Without verification, veterans can’t compete for it.

The process to get verified is lengthy and involves submitting proof-of-ownership documents through an online portal. In an attempt to make the online system more secure, the VA switched platforms this summer. First, the site went down altogether. Then, the new system was riddled with bugs. As of this week, veterans were still facing delays, said Scott Davidson, a retired Army captain who owns a consulting firm that helps veterans through the verification process. His firm works with up to 40 companies at any given time. Since late July, Davidson has been trying to submit one application for a company, but because of IT errors, the VA hasn’t accepted it. He’s placed seven calls to a VA help desk, each time being told it would take weeks to fix. “It’s maddening,” Davidson said. “Veteran-owned businesses want to be able to contract with the VA, and they can’t. They can’t get certified, so they’re missing out. It hampers their ability to compete for that money that’s supposed to be set aside for them.”

The 15-member advisory committee for Veterans Business Affairs oversees the process. Following their quarterly meeting 6 SEP, multiple members spoke out about the issue, believing they weren’t getting truthful answers from the VA about the extent of the problems or when they would be fixed. “We weren’t satisfied with the answers we got,” said Michael Zacchea, the committee chairman and a retired Marine Corps lieutenant colonel. “This has real effects on people. We want an immediate response about what’s going on.” In response to questions about the problems, VA Press Secretary Curt Cashour said 11 SEP that the new online system was experiencing “initial start-up problems, which VA is working to fix as soon as possible.” VA officials are in contact with committee members and working to address their concerns, he said.

For some companies, it might be too late. “It was the last straw for a lot of people,” Davidson said. “They just gave up, which means there are less veteran-owned businesses out there able to compete because they can’t get certified.” Bugs in the new system led to problems when veterans submitted their online applications, Davidson said. In some cases, the system misinterpreted critical information veterans entered into it, prompting error messages when they tried to submit their applications. When they inquired about it, their messages were forwarded to a help desk, which is backed up with work, Davidson said.

For most of August, Davidson went back-and-forth with the VA about a small error in one application that he submitted on behalf of a company. While he waited for attention from the help desk, the application expired because of inactivity. “Every time I call, they say it will be another six to eight weeks,” Davidson said. “The VA has got to be able to do more than what they’re doing. Don’t let small businesses languish because you have too many help desk tickets. Hire more folks or fix it.” Contradictory to Davidson’s experience, the VA said it’s ensuring no applications that are more than 60 days old are allowed to expire. There are now 2,246 firms going through the process to get verified. Of those, 160 have been waiting for more than 60 days, Cashour said.

The VA said, despite issues with the system, companies that received decisions on their applications so far this month worked through the verification process in 45 days on average. Committee members want to know more about how the VA is calculating those statistics. Members expressed doubts about whether officials are counting the time veterans worked through errors on their applications – which can sometimes take weeks or months – before they were successfully submitted. Michael Phipps, a former Army Ranger who serves on the advisory committee on Veterans Business Affairs, questioned whether the VA was misleading the committee. “The first thing is, I think the VA in general needs to be more transparent with what’s going on in that program and how they’re tracking statistics,” Phipps said. “So now you have both issues – the trust factor and the issue at hand.”

Alex Fender, another committee member, said the VA claimed at the committee’s meeting last week that there are low rates of errors with the verification process. Officials also denied the help desk had a backlog of cases, he said. “That goes completely against the grain of what people are experiencing,” he said. Fender, a Marine Corps veteran, is CEO Of Funnel Science, a Dallas-based company that builds software. In Fender’s opinion, the VA prematurely launched its new verification system. “They pushed something live that has not been tested, debugged or verified to actually work,” he said. “Until they debug their code, it’s going to continue to be problematic, or it won’t work at all.”

Fender accepted a position with the advisory committee in May, along with six other new members. He credited President Donald Trump’s administration for filling empty seats on the committee and making it a legitimate oversight body. Fender viewed the position as a way to be a catalyst for change. Now, the committee is doing what was intended – trying to fix a problem, he said. “Everybody likes to bitch about the government, but nobody really gets a chance to do something about it,” Fender said. “Here’s an opportunity. I can tell them how they suck and what to do to get it fixed.”

Committee Chairman Zacchea expects officials to respond to the committee’s questions about the verification system by the end of the week. He also wants the VA to go on-the-record about the issue during the committee’s next quarterly meeting, which is in December. [Source: Stars & Stripes | Nikki Wentling | September 12, 2018 ++]

Vet Best Places To Live ► Rebootcamp Recommendations

Getting out of the military soon and not sure where you want to call home next? There are a lot of factors to consider. Everything from veteran employment trends to cost of living, school quality and even your commute to work could have you living the dream – or make your new home a total bust. For Rebootcamp’s latest Best for Vets: Places to Live rankings, they evaluated 599 places, as designated by the Census Bureau, for veteran and military culture and

services, economic indicators and livability factors. Read on to see what we found – and how it might help you pick your next hometown. Following are their recommendations for large, medium, and small cities:

Large Cities

1. Colorado Springs, Colorado -- Hailed by nearby Fort Carson as “the best hometown in the Army,” Colorado Springs is home to more than 10,000 service members and 53,000 veterans, according to Census Bureau data. The city was recently ranked at the top of another recent national survey of the best places to live. “Not only is the city ranked the most desirable place to live in America, it is especially hospitable to our veterans with an overwhelming number of veteran service organizations, incredible national pride and a true appreciation for those who serve,” **Colorado Springs Mayor John Suthers said in an email.**

2. Virginia Beach, Virginia -- Veterans make up nearly 17 percent of the adult population in this coastal city, the largest proportion of any large city in this year’s rankings. In addition to stunning beachfront views, Virginia Beach also offers a higher income rate for veterans, compared to nonveterans, and easy access to eight military installations and 11 Veterans Affairs Department health and benefits facilities. “Every day, veterans — and their spouses and families — contribute to the quality of life in Virginia Beach,” said Virginia Beach Mayor Louis R. Jones. “We honor them and we are very grateful for their tremendous sacrifices and heroism.”

3. San Antonio, Texas -- San Antonio’s rich military history didn’t end with the Alamo. Home to Joint Base San Antonio, Texas’ second-largest city has 11 veteran commissioners who advise city leaders on legislative issues affecting the city’s active-duty and veteran population. Last year, the city established a trademark with the U.S. Patent and Trademark Office, designating it as “Military City USA.” Retired Marine Maj. Gen. Juan Ayala said the city’s low cost of living, worldclass medical facilities, large active-duty presence and growing number of veteran support organizations make San Antonio an attractive destination for veterans. Additionally, “support from the city’s government and citizenry is tangible, and more than just slogans,” he said.

Medium Cities

1. Alexandria, Virginia -- In this Washington, D.C., suburb of nearly 156,000 residents, the unemployment rate for both veterans and civilians is lower than the national average. And although traffic around the beltway makes its residents’ work commutes longer than most other medium cities on our list, the city is just a short jaunt from 13 military installations, as well as colleges, employers and franchises also ranked Best for Vets by Military Times.

2. Arlington, Virginia -- People who visit the nation’s capital may not realize that many famous attractions, such as the Pentagon and the Iwo Jima Memorial, are actually in Arlington, Virginia. While its proximity to D.C., means a higher cost of living for the city’s residents, Arlington’s veterans have the highest average income compared with all other medium-sized cities on our list. The city also received our highest rating for area health, based on averages of state- and county-level data from the United Health Foundation and County Health Rankings and Roadmaps, respectively.

3. Olathe, Kansas -- Legend has it this Midwestern city got its name after its founder asked his Native American interpreter how to say “beautiful.” A century and a half later, Olathe is home to nearly 135,500 residents, 7,000 of whom are veterans. Between 2015 and 2016, the years for which the most recent census data is available, the city’s veteran growth outpaced its overall growth — 17 percent compared to 5 percent. Olathe’s veterans have 16 nearby VA health centers.

Small Cities

1. Portsmouth, Virginia -- Portsmouth has a higher crime rate and a lower school rating than other small cities on our list, but many signs point to this being a good destination for veterans. Former service members make nearly double the salary of nonveterans, and the city of just over 95,000 is situated near 11 Veterans Affairs facilities and 10 military installations, including the world’s largest naval base, Naval Station Norfolk.

2. Glen Burnie, Maryland -- Veterans who live in this Baltimore suburb of approximately 69,500 are within 25 miles of 26 VA health facilities. The city’s unemployment rate of 7 percent is higher than the national average, though veterans bring home nearly \$20,000 more a year than nonveterans do. “Glen Burnie is a terrific place to build a life, and it is no surprise it has achieved this recognition,” said Steve Schuh, executive of Anne Arundel County, where Glen Burnie is located.

3. New Braunfels, Texas -- “Our community embraces our veterans and welcomes them with honor, respect and recognition,” New Braunfels Mayor Barron Casteel said in an email. He said the city has many attractive qualities, including a thriving economy, housing availability, beautiful natural resources and a small-town charm. New Braunfels also had one of the highest school ratings on our small cities list.

[Source: MilitaryTimes | Natalie Gross | September 10, 2018 ++]

Congressional Vets ► **‘With Honor’ Group Endorses 33 House Midterm Candidates**

Amazon founder Jeff Bezos and his family are pushing \$10 million into a political action committee focused on getting more veterans elected to Congress, according to a report from the Wall Street Journal. The move comes just two months before the contentious November midterm elections and represents a major funding and publicity boost for the advocacy group With Honor, which has already endorsed a bipartisan slate of 33 House candidates. The group announced Bezos' involvement as part of a goal of raising \$30 million before November “to lower the financial barriers to entry for principled veterans from both parties.” In a statement to the Wall Street Journal, group founder Rye Barcott said the Bezos family said the donation supports their idea of building a “cross-partisan coalition” of lawmakers who can upend the partisan infighting in national politics today.



Rep. Brian Mast, R-Fla., walks to a meeting with fellow Republicans on Capitol Hill on July 14, 2017. Mast, a combat veteran and bomb disposal technician, lost both legs in an IED explosion in Afghanistan in 2010. He is one of 33 candidates backed in this year's midterm elections by the With Honor Fund.

Bezos, who is also the owner of the Washington Post, has not made any similar major campaign donations in the past. The With Honor fund has a stated goal of creating “a government that works for and is trusted by Americans, where principled veterans represent a significant percentage of elected positions at all levels.” In the mid-1970s, nearly three-fourths of the House and Senate had served in the military. That number has declined steadily in the decades since, both due to change to the all-volunteer military and the aging Vietnam veterans population. At the start of the 115th Congress, less than one-fifth of lawmakers had any military experience. But that’s still a larger percentage than in the American public in total, where only about 7 percent of Americans have ever served in the military.

Several prominent veterans in recent months have called for more veterans to run for public office in an effort to bring more common experience and respect to Capitol Hill. That included the late Sen. John McCain, himself a Navy veteran and former prisoner of war, who in a 2017 interview said he had “great faith in our system of government over time” when he looked at the younger generation of veterans seeking national office. Among the candidates With Honor is backing are incumbent Reps. Brian Mast (R-FL), Connor Lamb (D-PA), Don Bacon (R-NE), Jimmy Panetta (D-

CA), Mike Gallagher (D-WI), and Seth Moulton (D-MA). All of them are veterans of the Iraq and Afghanistan wars era.

Prior to the Bezos donation, the PAC had reported only about \$7 million in campaign donations in the last year. That included \$2 million from Bezos' parents and nearly \$3 million more from the family of Leslie Wexner, CEO of L Brands, which includes Victoria's Secret and Bath & Body Works. With Honor is based in Virginia and has spent nearly \$6 million in recent months in support of its endorsed candidates. To learn more about or join the With Honor group refer to <https://www.withhonor.org>. [Source: MilitaryTimes | Leo Sane III | September 5, 2018 ++]

Burn Pit Toxic Exposure Update 58 ► Petraeus To Congress: It's Time To Get Serious

Retired Army Gen. David Petraeus urged Congress in an interview with Fox News on 3 SEP to make good on its "sacred obligation" to support the growing number of veterans sickened by exposure to burn pits at U.S military bases abroad. "By and large, our country does an extraordinary amount for our veterans and for those who are serving in uniform, and for their families," Petraeus, currently a board member for Iraq and Afghanistan Veterans of America (IAVA), told Fox News. "But comparing what our VA does to any other country's care of veterans...this is the gold standard. Certainly, a gold standard that can always improve, without question. This is an issue, though, where we have a sacred obligation, and we need to meet that obligation."

In a July [IAVA Burn Pit Letter to Congress](#) to Congress [mentioned](#) by Fox News and obtained by Task & Purpose, Petraeus called upon lawmakers to support the Burn Pits Accountability Act, legislation introduced in May that would direct the Department of Defense to include questions regarding burn pit exposure among U.S. service members health assessments. "If a service member reports being exposed, he or she will be enrolled in the Veterans Administration's Airborne Hazards and Open Burn Pit Registry," wrote Petraeus of the 154,000-veteran strong VA database. "Over time, this will increase the quantity of data that the VA can evaluate, better enabling it to determine the effect of burn pit exposure and to identify the most effective treatment for those affected."

Claims arising from burn pit exposure claims are usually handled slowly and inconsistently by VA medical centers. Veterans' advocates have for years urged the VA to define illnesses arising from burn pit exposure as presumptive-service connected disabilities tied to the circumstances of a deployment. While the Pentagon and VA [maintain](#) that there is empirical evidence of correlation or causality between burn pit exposure and deadly respiratory illness among U.S. service members, a February ruling by an administrative court judge [established](#) an important precedent by detailing the connection between exposure and lung disease in a federal contractor.

As the IAVA noted in June, better data means better evidence. "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," legislative director Tom Porter [testified](#) in June. "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." [Source: Task & Purpose | Jared Keller & Jeff Schogol | September 3, 2018 ++]

Medical Foster Homes ► For Vets and Other Ailing Adults

Family caregivers are devoted to keeping frail, older family members safe, comfortable and healthy. Foster homes have long served as community alternatives to institutions. A growing movement combines these concepts to help ailing older adults remain as independent as possible within homes headed by motivated, supported caregivers. This type of care goes by different names – adult foster care, medical foster homes, residential care homes, among others

– and details vary. If you're considering long-term care options for yourself or a loved one beyond nursing homes, you might want to include adult foster care. Here are some ways it can work.

Serving Veterans

For veterans who can no longer safely live independently, the VA Medical Foster Homes Program may serve their needs. Veterans who qualify have serious, chronic disabling conditions that meet the nursing home level of care. These vets require health care coordination and increased access to VA services. According to a VA overview, the medical foster home program "brings together a person who is willing to open their home and serve in the role of strong family caregiver" with a VA coordinator who manages the program, and a multidisciplinary home care team that provides in-home care to the veteran and training to the caregiver. The medical foster home is matched to the veteran's physical, social, emotional, supervision and safety needs.

To date, 126 VA medical centers in 44 states and U.S. territories are operating or developing medical foster homes. More than 1,000 veterans are enrolled, with about 700 caregivers who own or rent and live in these homes participating in the program. With a maximum of three residents (both veterans and nonveterans) receiving care in these homes, a therapeutic yet familial environment is possible. The small group of residents, 24/7 live-in caregiver and home-cooked meals combine to create a personalized atmosphere. Residents can feel they're part of their surrounding neighborhood and community.

"We want this to be a personal home," says Dayna Cooper, director of home and community care geriatrics and extended care with the Department of Veterans Affairs. "We want it to be family-like." Households often include the caregiver's spouse and children, she says, or it could be a single person with a back-up caregiver. Veterans become part of the household. "Some of these families will take the veterans on vacation with them," Cooper says. "So it really is a second family to some of these veterans."

Health care outcomes may improve for vulnerable veterans who move into a medical foster home. A [study](#) of about 600 such participants, published November 2016 in the American Journal of Medical Quality, found the rate of avoidable hospitalizations decreased from 18.5 percent to less than 15 percent when comparing the six-month periods before and after individual veterans enrolled in the program. In particular, hospitalizations for congestive heart failure and chronic obstructive pulmonary disease, or COPD – conditions in which patients adhering to treatment guidelines makes a big difference – were significantly reduced for residents in the study. Young veterans with traumatic brain injuries, complex patients on ventilators or older veterans with cognitive health issues can be matched to medical foster homes that meet their needs, Cooper says. It's just a matter of finding the right home and the right caregiver.

These homes can be a good fit for veterans with Alzheimer's disease or other types of dementia. "We've actually found that the medical home environment is a better environment for them than a community nursing home," Cooper says. "Because they receive more individualized attention and there's a reduction in overstimulation." Caregivers are highly attuned to residents' preferred routines and emotional needs. Familiar possessions brought in from residents' previous homes – and even much-loved pets – contribute to reassuring, welcoming surroundings. In addition to meeting standard licensing requirements in their state, caregivers in the VA program undergo extra levels of ongoing training, include training targeted to each resident veteran's unique needs. Some caregivers come to medical foster homes with previous health care experience, Cooper says, including careers as registered nurses, social workers and other staff positions in hospitals or nursing homes. Others have long experience with family caregiving. In some cases, members of military families express a deep desire to help veterans in need.

The home-based primary care team is an integral part of the program. Teams include a primary care provider (either a physician or nurse practitioner), a dietitian to help with meal planning, social workers and a variety of therapists, all of whom make home visits. Depending on their location, veterans pay the medical home foster caregiver an average of \$2,400 a month, or roughly \$80 per day for room, board and personal assistance. "One-fourth of these veterans are eligible for fully VA-paid nursing home care, yet they choose to spend their personal funds for [medical foster homes] because they greatly prefer this type of care," the VA summary notes.

Supporting Caregivers

You don't have to be a military veteran to benefit from adult foster care. With "civilian" in-home care programs, the caregiver can be an actual [family member or friend](#) in many instances. Every state does it differently, says Rachel Richards, vice president of government relations with Seniorlink, a health services company that works with states and Medicaid-managed care organizations to support family caregiving. Oregon, which has been at the forefront in setting standards for adult foster care, and other states largely use unrelated caregivers, Richards says. In Massachusetts, however, the program is based on residents living in their original homes with a family member as the designated caregiver.

Up-to-date national figures aren't available for adult foster care, Richards says. To get a sense of its prevalence, more than 12,000 people are served by this model in Massachusetts alone. One factor making it difficult to quantify this type of care across the U.S. is that it goes by different names, like the "Right at Home" program in Rhode Island. "We're meeting the family caregiver where they're at," Richards says. "They've been doing it informally. Now we're going to formalize it and provide them with some structured education and oversight. It's really about being motivated. We try to be sure they're doing it for the right reasons. And then we'll come in and provide support to that caregiver, both with professional services, nurses and case managers, and financial support. So they will be paid a stipend to provide caregiving."

Programs begin with an [in-home](#) visit to assess needs of both the recipient and caregiver and formulate a plan of care. The program maintains regular contact with follow-up visits and ongoing caregiver coaching. "We want them to understand how to reconcile medications," Richards says. "We want them to understand how to transfer somebody from bed to out of bed. We want them to be able to assess for fall risks. We want them to know when they need to call the doctor." Keeping [seniors involved in the community](#) is another goal. "We don't want them isolated at home any more than we want them isolated in a nursing home," Richards says.

"How do we make sure the participant stays engaged: goes to bingo; goes to church; does the things that were important to her before she became frail and needed a caregiver to live with her?" Satisfaction is strong with this type of care, whether it's offered through the expanding VA Medical Foster Homes Program or other adult foster care arrangements nationwide. Survey responses and other feedback from recipients, caregivers and family members have been highly positive, Cooper and Richards both say.

Getting Started

If you're interested in adult foster home care, part of the challenge is knowing where to start. Your [local referral agency](#) can help guide you. Adult care homes aren't covered by Medicare, but certain aspects of care might fall under Medicaid. Long-term care insurance may provide coverage, depending on the policy. In general, adult foster care costs significantly less than nursing home care or assisted living.

[Source: US News & World Report | Lisa Esposito | August 24, 2018 ++]

Obit: Russell Brown ► 31 AUG 2018 | WWII 82nd Airborne Division



Former Staff Sgt. Russell Brown, husband of Sara Ellen Brown, was one of the legendary paratroopers who made every combat jump during World War II, forever cementing his place in the history of the 82nd Airborne Division. Brown passed away 31 AUG at the age of 96 in Georgetown, Kentucky, according to an obituary. A spokesman for the 82nd Airborne confirmed the Purple Heart recipient had been one of the lauded soldiers who parachuted into Salerno and Sicily, Italy, as well as Normandy, France, and Njimegen, Holland.

His story was featured in “Four Stars of Valor: The Combat History of the 505th Parachute Infantry” and “All American, All the Way: The Combat History of the 82nd Airborne Division,” non-fiction accounts by Phil Nordyke, where he told the story of his time as a mortar squad leader with Brown, who had been a mortar squad leader with F Company. After the Army, Brown went to work as an explosives technician at DuPont and Co. He was an accomplished pilot, an avid reader and loved animals of all types. He is survived by two daughters, 10 grandchildren and six great-grandchildren, according to his obituary. Brown was one of about a dozen soldiers still alive who had made all four jumps. Retired 1st. Sgt. Harold Eatman died in July at the age of 102. [Source: ArmyTimes | Meghann Myers | September 10, 2018 ++]

Korean War Vets ► Cornelius H. Charlton | Arlington Burial

Cornelius H. Charlton spent much of his military career away from the front lines. Born to a coal mining family in West Virginia, Charlton enlisted in the Army in 1946 at the age of 17 and was shipped out to allied-occupied Germany, where he served out his entire enlistment. The young sergeant was then assigned to an administrative position in occupied Japan after he reenlisted. Soon after his 1950 arrival to Japan, U.S. involvement in the Korean War surged. It was then that Charlton decided he had spent enough time on the sidelines, and he subsequently requested to be moved to a combat unit in South Korea.



Although President Harry S. Truman had ordered the military to desegregate its ranks only two years prior, many units remained racially separated. One of those was the 24th Infantry Regiment, a unit that helped comprise the famed Buffalo Soldiers. Charlton reported to the 24th in early 1951, and by May of that year, was on the front lines as part of an operation to push Chinese and North Korean troops out of the South. In June, Charlton’s company was tasked with taking a hill near the village of Chipo-ri. The company was battered after their first attempt up the hill, a failed charge that saw Charlton’s platoon commander mortally wounded. With no clear leader, the 21-year-old sergeant took command, reorganizing the men for another charge. Despite mounting casualties inflicted by devastating Chinese infantry and mortars, Charlton and his men slowly progressed up the hill.

Charlton ran ahead of the men numerous times, personally taking out two entrenched enemy positions and killing six Chinese soldiers with his rifle and grenades. During one advance, the sergeant was severely wounded in the chest, but refused medical treatment, insisting instead on continuing to lead his men on a third daring charge. Personal accounts from those who fought alongside him said Charlton could be seen charging up the hill while “holding his

chest wound with one hand and an M1 carbine with the other.” As the Buffalo Soldiers reached the crest, they became pinned down as enemy fire intensified from an emplacement on the opposite slope. Ignoring his wounds, Charlton charged across the top of the hill at the head of the formation, unleashing all the fire he had at his disposal on the enemy position.

During his furious advance, he was struck once more by an enemy grenade, but continued his relentless attack until the enemy position was destroyed. He then succumbed to his wounds. “Let’s go” were the last words Charlton’s men heard him utter before his final assault. The 21-year-old sergeant was posthumously awarded the Medal of Honor, which his parents accepted in 1952 from Secretary of the Army Frank Pace. Despite his heroics, Charlton was not offered a burial spot in Arlington National Cemetery, a decision his family claimed was due to racial discrimination. The controversy garnered much national attention, leading to Charlton’s reburial in Arlington in 2008. For more, read Charlton’s [Medal of Honor](#) citation. [Source: MilitaryTimes | J.D. Simkins | August 31, 2018 ++]

Vet Hiring Fairs ► **Scheduled As of 15 SEP 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 | September 15, 2018 ++]

Military Retirees & Veterans Events Schedule ► **As of 15 SEP 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 | September 15, 2018 ++]

State Veteran's Benefits ► Arizona 2018

The state of Arizona provides a benefits to their veteran residents in the categories listed below. To obtain more information on them refer to the attachment to this Bulletin titled, “**Vet State Benefits– AZ**”. For a more detailed explanation of each of the below benefits refer to <https://dvs.az.gov>.

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/arizona-state-veterans-benefits.html> | September 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.

VA Medical Marijuana Update 50 ► Senate Bill to Remove Vet Access Barriers

A bill introduced in the Senate on 4 SEP would remove some of the barriers making it difficult for veterans to access medical cannabis programs in their states. The **Veterans Medical Marijuana Safe Harbor Act**, introduced by Sen.

Bill Nelson (D-FL) and Sen. Brian Schatz (D-HI), would allow veterans to use, possess, or transport cannabis as permitted by state law without fear of federal prosecution, and would allow doctors in the Dept. of Veterans Affairs (VA) system to recommend medical cannabis to their patients. It also calls on the VA to commence a study into the effects of cannabis on pain in veterans within two years of passage, and allocates \$15 million for that purpose.

“People who have served their country should have an easier time accessing the medicine that works for them, not harder,” said Aaron Smith, executive director of the National Cannabis Industry Association. “More ability to participate in state-legal cannabis programs with the help of their own doctors will improve quality of life for many veterans, and hopefully increase their interest in taking part in the rapidly expanding legal cannabis industry. We hope that the rest of Congress will support this legislation and help protect those who protect us.” The bill draft at <https://www.billnelson.senate.gov/sites/default/files/Medical%20Marijuana%20for%20Veterans.pdf> is available for review. [Source: Emerald Magazine | September 6, 2018 ++]

VA Website Update 03 ► H.R.6418 | VA Website Accessibility Act of 2018

A new bill in front of the House Veterans’ Affairs Committee Health Subcommittee would put pressure on the Department of Veterans Affairs (VA) to make its websites and digital tools more accessible to the visually impaired. H.R. 6418, the **VA Website Accessibility Act of 2018**, would require the VA to review its websites for compliance with section 508 of the Rehabilitation Act of 1973, submit a report to Congress, and create a plan to remedy each issue.

“Navigating the VA’s often complicated bureaucracy for the detailed information necessary to apply for VA benefits should not be doubly difficult for visually impaired veterans” said Elizabeth Esty, D-Conn., sponsor of the bill. She noted that according to the Blinded Veterans Association, there are over 130,000 legally blind veterans, and 1.5 million veterans with low vision, and she pointed to an update in the Veterans’ Crisis Line mobile app that was not section 508 compliant. “Prior to passing H.R. 6418, Wounded Warrior Project recommends that Congress receive a brief from the VA CIO, the Department of Justice Civil Rights Division, responsible for obtaining information on section 508 compliance, and the Federal CIO Council accessibility committee, on the status of ongoing efforts being conducted for VA IT systems to ensure that they are in compliance with section 508,” said Jose Ramos, legislative director for the Wounded Warrior Project. He also called on Congress to receive annual briefings to monitor continued progress.

“Section 508 compliance is an issue that people throughout the VA generally agree is important, but at the same time the issue never seems to rise to the level where it gets the attention of VA’s leadership for any length of time,” said Melanie Brunson, director of government relations at the Blinded Veterans Association. “With the recent rollout of the electronic medical record collaboration with Cerner, along with the focus on IT modernization throughout the VA, the Blinded Veterans Association believes that the time for a new scenario is now.” She called on Congress to include additional measures in the bill, including a section on steps taken to prevent future repetitions of compliance issues and an examination of section 508 compliance issues outside of the VA’s website. [Source: MeriTalk | September 13, 2018 ++]

Arlington National Cemetery Update 78 ► H.R.6734 | Full Military Honors Act of 2018

Congressmen Mike Bishop (MI-08), Sam Johnson (TX-03), and House Veterans’ Affairs Committee Ranking Member Tim Walz (MN-01) on 10 SEP announced the introduction of the **Full Military Honors Act of 2018** (H.R.

6734) to allow enlisted Medal of Honor recipients and Prisoners of War (POW) who are eligible for burial at Arlington National Cemetery to receive a full military honors burial, which includes an escort platoon, a military band, and a caisson (horse drawn casket) if available. Currently, full military honors are reserved for commissioned officers, warrant officers and senior non-commissioned officers.

“America’s POWs and Medal of Honor recipients have sacrificed immeasurably in service to the United States – regardless of their rank. So I was shocked to find out that earlier this year a former POW from Michigan, Army Pvt. 1st Class Robert Fletcher was denied a full honors burial at Arlington National Cemetery based solely on his enlisted rank,” said Rep. Bishop. “This has been an issue for too long, and my legislation will ensure those who have gone above and beyond the call of duty are provided the full military honors they have earned for their end of life ceremonies.”

“During my time in the infamous Hanoi Hilton, many of my fellow POWs and I were isolated in cramped cells,” said Rep. Johnson. “We spent months in leg irons, years in leg stocks, and endured extreme starvation and torture. My fellow POWs who served honorably demonstrated the utmost patriotism, but not all of them were eligible for full military honors at their burial, simply due to their rank. I believe this is wrong. ANY veteran who served honorably as a Prisoner of War or whose actions earned them the Medal of Honor has already demonstrated extraordinary dedication to defending Freedom. In return, they deserve to have the country they fought for bestow full military honors if they are eligible to be buried at Arlington National Cemetery. I am grateful for Rep. Mike Bishop’s leadership on this issue, and I’m proud to join him in standing up for the service and sacrifice of our Great Nation’s veterans.”

“Medal of Honor recipients and POWs have earned and deserve nothing less than full military honors,” said Rep. Walz. “As a retired enlisted soldier of 24 years, I’m proud to join in introducing the Full Military Honors Act. To help ensure we honor the sacrifices these heroes and their families have made for our country, we must pass it without delay.”

Congressman Sam Johnson, a 29-year U.S. Air Force veteran, flew combat missions in both the Korean and Vietnam Wars. On the 25th combat mission of his second tour in Vietnam, Johnson was shot down over North Vietnam and held as a POW for nearly seven years in the “Hanoi Hilton.” While there, his captors labeled him a “diehard” resistor and moved him into solitary confinement in “Alcatraz,” along with ten other POWs including U.S. Senator Jeremiah Denton and Vice Presidential candidate Jim Stockdale. Congressman Tim Walz, a 24-year veteran of the Army National Guard, is the Ranking Member of the House Committee on Veterans’ Affairs and serves on the US-Russia Joint Commission on POW/MIAs. Walz is the highest ranking enlisted soldier ever to serve in Congress.

The Full Military Honors Act of 2018 is endorsed by the American Legion, Paralyzed Veterans of America, Military Officers Association of America, National League of POW/MIA Families, Special Operations Association, Special Forces Association, and American Fallen Warriors Memorial Foundation. To read letters in support of H.R. 6734 click [HERE](#). [Source: VVA Web Weekly | September 11, 2018 ++]

VA Cemetery Memorials Update 02 ► H.R.4312 | Fallen Warrior Battlefield Cross Memorial

Lawmakers on 5 SEP considered a bill to force the National Cemetery Administration to allow battlefield crosses, following the controversial removal of the grave markers from three veterans cemeteries last year. Battlefield crosses, made up of a dead soldier’s rifle, helmet, boots and dog tags, are used to mark a death in combat. A stone depiction of one was removed from the Ohio Western Reserve National Cemetery last September, sparking outcry from local veterans and elected officials.

The Department of Veterans Affairs, which manages national veterans' cemeteries, said at the time that VA policy prohibited realistic-looking depictions of firearms. Displays were also removed from cemeteries in Illinois and Michigan, said Rep. Jim Renacci (R-OH) during a hearing of the House Committee on Veterans' Affairs subpanel on disability assistance and memorial affairs. "This misrepresentation of policy ignores the special place of the battlefield cross occupies in the hearts of our veterans," Renacci said.

The battlefield cross in Ohio was put there by a local VFW chapter, members of which were "in dismay" when the memorial was removed, the VFW said in a statement. "To VFW members, all of whom have deployed into harm's way in a foreign land, the battlefield cross has a special significance," VFW director Carlos Fuentes said. "It is used to honor and remember our brothers and sisters who have made the ultimate sacrifice." In response to their complaints, the VA returned the displays later in 2017.

Renacci, however, said he thinks a rule permitting depictions of battlefield crosses should be put into law so VA officials in the future can't decide to remove them again. He introduced H.R. 4312, the **Fallen Warrior Battlefield Cross Memorial Act**, to allow them. "As the removal last year demonstrated, policies and their interpretations can change," Renacci said. "Without the force of law, there are no permanent protections in place." The VA is opposed to the bill.

Matthew Sullivan, a deputy undersecretary with the VA's National Cemetery Administration, said the legislation would prevent the VA from establishing standards for what the battlefield crosses would look like. The VA typically has oversight about the size and design of memorials placed in national cemeteries. "It raises questions of VA's ability to establish design standards to ensure consistency in appearance and maintenance of monuments," he said. The bill must be considered by the full House Committee on Veterans' Affairs before going for a vote on the House floor.

On 5 SEP, VFW National Legislative Service Director Carlos Fuentes testified on behalf of the VFW at a Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs hearing on this and some other bills to improve VA cemetery benefits and operations. Fuentes offered the VFW's support for H.R. 4312, which ensures the battlefield cross is authorized to be displayed at VA national cemeteries; H.R. 6409, which would authorize VA to inscribe the name of spouses and children buried with veterans on veterans' headstones; and H.R. 6420, which would expand the Veterans Legacy Program that perpetuates the memories of veterans buried at VA national cemeteries. Go to <https://veterans.house.gov/calendar/eventsingle.aspx?EventID=2230> to watch the hearing. [Source: Stars & Stripes | Nikki Wentling | September 6, 2018 ++]

Vet Education Update 01 ► **H.R.4323 | Supporting Veterans in STEM Careers Act**

If enacted the **Supporting Veterans in STEM Careers Act**, which has passed the House would modify the requirements and selection criteria of certain National Science Foundation (NSF) programs to promote wider participation by veterans. It would also would require the Office of Science and Technology Policy (OSTP) to establish a working group to coordinate federal programs for transitioning veterans into careers in science, technology, engineering, and mathematics (STEM), and to develop a strategic plan to address barriers to STEM careers for veterans. As amended it requires the National Science Foundation (NSF) to:

- (1) Encourage veterans to study and pursue careers in STEM (science, technology, engineering, and mathematics) and computer science in coordination with other federal agencies that serve veterans, and
- (2) Submit a plan to Congress for enhancing outreach efforts to veterans.

The bill provides for veterans' participation and outreach in:

- (1) The Robert Noyce Teacher Scholarship program to recruit and train mathematics and science teachers,
- (2) NSF fellowships and Masters fellowships for mathematics and science teachers,

- (3) Computer and network security capacity building grants, and
- (4) Traineeship grants leading to a doctorate degree in computer and network security research.

[Source: Congressional Budget Office News | September 11, 2018 ++]

Federal Retirement ► **H.R.4431 | Correcting Miscalculations in Veterans’ Pensions Act**

H.R. 4431 would allow federal agencies to pay the interest owed by any former employees who chose to count their prior military service for civilian retirement benefits, if the interest results from an administrative error. Under current law, federal employees may include years of prior military service in the calculation of their civil service retirement benefits if they pay a deposit to cover the retirement contributions they would have paid if that period of military service had been civilian service. Administrative errors occur when employees receive inaccurate information about the amount or the due date of the deposit. If employees owe additional funds to convert their period of military service because of an administrative error, they also owe interest on the amount due.

Based on a small sample of cases and information from the Merit Systems Protection Board, CBO estimates that **Correcting Miscalculations in Veterans’ Pensions Act** would affect just a few federal retirees each year and that the average amount of interest accrued in each case would be about \$15,000. Enacting H.R. 4431 would allow federal agencies the option to make those interest payments on behalf of their former employees using funds appropriated for salaries and expenses. Considering the small number of retirees that would be affected and that some agencies already have the authority to make such payments, CBO estimates that implementing the provision would cost less than \$500,000 over the 2019-2023 period. Any such spending would be subject to the availability of appropriated funds.

Allowing federal agencies to pay the interest costs associated with administrative errors in converting military service could make it more likely that some retirees would pay their deposit (or corrected deposit) and thus receive a higher retirement benefit. (In those cases, the higher benefit payments would be partially offset by the deposit payments, which are recorded as revenues.) However, given the limited number of retirees that could be affected, CBO estimates that the increases in direct spending and revenues would each be less than \$500,000 over the 2019-2028 period. [Source: Congressional Budget Office | September 12, 2018 ++]

*** Military ***



USS John F. Kennedy (CVN-79) ► 50% Complete

The future aircraft carrier John F. Kennedy, the next ship in the Ford class, is now 50 percent complete, according to the Newport News Naval Shipbuilding division of Huntington Ingalls. The ship reached the halfway point after a “superlift,” where one of the largest construction units on the ship — a 905-metric-ton aft section — was installed, according to the company news release. That section is 80 feet long, 110 feet wide and four decks in height, the

shipbuilder said. The ship is set to be launched in late 2019. Go to <https://youtu.be/aC-3VXt7wV4> to view a video of the installation.

“This was a game changer for us,” said Lucas Hicks, Newport News Naval Shipbuilding’s vice president of the CVN 79 program. “Performing higher levels of pre-outfitting represents a significant improvement in aircraft carrier construction, allowing us to build larger structures than ever before and providing greater cost savings.” Combining the units allowed shipyard crews to install grating, pumps, valves, pipe, electrical panels, mounting studs, lighting, ventilation and other components before the structure was hoisted into place with a 1,050-metric-ton gantry crane. Using that approach resulted in the work being completed 14 months earlier than it was on the USS Gerald R. Ford.

The Kennedy is the second of at least four planned ships of the Ford class. The lead ship, the Gerald R. Ford, was commissioned last year and is undergoing post-commissioning work. According to Newport News Naval Shipbuilding, the superlift used on the Kennedy will be used for the next two ships of the class, the Enterprise and the unnamed CVN 81. The Ford was plagued with cost overruns and schedule delays, but Newport News says the Kennedy is currently four months ahead of schedule. [Source: DefenseNews | Jeff Martin | August 31, 2018 ++]

Military Fraternization Update 01 ▶ Army | Remedios Cruz



Lance Cpl. Remedios Cruz, Marine Aircraft Group 12, recites the Oath of Enlistment after being meritoriously promoted at Anderson AFB, Guam, Dec. 4, 2013.

Remedios Cruz joined the Marine Corps in 2013 as a supply clerk. One year later, she completed infantry training, and in 2017, made history when she became one of three females to join 1st Battalion, 8th Marines at Camp Lejeune, North Carolina. Now, Cruz is awaiting separation from the Marine Corps after pleading guilty to maintaining a romantic relationship with a subordinate. Cruz, 26, eventually married the person, who was a lower-ranking Marine in her unit, according The New York Times. “The biggest mistakes I’ve made in the infantry were from my personal relationships,” Cruz told the Times. “I really want to move on.” Cruz was reduced in rank from sergeant to corporal and restricted to the base after pleading guilty to fraternization as part of a broader plea agreement. The commanding general of 2nd Marine Division will now decide if she will be forced out with an Other-Than-Honorable discharge, according to the Times. “Regardless of the outcome of this case, Corporal Cruz has been a courageous pioneer for women in the military and she has earned a place in Marine Corps history,” Cruz’s lawyer, Capt. Jacob R. Johnston, said in a statement to The New York Times. [Source: MarineCorpsTimes | Andrea Scott | September 12, 2018 ++]

Navy Red Hill Fuel Tanks Update 01 ► Deal Cut with Environmental Watchdogs

The U.S. Navy is pushing for the least expensive option in upgrading 20 massive underground fuel tanks that pose risks to a major source of drinking water on Oahu. The Navy has assessed six options to improve the aging tanks at the Red Hill Underground Fuel Storage Facility, telling regulators last month that it would recommend the option with “minimal changes to the status quo,” the Honolulu Star-Advertiser reported 10 SEP.



Senior Navy officials briefed the Honolulu Board of Water Supply, Moanalua Valley Community Assn and Pearl City Neighborhood Board No. 21 during a 2015 visit to one of the fuel tanks at the Red Hill Underground Fuel Storage Facility near Pearl Harbor.

In a deal with the Environmental Protection Agency and the state Department of Health, the Navy agreed to examine options to improve tank safety after 27,000 gallons of fuel leaked at the facility in 2014. The EPA and the state Health Department must sign off on the Navy’s selection to improve the tanks built in the 1940s. "As stewards of your tax dollars, the Navy will continue to pursue the most affordable option that achieves the safety and protection of our drinking water," said Mark Manfredi, the Navy's regional program director of Red Hill. The affordable option would include coating the tanks and nozzles to prevent corrosion and upgrading the leak detection system. That could cost up to \$25 million per tank.

This option has concerned environmental advocates and officials with the Honolulu Board of Water Supply. Choosing a tank within a tank option would better protect the island’s water, said Ernie Lau, manager and chief engineer of the water board. The affordable option maintains the existing steel exterior. "This is basically the status quo with a little more of a coating on the bottom of the tank," Lau said.

The Navy is reviewing its fuel requirements in the Indo-Pacific region, which casts uncertainty on the tanks' future, said Bruce Anderson, director of the state Health Department. That review could take another year to complete. "My thinking is, given the uncertainty of the future of those tanks, it is not unreasonable that they would want to maintain them as they are with these upgrades and then come back to us with a final recommendation on what they propose over the next five years," Anderson said. The state Health Department is planning to hold public meetings on the Navy’s choice in the coming months. [Source: The Associated Press | September 11, 2018 ++]

Botnets ► DARPA Wants to Find them Before They Attack

The military's research branch is investing in systems that automatically locate and dismantle botnets before hackers use them to cripple websites, companies or even entire countries. The Defense Advanced Research Projects Agency on 30 AUG awarded a \$1.2 million contract to cybersecurity firm Packet Forensics to develop novel ways to locate and identify these hidden online armies. The award comes as part of the agency's Harnessing Autonomy for Countering Cyber-adversary Systems program, a DARPA spokesperson told Nextgov.

To build botnets, hackers infect internet-connected devices with malware that allows them to execute orders from a remote server. Because the virus sits dormant most of the time, the owners of infected devices rarely know their computer, smartphone or toaster has been compromised. Through the HACCS program, DARPA aims to build a system that can automatically pinpoint botnet-infected devices and disable their malware without their owners ever knowing.

Launched in 2017, the program is investing in three main technologies: systems that uncover and fingerprint botnets across the internet, tools that upload software to infected devices through known security gaps, and software that disables botnet malware once it's uploaded. Packet Forensics' technology falls under that first category, the DARPA spokesperson said. Eventually DARPA plans to integrate each of those technologies into a single system that can spot, raid and neutralize botnet-infected devices without any human involvement. Because the tool would only target botnet malware, people could continue using the devices just as they had before, the agency said in the program announcement.

During phase one of the three-part project, Packet Forensics will build a technology capable of scanning some five percent of global IP addresses and detecting botnets with 80 percent accuracy. By the end of the program, DARPA anticipates the system to analyze 80 percent of the global internet and correctly spot botnets 95 percent of the time. The effort is scheduled to last to four years, with the first phase running 16 months. Later phases include additional funding. [Source: NextGov | Jack Corrigan | September 11, 2018 ++]

B-52's Update 05 ► Upgrades To Keep Them Flying Until 2050s

A series of upgrades to the B-52 Stratofortress bomber could keep the remaining fleet of Cold War bombers going until 2050. The planes, built during the Kennedy Administration, are expected to receive new engines, electronics, and bomb bay upgrades to keep them viable in nuclear and conventional roles. The B-52 strategic heavy bomber is a true survivor. It was designed to fly high over the Soviet Union carrying atomic bombs if necessary. But the B-52 is the do-it-all tool of strike warfare, taking on whatever mission is popular at the time.

B-52s were modified to drop conventional bombs during the Vietnam War, where they proved they could fly low to penetrate enemy defenses, gained the ability to drop precision-guided bombs, and swapped their nuclear bomb loads for nuclear-tipped cruise missiles. The B-52s also can carry Harpoon anti-ship missiles, lay minefields at sea, and provide close air support to troops on the ground. B-52s have even flirted with air-to-air warfare, with their tail gunners reportedly shooting down two MiG-21 fighters over Vietnam. Of the original 102 B-52Hs built between 1961 and 1962, 76 are still flying with the Air Force's Global Strike Command and Air Force reserve. B-52s regularly fly to Europe and Asia, and in early June, two B-52s stationed on the island of Guam flew to the South China Sea in protest of Chinese territorial claims.

Now the U.S. Air Force is embarking on a series of major upgrades that could give the B-52 another 30 years of service. According to National Defense, a key improvement will be re-engineering the big bomber. Each B-52 still operates eight original TF-33-103 engines. Not only are those engines generations behind the state of the art, but

their age, and the difficulty to source spare parts, puts their future use in jeopardy—a problem Popular Mechanics covered last year. Rolls-Royce, Pratt & Whitney, and GE Aviation have all expressed interest in the new B-52 engine, but only Pratt and Whitney has actually chosen a potential replacement: the PW815 engine used in the Gulfstream G500 passenger jet.



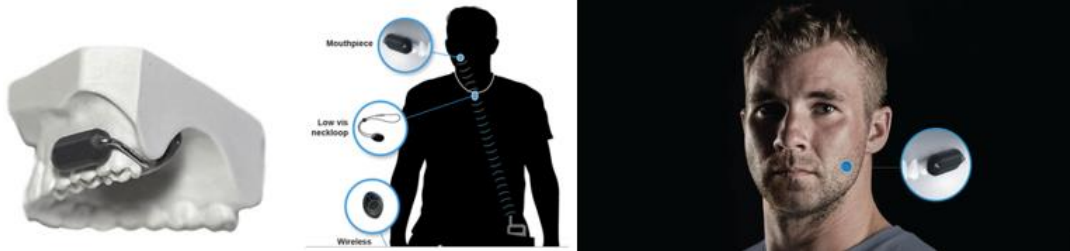
The Air Force would like to replace the bomber's APQ-166 terrain following and mapping radars, which are essential for low-level flight. A bomb bay upgrade will allow the B-52 to carry JDAM satellite-guided bombs and Joint Air-to-Surface Standoff Missiles (JASSM) in its internal bay. Storing weapons internally reduces drag, increasing range. Alternately a B-52 could carry both internal and external stores. A single B-52 can carry eight JASSMs internally and twelve externally, for a total of 20 of the precision attack missiles. B-52s are also getting a moving map display, improved voice and data communications, new information displays at all of the crew stations, and low and extremely high frequency communications equipment for both conventional and nuclear missions.

How would the B-52 use all of this new equipment to stay relevant on the battlefield? As a large aircraft with the radar signature of a barn door, adversaries can see a B-52 coming from miles away. That said, a B-52 can fire missiles like JASSM from beyond radar detection range. In wartime, a B-52 could work with a stealthy aircraft like the F-35 to launch missiles against time-sensitive targets. A F-35, while flying stealthy, can carry a limited amount of weapons, but it could spot targets at sea or on the ground and relay targeting data to a B-52 hundreds of miles away. Another mission the B-52 could pick up is becoming a platform for hypersonic weapons. The Air Force is pursuing the Arrow and Hacksaw hypersonic weapons programs, and a large, lumbering aircraft with plenty of external weapons pylons like the B-52 is perfect for the role.

The Air Force's fleet of B-52Hs will be approximately 90 years old in 2050. 2050 is probably the end of the line for the old bomber, as the airframes will eventually just plain wear out. Not all B-52s will make it to the finish line. The cost of upgrades and the introduction of the B-21 Raider bomber will probably mean retirement for some of the 76 jets in the name of cost savings. Still, the old bomber's career is by any measurement extraordinary: in the 1990s, it was commonly said that a B-52 pilot could fly the same plane his or her father flew. By the 2040s it will be theoretically possible for a B-52 crew to fly the same plane his or her great-grandfather flew. [Source: Popular Mechanics | Kyle Mizokami | September 10, 2018 ++]

Molar Mic ► **Military Now Has Them for Invisible, Hands-Free Radio Calls**

Next time you pass someone on the street who appears to be talking to themselves, they may literally have voices inside their head...and be a highly trained soldier on a dangerous mission. The Pentagon has inked a roughly \$10 million contract with a California company to provide secure communication gear that's essentially invisible. Dubbed the Molar Mic, it's a small device that clips to your back teeth. **The device is both microphone and "speaker,"** allowing the wearer to transmit without any conspicuous external microphone and receive with no visible headset or earpiece. Incoming sound is transmitted through the wearer's bone matter in the jaw and skull to the auditory nerves; outgoing sound is sent to a radio transmitter on the neck, and sent to another radio unit that can be concealed on the operator. From there, the signal can be sent anywhere.



“Essentially, what you are doing is receiving the same type of auditory information that you receive from your ear, except that you are using a new auditory pathway — through your tooth, through your cranial bones — to that auditory nerve. You can hear through your head as if you were hearing through your ear,” said Peter Hadrovic, CEO of Molar Mic creator Sonitus Technologies. He likened the experience to what happens when you eat a crunchy breakfast cereal — but instead of hearing that loud (delightfully marketable) chewing noise, you’re receiving important communications from your operations team. Your ability to understand conversations transmitted through bone improves with practice. “Over the period of three weeks, your brain adapts and it enhances your ability to process the audio,” said Hadrovic. But even “out of the gate, you can understand it,” he said.

The Molar Mic connects to its transmitter via near-field magnetic induction. It’s similar to Bluetooth, encryptable, but more difficult to detect and able to pass through water. Sonitus received early funding from In-Q-Tel, the nonprofit investment arm of the CIA, to develop the concept. Hadrovic declined to say whether CIA operatives had used the device in intelligence gathering. But the Molar Mic has seen the dust of Afghanistan and even played a role in rescue operations in the United States.

In Aug, 2016, a connection Hadrovic met through In-Q-Tel introduced the company to the Defense Innovation Unit Experimental, or DIUx (since rebranded simply DIU). They linked Sonitus to their “warrior in residence” and several other pararescuemen, or PJs, from the Air National Guard’s 131st Rescue Squadron at Moffett Field in Mountain View, California, near the DIU headquarters. Pararescuemen airdrop behind enemy lines to rescue downed aircrews.

- A few of the airmen took prototypes of the device on deployment to Afghanistan. Although they didn’t use it during missions, they were able to test it repeatedly and offer feedback. Hadrovic said the 14 months of testing were critical to improving the product for use by the military.
- In 2017, a few of the PJs from the 131st brought Molar Mic along when they deployed to Texas to help with rescue operations for Hurricane Harvey. Hadrovic said the airmen were pleased with its performance during complicated operations involving water, helicopters, and a lot of external noise. “This guy is standing in neck-deep water, trying to hoist a civilian up into a helicopter above. He says, ‘There is no way I would be able to communicate with the crew chief and the pilot if I was not wearing your product.’”

The same technology holds the potential for far more rich biometric communication between operators and their commanders, allowing soldiers in the field and their team to get a timely sense of how the soldier is responding to pressure or injury, without him or her having to communicate all of that explicitly. It’s something that the military is working toward.

“As we look to the future human-machine interface... the human creates a lot of information, some of it intentional, some of it unintentional. Speaking is one form of information creation,” says Hadrovic. “Once you’ve made something digital, the information can be interspersed...We have a tremendous wealth of opportunities to communicate out of the person and back to the person, information that can be either collected from them and processed offline and given back in a nice feedback loop. What we’ve done is invested in the platform that will support these future elements.” [Source: Defense One | Patrick Tucker | September 10, 2018 ++]

GI Bill Transferability Update 04 ► Purple Heart Recipient's Exemption

Purple Heart recipients on active duty will soon be exempt from a new policy barring troops from transferring their post-9/11 GI Bill education benefits to their dependents if they cannot commit to an additional four years of service. The policy update, announced in July, immediately excluded those who could not extend their service by four years, including wounded troops in the medical retirement process, from the ability to transfer. A change that takes effect in July 2019 will also block those with 16 years of service from making the switch.



Prior to the policy change, troops who served a minimum of six years and committed to serving an additional four years were eligible to transfer the education benefit to their dependents. Those who could not commit to additional service because their circumstances prevented them from doing so were allowed to make the transfer anyway. But on 5 SEP, the Defense Department changed gears, announcing the strict no-extension, no-transfer policy will not apply to currently serving Purple Heart recipients starting 31 AUG.

"The Secretary of Defense, in coordination with the Secretary of Veterans Affairs, signed a policy that allows wounded warriors who have received a Purple Heart to transfer unused Post-9/11 GI Bill education benefits to their dependents, regardless of the number of years they have served," the announcement says. "Effective August 31, Wounded Warrior Purple Heart recipients are eligible to transfer those benefits regardless of their years of total service or ability to complete an additional period of obligated service." The changes to the transferability rules are designed to preserve the GI Bill as a retention tool, rather than a benefit of service.

"After a thorough review of the policy, we saw a need to focus on retention in a time of increased growth of the armed forces," Stephanie Miller, director of accessions policy in the Office of the Secretary of Defense, said in a statement at the time. "This change continues to allow career service members that earned this benefit to share it with their family members while they continue to serve." The new rule, however, backtracks on that focus. Secretary Mattis has been clear, we must recognize the sacrifices these service members have made," Miller said in a statement included in today's announcement. "This policy reflects our continuing commitment to wounded warriors and their families." [Source: Military.com | Amy Bushatz | September 5, 2018 ++]

USMC Racial Extremism ► Updated Order Issued

The U.S. Marine Corps has taken steps to combat racial extremists in its ranks, issuing an updated order emphasizing that participation in white supremacist and other groups is prohibited and encouraging service members to report fellow Marines involved with such groups. The actions come after an active-duty Marine was documented taking part in last year's deadly white supremacist rally in Charlottesville, Virginia, and two others were arrested after hanging a racist banner off a building in North Carolina. "The order reaffirms the Marine Corps' commitment to maintaining a culture of dignity, respect and trust in which all members of the organization are afforded equal

opportunity to achieve their full potential based solely upon individual merit, fitness, intellect and ability,” Maj. Brian Block, a Marine spokesman, said.

A ProPublica and Frontline investigation this year revealed that Vasillios G. Pistolis, a Marine based at Camp Lejeune, North Carolina, had engaged in a series of assaults during the Charlottesville rally. Pistolis, who had been a member of the white extremist group known as Atomwaffen Division, was subsequently subjected to a court-martial and forced from the Corps. Pistolis told ProPublica and Frontline that he had left the racist group and that he had not been present in Charlottesville. However, there are photographs, video and text messages that make clear he was indeed there. Last year, the Marine Corps Times reported that Staff Sgt. Joseph Manning and Sgt. Michael Chesny pleaded guilty to trespassing charges for hanging a banner with a white power slogan from a building in Graham, North Carolina, in May 2017. The two Marines have since been “administratively separated” from the organization, Block confirmed.

Like every branch of service, the Marine Corps has regulations that bar its members from participating in racial extremist groups, but the updated policy clarifies language on prohibited conduct, chiefly by explicitly identifying “supremacist” activity as forbidden. It also consolidates many previous orders, a large number of which haven’t been updated in years, and aims to tighten accountability when rules of conduct are violated. The updated policy encourages service members who see their peers engaging in prohibited behavior to report them through various channels.

Pete Simi, co-author of the book “American Swastika” and an associate professor at Chapman University in California who has studied extremist groups for the last 20 years, said, “The order is significant only if there is a plan to both root out and prevent folks from taking part in extremist activity.” The amended order isn’t part of the Uniform Code of Military Justice, the federal law that defines criminal offenses under the U.S. military’s legal system. “As an order, violation of the prohibited activities and conduct is punishable under the UCMJ, but this is not in and of itself a change to the UCMJ,” Block said. [Source: GovExec.com | Rahima Nasa | September 5, 2018 ++]

Performance Readiness Bar ► Army Researchers Develop Tasty, Healthy Bar

Optimizing bone health and preventing musculoskeletal injuries in service members is a complex science. The U.S. Army Research Institute of Environmental Medicine consistently takes on that challenge. USARIEM is a U.S. Army Medical Research and Materiel Command laboratory based in Natick, Massachusetts, the home of the Soldier Systems Center — the only place in the Army that touches every element of a soldier’s performance, from boots to increasing readiness and lethality. USARIEM’s Military Nutrition Division researchers work to understand the physiological needs of the soldier and then aim to meet those needs through nutrition guidelines and recommendations for food items.



U.S. Army’s Performance Readiness Bar

Researchers took on the challenge of creating an innovative way to keep soldiers ready to train and fight. The result? The Performance Readiness Bar, fortified with calcium and vitamin D to create stronger bones. Army research physiologist Dr. Erin Gaffney-Stomberg says coming up with the PRB was a lengthy process. “USARIEM studied

the effects of calcium and vitamin D starting about six years ago. The results of the first randomized, controlled trial were that those who consumed a bar containing calcium and vitamin D daily throughout basic training experienced greater increases in bone density compared to those who got the placebo,” Gaffney-Stomberg said.

Calcium and vitamin D have already been proven to be necessary nutrients to support bone health. However, the USARIEM researchers’ findings indicated that basic trainees needed higher-than-average amounts of calcium and vitamin D to support bone health during basic training. USARIEM sent these results to the Combat Feeding Directorate from Natick Soldier Research, Development and Engineering Center, a neighboring lab within Soldier Systems Center. While it was USARIEM’s job to make nutrition recommendations for the bar, it was the CFD’s job to make sure the bar could stand up to the rigors of the training environment, and meet safety standards while still tasting good.

The two labs developed the PRB, which provides the nutrients necessary to support physical readiness by fueling muscle growth and bone health. The bar addresses nutritional deficiencies that some recruits come to basic training with, such as low vitamin D levels. The PRB works to correct those deficiencies. Years of nutrition research and field studies by USARIEM scientists have demonstrated that higher levels of calcium and vitamin D in the body increases bone density in response to training. Eating the calcium and vitamin D-fortified Performance Readiness Bar supports a recruit’s bone health and thereby will hopefully reduce injury risk. “With the help of an expert panel including the Center for Initial Military Training, the Joint Culinary Center of Excellence, the Defense Logistics Agency, USARIEM and CFD the bar was rolled out at four Army basic training sites,” Gaffney-Stomberg said. The program’s evaluation is ongoing.

So, how does it work? “The bar is a standalone item and is offered once a day, each day,” Gaffney-Stomberg explained. “It’s essentially a fourth meal.” Recruits are offered the bar every day. Each bar is counted and recruits get one per day, somewhere between dinner and before going to sleep. Researchers from USARIEM’s Military Nutrition and Military Performance Divisions are now taking a detailed look at how daily consumption of the bar impacts recruits. In one of the largest data collections in USARIEM’s history, this multidisciplinary group of researchers is collecting bone and muscle data from 4,000 recruits as they go through basic training and onto the start of their military careers. The goal of this four-year study is to better understand who is more likely to get injured and exactly what factors can affect injury risk. One of the factors the researchers are looking at is whether the recruits ate the PRB, which will help them evaluate whether the bar makes a difference in injury risk.

When the researchers finish collecting data from all 4,000 recruits, their ultimate goal is to use these data, including the findings collected from evaluating the PRB, to provide guidance that will make a substantial impact on reducing injuries in our nation’s warfighters. This nutritional advancement is cost-neutral for the military. An underutilized commercial energy bar was removed from dining facilities to make room for the PRB. The new bar is provided to the units where control of the bars is managed by cadre leaders and eaten outside of the dining facility.

Researchers aren’t simply working to provide recruits and soldiers with something that only tastes good; it has to make sense for their bodies as well. The PRB was created with evidence-based science and was designed to sustain performance consistent with the modernization goals of the Army. It helps recruits endure the pace of training. And, the PRB isn’t just for soldiers. The Air Force is in the acquisitions process for a PRB or a similar product. [Source: Health.mil | Yolanda R. Arrington | September 4, 2018 ++]

Navy Terminology Update 02 ► Origins

Every profession has its own jargon and the Navy is no exception. For the Navy, it's *bulkhead*, *deck* and *overhead* and not *wall*, *floor*, and *ceiling*. Some nautical terminology has found its way into every day use, and you will find the origins of this and Navy terminology below. More terminology will be added from time to time.

Gun Salutes

Gun salutes were first fired as an act of good faith. In the days when it took so long to reload a gun, it was a proof of friendly intention when the ship's cannon were discharged upon entering port.

Head

The "head" aboard a Navy ship is the bathroom. The term comes from the days of sailing ships when the place for the crew to relieve themselves was all the way forward on either side of the bowsprit, the integral part of the hull to which the figurehead was fastened.

He Knows the Ropes

In the very early days, this phrase was written on a seaman's discharge to indicate that he was still a novice. All he knew about being a sailor was just the names and uses of the principal ropes (lines). Today, this same phrase means the opposite -- that the person fully knows and understands the operation (usually of the organization).

Holystone

The last Navy ships with teak decks were the battleships, now since decommissioned. Teak, and other wooden decks, were scrubbed with a piece of sandstone, nicknamed at one time by an anonymous witty sailor as the "holystone." It was so named because since its use always brought a man to his knees, it must be holy! However, holystones were banned by the Navy by General Order Number 215 of 5 March 1931 because they wore down the expensive teak decks too fast.



Hunky-Dory

The term meaning everything is O.K. was coined from a street named "Honki-Dori" in Yokohama, Japan. Since the inhabitants of this street catered to the pleasures of sailors, it is easy to understand why the street's name became synonymous for anything that is enjoyable or at least satisfactory. And, the logical follow-on is "Okey-dokey."

Listless

Today it means to be dull or without pep. It comes from the days of sail when a ship was becalmed and rode on an even keel without the port or starboard list experienced under a good breeze. No wind, no list; no list, lifeless.

[Source: <http://www.navy.mil/navydata/traditions/html/navyterm.html> | August 2018 ++]

Warships That Will Change The Future ► SAS Mendi F-148

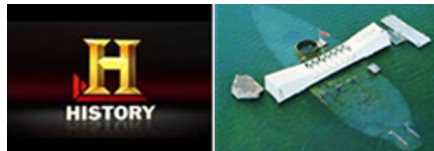
The SAS Mendi belongs to the South African Navy. As with all the other ships of the Valour class, Mendi is named after a famous South African battle or instance of great valour. In this case the sinking of SS Mendi in the English Channel during World War I. The ship can go at 30 knots and its total weight is over 3500 tonnes. It has an 8,000 nautical mile range at 16 knots. Aviation facilities include a flight deck and an enclosed hang and is capable of carrying two Westland Lynx British multi-purpose military helicopters. No need to worry in time of war as it's well equipped

with different weapon launchers and machine guns. It also holds a very genius radar system. No doubt that this ship is ready for war. It was laid down in June 2002 and was launched October 2001. Its homeport is Simonstown, a picturesque place just off Cape Town, South Africa



This Valour Class frigate is one of the workhorses of the South African Navy. This particular ship, the SAS Mendi, is equipped with both South African made Umkhonto (Zulu for “spear”) surface to air missiles as well as heavy gatling guns. The ships most recently served as a patrol boat keeping the coasts of Mozambique and Somalia safe from pirates, while at the same time, project South African maritime power.

* **Military History** *



Merrill’s Marauders ► **Last Reunion**

It’s the last reunion for members of the famed U.S. Army jungle fighters called Merrill’s Marauders. Three thousand volunteered for a dangerous secret mission during World War II — a mission so secret they weren’t told even where they were going. They hacked their way through nearly 1,000 miles (1600 kilometers) of jungle behind enemy lines in Myanmar, then called Burma, fighting in five major and 30 minor actions against veteran Japanese troops. "This is the last of the outfit," said David Allen of Rock Hill, South Carolina. He's among 13 of the original volunteers still alive. Five were in New Orleans the week of 27 AUG, along with three men who joined the unit as replacements or were at its final battle to take an airfield held by the Japanese.

With the veterans are more than 90 children, grandchildren and great-grandchildren. They filled a meeting room 28 AUG at a New Orleans hotel, gathering at round tables to reminisce and look at small black-and-white photos, articles about the campaign and their old reunions. Children and other descendants were collecting autographs and listening to memories. It was the first reunion for Ethan Glen Byrne, 15, of Hamilton, Alabama, and his grandfather Rick Lowe, whose father was a Marauder. Lowe was in his teens when his father, Delbert P. Lowe, died. He began researching Merrill’s Marauders several years ago and learned about the reunions. He came because it was the last. "I wanted to honor my dad," he said.

The unit won a Presidential Unit Citation, six Distinguished Service Crosses, four Legions of Merit, 44 Silver Stars and a Bronze Star for every man in the regiment. Their shoulder patch was adopted by the 1st Battalion of the 75th Infantry Ranger Regiment. And their families are pushing a pair of bills to award the Congressional Gold Medal to Merrill’s Marauders. A war correspondent created the nickname, after Brig. Gen. Frank Merrill, because the formal

name was a mouthful, according to the 2013 history "Merrill's Marauders: The Untold Story of Unit Galahad and the Toughest Special Forces Mission of World War II."



Gilbert Howland (left), Aug 2, 1944 Time Out to read old Magazines less than 75 yards from enemy positions (center), and David Allen & Robert Passnaisi (right)

The men of the 5307th Composite Unit (Provisional) were a thoroughly mixed bag. Some were seasoned jungle fighters. Others were city boys without much service. Still others, some of them joining when the unit was training in India, were like the "Dirty Dozen," leaving the stockade for danger and a pardon. Allen said he was a college playboy when he was drafted. Robert "Bob" Passanisi, 94, of Lindenhurst, New York, said patriotism and family solidarity were his reasons for volunteering. He had two brothers serving in Europe. "I somehow felt that me doing my part would relieve my brothers," he said Tuesday. Gilbert H. Howland, 95, of Langhorne, Pennsylvania, said he was among 124 volunteers out of 500 gathered in a Puerto Rico stadium. "These guys were my buddies," he said. "I didn't want to be with any strange unit." Marcos M. Barelais, 96, then a private and a machine-gun operator, was pragmatic: "If I had to go, I may as well go now."

With mules and horses to carry 70-pound (32-kilogram) radios and airdropped supplies, they also had muleskinners and others to care for the animals. Lester Hollenbeck, 96, of Deltona, Florida, shod them. "Mules sometimes were ornery," he said. "We sometimes had to throw 'em down on their side to put shoes on them." He signed autographs with a pen made from a 50-caliber bullet. During the six-month campaign in 1944, malaria, amoebic dysentery and other tropical diseases took down five times as many members as bullets and shrapnel, which wounded 293 and killed 93. When they reached the airfield at Myitkyina (MITCH-ih-nuh), fewer than 500 were in shape to fight. Howland and Passanisi both said they were hospitalized — Howland with shrapnel wounds and Passanisi with malaria — when the Marauders took the airport, but were shipped back with other just-discharged "walking wounded" to help hold it.

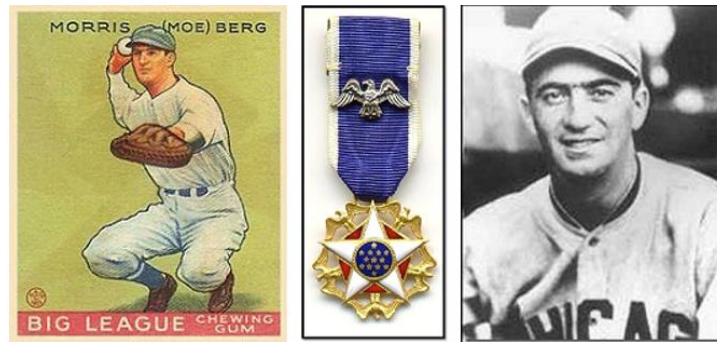
The reunions may be over, but not the closeness, said Linda Rose Burchett of Hampton, Virginia. She said her father, who died in 2003, attended every reunion from 1949 through 2003. Burchett and her daughter, Lara Watson, 32, of Rockville, Virginia, also have attended steadily, starting as babies. "These men have seen me grow up," she said. "They are my family. Absolutely. They were my dad's family. Absolutely. But through social media now we're all going to remain connected to honor our fathers." [Source: The Associated Press | Janet McConnaughey | August 29, 2018 ++]

When baseball greats Babe Ruth and Lou Gehrig went on tour in baseball-crazy Japan, in 1934, some fans wondered why a third-string catcher named Moe Berg was included. Although he played with five major-league teams, from 1923 to 1939, he was a very mediocre ball player. But Moe was regarded as the brainiest ballplayer of all time. In fact, Casey Stengel once said: "That is the strangest man ever to play baseball".

[Source: The Associated Press | Janet McConnaughey | August 28, 2018 ++]

Military History ► Moe Harris | Now You Know The Rest of the Story

In 1934 when baseball greats Babe Ruth and Lou Gehrig went on tour in baseball-crazy Japan some fans wondered why a third-string catcher named Moe Berg was included. Although he played with five major-league teams, from 1923 to 1939, he was a very mediocre ball player. But Moe was regarded as the brainiest ballplayer of all time. In fact, Casey Stengel once said: "That is the strangest man ever to play baseball".



Presidential Medal of Freedom: the highest award given to civilians during wartime.

The answer was simple: Moe Berg was a United States spy, working undercover with the Office of Strategic Services (predecessor of today's CIA). Moe spoke 15 languages - including Japanese. And he had two loves: baseball and spying. In Tokyo, garbed in a kimono, Berg took flowers to the daughter of an American diplomat being treated in St. Luke's Hospital - the tallest building in the Japanese capital. He never delivered the flowers. The ballplayer ascended to the hospital roof and filmed key features: the harbor, military installations, railway yards, etc. Eight years later, General Jimmy Doolittle studied Berg's films in planning his spectacular raid on Tokyo.

His father disapproved and never once watched his son play. In Barringer High School, Moe learned Latin, Greek and French. Moe read at least 10 newspapers every day. He graduated magna cum laude from Princeton - having added Spanish, Italian, German and Sanskrit to his linguistic quiver. During further studies at the Sorbonne, in Paris, and Columbia Law School, he picked up Japanese, Chinese, Korean, Indian, Arabic, Portuguese and Hungarian - 15 languages in all, plus some regional dialects. While playing baseball for Princeton University, Moe Berg would describe plays in Latin or Sanskrit.

During World War II, Moe was parachuted into Yugoslavia to assess the value to the war effort of the two groups of partisans there. He reported back that Marshall Tito's forces were widely supported by the people and Winston Churchill ordered all-out support for the Yugoslav underground fighter, rather than Mihajlovic's Serbians. The parachute jump at age 41 undoubtedly was a challenge. But there was more to come in that same year. Berg penetrated German-held Norway, met with members of the underground, and located a secret heavy-water plant - part of the Nazis' effort to build an atomic bomb. His information guided the Royal Air Force in a bombing raid to destroy that plant.

There still remained the question of how far had the Nazis progressed in the race to build the first Atomic bomb. If the Nazis were successful, they would win the war. Berg (under the code name "Remus") was sent to Switzerland to hear leading German physicist Werner Heisenberg, a Nobel Laureate, lecturer and determine if the Nazis were close to building an A-bomb. Moe managed to slip past the SS guards at the auditorium, posing as a Swiss graduate student. The spy carried in his pocket a pistol and a cyanide pill.

If the German physicist indicated the Nazis were close to building a weapon, Berg was to shoot him - and then swallow the cyanide pill. Moe, sitting in the front row, determined that the Germans were nowhere near their goal, so he complimented Heisenberg on his speech and walked him back to his hotel. Moe Berg's report was distributed to Britain's Prime Minister Winston Churchill, President Franklin D. Roosevelt, and key figures in the team developing the Atomic Bomb. Roosevelt responded: "Give my regards to the catcher."

Most of Germany's leading physicists had been Jewish and had fled the Nazis mainly to Britain and the United States. After the war, Moe Berg was awarded the Medal of Freedom - America's highest honor for a civilian in wartime. But Berg refused to accept it because he couldn't tell people about his exploits. After his death, his sister accepted the Medal. It now hangs in the Baseball Hall of Fame, in Cooperstown. Moe Berg's baseball card is the only card on display at the CIA Headquarters in Washington, DC. [Source: https://en.wikipedia.org/wiki/Moe_Berg | Don Niemeyer | July 2017 ++]

Lincoln's Assassin ► In Pursuit of Booth

Many know the history of the assassination of President Abraham Lincoln, but few are aware of the tremendous effort it took to capture John Wilkes Booth. Fewer still know the story of the brave men who gave their life in that pursuit.

-o-o-O-o-o-

Toward the end of the Civil War, Confederate forces evacuated Richmond, Virginia. Within two weeks, Confederate Gen. Robert E. Lee surrendered his troops. As Washington celebrated, Booth attended a Lincoln speech on April 11, 1865. He reacted strongly to Lincoln's suggestion that he would pursue voting rights for freed blacks. Booth allegedly told his co-conspirator David Herold, "Now, by God, I'll put him through." Three days later, at Ford's Theatre, Booth made good on his threat. On Friday, April 14, 1865, Lincoln was assassinated by Booth.

"After the assassination of Abraham Lincoln there was a massive effort to hunt down John Wilkes Booth," said Kenneth Holliday, a learning resource officer for the National Cemetery Administration Veterans Legacy Program. "This manhunt took place over the course of a few weeks in April 1865. A serious concern at the time was of Booth crossing the Potomac River and going back into Virginia." Union troops were immediately sent into southern Maryland, and ultimately to Virginia, in pursuit of Booth. Among those was a contingent from the Army Quartermaster Corps, patrolling the river in search of a boat ferrying Booth across the Potomac. Unknown to the Quartermasters, Booth and Herold had already crossed the Potomac on April 22, 1865.

This Quartermaster contingent was comprised of civilian employees from the Alexandria Fire Department. They were chartered by the U.S. Army, who had taken a military interest in the search and capture of Booth. Unfortunately, this mission would have fatal, and unforeseen, consequences. Two ships were involved in the tragic events of April 23-24, 1865: the USS Massachusetts and the Black Diamond. The Massachusetts was heading to Norfolk, Virginia, where it was to be deployed for duty in North Carolina. According to historical accounts, the Black Diamond was said to have had only one light showing. Not unusual for a ship on picket duty, but it also meant it wasn't seen in the darkness as the Massachusetts made its way downriver toward Norfolk. Around midnight, on April 23, the Massachusetts and its 400 passengers and crew collided with the Black Diamond and its crew of 20. Eighty-three men from the Massachusetts died on the river that night. As a result, many of the bodies were never recovered.

Of the 87 people who died during the collision, four were from the Black Diamond. Peter Carroll, Christopher Farley, Samuel Gosnell, and George Huntington all lost their lives in pursuit of Booth. Within 24 hours of their deaths on the Potomac, Booth was also dead. The four Alexandrian firemen who perished in the crash were bestowed the honor of burial in the Soldier's Cemetery in Alexandria, now known as Alexandria National Cemetery. "These four civilians died while in the service of their country," Holliday said. "They were buried among Union soldiers, who also gave their lives for their country. Leaders at the time thought they should receive honors for their sacrifice; that is why they are buried in a national cemetery."

In 1922, the federal government placed a granite boulder at the cemetery commemorating the deaths. In the 1950s the deteriorating headstones for each of the four men were replaced by new markers bearing the same design as those used for Union soldiers buried at the cemetery. Though they were unable to complete their mission, we honor the

sacrifice of the men who risked their lives to bring President Lincoln's assassin to justice. Refer to <https://youtu.be/p4hmnSLw9Zs> for a narrative on the hunt for Booth. [Source: Vantage Point | Shawn D. Graham | August 30, 2018 ++]

Samuel Mason ► **American Revolution Patriot & Pirate**

The son of a distinguished Virginia family, in the 1750s Samuel Mason got his earliest start in crime as a teenager, by stealing the horses of Colonel John L. Hite, in Frederick County, Virginia, being wounded and caught by his pursuers. During the American Revolution Mason became a militia officer and was assigned to the western frontier post of Fort Henry in present-day West Virginia. In the summer of 1777, with the colonies fighting a war for independence, Mason feared attacks by the Indian allies of the British.

He was proven correct on August 31, 1777, when a band of Native Americans from several eastern tribes attacked the fort. The Indians initially fired only on several men who were outside the fort rounding up horses. Hearing the shots, Mason gathered 14 men and rode to their rescue; this was exactly what the warriors hoped he would do. They ambushed the party, killing all but Mason. Badly wounded, Mason escaped death by hiding behind a log. A second party that attempted to come to his rescue suffered the same fate as the first. All told, Mason lost 15 men, compared to only one fatality among the attackers.

Mason recovered from his wounds and continued to command Fort Henry for several years. Following the end of the war in 1779 he moved to a part of Virginia, east of Wheeling that is now in present-day Washington County, Pennsylvania, where he was elected justice of the peace and later selected as an associate judge. However, he fell on hard times. Repeatedly accused of being a thief, he moved farther west into the lawless frontier of the young American nation. By 1797, he had become a pirate on the Mississippi River, preying on boatmen who moved valuable goods up and down the river. He also reportedly took to robbing travelers along the Natchez Trace (or trail) in Tennessee, often with the assistance of his four sons.

According to a man named Swaney, who saw Samuel Mason often, described his appearance: "He weighed about two hundred pounds, and was a fine looking man. He was rather modest and unassuming, and had nothing of the raw-head-and-bloody-bones appearance which his character would indicate". Another man, Henry Howe described Mason as: "...a man of gigantic stature and of more than ordinary talents". A William Darby also described him, "Mason at any time of his life or in any situation, had something extremely ferocious in his look, which arose particularly from a tooth which projected forwards, and could only be covered with his lip by effort".



No known portrait of Samuel Mason exists from life. A likeness from his physical description mentioned in historical records

By the early 1800s, Mason had become one of the most notorious desperados on the American frontier, a precursor to Jesse James, Cole Younger and later outlaws of the "Wild West." In January 1803, Spanish authorities arrested

Mason and his four sons at the Little Prairie settlement in southeastern Missouri. Mason and his gang, including his family members, were taken to the Spanish colonial government in New Madrid, Spanish Upper Louisiana Territory, along the Mississippi River, where a three-day hearing was held to determine whether Mason was truly involved in river piracy, as he had been formally accused of this crime. Although he claimed he was simply a farmer, who had been maligned by his enemies, the peculiar presence of \$7,000 in currency and twenty human scalps found in his baggage was the damning evidence that convinced the Spanish he indeed was a river pirate.

Mason and his family were taken, under armed guard, to New Orleans, the capital of Spanish Lower Louisiana Territory, where the Spanish colonial governor ordered them handed over to the American authorities in the Mississippi Territory, as all crimes they had been convicted of appeared to have taken place in American territory or against American river boats. En route to Natchez, Tennessee, Mason and his sons killed the commander of the boat and escaped. Determined to apprehend Mason, the Americans upped the reward for his capture, dead or alive. The reward money soon proved too tempting for two members of Mason's gang; in July 1803 they killed the then 64-year old Mason, cut off his head, and brought it into the Mississippi territorial offices to prove that they had earned the reward.

These men, Wiley Harpe and Peter Alston, were soon identified as members of Mason's gang. They were arrested, tried in U.S. federal court, found guilty of piracy, and hanged in Old Greenville, Jefferson County, Mississippi Territory in early 1804. Mason's occupations are listed as Horse thief, soldier, state militia officer, frontiersman, tavern keeper, burglar, bandit, justice of the peace, criminal gang leader, and river pirate. [Source: <https://www.history.com> & https://en.wikipedia.org/wiki/Samuel_Mason | September 2018 ++]

WWII Vets 172A ► Sam Folsom | Foss's Flying Circus Pilot

Sam Folsom had never flown an airplane above 10,000 feet or fired the weapons on the F4F Wildcat fighter he would soon pilot into combat when he arrived on Guadalcanal in September 1942. The battle for the strategic, jungle-covered South Pacific island was raging, as Folsom and the bulk of his inexperienced fighter squadron VMF-121 joined the operation. They were tasked with finding and destroying Japanese G4M medium bombers – known as “Betty Bombers” – that had been wreaking havoc on American troops on their first major offensive in the Pacific theater during World War II. “We were in combat immediately with no experience,” Folsom, 98, recently told Stars and Stripes. “Green as can be – very few of us had any real flight experience. I guess I had 12 or 14 hours in the F4F when I got into combat.” It showed from the outset, he recalled.

Just days after reaching Guadalcanal, Folsom found himself piloting his Wildcat upward of 25,000 feet when a formation of Japanese A6M Zero fighters and Betty Bombers approached. For the first time, Folsom maneuvered his fighter into position, moving onto the tail of an enemy plane to line up the sights for the six M2 .50-caliber machine guns mounted on his Wildcat's wings. He pulled the trigger. “Nothing happened,” Folsom recalled. Folsom's squadron had covered its guns in lubricant before he took off, but at altitude the coating froze, rendering the machine guns useless. “I don't remember anything except thinking, ‘Jesus, are these damn guns going to fire?’ ” Folsom said. “Very frustrating. Causes bad words to come from your mouth.” It would happen twice more to Folsom – and dozens of additional times to his squadron mates – before the unit realized the cause. Folsom would leave Guadalcanal with three air-to-air kills – after downing a pair of Betty Bombers and a D3A Type 99 “Val,” a carrier-based Japanese dive bomber.

To the best of his knowledge, Folsom said, he is the only living member of his fighter squadron. In honor of his 98th birthday, Folsom took the field 14 AUG at Los Angeles' Dodger Stadium, where the Major League Baseball team celebrated him as its Hero of the Game. It was a moment, like so many others in his life, he said he would treasure. ‘I didn't dream it’ Seventy-six years after Guadalcanal, Folsom admits he does not remember his days swooping through the clouds over the South Pacific as well as he once did. Those memories, he said, sometimes feel

like dreams. “It’s like I’m sitting here telling you an awful big lie,” Folsom said during an interview in the living room of his apartment in a Santa Monica, Calif., high-rise that looks north toward Beverly Hills. “You no longer have any touch with really something that went on 70, 80 years ago. It’s gone. I must have dreamed that. But I didn’t. I didn’t dream it.”

He regularly shares his experiences, sitting for hours recently for interviews by a neighbor, Los Angeles-area filmmaker Steven C. Barber, who plans to turn the footage into a documentary. Barber describes his meeting Folsom as “pure chance,” meeting Folsom and his wife of 68 years, Barbara Cole Folsom, 90, in their neighborhood. “I saw he was wearing a Marine hat and asked him about it,” Barber said. “Talking to him, I thought, ‘I’ve got to share this man’s story.’”



Sam Folsom (left), 98, who flew fighters at Guadalcanal in World War II, where he shot down three Japanese aircraft, and served later in the Korean War is honored on the field at Dodger Stadium Aug. 14, 2018. Sam (right) poses in Samoa with his F4F Wildcat with Popeye art in 1942, after he left the Battle of Guadalcanal in World War II.

With a hint of an accent from his native Massachusetts, Folsom rattles off dates, locations and the numbers identifying the units he flew with in World War II, during the American occupation of Japan, in the Korean War and as an instructor and test pilot in the United States. He retired from the service in 1960 as a lieutenant colonel to take an executive position at Pan American World Airways and eventually settled into a long real estate career in New York City.

Marine Corps “through and through,” as a neighbor described him, Folsom eschews accepting more help than he deems necessary. He declines to use a cane or walker and often refuses the aid of a friend or family member’s arm. When he took the field at Dodger Stadium, he shrugged off offerings of support as he raised his arms high over his Marine Corps ball cap-covered head, waving to the crowd of nearly 47,000, which roared its approval. The veteran of two wars -- just two years shy of reaching a century on earth -- accepted handshakes and “thank yous” from fans and from Dodger third baseman Justin Turner and outfielder Matt Kemp as he made his way up the legendary stadium’s concrete steps. “I enjoyed every moment of it,” he said, smiling broadly as he looked down at the field where the Dodgers and San Francisco Giants were battling.

Flying at Guadalcanal

Folsom is among the last surviving men to have piloted a Marine aircraft in the Battle of Guadalcanal, a decisive victory for the Allied forces in the Pacific and widely considered a turning point in the campaign against the Japanese. To the best of his knowledge, Folsom said, he is the only living member of his fighter squadron, a team of 40 pilots that lost 17 in the three months it spent on the island. Overall, Allied forces lost 7,100 men; Japan casualties were 31,000.

The fight was difficult. His squadron lived in tents near Henderson Field, the key airstrip that was built by the Japanese and completed by U.S. Navy Seabees after Marines stormed the island in the offensive that caught the enemy by surprise. Though Folsom insists the conditions could have been much worse, he acknowledged that aviators

often went without hot food and basic supplies were in heavy demand. Uniforms and clothing, he said, were so scarce that Marines would raid the quarters of their comrades who were shot down or went missing.

“We had a shortage,” he said. “It wasn’t heartless. Don’t misunderstand me – it’s just that it happened. People didn’t make it. A lot of people didn’t make it. It was war.” Despite the losses, Folsom’s squadron gained recognition, earning the moniker “Foss’s Flying Circus.” The unit’s executive officer, then-Maj. Joe Foss, became renowned for his exceptional flying skills, earning 26 enemy air-to-air kills, making him the Marine Corps’ top ace at the time. For his actions at Guadalcanal, Foss was awarded the Medal of Honor in 1943. He reached the rank of brigadier general in the South Dakota Air National Guard and served as that state’s 20th governor. “Very straightforward,” Folsom said of Foss, who died in 2003 at 87. “He acted the part. He knew what he was doing. He was a great flyer; he was a great shot.”

Folsom does not hold another renowned Marine Corps flyer and Medal of Honor recipient in such regard. Folsom recalls being underwhelmed after meeting Gregory “Pappy” Boyington, the commander of VMA-214 and an ace with a penchant for drinking and fighting his own men. “They called his squadron the Black Sheep Squadron, but it was he who was the black sheep,” Folsom said. “He was in trouble all the time. He drank a lot. His squadron was highly regarded, and he was highly regarded as a pilot, but he was not the image of a Marine.”

For Folsom, more than the heroic moments – the air-to-air kills, the action that earned him a Distinguished Flying Cross – it was the close calls at Guadalcanal that largely stick out in his mind. He recalled at least three incidents in which his Wildcat was shot up badly by Japanese Zeros, enemy fighters that were faster and more agile than his F4F. In one such incident, Folsom was chased by three or four of the enemy fighters. He maneuvered in and out of cloud cover hoping unsuccessfully to lose his Japanese pursuers. Then the bullets started to fly. Dozens of them pierced the metal shell of his Wildcat. One struck him in the leg, another hit the plane’s throttle level, separating it from the panel connecting it to the flight deck. “They shot the hell out of me,” Folsom said. Somehow he managed to land his fighter, leaving him shaken. “I was lucky. Don’t misunderstand me – it’s not a question of bravery, of anything like that. You just automatically say, ‘I’ve got to land the damn airplane. I’m going to do it.’ And then you do it. That’s all.”

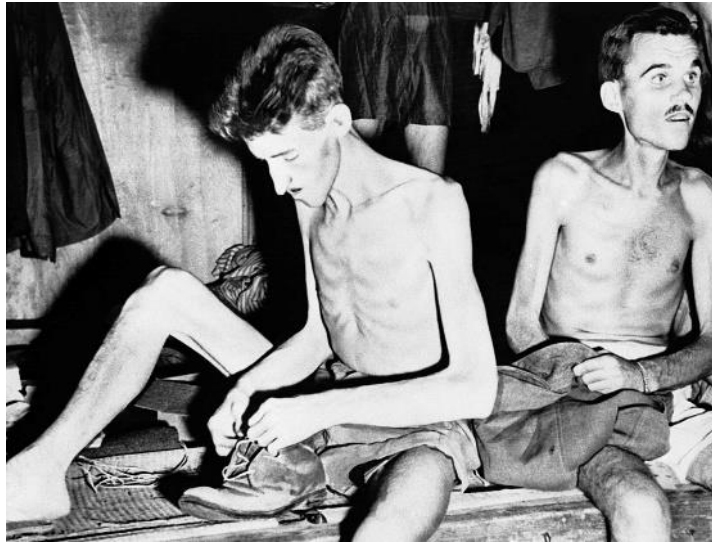
He recalls the successes just as matter-of-factly. Of his first air-to-air kills, in which he dove from some 20,000 feet to near the ocean’s surface and shot down two Betty Bombers within minutes of each other, he does not recall any fanfare. “It’s nothing, you just do it,” he said. “All this baloney in movies about people torturing themselves, and wondering should I shoot this guy and all that — you automatically, at that point in life, shoot because you know that guy is going to shoot at you. “I don’t really remember any emotion. Truthfully, I don’t. I was there, fired the guns. It happened.”

The formative years

Folsom never intended to join the Marines. He was commissioned a Navy ensign upon graduation from the Massachusetts Maritime Academy in 1940, but was denied a request to enter flight training – the entire reason he had wanted to join the military. “I always wanted to fly,” he said. “I don’t know why. It was just something I always wanted to do since I was a kid. Maybe it was movies or maybe it was [Charles] Lindbergh.” He elected to vacate his commission, choosing to join the Marines, who agreed to send him into aviation training. He would spend the next 17 years on active duty. “You don’t give it too much thought at the time, but in retrospect the Marine Corps meant a lot to me,” he said. “It gave me experiences I never could have gotten anyplace else.”

At 98, Folsom said he would not trade his experiences for anyone else’s life – including those close calls over Guadalcanal. His military experience, he added, shaped the rest of his life. “I thoroughly enjoyed the Marine Corps, and I loved flying,” he said. “It’s been a really good life, and I have the Marine Corps, in part, to thank for much of that.” [Source: Stars & Stripes | Corey Dickstein | August 31, 2018 ++]

Post WWII Photos ▶ **Emancipated Allied POWs**



Gaunt and emaciated, but happy at their release from Japanese captivity, two Allied prisoners pack their meager belongings, after being freed near Yokohama, Japan, on September 11, 1945, by men of an American mercy squadron of the U.S. Navy. (AP Photo) #

Military History Anniversaries ▶ **16 thru 30 September**

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, **“Military History Anniversaries 16 thru 30 SEP.** [Source: This Day in History www.history.com/this-day-in-history | September 2018 ++]

WWII Bomber Nose Art [14] ▶ **Strawberry Bitch**



Medal of Honor Citations ► George J. Hall | WWII



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

George J. Hall

Rank and organization: Staff Sergeant, U.S. Army, 135th Infantry, 34th Infantry Division

Place and date: Near Anzio, Italy, 23 May 1944

Entered service at: Boston, Mass

Born: January 9, 1921 Stoneham, Mass.

Citation

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty. Attacking across flat, open terrain under direct enemy observation, S/Sgt. Hall's company was pinned down by grazing fire from 3 enemy machineguns and harassing sniper fire. S/Sgt. Hall volunteered to eliminate these obstacles in the path of advance. Crawling along a plowed furrow through furious machinegun fire, he made his way to a point within hand grenade range of 1 of the enemy positions. He pounded the enemy with 4 hand grenades, and when the smoke had died away, S/Sgt. Hall and 2 dead Germans occupied the position, while 4 of the enemy were crawling back to our lines as prisoners. Discovering a quantity of German potato-masher grenades in the position, S/Sgt. Hall engaged the second enemy nest in a deadly exchange of grenades. Each time he exposed himself to throw a grenade the Germans fired machinegun bursts at him. The vicious duel finally ended in S/Sgt. Hall's favor with 5 of the enemy surrendered and 5 others lay dead. Turning his attention to the third machinegun, S/Sgt. Hall left his position and crawled along a furrow, the enemy firing frantically in an effort to halt him. As he neared his final objective, an enemy artillery concentration fell on the area, and S/Sgt. Hall's right leg was severed by a shellburst. With 2 enemy machineguns eliminated, his company was able to flank the third and continue its advance without incurring excessive casualties. S/Sgt. Hall's fearlessness, his determined fighting spirit, and his prodigious combat skill exemplify the heroic tradition of the American Infantryman.



In actuality, the shell blast didn't sever Hall's leg completely. However, in order to save his own life from the grievous wound he suffered, he self-amputated what was left of his leg so he could apply a tourniquet. He survived to be evacuated for care, and was returned to the United States. His hometown, deservedly held a hero's welcome with all the pomp and circumstance he deserved. The ceremony was held in the town's Armory that now houses the Round's True Value Hardware store. Later the Veterans of Foreign Wars Post 620 would be founded in his name. Stoneham also commemorated his selfless feats by naming their community pool in his honor with a marker bearing his picture and triumphant deeds.

Sadly, Hall passed away due to lingering complications from his war injuries on February 16, 1946 at age 25 leaving his wife Elizabeth a widow. He was laid to rest in the Saint Patrick Cemetery in his hometown of Stoneham.

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

*** Health Care ***



TRICARE Questions ► Most Frequently Asked at DHA Event

Recently, MOAA joined Patrick Grady, the head of the TRICARE program, to hold a second Facebook Live Town Hall event at the Defense Health Agency (DHA). The town hall's focus was on upcoming changes to TRICARE health plans and organizational changes to DHA. It generated a lively online discussion. The whole event can be viewed <https://www.facebook.com/moaa/videos/1877199158989682/?t=0> . Here are the top questions on the minds of beneficiaries:

1. The new dental and vision plans - who, what, where, and when?

- Retirees and their family members are eligible to enroll in one of the FEDVIP dental and/or vision plans. Members of the retired reserve, non-active Medal of Honor recipients, and survivors also are eligible to enroll in FEDVIP. For the first time, most active duty family members will be eligible for vision coverage through FEDVIP. If eligible, they may enroll in a plan for self-only, self-plus-one, or self and family coverage. To be eligible for vision coverage, the individual must be enrolled in a TRICARE health plan; this includes TRICARE for Life (TFL).
- The current TRICARE Retiree Dental Plan (TRDP) will end Dec. 31, 2018. TRDP members currently using Delta Dental may enroll during the 2018 federal benefits open season (Nov. 12 to Dec. 10) in their choice of FEDVIP dental plans. TRDP enrollees must take action to enroll in a FEDVIP plan to receive dental benefits starting Jan. 1, 2019. When TRDP ends, there will be no automatic enrollment in FEDVIP.
- For the latest information, recommend visiting www.TRICARE.benefeds.com. Check back frequently; information such as the established 2019 costs will be updated as it becomes available sometime this fall. Beneficiaries also can sign up to receive alerts when new information is added to the site.

2. With all of the changes to the TRICARE program, will TFL be affected?

No. Generally, none of the changes to the TRICARE program will affect those beneficiaries enrolled in TRICARE for Life. Most changes have occurred in the TRICARE Prime and TRICARE Select health plans. However, as described above, the current TRICARE dental plan for all retirees is changing. Some TFL beneficiaries who receive care at military treatment facilities might also experience changes, as described [here](#).

3. Why have TRICARE's cost shares gone up so much?

Since Jan. 1, military beneficiaries have experienced unexpected increases in TRICARE fees. These increases resulted from DoD's unilateral decision to change its fee schedules from a percentage-of-cost model to flat-rate fees for TRICARE Select. These structural fee changes disregarded the intention of the 2017 National Defense Authorization Act (NDAA), which said servicemembers and their families would be grandfathered from health care cost-share increases. Both TRICARE Prime and TRICARE Select fees, however, were subject to steep increases.

Of specific interest to beneficiaries were the cost share increases associated with specialty care appointments. For instance, mental health and physical therapy visits are considered specialty care. This change generates significantly higher out-of-pocket costs than under the previous TRICARE Standard or Extra, and they are higher than many civilian plans. This summer, MOAA members helped to narrowly avert additional steep increases in a Senate-backed proposal in the FY 2019 NDAA. However, the threat of TRICARE fee increases will continue to reemerge in the future.

[Source: The MOAA Newsletter | Kathryn M. Beasley | August 28, 2018 ++]

TRICARE Student Care ► **Send TRICARE to College with Your Child**

Is your student hitting the books at college this fall? TRICARE travels with them. TRICARE coverage of eligible dependents extends to college students. Children are eligible for TRICARE benefits until age 21. But coverage extends up to age 23 for unmarried children of TRICARE-eligible sponsors, if both:

- The child is a college student enrolled in a full-time course of study at an approved institution of higher learning
- The sponsor provides over 50 percent of the child's financial support

If your student is heading to college, update the [Defense Enrollment Eligibility Reporting System](#) (DEERS) to reflect this status. This will verify and ensure their eligibility for TRICARE. To extend benefits past your student's 21st birthday, you'll need a letter from the school registrar's office. The letter must state your child is enrolled full-time in an accredited college in pursuit of an associate's degree or higher. Bring the letter to an [ID card-issuing facility](#). To avoid automatic disenrollment when your child turns 21, you should update DEERS information before his or her 21st birthday. Check with your [regional](#) contractor after doing so to make sure there's no break in coverage.

TRICARE health plan options and payment requirements depend on the location of the college your student attends, your sponsor status, and your family's individual preferences. Use the TRICARE [compare plans](#) tool for a side-by-side look at plan features and costs. Like other beneficiaries eligible to enroll in [TRICARE Prime](#) or [TRICARE Select](#), college students may only enroll in or change their TRICARE coverage during the annual TRICARE Open Season unless they experience a Qualifying Life Event (QLE). This year, TRICARE Open Season is from Nov. 12 through Dec. 10, 2018. Coverage will start on Jan. 1, 2019. The most common QLE for college students is a change in their residential address (from home to college or vice versa). To qualify, update DEERS with the new address.

TRICARE Prime and US Family Health Plan (USFHP) enrollees attending college stateside in the same region as their sponsor may keep their TRICARE Prime or USFHP at their sponsor's address or transfer their enrollment to their school address. These plans must be available in the new location. And you must meet all enrollment criteria.

TRICARE Prime and USFHP enrollees going to college stateside in a different region from their sponsor's residence may generally keep their TRICARE Prime enrollment in their sponsor's region. They may also choose split enrollment and transfer their enrollment if TRICARE Prime is available in their new region. Some restrictions may apply. Check with your regional contractor for specifics.

TRICARE Prime Remote (TPR) enrollees must live at their sponsor's qualifying residence to stay eligible for TPR. If moving away from home, TPR enrollees may enroll in TRICARE Prime or TRICARE Select. Coverage will remain the same for those enrolled in TRICARE Select, [TRICARE Reserve Select](#), and [TRICARE Retired Reserve](#). If your student attends college overseas on their own, they're eligible to enroll in [TRICARE Overseas Program \(TOP\) Select](#). Students who attend college overseas who are command-sponsored and live with their sponsor overseas remain eligible for [TOP Prime](#) or [TOP Prime Remote](#). TOP Prime and TOP Prime Remote aren't available to students living or traveling overseas whose sponsors live in the U.S.

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." Some colleges and universities offer a student health plan. Student health plans are [other health insurance](#) (OHI). TRICARE pays second to OHI. If you plan to use a student health plan, tell your [health care and pharmacy contractors](#). And update DEERS to show you have OHI. Students who no longer qualify for regular TRICARE coverage may qualify to purchase [TRICARE Young Adult](#) or [Continued Health Care Benefit Program](#) coverage.

For more information on TRICARE options for college students or young adults, visit [Going to College](#). You should also contact your regional contractor if you have questions about health plan options for your child. [Source: TRICARE Communications | September 11, 2018 ++]

Valsartan ► Voluntary Drug Recall Alert Update

On July 13, 2018, the Food and Drug Administration (FDA) issued a voluntary recall of valsartan. Valsartan is used to treat high blood pressure and heart failure. The FDA announced the voluntary recall after finding an impurity linked to cancer in drug products containing valsartan. Not all valsartan-containing drugs are affected and have been recalled. Express Scripts identified 31,120 TRICARE beneficiaries who potentially received contaminated products through the mail order network or from retail pharmacies. The Department of Defense (DoD) sent notification letters to all beneficiaries who potentially received currently affected products.

The FDA notes that because this an [ongoing investigation](#), more manufacturers may voluntarily recall their valsartan products. If additional valsartan products are added to the recall list, the DoD will continue to send letters to TRICARE beneficiaries who received contaminated products. Patients and prescribers are also encouraged to check the [FDA website](#) often for potential changes in the recall status of their valsartan medicine. If you take valsartan, the FDA recommends:

- Continue taking your current medicine until your doctor or pharmacist gives you a replacement or a different treatment option.
- If you are taking any medication containing valsartan, compare the information on your prescription bottle with the information in the recall list (company, National Drug Code, lot number) to determine if your current medicine has been recalled. If you are not certain, contact your pharmacist.
- If you have medicine included in the recall, contact your pharmacist. The pharmacist may be able to provide you with valsartan made by another company. If not, contact your doctor immediately to discuss other treatment options.

You can find the latest information about the recall and affected products on the [FDA website](#). If you have more questions about the recall, contact the FDA or the Defense Health Agency (DHA) Pharmacy Operations:

- **FDA:** 855-543-3784 (toll-free) or druginfo@fda.hhs.gov
- **DHA:** 866-275-4732, option 1 (toll-free) or dha.jbsa.pharmacy.mbx.pass@mail.mil

[Source: TRICARE Communications | September 14, 2018 ++]

Blood Pressure Update 07 ► **Overmedication Study on VA Patients**

One in seven older veterans are sent home from the hospital with doses of blood pressure medications so high they can leave them feeling dizzy and at risk for falls, a new study finds. Prescribing higher doses of these drugs occurs even though half of the patients had their blood pressure controlled with lower doses before they went to the hospital, the researchers said. "Our results show evidence that doctors are treating inpatient blood pressures aggressively, despite there being no evidence to suggest this is beneficial," said lead author Dr. Timothy Anderson. He is a primary care research fellow at the University of California, San Francisco.

- "As there are no guidelines for physicians on how to manage inpatient blood pressures, it appears physicians are applying outpatient blood pressure targets to the inpatient setting," Anderson said in a university news release.
- "Because hospitalized older adults are particularly vulnerable to medication harms, this may be quite risky," he added.

For the study, the researchers reviewed records of nearly 15,000 patients with high blood pressure, aged 65 and older, admitted to a Veterans Affairs hospital between 2011 and 2013 for pneumonia, urinary tract infection or venous thromboembolism (a blood clot). These three conditions usually do not require strict blood pressure control, the study authors said. Before being admitted to the hospital, 65 percent of the patients had their blood pressure well-controlled. The researchers found that 14 percent of the patients were discharged with intensified blood pressure therapy, either with higher doses or several medications, even though more than half of this group had well-controlled blood pressure before hospitalization. Overall, 9 percent of the patients were started on one blood pressure drug, 2 percent on several new blood pressure medications, and 4 percent were discharged on an increased dose of at least one drug, the findings showed.

The strongest predictor of higher drug doses was elevated blood pressure in the hospital. No differences were seen in the rates of increased blood pressure medications in patients less likely to benefit from strict blood pressure control, such as those with limited life expectancy, dementia or metastatic cancer. The rates of increased medication doses were also the same in those likely to benefit, such as patients with a history of stroke, heart attack or kidney disease, according to the report. The researchers suggested that hospital doctors should review patients' prior blood pressure and medication records, and communicate elevated inpatient blood pressure readings to the patient's primary care doctor after discharge, instead of prescribing more drugs.

Previous studies of hospital records have shown that more than half of all adults are sent home with changes to four or more of their medications, the study authors pointed out. "While the VA patient population is unique, this research is more about physician prescribing patterns, which are likely to be similar between VA physicians and physicians at other hospitals, as the VA is a major training site for most U.S. medical schools and many residency programs," Anderson said. "The practices trainees learn at the VA may influence care down the road, regardless of where they end up practicing medicine," he concluded. The report was published online Sept. 12 in the *BMJ*. For more about high blood pressure, visit the [American Heart Association](http://www.americanheart.org). [Source: U.S. News & World Report | Steven Reinberg | September 13, 2018 ++]

Organ Transplant Update 02 ► Hepatitis Infected Organs Now Transferable

New antiviral drugs that promise a cure for the millions of Americans with chronic hepatitis are also benefiting another category of patients: those awaiting organ transplants. Those patients can now receive an organ that has tested positive for hepatitis C, and if they become infected, they can be administered the antivirals to rid them of the disease. The cost of the antivirals has dropped since their introduction, although at a low of \$26,400 for an eight-week course of treatment, they remain expensive. For that reason, many state Medicaid agencies and some commercial insurers have restricted access to the medication, though a number of them are modifying the restrictions.

Transplant specialists say the availability of organs from donors with hepatitis C is easing the chronic shortage of organs. “I am not aware of any other development that has allowed us to expand the donor pool in this way,” said Kelly Schlendorf, medical director of the adult heart transplant program at Vanderbilt University Medical Center, which started using hearts infected with hepatitis C in 2016 after successful transplants of infected livers at the Nashville hospital. “We’ve been able to transplant 50 more hearts into patients on the waiting list,” Schlendorf said. “That’s 50 hearts that wouldn’t have been used before.” It is too early to know exactly how many more organs might eventually become available as a result of new policies regarding organs infected with hepatitis C, said David Klassen, chief medical officer of the United Network for Organ Sharing (UNOS), the nonprofit that runs the nation’s transplant system.



The use of those organs is still being tested, as transplant centers and organ procurement centers develop protocols and most potential donors don’t yet know about these new standards. But transplants of hepatitis C-infected organs have increased dramatically. In 2013, 482 hepatitis C-positive organs were used in transplants, according to UNOS data. By last year, 1,491 of the 37,795 organs used in transplants had tested positive for hepatitis C. And in the first five months of 2018, the number had already reached 803. “If you increase donations by 10 percent overall, you’ve made a hell of an impact,” said Christopher Sciortino, surgical director of the Advanced Heart Failure Center at the University of Pittsburgh Medical Center and the lead investigator into the use of hepatitis C-infected hearts in transplantation. “This is going to have the biggest impact we’ve seen in decades.”

In a grim irony, the increase in organs available for transplants is caused in part by the opioid epidemic engulfing the United States. Heroin addicts often share needles, contributing to the 400 percent increase in acute hepatitis C among 18-to-29-year-olds from 2004 to 2014, according to the Centers for Disease Control and Prevention. Among those ages 30 to 39, the uptick was 325 percent. “A little less than 15 percent of our donations are the result of the epidemic,” said Kevin Cmundt, head of Gift of Hope, an organ procurement agency covering parts of Illinois and Indiana.

In 2016, an estimated 42,000 people died of opioid overdoses in the United States. Those two data points — the sharp increase in hepatitis C and the surge of opioid deaths — suggest that many more organs may be available for transplants. “For all the damage [the opioid epidemic] has caused, the potential benefit is organ donation,” said

Michael Chang, head of gastroenterology and hepatology at the Veterans Affairs Portland Health Care System in Oregon.

Long waiting times

UNOS manages the national transplant waiting lists and evaluates donors and recipients based on compatibility and need. Geography also plays a major role, because organs have limited viability after the donor's death, ranging from four to six hours for hearts and lungs to 24 to 36 hours for kidneys. The shortage for all is severe. In 2017, 34,770 organ transplants were performed in the United States. The number of patients on the waiting list for organs is more than 114,000. The biggest demand by far is for kidneys, followed by the liver, the heart, the pancreas, lungs and intestines. "The long and short of it is the big limitation in getting patients transplants is the availability of donors," Sciortino said. He recalled one woman in his hospital who waited three months for a heart before a hepatitis C heart became available. "Before, that heart wouldn't have been used at all. Now — she's doing great."

The CDC estimates that 3.5 million people in the United States have hepatitis C, meaning they have been exposed to the virus and are producing antibodies to fight it. Not everyone with hepatitis C antibodies will go on to develop the virus, and between 15 and 20 percent will clear the virus without needing treatment. The rest are considered to have chronic hepatitis C, putting them at risk for developing an active virus that, left untreated, can cause cirrhosis and liver cancer and impair the kidneys. The CDC says that hepatitis C kills more Americans than any other infectious disease.

Decades ago, people testing positive for hepatitis C were not automatically rejected as organ donors under the theory that it could take years, even decades, for the virus to develop. Compared with the immediate perils of a failing organ, the risk seemed worth it. But according to Klassen, use of hepatitis C-infected organs fell out of favor, and the practice all but stopped. An exception was made for recipients who already had tested positive for hepatitis C.

Before 2014, there were treatments for hepatitis C, but they had harsh side effects and their cure rate was no better than 45 percent. But in 2013, drugmakers received federal approval for a new generation of direct-acting antiviral medications that boasted cure rates above 95 percent, virtually no side effects and a 12-week treatment period. This is compared with older drugs that could take up to a year. However, the new drugs came with jaw-dropping price tags — as much as \$168,000 for a full course of treatment. The price rattled insurers and prompted sharp criticism from patients and public officials. Medicaid agencies restricted who could receive the new drugs, reserving them for patients considered the sickest and those abstaining from alcohol. They also limited prescribing privileges to certain medical specialties.

With more competition, the price of antivirals has dropped. Many Medicaid agencies lowered their requirements for how sick a patient had to be (measured by liver damage), and at least 17 dropped the requirement altogether. At least two states, California and Oregon, have removed restrictions for Medicaid patients who have undergone transplants. Few commercial insurers have similar guarantees. Several transplant physicians around the country said that if insurers have refused to pay for the antivirals, their hospitals have covered the expenses themselves, sometimes with the help of donations. But payment remains a concern for transplant centers. Some automatically provide hepatitis C treatment for transplant patients who received an infected organ. Others wait for signs that the transplanted patient is developing the virus.

"Every center feels strongly that they need to be able to guarantee treatment" for hepatitis C, said Emily Blumberg, director of the transplant infectious-diseases program at the Hospital of the University of Pennsylvania. Spending the money is good public policy, Vanderbilt's Schlendorf said. "What needs to be considered is the cost of not getting a transplant quickly. It means more days in the [intensive care unit] waiting and more time on a heart pump. Those are more expensive than a course of Hep C medicine." [Source: The Washington Post | Michael Ollove | September 2, 2018 ++]

Medicare Osteoporosis Coverage ► Biennial Bone Mass Measurement

Many people don't know they have osteoporosis until they break a bone. Did you know Medicare can help you prevent or detect osteoporosis at an early stage, when treatment works best? Talk to your doctor about getting a bone mass measurement (bone density). If you're at risk, Medicare Part B covers this test once every 24 months (more often if medically necessary) for you at no cost to you if you who meet the below criteria when your doctor or other qualified provider orders it. This test helps to see if you're at risk for broken bones. Eligibility extends to all qualified people with Part B who are at risk for osteoporosis and meet one or more of these conditions:

- A woman whose doctor determines both of these (based on her medical history and other findings):
 - She's estrogen deficient
 - She's at risk for osteoporosis
- A person whose X-rays show possible osteoporosis, osteopenia, or vertebral fractures
- A person taking prednisone or steroid-type drugs or is planning to begin this treatment
- A person who has been diagnosed with primary hyperparathyroidism
- A person who is being monitored to see if their osteoporosis drug therapy is working

You pay nothing for this test if the doctor or other qualified health care provider accepts assignment. Note that your doctor or other health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn't cover. If this happens, you may have to pay some or all of the costs. Ask questions so you understand why your doctor is recommending certain services and whether Medicare will pay for them. [Source: Medicare | August 31, 2018 ++]

Prescription Drug Advertising Update 02 ► Senate Backs Mandatory Price Inclusion

The ads urging people to ask their doctors to prescribe new drugs that can tackle a host of hard-to-treat conditions — from arthritis to hepatitis C — are ubiquitous on both television and in print. What isn't as obvious is how much these drugs actually cost. Last week the U.S. Senate gave consumers — along with doctors, hospitals, and Connecticut's health insurers — a win by approving bipartisan legislation that would require this “direct-to-consumer” advertising to include the price of these medications, which are among the costliest on the market. The Senate-approved measure would provide the Department of Health and Human Services with \$1 million to implement proposed Trump administration rules that would require the disclosure by drug makers.

HHS Secretary Alex Azar has pushed for the disclosure in press briefings and in congressional hearings, while FDA Commissioner Scott Gottlieb has indicated that an agency working group will soon begin work on proposed rules. The amendment's sponsors, Sens. Chuck Grassley (R-IA) and Dick Durbin (D-IL) have touted the measure as a common-sense step toward greater transparency. The United States and New Zealand are the only two countries that allow direct-to-consumer drug advertising. “Last year, the pharmaceutical industry spent more than \$6 billion in direct-to-consumer advertisements, which drive up health care costs by steering patients toward more expensive, often unnecessary medications,” Grassley said in a speech on the Senate floor last week. “The average American sees nine direct-to-consumer prescription drug ads each day.”

Grassley also said studies show that patients are more likely to ask their doctor for a specific brand-name medication, and doctors are more likely to prescribe one, when they have been marketed directly with drug advertisements. But changing the rules of direct-to-consumer advertising is almost certain to generate substantial debate — and pushback from the politically powerful pharmaceutical and advertising industries, which are concerned the legislation will dry up a lucrative line of business. Opponents of changing the rules have prevailed in the past. For instance, in 2016, Rep. Rosa DeLauro, D-3rd District, introduced the “Responsibility in Drug Advertising Act,” which

would impose a three-year moratorium on the advertising of newly approved prescription drugs directly to consumers. The bill died with that Congress.

But last week’s Senate action has revived hopes by supporters of reform – and even abolition – of direct-to-consumer drug ads. “Your amendment—by taking an important step toward disclosure of pharmaceutical pricing information—recognizes that greater transparency is a crucial ingredient of the broad-based strategy that is needed to put downward pressure on prescription drug prices,” said Matthew D. Eyles, president of American’s Health Insurance Plans, in a letter to Grassley and Durbin. Eyles said the price of a prescription drug is “driven entirely by the original list price of a branded drug—which is determined solely by the drug company, not by the market or any other participant in the pharmaceutical supply chain.” Eyles also said providing consumers with information on the cost of their medicines “is a crucial step toward greater transparency and accountability about the true costs to the system.”

The health insurance industry has for years mounted an aggressive campaign aimed at lowering the cost of prescription drugs, which affects its bottom line. For instance, Health Affairs blog recently reported that Harvard Pilgrim Health Care, a company with about one million customers in Connecticut and three other New England states, had a 25 percent increase in its health care costs between 2011 and 2016 that was “largely due to increasing prices of specialty medications.” Doctors also support the disclosure of the cost of drugs that are promoted in direct-to-consumer advertising. The American Medical Association, the largest organization representing doctors, called for a ban on direct-to-consumer ads in 2015. Matthew Katz, CEO of the Connecticut Medical Society, cautioned that disclosure of drug prices on direct-to-consumer ads is only “a small step” in the right direction. “Direct-to-consumer advertising itself is part of the problem that must be addressed,” he said.

Meanwhile, the pharmaceutical industry, represented by Pharmaceutical Research and Manufacturers of America, or PhRMA, says these ads provide consumers with valuable information, including increasing awareness about diseases, educating patients about treatment options and motivating patients to talk to their doctors about health concerns. PhRMA has also developed voluntary guidelines for its members who participate in direct-to-consumer drug advertising. Those include a commitment:

- To be accurate and not misleading
- To make claims only when supported by substantial evidence
- To reflect balance between risks and benefits, and
- To be consistent with the FDA-approved labeling

Approved as part of a larger spending bill, the Durbin-Grassley amendment gives the White House legislative backing in its efforts to curb the cost of prescription drugs. The amendment also signals that there is a willingness in Congress this year to tackle the issue. The amendment is part of a broad spending bill that must be reconciled with a version in the House of Representatives before it goes to the president’s desk. [Source: The CT Mirror | Ana Radelat | August 28, 2018 ++]

Prescription Drug Costs Update 09 ► Price Increase A Moral Requirement

The CEO of a pharmaceutical company is facing criticism for describing a 400 percent price increase of an antibiotic as a "moral requirement." Nostrum Laboratories, based in Missouri, raised the price of nitrofurantoin last month from \$474.74 a bottle to \$2,393, according to the [Financial Times newspaper](#). The drug treats urinary tract and bladder infections. CEO Nirmal Mulye said the price hike was based on market dynamics, according to the newspaper. “I think it is a moral requirement to make money when you can ... to sell the product for the highest price,” he said. Mulye said the branded version of the drug increased in price to \$2,800. “The point here is the only other choice is the brand at the higher price. It is still a saving regardless of whether it is a big one or not,” he said.

Mulye also defended Martin Shkreli, the disgraced pharma CEO who faced national criticism, including outcries from members of Congress, after he increased the price of a life-saving drug by 5,000 percent. Shkreli is now serving time in jail on unrelated fraud charges. "I agree with Martin Shkreli that when he raised the price of his drug he was within his rights because he had to reward his shareholders," Mulye said. "If he's the only one selling it, then he can make as much money as he can," he added. "This is a capitalist economy, and if you can't make money, you can't stay in business."

Mulye's comments prompted swift backlash from Food and Drug Administration (FDA) Commissioner Scott Gottlieb. "There's no moral imperative to price gouge and take advantage of patients," Gottlieb tweeted. "FDA will continue to promote competition so speculators and those with no regard to public health consequences can't take advantage of patients who need medicine." [Source: The Hill | Jessie Hellmann | September 11, 2018 ++]

Acne Update 01 ► Controlling Problem Pimples

Zits. Pimples. Spots. Whatever you call it, acne can cause discomfort and embarrassment. This skin condition affects most people at some point during their lives. About 4 out of every 5 people experience acne outbreaks between the ages of 11 and 30. Acne starts in the skin's oil glands. The hair on our bodies comes out through canals from these glands called follicles. Oil glands make oils that emerge to the skin's surface through the follicles' openings, or pores, along with the hairs. Sometimes hair, oil, and dead skin cells come together to plug a follicle. The plugged pore provides the right conditions for bacteria that normally live on the skin to thrive. When the body's immune system attacks the bacteria, pain and swelling can result. That's how a pimple forms.

Doctors don't know why only some people get acne. They do know what raises the risk for acne. Increases in certain hormones can cause oil glands to get bigger and make more oil. These hormone levels go up during puberty. Because of this, acne is most common in adolescents and young adults. Hormone changes caused by pregnancy or by starting or stopping birth control pills can also trigger acne. But people of all ages can get acne. For most, acne goes away by the time they reach their 30s. However, some people in their 30s, 40s, and 50s still get acne. Although acne is usually not a serious health threat, it can be upsetting, and severe acne can lead to permanent scarring.

There are things you can do to prevent acne, explains Dr. Edward Cowen, a skin specialist at NIH. He recommends that people with acne avoid skin products that contain petrolatum, a type of oil. Instead, he says, look for creams and lotions labeled "noncomedogenic." These are less likely to clog pores. A lot of people think certain foods can cause acne breakouts. However, Cowen explains, research has not been able to confirm this in most cases. These good habits can help reduce acne:

- Be gentle. Avoid scrubbing hard when washing your face.
- Hands off. Resist the temptation to squeeze or pick at pimples.
- Avoid oily skin products. Choose lotions and make-up labeled "noncomedogenic." These are less likely to clog your pores.
- Wash your hair. If you have oily hair, washing it every day can reduce oil on the skin.
- Loosen up. Avoid pressure from tight-fitting clothing, sports equipment, or backpack straps, which can irritate the skin.

While there are plenty of home remedies for acne, Cowen says, it's better to start with proven over-the-counter treatments for mild acne. These products can contain benzoyl peroxide, resorcinol, salicylic acid, or sulfur. People with severe acne should discuss prescription drug options with a doctor, he adds. These include antibiotics to kill bacteria or drugs called retinoids, which can be given as a topical to apply to the skin or as an oral medication. NIH-funded scientists are conducting research to better understand why acne develops and to find better ways to treat the condition. [Source: NIH News in Health | July 2018 ++]

Dementia Update 01 ▶ Stroke Link on Likelihood of Development

People who have recently experienced a stroke may be more than twice as likely to develop dementia as individuals who haven't had a stroke, a new study suggests. While stroke has long been linked to a heightened risk of dementia, particularly in older adults, the exact magnitude of the increased risk hasn't been consistent across previous studies investigating this connection. For the current study, researchers pooled data from 48 previous studies with a total of 3.2 million participants worldwide.

People who had a recent stroke were 2.2 times more likely to develop dementia than people who never had a stroke, the analysis found. And a history of stroke was associated with a 69 percent higher chance of developing dementia. "These findings stress the importance of protecting the blood supply to the brain in order to protect against dementia," said senior study author Dr. David Llewellyn of the University of Exeter Medical School in the UK. "By focusing upon lifestyle factors that are within our control we can reduce our risk of developing dementia as a result of stroke," Llewellyn said by email. "Quit smoking, eat a Mediterranean diet, get physically and mentally active, and drink less alcohol," Llewellyn advised. "Most people who have a stroke do not develop dementia as a result, so improvements in lifestyle after stroke are also likely to be beneficial."

Alzheimer's disease is the most common cause of dementia among older adults. The progressive brain disorder slowly erodes memory and thinking skills and eventually leaves people unable to handle basic tasks in daily life. Previous research has linked so-called vascular risk factors, including obesity, diabetes, smoking, high cholesterol and elevated blood pressure, to higher odds of dementia, cognitive decline and Alzheimer's disease. But it's been unclear whether these factors contribute indirectly by restricting blood flow in the brain, or if they directly cause a buildup of amyloid protein fragments that are linked to Alzheimer's. Certain characteristics of stroke, such as the location and the extent of brain damage, may also influence the risk of dementia, the study authors conclude. Men may also have a greater risk of dementia after a stroke than women.

One limitation of the analysis is that the smaller studies varied in design, duration, and how they assessed stroke and dementia, researchers note in *Alzheimer's & Dementia*. Still, the results add to a large body of evidence linking stroke to dementia, said Dr. Andrew Budson, a researcher at the Veterans Affairs Boston Healthcare System and Boston University School of Medicine who wasn't involved in the study.

"Although not surprising, this important review emphasizes one way that people can reduce their chances of developing dementia," said Budson, author of "Seven Steps to Managing Your Memory: What's Normal, What's Not, and What to Do About It." "The take home message," he advised in an email, "is that you will be less likely to develop dementia if you reduce your risk of stroke by quitting if you smoke, keeping your sugars under control if you have diabetes, taking medications for high blood pressure and cholesterol as prescribed, losing weight if you are obese or overweight, eating a Mediterranean style diet, and engaging in aerobic exercise." [Source: Reuters | Lisa Rapaport | September 6, 2018 ++]

TRICARE Podcast 465 ▶ Retiring From Active Duty - Child Dental Care - Grilling Safety

Retiring From Active Duty -- When you retire from active duty, your TRICARE plan options will change. Retiring from active duty is a Qualifying Life Event, or QLE. QLE's allow you to enroll in a new TRICARE plan or change your coverage options within 90 days of the life event. As a retiree, you'll need to take action to enroll in a TRICARE plan if you want to continue your coverage under TRICARE. First, update your information in the Defense

Enrollment Eligibility Reporting System, or DEERS. The next steps depend on which TRICARE plans you are eligible to use. If eligible, you can reenroll yourself and eligible family members in TRICARE Prime or TRICARE Select. Depending on your eligibility, there may be other TRICARE plans for you and your family after retirement. Visit www.TRICARE.mil/planfinder to learn about other options. For dental or vision coverage, you may also be eligible to enroll in the Federal Employees Dental and Vision Insurance Program.

If you want to keep TRICARE Prime or TRICARE Select with no break in coverage, you must reenroll within 90 days after your retirement date. If you don't enroll, you'll only be eligible for care in a military hospital or clinic on a space-available basis. If you enroll in a TRICARE plan more than 90 days after your retirement, your request will be considered a new enrollment. If you have a break in TRICARE coverage, you and your eligible family members can only receive care at a military hospital or clinic on a space-available basis until you have TRICARE Prime or TRICARE Select coverage again. There are three ways to re-enroll in TRICARE coverage:

- Use the Beneficiary Web Enrollment website. BWE is not available overseas.
- Call your regional contractor, or
- Mail your enrollment form to the regional contractor. Forms can be found at TRICARE.mil/forms.

Learn more about your TRICARE plan options after retiring at www.TRICARE.mil/retiring.

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Child Dental Care -- Dental problems can begin early, even before your child gets his or her first tooth. Begin cleaning your baby's gums right away using a soft infant toothbrush or cloth and water. You can begin to take your child for covered dental visits as soon as he or she reaches age one and is enrolled in the TRICARE Dental Program. The most common dental problem at this age is early childhood caries, also known as "baby bottle tooth decay." Avoid this by giving your baby water at bedtime instead of milk or juice. When you put your baby to sleep with a bottle of milk or juice, the liquid remains on his or her teeth at night. This allows acids to develop that break down tooth enamel, and eventually leads to tooth decay. As soon as your child's teeth appear, start brushing twice a day and remember:

- Use fluoridated toothpaste and a soft, age-appropriate-sized toothbrush.
- Use only a smear of toothpaste for children under age 2.
- And use a pea-sized amount of toothpaste for children ages 2-5.

Watch your child brush his or her teeth and help them get to those hard-to-reach places, especially in the back of the mouth. Help your child floss daily to get loose food particles stuck between teeth. Ask your dentist about applying dental sealants to chewing surfaces of teeth as a preventive method. Sealants are covered by TRICARE. For more on dental coverage for your child, visit www.TRICARE.mil/TDP.

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Grilling Safety -- As summer comes to a close and you and your family prepare for family weekend grilling, TRICARE would like to remind you to use food and fire safety. The Centers for Disease Control and Prevention estimates one in six Americans get sick from foodborne illnesses, including those associated with poorly cooked or stored foods in hot environments. To avoid this, follow good cooking tips. Cook foods thoroughly and use a food thermometer to check for doneness. And make sure cooked foods have reached a safe internal temperature before serving to guests.

When using a propane grill, be careful when lighting the grill. If the gas builds up then the flames can flash up unexpectedly. When using charcoal grills, be mindful that overuse of lighter fluid can cause flames to flash up. Squirting lighter fluid on open flames should be avoided as well. This can cause the flames to ignite the container and potentially burn your arm. Also, make sure you aren't grilling too close to a residence, and take the proper precautions when disposing of the charcoal after grilling! In the case of a grilling or food related accident, TRICARE provides urgent and emergency care options available to beneficiaries. Go to www.TRICARE.mil/urgent or www.TRICARE.mil/emergency for more information.

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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> | August 31, 2018 ++]

TRICARE Podcast 466 ► Child Enrollment in DEERS | ECHO | TRICARE For Life Overseas

Child Enrollment in DEERS -- All newborn and adopted children must be registered in the Defense Enrollment Eligibility Reporting System, also known as DEERS, within 90 days, or within 120 days if overseas. To do this, the sponsor must go to a uniformed services ID card office with one of the follow documents:

- The child's birth certificate
- A certificate of live birth from the hospital, or
- A record of adoption or letter of placement of your child into your home by a recognized placement adoption agency, or the court.

If your child isn't registered in DEERS within the allotted time period, they'll only be able to receive care on a space-available basis at a military hospital or clinic. The sponsor can only enroll the child after another Qualifying Life Event, or during the next open enrollment period. Keep in mind that newborn and adopted children of TRICARE Reserve Select and TRICARE Retired Reserve members can't become qualified for coverage or enrolled in those plans until they are registered in DEERS. Visit www.dmdc.osd.mil/rsl to find a uniformed services ID card office in your area. For more information on coverage for the newest addition to your family, go to www.TRICARE.mil/baby

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ECHO -- The TRICARE Extended Care Health Option, or ECHO, provides supplemental services to active duty family members with qualifying mental or physical disabilities. ECHO offers integrated services and supplies beyond those offered by your TRICARE program option. Active duty sponsors with family members seeking ECHO services must sign up for their service's Exceptional Family Member Program, or EFMP, unless waived in specific situations, and register for ECHO with their regional contractor to be eligible for ECHO benefits. For more information about EFMP, contact your service branch's EFMP representative or go to www.militaryonesource.mil/efmp. To find an EFMP representative, go to the Military Installations website at www.militaryinstallations.dod.mil.

There is no retroactive registration for ECHO. You must get prior authorization from your regional contractor for all ECHO services. Conditions to qualify for ECHO coverage may include, but are not limited to:

- Autism spectrum disorder
- Moderate or severe intellectual disability
- Serious physical disability

Children may remain eligible for ECHO benefits beyond the usual TRICARE eligibility age limit, which is age 21, or age 23 if certain conditions are met, provided all of the following are true:

- The sponsor remains on active duty.
- The child is incapable of self-support because of a mental or physical incapacity.
- The sponsor is responsible for over 50 percent of the child's financial support.

To learn more about ECHO, go to www.TRICARE.mil/ECHO.

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TRICARE For Life Overseas -- TRICARE For Life, or TFL, is Medicare-wraparound coverage for those who are entitled to Medicare Part A and also have Medicare Part B. You must have Medicare Part A and Part B to get TFL

coverage overseas, even though Medicare doesn't cover care outside the U.S., U.S. territories or aboard ships outside U.S. territorial waters. This is a requirement based on federal law governing these programs. Medicare covers health care in the U.S. and U.S. territories. In these locations, Medicare pays first and TFL pays second. TFL pays last if you have other health insurance, or OHI. Medicare also pays before TRICARE when TFL beneficiaries get care aboard ships in territorial waters adjoining the land areas of the U.S. and U.S. territories.

Eligible TFL beneficiaries may receive covered services and supplies from a network provider or any authorized-TRICARE provider. You'll be subject to the applicable catastrophic cap, deductibles and cost-shares. If a TFL beneficiary receives covered services from a network provider, the beneficiary's out-of-pocket costs will generally be lower. Prior authorization may be required, except for emergency care. When seeking care from a civilian provider, area- or country-specific requirements may also apply. For TFL deductibles and cost-shares, visit www.TRICARE.mil/tflcosts.

To get reimbursement for overseas care, submit a claim, a copy of the itemized bill with a diagnosis explanation, proof of payment, and any OHI explanation of benefits to the TRICARE Overseas Program claims processor. For more information, go to www.TRICARE-overseas.com.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | September 6, 2018 ++]

* Finances *



Property Taxes ► Deferrable for Some Older Homeowners

If you're an older homeowner in need of more cash, many states offer a little-known way to slash your property tax bill. In about two dozen states, older homeowners can legally defer their property tax bills, Money magazine reports. These programs allow you to put off taxes for as long as you live in the home. When you die — or sell the home — the state steps in and finally claims the money, **plus interest**, from your home equity. States that have these programs range from California in the West to Massachusetts in the East. Some states, such as Colorado, extend the program to military personnel. Others, such as Oregon, offer the program to the disabled.

In many cases, states have age and income requirements that determine whether or not you will be eligible for their programs. But the ceiling on these income limits can be high. For example, in Minnesota, you qualify for the program with an income as high as \$60,000, Money reports. Yet, in many states, few seniors take advantage of the tax break. For example, Money says just 10 percent use the tax break in Oregon. Before signing up for a property tax deferral program, it might make sense to talk to a financial adviser, tax adviser or other professional to determine whether this is the right program for you.

Alicia Munnell, director of the Center for Retirement Research at Boston College, tells Money that property tax deferral programs make sense for people who do not want to take more extreme measures — such as a reverse mortgage — to find new sources of cash. It is a way to get some equity out of the house to defer expenses, but it's

much easier to do (than a reverse mortgage). The Lincoln Institute of Land Policy offers a search engine that can help you discover if a property tax deferral program exists in your state. Another way to lower your property taxes is to fight them. Money Talks News founder Stacy Johnson has done this successfully in two states where he has lived — Arizona and Ohio.

Stacy says, “According to the National Taxpayers Union, 30 percent to 60 percent of taxable property in the U.S. is overvalued for property tax purposes, yet less than 5 percent of homeowners challenge them. In my experience, appealing tax bills isn’t all that difficult. And because it can result in saving hundreds or thousands every year, if you think you have a case, you should try it.” To find out more on how you can fight your property taxes refer to www.moneytalksnews.com/ask-stacy-how-can-i-fight-my-property-taxes. [Source: MoneyTalksNews | Stacy Johnson | September 1, 2017 ++]

Medicare Cost | Military Retirees ► How To Calculate

One important issue to understand is Medicare is a subsidized benefit. For the vast majority of Medicare-eligibles, taxpayers pick up 75 percent of their Part B premium cost. That acknowledges what we all can understand but don't think much about: Providing health care for older Americans is a very expensive business. Each year, the Centers for Medicare and Medicaid calculate the expected cost of providing non-hospital medical services to the Medicare-eligible population. Basic Part B premiums for the coming year are set to cover 25 percent of that average cost, with the rest provided out of tax revenues.

For 2018, the expected non-hospital medical cost for the typical Part B enrollee was calculated at \$6,432. Of that amount, the basic annual Part B premium (25 percent) was set at \$1,608, or \$134 a month - which means taxpayers are ponying up the other 75 percent (\$402 monthly) for most Part B enrollees. But it's not that simple - as many retired officers will discover when they become Medicare-eligible. In addition to their retired pay, most officers have earnings from post-military careers, investments, and other sources. Many married couples also have significant income from spousal employment. Most people in those situations realize first-hand about Medicare's means-tested aspect, as people with higher incomes are expected to take on responsibility for paying more than the basic 25-percent share of their Part B premium. The chart below (based on 2017 figures) shows how the taxpayer subsidy shrinks successively over four income tiers.

Annual Income	Monthly Part B Premium	Taxpayer Subsidy
Up to \$85,000(\$170K married couple)	\$134	75%
\$85,001-107,000 (2x for married couple)	\$188	65%
\$107,001-\$160,000 (2x for married couple)	\$268	50%
\$160,001-\$214,000(2x for married couple)	\$348	35%
Over \$214,000(\$428K for married couple)	\$429	25%

Where does the income data come from? Your federal income tax returns. Because those are mostly filed in April and because premiums have to be established before the start of each new year, there's a lag in applying your tax-based data to your Part B premiums. So the means-tested 2018 Part B premium rates were based on what you reported on your 2016 tax return. For most years, that means you get a little break by basing this year's premiums on an earlier year's (and likely lower) income. But when you retire from working life or downshift to part-time work, that can come back to bite you, because you'll get a notice sometime in November that your next year's Part B premiums still are based on your previous (higher) income.

Fortunately, there's a way to get your Part B premiums reduced when a qualifying event (such as retirement) reduces your income below what you reported on your tax return two years ago. That form can be found at

<https://www.ssa.gov/forms/ssa-44.pdf>. It provides you the opportunity to explain what life event has changed your income and what your current income is expected to be. Note that the instructions at the bottom of the form require documentation of the life event change such as a letter from your employer specifying the date of your retirement. (Important note: This is not an “appeal” form. If you search online for “part B premium appeal,” you’ll find something else entirely.)

The writer’s experience in this process was that a visit to the local Social Security office was the fastest way to get the Part B premium changed. To ensure he was prepared, he took copies of his leave and earnings statement, tax return, and other income evidence. Having heard horror stories of others’ experiences with Social Security offices, he was prepared for an extended wait and documentation hassles. However, he was pleasantly surprised that he and his spouse (you need to submit a separate Part B change request for each spouse) were in and out of the office within 90 minutes, and the clerk was very helpful. She did caution against under-reporting expected income, saying, “If it turns out to be higher than you said, Medicare will come back after you.”

In his case, the system worked semi-efficiently. Within two weeks, he received a notice that his Part B premium had been reduced. Unfortunately, there was a glitch on his spouse’s change, so they had to go back and resubmit her application. But that office visit took a mere 45 minutes, and she got her premium change notice 10 days later. Because he already had paid a couple of months of the too-high premium, he received a repayment credit for the excess amount. All in all, it was a pretty painless process to save several thousand dollars in Part B premium overpayments.

One caution: You won’t be able to get your premium reduced in advance. You need to wait until you (and your spouse, if applicable) receive your official notice from Medicare of the too-high premium for the next year. It usually will come to you in November. Then take that notice with your application and documentation to the Social Security office. Note that determining how much you personally will pay for Medicare can be complicated. (To learn about the process for signing up for Medicare, read the MOAA publication, [Aging into Medicare and TRICARE For Life.](#)) [Source: MOAA Newsletter | Steve Strobridge | September 11, 2018 ++]

CCRC ► Continuing Care Retirement Community Selection Criteria

When you were 16 and bought your first clunker (car) - it was undoubtedly the biggest purchase of your life. But as you’ve learned, it pales in comparison to those financial outlays that were just around the corner, like your home or college savings for the kids. Now you’ve retired, and there’s no more mortgage. The kids can support themselves, and even the patio renovation is paid for. You’ve planned well, and your retirement income is adequate for your lifestyle - with a little left over, even. You don’t have any more big money decisions to make, right? Not so fast. You might soon be facing the biggest financial decision of all: whether or not to join a continuing care retirement community (CCRC), also known as a life plan community.

Why Choose a CCRC?

The majority of senior citizens will, at some point, need assistance with their day-to-day activities, whether it’s cooking a meal or taking a bath. Some might even need round-the-clock care for a period of time. One solution is moving into a CCRC, which is designed to tend to your needs through every phase of retirement. With independent living, assisted living, and skilled-nursing units all on the same campus, CCRCs provide peace of mind to residents and their families. Wherever seniors find themselves on the continuum of care, they know their needs can be met on-site in a community they’ve come to regard as home.

However, there is a price to pay for this security and convenience. As the most expensive long-term care option available, CCRCs typically require large entrance fees, and their monthly costs easily can eclipse your old house payment many times over. Although fee structures and contracts vary, should you choose a CCRC, it will be one of the most significant financial commitments of your lifetime. Entrance fees can be all over the map, but the average

cost is \$250,000, according to a large database on mylifesite.net, a website dedicated to evaluating CCRCs. Monthly maintenance fees might run into the thousands. It's smart to hire an attorney - perhaps one who specializes in elder law - who can walk you through the complexity of residency options and contract agreements so you fully understand the different fee structures available, the kind of care included in those fees, and how long you're entitled to receive that care under your contract.

With this much money at risk, it's imperative you evaluate the financial solvency of any CCRC you'd like to join. A CCRC on unsure footing might levy large unanticipated fee hikes, reduce levels of care, or, in the worst case scenario, close its doors. So unless you know how to calculate ratios like "days cash on hand," where to find the cash reserves on a financial statement, or how to analyze Fitch ratings, it's best to have a trusted finance professional evaluate all available statements and report back to you in layman's terms. However, here are some questions you can ask and things you should observe before paying a professional to put the CCRC under a microscope.

- **Who's running the show?** Is the CCRC stand-alone, or is it part of a larger company? The latter has the benefit of providing additional financial resources if need be, but decisions made at a corporate level might not always be what's best for your local community. If the CCRC has a parent company, make sure your accountant checks out its financial state.
- **What's its motivation?** Although the majority of CCRCs are nonprofit, many for-profit communities are popping up. Although revenue needs to exceed expenses in either model, nonprofit-based CCRCs typically are guided by a philanthropic mission rather than the bottom line. This means there are no shareholders or owners to placate, which can be a good thing. If the CCRC is a nonprofit, does the board of directors include voting members who are residents and can speak up for their financial concerns and interests? Capt. Tom McCutchen, USA (Ret), and his wife, Dee, moved into a CCRC in Cary, N.C., three years ago. McCutchen called it a "tremendous decision." Their CCRC is one of three managed by a church-affiliated company, whose mission appealed to the couple. They were careful to learn about the parent company's financial health as well.
- **Is it standing room only?** A good sign of a financially healthy CCRC is a high occupancy rate. If it's above 90 percent for more than two years, the community is in high demand and won't run into cash flow problems due to too many empty units. "When we checked, our community had a 98-percent occupancy rate and a long waiting list," says McCutchen. It gave them assurance the place was there to stay.
- **How does it look?** Looks aren't everything, but they do count. Take a tour of the facility - not just the area you'll initially be living in (most residents must reside in an independent living unit when entering a CCRC), but the assisted living and skilled-nursing sections as well. Do you see any water stains, overgrown gardens, or unswept floors? If so, this community might have difficulty paying its bills. Are workers happy and attentive to residents? If not, this might suggest the CCRC doesn't pay enough in wages to retain quality personnel. Are there any capital improvements such as an expanded dining area under way? If so, let your accountant know so they can ensure the projects are being properly funded and won't deplete funds needed for the residents' care. "During our visits, the atmosphere and attitude of the employees was positive, and the community was clean and nice," says McCutchen.
- **Does it have your state's seal of approval?** At this time, there are no comprehensive financial regulations for CCRCs at the federal level. However, the majority of states do have some requirements in place that tend to focus on the financial health of CCRCs, so check in with the appropriate state department (probably Social Services, Aging, or Insurance) in charge of oversight. And ask your state's long-term-care ombudsman if any complaints are on file regarding your proposed CCRC. The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) has been accrediting CCRCs since 1985 and carefully reviews financial management as part of its overall evaluation, so it's an excellent source when gauging a CCRC's financial health.

- **What do several years of audits reveal?** If an audit hasn't been done, consider it a red flag. This review of the books by an independent third party should be done on a regular basis to ensure financial statements realistically represent a company's financial position. An audit also will point out any deficiencies in the CCRC's money-management practices. Make sure any past problems have been resolved.

When choosing a CCRC, a little due diligence will help you make a sound financial choice. Like the McCutchens, you can find your happily-ever-after home. [Source: MOAA Newsletter | Vera Wilson | September 12, 2018 ++]

Senior Bankruptcy Update 02 ► More Americans Age 55 and Older Are Filing

Not everyone's golden years gleam. Seniors make up a growing percentage of Americans filing for bankruptcy protection, according to a recent study. Over the past 25 years, 1 in 7 people who files for bankruptcy is age 65 and older — “an almost five-fold increase in the percentage of older persons in the U.S. bankruptcy system,” the researchers from four U.S. universities report. The share of bankruptcy filers ages 55 to 64 also has increased markedly over the same period.

The U.S. bankruptcy system is designed in part to give honest debtors a fresh financial start, but retirees lack the time needed to bounce back financially. As lead study author Deborah Thorne of the University of Idaho said on National Public Radio: “... the pickle for them is that they're older, so they cannot recover. They cannot go back to work at 65 and 70 years old and recover the money that they've lost.” Meanwhile, the financial strains that have been pushing seniors to resort to bankruptcy continue to be major hurdles for many pre-retirees and retirees today. So, the rest of us must learn from this trend if we are to avoid the same fate.

The study authors attribute the growing number of seniors in bankruptcy to the state of the nation's social safety net. Specifically, they cite:

- The replacing of pensions with workplace retirement plans like 401(k)s.
- The gradual increasing of the age at which retirees become eligible to receive their full Social Security benefits.
- Rising health care costs.

This is in line with the four factors that older bankruptcy filers themselves cite:

- The stress of dealing with debt collectors: 71.6 percent of older Americans said they “very much” or “somewhat” agreed that this was a reason for their bankruptcy.
- A decline in income: 69.1 percent
- Medical expenses: 62.2 percent
- Missing work for medical reasons: 40 percent

Additionally, a majority of older bankruptcy filers said that the single most important thing they or their families could not afford in the year prior to filing for bankruptcy was related to medical care, such as surgeries or prescriptions.

What it means for you

The authors conclude that, without policy changes, the trend of increasingly more seniors resorting to bankruptcy will likely continue. They write: The most effective solution to older Americans' increasing financial plight is a social safety net that obviates the need to take out debts that result in financial crises. The researchers go on to say: “At the core, the lessons of prior decades show that aid to older citizens must originate with our government.”

Indeed, ways that you can respond to the news of this study include urging your federal lawmakers to do everything in their power to, say, strengthen the Social Security system or improve the nation's health care system. But do you really want to trust politicians with your golden years? If what the study authors call the “graying of U.S. bankruptcy”

is to let up, you must also learn from it so you can do everything in your power to avoid financial ruin in your own old age. Younger folks can do this more easily in that they have more time to fortify their nest eggs, such as by:

- Boosting their savings.
- Building emergency funds.
- Paying off debts before retiring.
- Tweaking their portfolio to avoid or correct retirement investing blunders.

On the other hand, folks who are nearing retirement with insufficient nest eggs may need to take more drastic measures and make tougher choices. This could mean working longer than you planned to bring in extra income and allow your future Social Security check to grow. If debt stands between you and golden years, consider enlisting the aid of a reputable credit counselor. If you are helping adult children financially, you must say “no.” This includes:

- Letting them fund college themselves.
- Charging them rent, or evicting them so you can rent out their room.
- Never co-signing loans for them.
- Considering a reverse mortgage even though it may mean you cannot leave your house to your kids.

Members of the next generation — unlike you — have decades to pay off debt and save for retirement. [Source: MoneyTalksNews | Karla Bowsher | September 12, 2018 ++]

Military Lending Act of 2016 Update 02 ► DoD NoT Consulted on Proposed Change

The Department of Defense says it has not been consulted on a recent Trump administration proposal, which would scale back the enforcement of a law meant to protect service members and their family members from predatory lenders. In a letter to Sen. Claire McCaskill and several other senators, obtained by NPR, the department noted that it "has not received any official notification" from the Consumer Financial Protection Bureau (CFPB) about plans to change its approach to the Military Lending Act.

The 2006 law bars creditors from engaging in certain lending practices with service members that authorities have deemed to be a risk to troops and a "threat to military readiness." As NPR noted last month, those practices include gap insurance, an often expensive product pushed by some automobile dealers. Under the CFPB's proposed change, the agency would suspend what are known as "supervisory examinations," meaning they would stop looking for those who offer these of banned products. Rather, the CFPB would just investigate complaints of abuse as they crop up. But Stephanie Barna, the senior Pentagon official who signed the letter dated 7 SEP writes that the Department of Defense "did not discuss this specific change with the CFPB." It has instead seen the proposal "documented in the media." While she stopped short of directly opposing any such regulatory pullback, she wrote that these examinations "contribute to effective industry education about, and compliance with, the MLA."

The CFPB did not immediately respond to NPR's request for comment. But Mick Mulvaney, the Trump administration's acting director of the CFPB, has made clear he sees the matter differently. Since his installment as leader of a bureau he once moved to abolish, Mulvaney has directed the relaxation or relinquishing of several CFPB rules that had been a hallmark of the Obama administration. Under Mulvaney, the agency has rolled back its oversight of payday lenders who offer high-interest-rate loans and has effectively dismantled its consumer advisory council. Also, the agency's student loan ombudsman resigned in anger.

Now, the bureau is arguing that it does not have the legal authority to proactively monitor the Military Lending Act — an assertion rejected by McCaskill, the Missouri Democrat on the Senate Armed Forces Committee. McCaskill, together with 48 other Democratic and independent senators, signed a letter to the Trump administration last month requesting that it abandon the proposed rollback. And she followed it up with another letter to the Defense Secretary James Mattis, which was signed by seven other Democratic senators. "We are very concerned about the serious impact

of this change on military readiness," the senators explained, "and that it would return us to the pre-MLA days when service members and covered family members were often subject to financial abuse at the hands of unscrupulous lenders."

Barna, the Pentagon official, echoed those concerns in her reply. "The Department remains concerned that predatory lending practices and high-cost credit continue to pose risks to the financial readiness of Service members and their families," she wrote, supporting the senators' claim about the value of regular oversight. McCaskill herself put the matter more bluntly in her reaction to the Department of Defense's reply. "It's shocking that this policy was never discussed with the Pentagon and raises even more concerns with me that service members and their families will be harmed by this change," she said in a statement. "We need to work in a bipartisan fashion to continue to protect service members and their families from fraud and abuse." [Source: NPR | Colin Dwyer | September 11, 2018 ++]

SSA Disability Update 03 ► Waiting Periods Can Bankrupt Disabled Beneficiaries

More than 920,000 Americans await hearings that will determine their eligibility for Social Security disability insurance benefits (SSDI). The process is a long one, taking on average about 20 months — longer than some applicants may live. Unlike Supplemental Security Income (SSI), which is a low-income disability program, SSDI is an “earned benefit” paid for by payroll tax deductions from wages. After months waiting for a determination of eligibility for SSDI benefits, there’s also a mandatory 5-month waiting period before the first benefits are paid. An individual who is eligible for Social Security disability has to wait even longer — two years — before Medicare benefits start.

These waiting periods are perhaps the most difficult for middle income disabled workers — those of modest means and savings, but whose incomes are too high to qualify for temporary SSI and Medicaid benefits during the waiting periods. Because disabled individuals frequently lose employer-covered health insurance when they are forced to stop work, middle to higher income individuals must pay all of their healthcare costs out of pocket, which can be bankrupting.

Recently Rebecca W. wrote that she filed for SSDI in 2009 at age 52, after her doctor refused to allow her to go back to work. At that time, 401(k) investments were tanking and, after penalties for early withdrawals, the \$10,000 in her retirement account was worth just \$3,000. While she was so severely disabled that she was found eligible for SSDI benefits after just 6 months, Rebecca still had a two-year wait for Medicare.

“This wiped out my CDs and money market account,” said Rebecca. Big expenses for dental problems forced her into credit card debt. Rebecca’s health problems required oxygen tanks, blood transfusions, sleep clinics and sleep apnea machines, diabetic tools, lymphatic pressurized machines for wound care, and lab work, all of which she had to pay for out-of-pocket. “By the time I was finally able to start Medicare, I was broke,” she said. “Then came the big stuff, cancer surgery and open heart surgery. I lost my house and had to file for bankruptcy. If the cancer returns, I will die because Medicare tells me my co-pay for each treatment is \$1,000. I barely have that to live on,” she wrote.

Are the SSDI and Medicare waiting periods still fair and necessary? It is hard to fathom that in 1954 when the SSDI waiting period was written into law, lawmakers would have foreseen a determination process for SSDI benefits that would take an average of 20 months, with backlogs of almost one million people. Medicare did not even exist until 1965. What do you think? The Senior Citizen League is asking you to take their online [poll](#) and tell them whether these waiting periods should be kept as is, or eliminated. [Source: TSCL | Arthur Cooper | September 11, 2018 ++]

Money Moves Update 01 ► 6 Silly Tidbits of Money Advice That Will Make You Poorer

We've all received financial advice that later left us scratching our heads in disappointment or confusion. Self-proclaimed financial experts abound. Unfortunately, it's tough to weed out the bad information found in books or on the internet. Here are six common tidbits of financial advice you may want to ignore.

1. Credit cards are evil: Credit cards do not have any inherent qualities, good or bad. Human behavior determines whether they are beneficial or problematic. If you are unable to resist swiping the magic plastic, your issues go deeper than a credit card. Used responsibly, credit cards offer great rewards and eliminate the need to have a wad of cash in tow. They also provide buyer protections. You just need to be disciplined enough to pay off the balance each month. For more on the advantages of plastic, see "[10 Forgotten Benefits of Your Credit Card.](#)"

2. Following a rigid spending plan will set you free: What happens to avid dieters who have cravings but continue to suppress those urges until they can't take it anymore? They give up and resort to comfort foods. Lots of them. That's why incorporating mad money into your spending plan is OK. If you never have any fun with your money, deprivation will usually backfire, causing you to break down and go on spending benders. If you are trying to curb purchases, be realistic. Take small steps and modestly reward yourself from time to time. Also, begin with the end in mind and incorporate plenty of visual reminders so you will focus on the financial goal you are working toward. Need help getting started? Check out "[The Secret to Achieving Your Dreams Without Making a Budget.](#)"

3. Sign up for life insurance — or else: If you are 25 with no dependents and minimal assets, how much life insurance do you really need? The answer is likely "none." A parent of young children typically has a high need for life coverage, especially if he or she is the family's primary wage earner. However, if you have no spouse or dependents, a life policy might not be necessary. Check out "[7 Questions You Need to Ask Before You Buy Life Insurance](#)":

4. Ten percent is the sweet spot for retirement contributions: Saving 10 percent of your income used to be the standard advice, but not anymore — particularly if you didn't start setting aside money early in your working years. If you did not get an early start, you will need to save a higher percentage of your income to reach retirement goals. For example, people in their 40s who have not saved much for their golden years likely will find that 10 percent is not nearly enough. How much will you need? Figure out what you will spend on health care, food, shelter and other necessities. Now consider what you will get from Social Security and other sources. Filling in the gap will be your responsibility. If you need help zeroing in on a specific amount, consider [sitting down with a fee-only financial adviser.](#)

5. You should buy a house because it is a good investment: Were you around for the last housing crisis? Being a homeowner for several years, many can definitely attest to the fact that homes do not always appreciate as rapidly as you would like them to and that they do lose value. That does not mean buying a home is a bad idea. One of the beauties of owning a home is that a fixed-rate mortgage locks you into a set cost each month. You will make the same monthly payment for years while the price of rent goes up. Eventually you will own that home free and clear. That is an investment in your future financial security. But remember that buying a home is not a surefire path to riches. Where your outstanding mortgage exceeds the value of your house — is not a pleasant place to be.

6. Home equity loans are a great way to get out of a hole: Under a mountain of credit card debt and looking for a way out? Home equity loans may seem like the perfect solution because of the competitive interest rate. But if you fall on hard times and default on the loan, everything goes downhill. In a worst-case scenario, an inability to pay back the loan could end up with you losing your home.

[Source: MoneyTalksNews | Allison Martin | September 10, 2018 ++]

Economy | Making Ends Meet ► Living Paycheck to Paycheck on \$80K Annual Income

Despite a low national unemployment rate, nearly 40 percent of working-age adults had trouble affording food, health care, housing or utilities last year, according to a recent report from the Urban Institute, a liberal-leaning nonprofit think tank based in Washington, D.C. Those challenges could be exacerbated by proposed changes to safety net

programs, including Medicaid and the supplemental nutrition assistance program, or SNAP, according to the report, titled “Material Hardship Among Non-elderly Adults and Their Families in 2017: [Implications for the Safety Net.](#)”

Those changes include expanded work requirements for people who receive SNAP benefits, Medicaid, housing vouchers and public housing, along with increased rental costs and health-insurance premiums for low-income populations. Proponents of these kind of requirements have argued that they will encourage people to work, eventually improving their economic situation. But the proposals, if passed, could increase material hardship, the report says, a term that describes a family’s inability to meet basic needs—housing, utilities, food, health care—despite income level. The study examines those four metrics and, given the renewed emphasis on work requirements for benefits, attempts to determine how well income level and work status protect people from hardship.

Sign up for Route Fifty Today

“Though hardship is often associated with low income, previous studies have found that income explains only a small share of the variance in a family’s reported hardships,” the report says. “Different types of hardship can arise from distinct processes rather than from a single underlying factor, such as poverty.”

Analyzing survey responses from a pool of 7,588 participants between the ages of 18 and 64, researchers found that more than 35 percent of families with at least one working adult experienced some type of hardship in 2017.

- Food insecurity was the most common, reported by more than 23 percent of households. Rates were higher—above 40 percent—for families with income levels between 100 and 200 percent of the federal poverty level, according to the data.
- Eighteen percent of adults reported problems paying their family’s medical bills, and 17.9 percent said they had skipped medical care (resulting in an “unmet need”) due to cost.
- Roughly 10 percent of households either did not pay their full mortgage or rent bill or were late with a payment, while 13 percent reported missing a utility bill payment. But relatively few respondents (4.3 percent) had their utilities shut off for non-payment, and even fewer—1.1 percent—were evicted.

Respondents in families with no working adults were about twice as likely—38.7 percent versus 19.8 percent—to report food insecurity or to miss a utility bill payment (20 percent versus 11.3 percent). “But gaps were smaller between the shares with problems affording health care or with missed rent or mortgage payments,” the report notes. Broadly, researchers said, the report indicates that people may be able to get by on a fixed income, but many are unable to save for unexpected emergencies, including emergency health care. “What we found is that a lot of people have to devote much of their income to fixed expenses like rent or health care,” Michael Karpman, one of the report’s co-authors, told the [Los Angeles Times](#). “If they’re hit with a large, unexpected expense, they simply can’t cover it.”

“That means a family of three making \$80,000 a year, or a single person making at least \$50,000, may be living paycheck to paycheck—and could be devastated by a single medical bill,” he said. In general, researchers wrote, material hardships “were most prevalent among adults with lower incomes,” but the problem “extends across the income distribution and affects families with or without workers.”

Erecting barriers to safety net programs could worsen those hardships, though more research is needed to be sure, the report concludes. “As policymakers consider changes in access to safety net programs, they run the risk of increasing rates of material hardship, which could have detrimental short- and long-term impacts on children and adults,” the study says. [Source: Route Fifty | Kate Elizabeth Queram | September 5, 2018 ++]

Cheaper Isn’t Always Better ► Items Which Spending More On Can Be Worth Every Penny

Everyone wants to save a buck. Am I right? However, in our pursuit of savings, there are some areas where we shouldn’t skimp. Following are seven items for which spending more cash can be worth every penny.

1. Paint -- Cheapo paint may seem like a bargain, but you could end up spending more overall if you have to paint and repaint to get the coverage you need. Not only could you end up using more paint initially, but bargain brands may also be less durable. That means you’ll be repainting again in no time. Of course, you don’t have to run out and

buy the most expensive cans either. Many midrange brands make perfectly good products. If you have a membership with Consumer Reports, check out [their ratings](#). For everyone else, head to the Good Housekeeping [paint reviews](#) to find the right pick for your project.

2. Child car seats -- It is always worth spending money on your child's safety. Check out car seat reviews and buy the best one you can afford. Again, Consumer Reports [has reviews](#) available to members. Yes, some of these are expensive, but if they save your child's life, they're worth it. Whatever you do, NEVER buy a secondhand car seat or booster. If it's been in a crash, its integrity could be compromised. In addition, an old car seat could be expired. After years of sitting in the sun or freezing in the winter, the plastic may be degraded or the seat may be so old that it no longer meets current safety standards.

3. Toys -- Cheap toys don't always work right, and they seem to break easily. Then, you end up with a frustrated child and more junk to declutter later. Instead of loading up on cheap toys, buy higher-quality items your kids will really like. They will last, and probably will hold your child's interest for longer, too.

4. Shoes -- Kids are rough on their shoes, and your experience has most likely been that cheap shoes tend to quickly develop holes in the top, or their soles tend to separate. For adults, it's a mixed bag when it comes to buying more expensive shoes. More money may mean better-quality materials. But if you sit at a desk all day, that might not make much difference. However, if you have to replace them more than once a year, you might want to upgrade your purchases.

5. Big-ticket electronics -- TVs and computers are both items for which a low price may also equal low quality. Cheap computers may come with shoddy hard drives, short battery lifespans and limited warranties. If you use a computer only occasionally, you can probably get away with a bargain-bin laptop. Otherwise, spending a little more may pay off. It's a similar situation with TVs. You don't necessarily have to spend a fortune for a decent picture — there are many good models you can buy for just a few hundred dollars. However, exercise caution when buying deeply discounted TVs.

6. Health insurance -- Cheap health insurance plans may have high deductibles, restricted provider networks and hoops to jump through for specialist care. In some cases, a policy with low premiums may be the right choice. However, rather than shopping based on premium prices alone, look for all of the following when comparing medical insurance options:

- Deductible amounts per family and per individual.
- Copayments for office visits, emergency care and specialist care.
- Out-of-pocket costs for prescription drugs and any limitations on brand-name drugs.
- Provider network, including participating hospitals and outpatient clinics.

If you have a chronic condition or reason to believe you might have medical bills in your future, buying the cheapest plan possible may be penny-wise and pound-foolish. Spend a little more per month and you may come out ahead in the long run.

7. Toilet paper -- Finally, we come to the bottom of our list — figuratively and literally. Toilet paper might rank right up there with politics and religion when it comes to causing controversy. Regardless of your preference on which way the roll should hang (over or under), hopefully we can all agree you should not be buying toilet paper at the dollar store. Toilet paper that cheap can shred easily, leaving you with an “ew” situation none of us wants to visualize. What's more, you may find yourself using more to avoid the aforementioned messiness, and that could negate your savings.

Finally, less-expensive brands may not dissolve well, meaning potential plumbing problems and more dollars out of your pocket. If you really want to save money in the long run, you could install a bidet. However, with kids, that could just be an invitation to turn the bathroom into a water park.

[Source: MoneyTalksNews | Maryalene LaPonsie | September 5, 2018 ++]

Rewards of Caring Scholarship ► Military Students Grade 6 thru 12 | \$5,000 X 4

Military students can earn cash for college in a scholarship contest sponsored by the Army & Air Force Exchange Service and Unilever. Four winners of the Rewards of Caring scholarship contest will each receive a \$5,000 scholarship. Military students can enter the essay contest from Aug. 31 to Sept. 27. To enter, authorized Exchange shoppers in grades six through 12 with a grade-point average of 2.5 or higher must submit an entry form and an essay in English of 500 words or less explaining why their community and involvement in community service projects are important to them. Entry forms can be obtained at the Sweepstakes webpage ShopMyExchange.com/sweepstakes. For more information, see this [Paycheck Chronicles post](#). For more on education benefits for service members, veterans and military families, visit the Military.com [Military.com Education section](#). [Source: Military.com | September 3, 2018 ++]

Inheriting Debt ► Do You Have to Pay?

Statistically speaking, almost three out of four people are going to die with debt, which raises a very real concern for children of the deceased: Am I going to inherit debt from my parents? Good news: In nearly all circumstances, you won't! When a person dies, his or her estate is responsible for settling debts. If there is not enough money in the estate to pay off those debts – in other words, the estate is insolvent – the debts are wiped out, in most cases. The children are not responsible for the debts, unless a child co-signed a loan or credit card agreement. In that case, the child would be responsible for that loan or credit card debt, but nothing else. Liquidating the assets of the estate and paying off all the bills will reduce or maybe even wipe out the money that children would have inherited, but that is the tradeoff for not having responsibility for debts. Creditors typically won't tell you that, and they are often depending on your sense of duty to pay off those debts. They may be kind and sympathetic, but ultimately their job is to cajole you into paying. There are exceptions where you might be expected to pay up. The Federal Trade Commission cites four instances in which you might be on the hook for a debt after your loved one dies:

- You co-signed on the debt.
- You live in a community property state (more on that a little further down).
- You are the surviving spouse, and state law requires you to pay certain debts, such as health care bills.
- You were legally responsible for handling the estate but did not do so in accordance with applicable state laws.

Generally, spouses aren't responsible for individual debt of a husband or wife. So if John Doe opened a credit card in his name alone, Jane Doe wouldn't be responsible for paying it off — in most states. That's because most states have adopted a property ownership system known as "common law," according to the Internal Revenue Service. The federal agency says of this system, "The theory underlying common law is that each spouse is a separate individual with separate legal and property rights. Thus, as a general rule, each spouse owns and is taxed upon the income that he or she earns." It's a different story if you live in one of the nine states that goes by what's known as "community property law." In these states, if John Doe opens a credit card in his name, the debt becomes both John and Jane Doe's responsibility."

Spouses are "considered to share debts" in community property states, as the IRS puts it. The agency continues: "Depending on state law, creditors of spouses may be able to reach all or part of the community property, regardless of how it is titled, to satisfy debts incurred by either spouse. The nine community property states are: AZ, CA, ID,

LA, NV, NM, TX, WA and WI. Some marriages in Alaska may also be community property unions, but it's optional, the IRS notes.

Rising health care expenses and the cost of living, combined with a reduction in retirement income, have made the golden years much more challenging and caused seniors to accumulate significant debt. A 2016 survey done by Experian, revealed that 73% of people die with some combination of credit card, mortgage, auto, student or personal loan debt. About 68% of people die with credit card balances (average amount \$4,531); 37% die with mortgage debt; 25% die with auto loans (\$17,111); 12% die with personal loan debt (\$14,793) and 6% go to the grave with student loan debt (\$25,391). Lenders want to be repaid so whatever assets are in the estate must be liquidated to pay off those debts. That means a smaller inheritance for the survivors, but they don't have to come out of their own pocket to settle debts from Mom or Dad. The good news is that, in general, you can only inherit debt if your signature is on the account.

Settling an Estate

Dealing with the death of a relative shouldn't include stress created by letters and telephone calls from creditors insisting on payment. There are laws that protect people from inheriting debt, so be cautious if a credit card company solicits payment upon a family member's death. Creditors in search of payment must present their request, in writing, to an attorney for the estate or the named executor within six months of the estate being opened. No claims are accepted after that time and not all claims will be paid. Some creditors don't bother to file a claim with the estate and instead pressure members of the family to clear the debt with their own money. You are not liable for any of the deceased's debts unless you co-signed a credit card or loan agreement. Authorized users on the account are not responsible for the debt. However, in community property states (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin and Alaska, which is an opt-in community property state), creditors may pursue a surviving spouse to settle a debt. If creditors continue to harass you for payment as a family member, write a letter or contact your attorney to write one on your behalf to demand they stop all contact. Under the Fair Debt Collection Practices Act, creditors aren't allowed to discuss someone's debt with relatives, neighbors or friends.

Claims filed within a six-month timeframe of the estate being opened are verified by the executor and paid in order of priority set by state and federal laws. This is the typical order of payment:

- Fees such as fiduciary, attorney, executory and estate taxes
- Burial and funeral costs
- Family allowance, depending on state statutes
- Outstanding federal taxes
- Medical expenses not paid by insurance
- Property taxes
- Credit cards and personal loans are usually at the bottom of the list.

Solvent vs. Insolvent Estate

One of the confusing issues for survivors of the deceased is understanding the difference between a solvent estate and one that is insolvent. A solvent estate is one that has enough money to pay all the decedent's bills. For example, if you die and your assets are valued at \$100,000, but there is \$25,000 owed on medical bills; credit card is \$10,000 and you still owe \$15,000 on student loans, your estate is solvent because your assets (\$100,000) are more than your liabilities (\$50,000). Thus, your heirs would have \$50,000 to split among themselves. However, if the opposite were true – your assets are valued at \$50,000 and you owed \$100,000 for medical bills, credit cards, student loans, etc. – then the estate would be insolvent. The creditors would line up in the order given above and be paid accordingly. If the money runs out before all bills are paid, the businesses at the bottom of the priority list must write off the debt and the heirs would receive no money.

What Happens with 401k and IRA Accounts?

If there are funds available from an IRA or 401k account and there is a designated beneficiary (or beneficiaries) that money will pass directly to the person (or persons) and not be used to pay off the deceased person's bills. If, however,

the estate is the beneficiary, the money from an IRA or 401k account will go into the pool with other liquidated assets and be used to pay the decedent's bills.

Who pays Medical Debt of Deceased?

The cost of medical care, especially for those at or near retirement age, is climbing so fast that it should scare everyone in the family. The average couple retiring in 2017 will need more than \$270,000 for medical expenses for what's left of their lifetime.

Who pays those medical bills if they die?

The first answer is the deceased member's estate. All assets are liquidated and used to pay creditors on a priority list. Paying medical bills is high on the priority list if the estate is solvent. However, if the estate is insolvent (not enough money to pay off bills), then the responsibility could fall on the children under laws known as "filial responsibility." There are 30 states with filial responsibility laws that impose a duty on adult children to support their parents. There is a great deal of room for interpretation in the statutes governing each of those states, and the language used is very ambiguous. If you live in one of the 30 filial responsibility states, it would be wise to investigate how much support is expected and from whom. Also, be aware that even though aging population in America is growing fast, filial responsibility laws have been lightly enforced. One other thing to note: If your parent was on Medicaid, the state might put a lien on the sale of your parent's home in order to recover the cost of their care.

Who Pays Nursing Home Debt?

As is the case with medical care, the short answer to who is responsible for nursing home debt is this: The deceased member's estate is liable for all debts. It's when the estate is insolvent that things could get complicated. The states with "filial responsibility" laws are seeing more and more nursing homes try to get payment from the adult children of the deceased. The reason is that the tab for long-term care of the aging in America is up to \$130,000 and many of the 1.4 million Americans in nursing homes can't afford it. An estimated 64% of nursing home residents rely on Medicaid, which doesn't always cover the whole bill. Federal law requires Medicaid programs in each state to cover nursing home care, but sometimes Medicaid funding goes down and states decrease the amount they will pay or put eligibility restrictions on coverage.

Regardless of what happens politically, the costs for long-term care are headed in a direction where more and more seniors will not have the money to pay. That \$130,000 in long-term care is in addition to the \$270,000 expected for medical care. Some senior housing, apartment and assisted-living communities ask family members to become the responsible party for guaranteeing payment of ongoing care. That puts family members, especially adult children, in a very difficult position financially because you don't know how much it will cost and how long you will be paying. Nursing homes are prevented from asking for the same kind of commitment, unless you have power of attorney over your parents. The best advice is to read the fine print carefully and avoid signing any agreement that makes you a guarantor.

Settling Secured Debt

Secured debts, such as a car loan or a mortgage, that are owed after the account holder's death are not the children's responsibility. The lienholder will either reclaim the property or a relative can assume responsibility for the debt through refinancing. The same is true with most reverse mortgages — you can refinance the loan if the home has been left to you. If you are named executor of an estate, it's important to seek legal advice before paying any money out. If pressured by creditors, remind them that debts are paid in accordance with the laws of your state. Do not promise to pay out of your own pocket, as it is not your responsibility unless you signed your name on the loan or account. Since a high debt load can cut into the inheritance, it is vital that senior citizens review their financial portfolios, retirement savings and obligations and avoid co-signers if possible. And survivors should remember that debtors get paid first and will want all assets liquidated to make that happen. What is left over is split among the heirs.

[Source: Debt.org & MoneyTalksNews | Bill Fay & Maryalene LaPonsie | September 4, 2018 ++]

Customer Support Scam ► Callers Targeted by Gift Card Offer

When you dial customer support, be sure to double – or triple – check the phone number. This crafty con, often called "fat finger dialing," nearly fooled a BBB staff member! Scammers are buying phone numbers similar to the customer support numbers of major companies and fooling those who accidentally misdial.

How the Scam Works:

- You need to reach customer support for help with a product or service. You find the number on a recent bill, the back of your credit card or even the company's website and dial it. An automated message tells you that you've been selected to receive a gift card.
- Because you dialed the number, you assume that the gift card offer must be the real deal. So you stay on the line and speak to a "representative." This person claims to need your name, address and credit card number in order to process your new gift card. Just hang up! There is no free gift card. Sharing your personal information with scammers opens you up to fraudulent charges or even identity theft.
- As usual, this scam has many different versions. A BBB staff person was targeted by this scam when trying to reach her credit card company, but scammers impersonate organizations ranging from the IRS to Walmart. Other versions of fat-finger dialing cons use free giveaways or phony surveys instead of a gift card.

How to Spot a Giveaway or Gift Card Scam:

- Legitimate businesses do not ask for credit card numbers or banking information for coupons or giveaways. If they do ask for personal information, like an address or email, be sure there's a link to their privacy policy.
- When in doubt, do a quick web search. If the giveaway is a scam, this is likely to reveal an alert or bring you to the organization's real website, where they may have posted further information.
- Watch out for a reward that's too good to be true. Businesses typically give out small discounts to entice customers. If the offer seems too good to be true (a \$100 voucher or 50% discount) it may be a scam.

For More Information

For more about scams, go to BBB Scam Tips (www.BBB.org/ScamTips). To report a scam, go to BBB Scam Tracker (www.BBB.org/ScamTracker).

[Source: BBB Scam Alert | August 31, 2018 ++]

Military Recruiting Scam Update 01 ► Copycat Websites

The government has shut down at least eight "copycat" military recruiting websites run by companies accused of using deceptive practices to entice potential recruits into providing their personal information, then selling the information to post-secondary schools. According to the Federal Trade Commission's complaint, the companies' websites appeared to be official recruiting sites — such as army.com, armyenlist.com, airforceenlist.com, marinesenlist.com, navyenlist.com, coastguardenlist.com, airguardenlist.com, nationalguardenlist.com and armyreserves.com. The companies agreed to give up the domain names and stop the alleged deceptive practices.

"Those who are considering a military career deserve to have confidence that the recruitment site is legitimate and their personal information will not be misused," said FTC Chairman Joe Simons, in an announcement about the FTC action. "The FTC will take action against any party in the lead generation ecosystem — from sellers to purchasers — that fails to comply with the law." A statement from one of the companies, Sun Key, says it has worked for years with more than 7,500 recruiters across all the services, providing leads on potential recruits. In addition, the company

previously provided leads as a subcontractor to advertising agencies working on DoD recruiting contracts, until budget constraints ended the subcontracts, Sun Key said.

The FTC said the websites allegedly prompted consumers to submit their personal information to learn more about the armed forces, and promised to use the information only for military recruitment purposes and not to share it with anyone else. However, the FTC alleged, the companies sold the information to post-secondary schools for marketing leads, for \$15 to \$40 per lead. According to the FTC, tens of thousands of consumers visited these websites each month. The companies continued their deception “during phone calls to consumers who submit information on their websites by holding themselves out as military representatives,” according to the complaint, and gave the false impression that the military endorsed the schools.

The complaint, filed 6 SEP along with the proposed settlements in federal court in the Northern District of Alabama, names defendants Alabama-based companies Sunkey Publishing, Inc.; Sun Key Publishing, LLC; Fanmail.com, LLC; and WhereData, LLC. Sun Key company officers Christopher Upp and Mark Van Dyke and Fanmail.com officials Lon Broliar and Andrew Dorman are also named as defendants. The Sun Key entities operated the enlist.com websites; Fanmail.com operated army.com. The settlements noted the companies and the officials named as defendants neither admitted nor denied the FTC’s allegations. In a statement from Sun Key, provided by its attorney Jonathan Direnfeld, officials said, “Sun Key’s business was focused on assisting individuals who are interested in joining the military.”

Before they shut down their websites to comply with the settlement agreement with the FTC, Sun Key was working with more than 7,500 military recruiters, according to Sun Key’s statement. “The U.S. Armed Forces recruiters informed Sun Key that Sun Key’s military recruitment network is a valuable tool in helping them identify potential recruits, and the leads provided by Sun Key are some of the best performing leads in generating appointments with potential recruits,” the statement said.

As for the telemarketing complaints, Sun Key says it followed up by telephone with the consumers who submitted inquiries to confirm their contact information before submitting it to one of the 7,500 military recruiters. Since January 2014, about 73 percent of inquiries submitted to Sun Key were validated and submitted to military recruiters. Before 2010, Sun Key provided online recruiting services to three advertising agencies through their contracts with the Army and the National Guard. They submitted information to the agencies on a nightly basis, and Sun Key was paid on a per-lead basis. But the advertising agencies decided not to renew Sun Key’s contracts because of DoD budget constraints, according to the Sun Key statement.

To sustain the free service to military recruiters, Sun Key had to find a replacement revenue source. So they expanded call center operations to provide potential recruits with the option of hearing about potential military-friendly schools. If the consumer declined to hear about educational opportunities, the call center representative would end the call and send information only to military recruiters, and it wouldn’t be shared with any other third party, officials said. If the consumer was interested in particular schools, they would provide consent for Sun Key to provide their contact information to the specific schools, according to Sun Key.

Under the settlement agreements, the companies are required to turn over the websites allegedly used to deceive consumers. That partially satisfies civil penalties of \$11.1 million against Sun Key and \$1 million against Fanmail.com. Other than that partial satisfaction of the payment, the judgments are suspended because of the defendants’ inability to pay. The proposed settlements also ban the companies from misrepresenting a military affiliation, or misrepresenting the endorsement of particular schools by the military, or misrepresenting the extent to which they share consumers’ personal information. They must disclose they are not official recruiting websites of the military, and must get permission to disclose consumer information collected to be used with lead generation for any purpose. [Source: Military.com | Karen Jowers | September 6, 2018 ++]

Older Consumer Scams ► Cons Targeting Seniors

Older consumers have the lowest risk of being scammed, but that doesn't mean scammers aren't targeting this demographic. Older scam victims reported higher median losses, likely due to the different types of scams aimed at this group. Following are three:

- **Emergency scams:** This trick begins with a phone call from someone posing as a grandchild or other young family member. The phony grandchild will claim to be out of town and in an emergency situation – anything from a car accident to wrongful arrest. The scam artist will urge you to send money ASAP.
- **Investment cons:** These cons often target seniors because of their greater financial resources. They frequently prey on longstanding group connections – such as through a religious organization or an ethnic group – where members trust each other. Even if you are a savvy investor, you can still fall victim to this scam.
- **Romance scams:** Seniors who are widowed or divorced are frequent targets of romance scams. Con artists create compelling backstories, and full-fledged identities, then trick you into falling for someone who doesn't even exist.

Tips to avoid these cons:

- Get another perspective. All of the above cons work because the target feels ashamed – or pressured – and keeps the scam a secret. If you've been targeted by something that seems suspicious, seek an outside opinion.
- Do your research: If something seems strange – a new romance asking for money or an out-of-the blue emergency – search for it online. Scammers often reuse images or stories. BBB.org/ScamTracker is a good place to read about others' experiences.
- Know what your family members are sharing online. Seniors can be susceptible to emergency scams and other ploys because they aren't familiar with the information about themselves and their family available online. Familiarize yourself with what they are sharing on social media.
- Resist the urge to act immediately. Con artists almost always will pressure you into acting before you've had time to think it over. Don't cave to the pressure.

More information:

Read the full [Grandparents Day article](#) on BBB.org. To find more about scams, including typical cons and practical advice, see BBB.org/ScamTips.

[Source: "BBB Scam Alert | September 7, 2018 ++]

Tax Burden for Kansas Retired Vets ► As of SEP 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 Kansas:

Sales Taxes

State Sales Tax: 6.5% (prescription drugs exempt); Cities and counties may add another 1.4%.

Gasoline Tax: 42.43 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 50.43 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.29 cents/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 3.1%; High – 5.7%

Income Brackets: Three. Lowest – 3.1% on income up to \$2,500; 5.25% on next \$12,500; and 5.7% on any income over \$15,000.

Personal Exemptions: Single - \$2,250; Married - \$4,500; Dependents - \$2,250

Standard Deduction: Single - \$3,000; Married filing jointly - \$7,500

Medical/Dental Deduction: Federal amount. Up to \$800 per contract, per taxpayer can be deducted if you have a long term care insurance contract.

Federal Income Tax Deduction: None

Retirement Income Taxes: Military, civil service, state/local government pensions are exempt. Out-of-state government pensions are fully taxed. Railroad retirement is fully exempt. Social Security is exempt for residents with a federal adjusted gross income of \$75,000 will be exempt from any state tax on their Social Security benefits.

Retired Military Pay: Not taxed.

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

Taxable property is assessed at its fair market value. Homeowners 55 and older who earn \$30,800 or less are eligible for a refund of up to \$700 under the Homestead Property Tax Refund Act. You must also meet one of the following requirements: Be 55 years of age or older, or be blind or disabled, or have a dependent child under 18 who lived with you all year whom you claim as a personal exemption. SAFE SENIOR is also referred to as, “Kansas Property Tax Relief for Low-Income Seniors”. The refund is 75% of the general property tax paid or to be paid. Call 785-296-2365 for property tax details or [click here](#).

Inheritance and Estate Taxes

The Kansas inheritance (succession) tax has been repealed. Due to the retroactive nature of the repeal, any succession tax that has been paid will be refunded. For further information, [click here](#).

Interest & Penalty

- Interest is computed on the amount of tax due if payment is received after the due date. Interest is not computed on penalty or on interest itself. Go to <https://www.ksrevenue.org/pandi.html> for the interest rate accessed annually for the tax years 1950 thru 2017.
- Penalty for tax years ending after 12/31/01: Penalty will be computed at the rate of 1 percent per month on the balance due with a maximum penalty not to exceed 24 percent (maximum 10 percent penalty on field audits).
- Penalty for tax years 2001 and prior: Penalty is computed at the rate of 10 percent on the amount of tax due if payment is received after the due date but within six months of the original due date. Penalty is computed at 25 percent on the tax balance due if the payment is received after six months of the original due date. Penalty is not computed on interest or penalty itself.

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>.

For further information visit the Kansas Department of Revenue site <http://www.ksrevenue.org> . [Source: <https://www.retirementliving.com/taxes-kansas-new-mexico#KANSAS> | SEP 2018 ++]

* General Interest *



Notes of Interest ► 01 thru 15 SEP 2018

- **Sexual Assault.** A new study has found that military veterans who identify as lesbian, gay or bisexual (LGB) are twice as likely to experience incidents of sexual assault while on active-duty compared to non-LGB service members.
- **Vietnam Vets.** The death of John McCain leaves the Senate with just one Vietnam veteran, Sen. Tom Carper (D-DE).
- **Korean War Vets.** Rep. Sam Johnson (R-TX), the last Korean War veteran in Congress, isn't running for re-election.
- **Japan Defense Spending.** Japan's Defense Ministry is seeking to more than double spending on missile defense, including purchases of costly American arsenals, to defend against North Korean threats. The record-high 5.3 trillion yen (\$47 billion) request for fiscal 2019, approved 31 AUG by the ministry, is up 2.1 percent from last year. Military spending has risen seven consecutive years under Prime Minister Shinzo Abe.
- **Ski Gear.** Check out <https://www.youtube.com/embed/8gxdjH3QjNU> for some very unusual safety equipment which has been packed to minimum size for ease of carrying. Be sure to watch it till the end and you will be amazed.
- **U.S.-Mexico Border.** National Guard personnel are authorized to remain for another year, the Defense Department confirmed 31 AUG. The authorization allows for up to 4,000 soldiers to serve with U.S. Customs and Border Protection agents through Sept. 30, 2019 — or the next fiscal year.
- **International Space Station.** Russia's contract to ferry NASA astronauts to the International Space Station aboard Soyuz rockets will end in April, Deputy Prime Minister Yuri Borisov told reporters on 31 AUG.
- **High School.** Students at four high schools in Montgomery County, Maryland can receive condoms from school health clinics this year, part of a larger sexual health initiative designed to tackle rising rates of sexually transmitted infections.
- **Vet Employment.** The latest federal employment figures show that after post-9/11 veterans hit a record-low unemployment rate in July of 3.8%, the percentage of veterans without jobs jumped back up in August to 3.9%. This is on par with the national unemployment rate, which was unchanged.
- **Islamic Immigrants.** United Kingdom's Katie Hopkins warns the United States, "Do not let this great country become the United Kingdom. Be Better than the United Kingdom". To listen to her lecture refer to www.youtubenocookie.com/embed/ToDsflkwvkw?rel=0&showinfo=0&autoplay=1The.
- **Dish Soap.** Go to <https://youtu.be/O8UtgdjGBol> to see five clever alternate uses for liquid dish soap.
- **Memories.** Check out <https://www.youtube.com/watch?v=VyvYL4fF5kA&t=43s> to view the 50 Most Beautiful actresses of Hollywood. Can you remember them all?

- **Boatlift.** On 9/11 over 500,000 people were evacuated/rescued from Manhattan by boat. Almost 160,000 more than at Dunkirk. Go to <https://www.youtube.com/embed/MDOrzF7B2Kg?rel=0> to see how this was accomplished.
- **War on Terror.** The 11th of this month marked the first day that someone born on or after Sept. 11, 2001, can enlist to fight in the seemingly eternal war the tragedy spawned. Nearly 7,000 service members have been killed in the war on terror, and just last year, the annual total of war zone deaths climbed for the first time in six years as the U.S. increased its footprint in Africa, continued its support of operations in Syria and Iraq, and maintained a presence of 14,000 troops in Afghanistan.
- **Fourth Estate.** The Government Accountability Office is telling the Defense Department to clamp down on inefficiencies in its 19 agencies and 8 field activities — collectively known as the “Fourth Estate.”
- **Hurricanes.** For the record: Your average hurricane yields the equivalent energy of about "a million Hiroshima bombs exploded at a rate of more than 10 a second," according to this 2005 take (updated in May) from Canada's Globe and Mail.
- **Exercise.** Most people tend to focus on one activity or type of exercise and think they're doing enough. The goal, however, is to be creative and choose all four types of exercise — ENDURANCE, STRENGTH, BALANCE, and FLEXIBILITY. Check out
 - <https://go4life.nia.nih.gov/exercise-type/endurance>
 - <https://go4life.nia.nih.gov/exercise-type/strength>
 - <https://go4life.nia.nih.gov/exercise-type/balance>
 - <https://go4life.nia.nih.gov/exercise-type/flexibility>

[Source: Various | September 15, 2018 ++]

McCain Remembrance ► Sen. Susan Collins ~ A War Hero, Statesman

The military cargo plane careened, corkscrew-style, toward the landing strip at Bagram Airfield in Afghanistan, performing an evasive maneuver aimed at avoiding incoming fire. In her seat, Sen. Susan Collins had a case of the jitters. Sen. John McCain reached over and patted her hand. "He said, 'Don't worry, Susan. I am never going to die in a plane crash. I've had so many close calls. I know that's not how I'm going to end,'" she recounted. It was one of many trips together for the studious senator from Maine and the maverick from Arizona. All told, the two Republicans were together for four trips to Iraq, four trips to Afghanistan, along with trips to Yemen and Libya. "All the garden spots," she joked.



Service members carry the casket of Sen. John McCain at Joint Base Andrews, Maryland, on 30 AUG.

Collins and McCain were buddies and saw eye to eye on many issues. They were part of several so-called "gangs" of Republican and Democratic senators who tackled tough issues, like finding a solution to the delays of President George W. Bush's judicial nominees and coming up with a framework for ending a government shutdown in 2013.

There was no better ally, she said. "He was such a towering figure in the Senate. He had no use for partisan political games. He wanted to solve problems. That's why I so enjoyed working with him," Collins said.

Collins first met McCain when she was a staffer in the office of Republican Sen. Bill Cohen, who went on to become defense secretary for President Bill Clinton. Cohen, who was part of McCain's wedding party, was also a pallbearer at McCain's funeral. McCain was the son and grandson of four-star admirals, and he came to Maine to see a Navy destroyer, the John S. McCain, christened at Bath Iron Works. In July, the Navy held a ceremony in which he became the third official namesake for the destroyer. Collins praised McCain, who spent five years as a prisoner of war in Vietnam, as "an American hero who devoted his life to serving his country."

But he was also a friend. Once, when McCain got stuck in the Bangor International Airport, he called Collins, who lives in Bangor. She ended up joining him. It turns out the local "troop greeters" were there, as well. Bangor is a major refueling stop for aircraft headed to and from Europe, and the greeters welcome military personnel either departing or returning from deployments. McCain greeted hundreds of soldiers that day, smiling and pausing for photos, and delayed his departure to greet another planeload, Collins said. "That, to me, was vintage John McCain. He would do anything for our troops," she said. McCain mentioned some of his adventures with Collins in his book, "The Restless Wave." One of the anecdotes was a trip to Libya where senators were kept waiting for hours before being whisked into the night to meet Moammar Gadhafi in an elaborate tent in the desert. Those trips weren't easy. McCain tried to cram as much as possible into the fact-finding missions, turning them into grueling affairs, Collins noted.

She said her friend's comments on that plane flying into Afghanistan were prophetic. After surviving crashes in Vietnam and during naval training, as well as several other close calls, McCain joked that his death was not meant to be on an airplane. Instead, he told her he was going to die at home, in his own bed. He died at age 81 on Aug. 25. "He was right," she said. "He died in his own bed, surrounded by people he loved best, in the place he most loved." [Source: The Associated Press | David Sharp | August 31, 2018 ++]

Hurricane FAQ's ► Windows, Doors, Storm Surge, & Land Friction Impact

(Q) During a hurricane are you supposed to have the windows and doors on the storm side closed and the windows and doors on the lee side open?

(A) No! All of the doors and windows should be closed (and shuttered) throughout the duration of the hurricane. The pressure differences between inside your house and outside in the storm do not build up enough to cause any damaging explosions. (No house is built airtight.) The winds in a hurricane are highly turbulent and an open window or door - even if in the lee side of the house - can be an open target to flying debris. All exterior windows should be boarded up with either [wooden or metal shutters](#).

-o-o-O-o-o-

(Q) Should I tape my windows when a hurricane threatens?

(A) No, it is a waste of effort, time, and tape. It offers little strength to the glass and NO protection against flying debris. After the storm passes you will spend many a hot summer afternoon trying to scrape the old, baked-on tape off your windows (assuming they weren't shattered). Once a Hurricane Warning has been issued you would be better off spending your time putting up [shutters](#) over doors and windows.

-o-o-O-o-o-

(Q) Doesn't the low pressure in the tropical cyclone center cause the storm surge?

(A) Actually the central pressure has little effect on storm surge. Of greater importance are the high wind speeds acting on the ocean surface, combined with the size and forward speed of the storm. The height of the surge is also

determined by the coastline and the angle the storm takes to it, the width and slope of the continental shelf off shore, and such local features as bays, rivers, headlands, islands, etc..

-o-o-O-o-o-

(Q) Doesn't the friction over land kill tropical cyclones?

(A) No. During landfall, the increased friction over land acts - somewhat contradictory - to both decrease the sustained winds and also to increase the gusts felt at the surface (Powell and Houston 1996). The sustained (1 min or longer average) winds are reduced because of the dampening effect of larger roughness over land (i.e. bushes, trees and houses over land versus a relatively smooth ocean). The gusts are stronger because turbulence increases and acts to bring faster winds down to the surface in short (a few seconds) bursts. However, after just a few hours, a tropical cyclone over land will begin to weaken rapidly - not because of friction - but because the storm lacks the moisture and heat sources that the ocean provided. This depletion of moisture and heat hurts the tropical cyclone's ability to produce thunderstorms near the storm center. Without this convection, the storm rapidly fills.

An early numerical simulation had shown that a hurricane making landfall over a very moist region (i.e. mainly swamp) so that surface evaporation is unchanged, intensification may result. However, a more recent study (Tuleya 1994) that has a more realistic treatment of surface conditions found that even over a swampy area a hurricane would weaken because of limited heat sources. Indeed, nature conducted this experiment during Andrew as the hurricane traversed the very wet Everglades, Big Cypress and Corkscrew Swamp areas of southwest Florida. Andrew weakened dramatically: peak winds decreased about 33% and the sea level pressure in the eye rose 19 mb.

[Source: NOAA | <http://www.aoml.noaa.gov/hrd/tcfaq/C5c.html> | September 14, 2018 ++]

Reinventing Civil Defense ► Americans Are Unprepared for a Nuclear Attack

Let's say it's 2 p.m. on a Sunday afternoon, and you receive an emergency alert on your cellphone indicating that there has been a nuclear explosion in the next town or that an intercontinental ballistic missile is headed your way. Would you know what to do? Most likely not. "I would say that the United States is probably less prepared for any kind of nuclear detonation than it has been at any time since the Cold War," says Alex Wellerstein, a historian of science and technology at Stevens Institute of Technology in Hoboken, New Jersey. "And that is a dangerous place to be."

Wellerstein, along with Kristyn Karl, a political psychology professor at Stevens, is pushing for the United States to bring back civil defense, the-all-but-forgotten federal Cold War-era program for preparing and responding to a nuclear event. Exactly what a revamped, 21st-century version of civil defense might look and sound like is the objective of a new project they are directing, called Reinventing Civil Defense. Started in 2016 and funded by the Carnegie Foundation, RCD boasts a diverse, high-powered advisory group that includes everyone from former Secretary of Defense William Perry to nuclear health physicists to screenwriters. The mission: Tell you what to do in the event of a nuclear crisis. To learn more about their efforts refer to the attachment to this Bulletin titled, "**Reinventing Civil Defense**". [Source: Politico Magazine | Gordon F. Sander | June 11, 2018 ++]

Duels ► Russian Deputy Submits Bill to Regulate Duels

A Russian lawmaker has submitted a draft bill codifying duels a day after President Vladimir Putin's former bodyguard challenged opposition leader Alexei Navalny to revive the practice. Viktor Zolotov, who heads Russia's National Guard, promised to pound Navalny "into a juicy steak" on 11 SEP as punishment for his video investigations

into government corruption. The angry video address sparked debates on whether Zolotov’s challenge should be taken seriously or treated as a joke. Some 24 hours later, a draft bill spelling out rules on how to deal with insults appeared in the State Duma’s legal database.

- The so-called “Code on Dueling” limits handgun, sword and epee combat strictly to state officials.
- “An inferior person can only violate [the official’s] right but not offend him,” the draft bill reads. “Thus, a duel as revenge for an insult is possible and permissible only between those of equal seniority.”
- If a woman insults a subject, the draft bill says an offended person can challenge her “natural protector” to combat.
- “An insult directed at a woman doesn’t concern her, but falls directly on her natural protector, who becomes the offended person,” the draft bill reads.

An explanatory note to the draft bill acknowledges that libel laws govern personal smears. “Nonetheless, there’s been a trend among state and municipal officials to challenge citizens who express views that differ from official points of view to duels,” it says. The Tjournal.com news website notes that the bill, authored by deputy Sergei Ivanov from the nationalist LDPR party, has been copied “almost in its entirety” from a 1912 publication. The draft bill’s fate is unclear. No date has been chosen for its first hearing in the lower house of parliament. [Source: The Moscoe Times | September 12, 2018 ++]

Counterterror Cost ► \$2.8 TRILLION And Climbing Since 911

After a small group of forlorn men huddled in the middle of Afghanistan succeeded in their plan to strike the World Trade Center towers and the Pentagon, America declared a global war against them. That war has sucked almost \$3 trillion dollars from the US, according to a [study](#) by the Stimson Center in Washington D.C. That figure includes expenditures for homeland security efforts, international programs, and the wars in Afghanistan, Iraq, and Syria — and it does not include fiscal 2018. (In their explanation of what they considered to be CT spending, the study group admits their estimate is “imprecise” in part because “it is subject to problematic definitions and accounting procedures.”)



With that money, we’ve killed Osama bin Laden and a number of his lieutenants and followers. We have captured a number of his followers. We and our allies have killed many of those who sprang up to wave the black flag of Islamist nihilism from Afghanistan, Uzbekistan, Iraq, Syria, Egypt, Somalia, Nigeria, Mali, Philippines, Britain, Netherlands, France, Germany and, yes, a few in America. But terrorism persists, as it does as long as its root causes and enablers remain. The British learned this in Northern Ireland. Israel has learned this. America has learned this in confronting white nationalists and other extremists, including the few broken souls who have killed their countrymen in the name of Islam. Pakistan and India have learned this. And no one knows this better than the people of Afghanistan, whose country remains a central place in our troubled world of counterterrorism.

What percentage of America's treasure has this consumed? Stimson's answer: "Of \$18 trillion in discretionary spending between fiscal years 2002-2017, CT (counterterrorism) spending made up nearly 16 percent of the whole. At its peak in 2008, CT spending amounted to 22 percent of total discretionary spending. By 2017, CT spending had fallen to 14 percent of the total," their study notes. "Despite this drop, the study group found no indication that CT spending is likely to continue to decline." Stimson makes five recommendations to improve our understanding of counterterrorism spending:

1. Create a clear and transparent counterterrorism funding report. Congress should reinstate and expand the statutory requirement that the Office of Management and Budget (OMB) compile data and analyze governmentwide U.S. homeland security spending in its annual budget request. OMB should provide metrics that show Congress and the public the scope of counterterrorism spending relative to total discretionary spending and total spending, including mandatory spending.

2. Adopt a detailed agency-wide definition for counterterrorism spending. OMB and Congress should develop, adopt, and enforce a clear, usable set of criteria to define counterterrorism spending, including programs with the primary purpose of preventing, mitigating, or responding to terrorist attacks in the United States or overseas. This definition may be tailored to individual agency missions as long as agencies show how any counterterrorism spending addresses a credible threat to the United States.

3. Build on current accounting structures to anticipate future budget pressures. OMB should work with agencies to build on the current accounting structure to distinguish counterterrorism spending at the program, activity, and project levels, identifying ongoing vs. incremental emergency needs.

4. Tie the definition of war spending to specific activities. OMB and Congress should develop and implement clear criteria for terrorism-related spending through overseas contingency operations and other emergency authorities. This should include the cost of deploying U.S. troops to conflict zones; countering terrorist groups through military, diplomatic, or other operations; training foreign militaries; and conducting emergency military response activities within the United States that have a counterterrorism focus. Overseas contingency operations should be limited to such spending.

5. Require Congress to separately approve emergency or wartime spending. Congress should pass new legislation that requires it to vote separately to approve spending that is designated as war-related emergency or wartime overseas contingency operations spending before those funds can be obligated.

Several questions about our 17-years-and-counting effort to destroy al Qaeda and its many offshoots come to mind. Answers to them need to be decided by Readers and policymakers:

- Has this money been well spent?
- Should we change how we spend our money to counter terrorism?
- Is a largely military response the most effective way to tackle terrorism?
- Should we change the roles of the FBI, the State Department and aid agencies in responding to terrorism and its causes?
- Should we offer an amnesty to terrorists around the world and offer to help them and their families rebuild their lives?
- Should intelligence and law enforcement agencies take up the majority of the counterterrorism mission, joined, when needed, by special operations forces?
- Should we pursue a policy of unconditional surrender in pursuing terrorists and physically destroy them, their redoubts and supporters?
- Is our current approach effective?

Lest we forget, on Sept. 11, 2001 some 3,000 people died in the attacks on the World Trade Center, the Pentagon and on the hijacked planes. For a detailed and authoritative breakdown of US military casualties in the various wars we've waged since 2001, see this [report](#) by the Congressional Research Service. [Source: Breaking Defense | Colin Clark | September 11, 2018 ++]

Government Spending Legislation ► Compromise Reached on Trio of FY 2019 Bills

Lawmakers struck a bipartisan deal 10 SEP on a trio of spending bills they hope to pass this week in a rare example of Congress reaching an agreement over funding part of the federal government weeks before the next fiscal year begins. House and Senate negotiators announced Monday afternoon they had hammered out an agreement on three spending bills totaling almost \$147 billion, including funding for the Energy Department, Veterans Affairs and the legislative branch of government. Congressional leaders are hoping to pass the package of bills, known as a “minibus,” this week, sending it to the White House for President Trump’s signature.

The government’s current funding expires at 12:01 a.m. on Oct. 1 and lawmakers are working to get as much of the government funded as possible before then. GOP leaders have said they are confident they have persuaded Mr. Trump to defer a fight over border-wall funding until after November’s midterm elections. “Funding the government is one of Congress’s most basic responsibilities, and this conference report is a strong first act,” House Speaker Paul Ryan (R-WI) said in a statement. “We look forward to sending it to the president’s desk soon.”

The spending deal would continue a freeze on the salary of members of Congress, which has been in place since 2009. However, it would set up a new dedicated funding stream for lawmakers to pay congressional interns, in response to criticisms that unpaid internships put them out of reach for less-affluent young people. The spending package didn’t resolve long-term concerns over how to pay for a newly expanded Department of Veterans Affairs health-care program. Congress in June approved a new program that allows veterans to get health care in the private sector, but didn’t find new funding for it. The White House didn’t respond to a request to comment. Democrats had pushed to increase spending above limits established in a two-year budget deal in February to accommodate the program’s new costs, but Republicans opposed to that prevailed and reduced funding across a range of programs to pay for it.

The bill boosts spending for VA health-care programs, including the new overhaul, by \$1.75 billion. However, lawmakers will still have to figure out how to pay for the program in future years, when it is expected to become more expensive. “It is deeply disappointing that we have been unable to address this issue with a bipartisan, bicameral compromise,” Rep. Nita Lowey (D., N.Y.), the top Democrat on the House Appropriations Committee, said in a joint statement with Rep. Debbie Wasserman Schultz (D., Fla.), the top Democrat on the committee’s veterans affairs panel. “We will continue to fight for a responsible, long-term solution to protect domestic priorities and veterans’ health care.”

The bill doesn’t include funding for the Yucca Mountain Nuclear Waste Repository in Nevada, a key issue for Sen. Dean Heller of Nevada, considered the most vulnerable Republican senator running for re-election this year. Yucca Mountain was designated three decades ago as a final resting place for used fuel and other nuclear waste. Progress has stalled since then amid opposition by Nevada politicians like Mr. Heller who remain concerned about such a facility’s environmental impact. But Mr. Trump has proposed restarting the licensing process for Yucca Mountain and the House had included funding in its spending bill. “As long as I’m in the U.S. Senate, you can count on me to never let up on my fight to keep nuclear waste out of the state of Nevada,” Mr. Heller said in a statement Monday.

The spending package also provides for a \$174,000 death gratuity payment to the family of Sen. John McCain (R-AZ) who died last month. And it would eliminate the office of the former House speaker. Currently, all former speakers

receive an office and staff assistance for five years after they retire. [Source: The Wall Street Journal | Kristina Peterson | September 10, 2018 ++]

China's New Seaplane ► AG600 Kunlong | Largest In the World

A Chinese media report says a newly developed sea plane that could expand the military's room to operate in the South China Sea has passed a series of on-water tests. China Aviation News said the AG600 Kunlong undertook the water maneuvering and low-speed flight trials on a lake in the central province of Hubei. China says the plane is the largest amphibious aircraft currently in use, boasting a length of 37 meters (120 feet) and a wingspan of 39 meters (127 feet), making it about the size of a Boeing 737. It has a range of 4,500 kilometers (2,800 miles), a maximum take-off weight of 53.5 tons and is designed for handling in choppy seas. While built partly for tasks such as fighting forest fires and maritime search and rescue operations, the Kunlong is also capable of transporting large numbers of troops and military equipment to China's South China Sea claims. The China Aviation Industry Corporation's promotional video at <https://youtu.be/4A1zFrHjQ8I> shows the four-propeller seaplane making its maiden flight in December. AVIC is China's main manufacturer of civilian and military aircraft. [Source: The Associated Press | Christopher Bodeen | September 10, 2018 ++]

911 Myths ► Debunking Pentagon Attack Myths

Seventeen years have now passed the terrorist attacks of September 11, 2001. In the time since then, many people have heard the "truther" conspiracy theories about the fall of the Twin Towers in New York City. But conspiracy theorists claiming an "inside job" didn't stop with the World Trade Center. When Popular Mechanics published their cover story debunking 9/11 myths back in March 2005, the editors also tackled the conspiracy theories about the attack on the Pentagon. Here is that part of the report.

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At 9:37 am on 9/11, 51 minutes after the first plane hit the World Trade Center, the Pentagon was similarly attacked. Though dozens of witnesses saw a Boeing 757 hit the building, conspiracy advocates insist there is evidence that a missile or a different type of plane smashed into the Pentagon.

1. Claim: Big Plane, Small Holes

Two holes were visible in the Pentagon immediately after the attack: a 75-ft.-wide entry hole in the building's exterior wall, and a 16-ft.-wide hole in Ring C, the Pentagon's middle ring. Conspiracy theorists claim both holes are far too small to have been made by a Boeing 757. "How does a plane 125 ft. wide and 155 ft. long fit into a hole which is only 16 ft. across?" asks reopen911.org, a Web site "dedicated to discovering the bottom line truth to what really occurred on September 11, 2001." The truth is of even less importance to French author Thierry Meyssan, whose baseless assertions are fodder for even mainstream European and Middle Eastern media. In his book *The Big Lie*, Meyssan concludes that the Pentagon was struck by a satellite-guided missile—part of an elaborate U.S. military coup. "This attack," he writes, "could only be committed by United States military personnel against other U.S. military personnel."

FACT: When American Airlines Flight 77 hit the Pentagon's exterior wall, Ring E, it created a hole approximately 75 ft. wide, according to the ASCE Pentagon Building Performance Report. The exterior facade collapsed about 20 minutes after impact, but ASCE based its measurements of the original hole on the number of first-floor support columns that were destroyed or damaged. Computer simulations confirmed the findings.

Why wasn't the hole as wide as a 757's 124-ft.-10-in. wingspan? A crashing jet doesn't punch a cartoon-like outline of itself into a reinforced concrete building, says ASCE team member Mete Sozen, a professor of structural engineering at Purdue University. In this case, one wing hit the ground; the other was sheared off by the force of the impact with the Pentagon's load-bearing columns, explains Sozen, who specializes in the behavior of concrete buildings. What was left of the plane flowed into the structure in a state closer to a liquid than a solid mass. "If you expected the entire wing to cut into the building," Sozen tells PM, "it didn't happen." The tidy hole in Ring C was 12 ft. wide—not 16 ft. ASCE concludes it was made by the jet's landing gear, not by the fuselage.



2. Claim: Intact Windows

Many Pentagon windows remained in one piece—even those just above the point of impact from the Boeing 757 passenger plane. Pentagonstrike.co.uk, an online animation widely circulated in the United States and Europe, claims that photographs showing "intact windows" directly above the crash site prove "a missile" or "a craft much smaller than a 757" struck the Pentagon.

FACT: Some windows near the impact area did indeed survive the crash. But that's what the windows were supposed to do—they're blast-resistant. "A blast-resistant window must be designed to resist a force significantly higher than a hurricane that's hitting instantaneously," says Ken Hays, executive vice president of Masonry Arts, the Bessemer, Ala., company that designed, manufactured and installed the Pentagon windows. Some were knocked out of the walls by the crash and the outer ring's later collapse. "They were not designed to receive wracking seismic force," Hays notes. "They were designed to take in inward pressure from a blast event, which apparently they did: [Before the collapse] the blinds were still stacked neatly behind the window glass."

3. Claim: No Wreckage

Conspiracy theorists insist there was no plane wreckage at the Pentagon. "In reality, a Boeing 757 was never found," claims pentagonstrike.co.uk, which asks the question, "What hit the Pentagon on 9/11?"

FACT: Blast expert Allyn E. Kilsheimer was the first structural engineer to arrive at the Pentagon after the crash and helped coordinate the emergency response. "It was absolutely a plane, and I'll tell you why," says Kilsheimer, CEO of KCE Structural Engineers PC, Washington, D.C. "I saw the marks of the plane wing on the face of the building. I picked up parts of the plane with the airline markings on them. I held in my hand the tail section of the plane, and I found the black box." Kilsheimer's eyewitness account is backed up by photos of plane wreckage inside and outside the building. Kilsheimer adds: "I held parts of uniforms from crew members in my hands, including body parts. Okay?"

[Source: Popular Mechanics | September 10, 2018 ++]

911 From Space ► Astronaut Frank Culbertson's Experience

The question of “where were you on Sept. 11?,” the traditional addendum to the distinctly post-9/11 rallying cry of “never forget,” means something different to the service members and veterans who saw combat in the Global War on Terror than it does for the average civilians. Thousands of military personnel sprang into action on that Tuesday, from racing toward the World Trade Center and Pentagon alongside first responders to securing U.S. air sovereignty from the cockpit of an F-15. In the decade that followed, more than 3 million Americans joined the armed forces. The attacks were an unmistakable call of duty, one that Americans are still answering 16 years later.

But there was one U.S. service member who felt helpless in the face of the century's most heinous terrorist attack. He was Navy aviator Capt. Frank Lee Culbertson, and on 9/11, he was stranded in outer space. The moment that al Qaeda hijackers flew American Airlines Flight 11 into the World Trade Center's North Tower, Culbertson was 220 miles above the Earth's surface aboard the International Space Station, one month into his stay as commander of the Expedition 3 mission there. A former F-4 Phantom pilot with the USS Midway in the 1970s, F-4 program manager, and veteran of three spaceflights after joining NASA in 1984, Culbertson's seen some shit from his high-tech nest screaming across the sky. But in a letter reflecting on the events of Sept. 11 just days after the attacks, Culbertson described the surreal scene unfolding on the island of Manhattan below:

I had just finished a number of tasks this morning, the most time-consuming being the physical exams of all crew members. In a private conversation following that, the flight surgeon told me they were having a very bad day on the ground. I had no idea...

He described the situation as best he knew it at ~0900 CDT. I was flabbergasted, then horrified. My first thought was that this wasn't a real conversation. That I was still listening to one of my Tom Clancy tapes. It just didn't seem possible on this scale in our country. I couldn't even imagine the particulars, even before the news of further destruction began coming in. The other members of Expedition 3, Russian cosmonauts Vladimir Dezhurov and Mikhail Tyurin, were “clearly sympathetic” when Culbertson relayed the flight surgeon's assessment of the news on the ground. But the true scope of the attack didn't sink in until the ISS passed over New England just minutes later:



It's horrible to see smoke pouring from wounds in your own country from such a fantastic vantage point. The dichotomy of being on a spacecraft dedicated to improving life on the earth and watching life being destroyed by such willful, terrible acts is jolting to the psyche, no matter who you are. And the knowledge that everything will be different than when we launched by the time we land is a little disconcerting.

Despite having a front-row seat to the horror unfolding miles below, Culbertson expressed his faith that even if he couldn't answer the call of duty at that moment, his fellow service members absolutely would. “I have confidence in our country and in our leadership that we will do everything possible to better defend her and our families, and to

bring justice for what has been done,” Culbertson concluded. “I have confidence that the good people at NASA will do everything necessary to continue our mission safely and return us safely at the right time. And I miss all of you very much.” [Source: Task & Purpose | Jared Keller | September 11, 2018 ++]

Terror Attacks Update 01 ► U.S. Now Safer and Better Equipped than in 2001

FBI Director Chris Wray said the U.S. is “safer” now than it was in 2001 when the Sept. 11 terror attacks occurred, noting that the U.S. is better equipped to manage terror threats now. “People think of the 9/11 threat, they think New York, they think D.C. Today’s terrorist threat is everywhere, coast to coast, north, south east, west,” Wray told CBS’s Norah O’Donnell in the first of a multi-part interview, according to a preview. “It’s a different kind of threat.” The U.S. is “safer” and “dramatically better prepared” to handle terror threats, although he noted they have “evolved” and pose new difficulties in combating them, Wray said at the National Sept. 11 Memorial & Museum in New York City. This includes cyber threats, which Wray claimed were “at an all-time high.”

“Terrorism today moves at the speed of social media,” Wray said. Additionally, Wray said the FBI stopped multiple potential terrorist attacks in the last year, including one ahead of a Fourth of July celebration in Cleveland and another where a college student in Minnesota was “recruiting classmates to join al Qaeda and al-Shabaab.” Each year, the FBI receives approximately 15,000 tips, which translates to “40 tips a day, two tips an hour,” Wray said. “We had about 120 arrests, terrorism related arrests, last year alone,” Wray said. “So there’s a lot happening every day, 365 days a year right now in the terrorism front,” he added. Wray assumed office as FBI director in August 2017 after being confirmed by the Senate. [Source: Washington Examiner | Diana Stancy Correll | September 11, 2018 ++]

Russia’s Spies ► GRU, SVR, & FSB Intelligence Agencies

GRU isn’t as well-known a baleful acronym as KGB or FSB. But Russia’s military intelligence service is attracting increasing attention as allegations mount of devious and deadly operations on and off the field of battle. The latest charge came 5 SEP, when Britain identified two suspects in this year’s nerve-agent poisonings as GRU agents. Formally named the Main Directorate of the General Staff of the Armed Forces, the agency they worked for is almost universally referred to by its former acronym GRU. It is the most shadowy of Russia’s secret services. When its previous director Igor Sergun died in 2016, the Kremlin announcement was so terse that it gave neither the date, cause or place of death.



Russian military intelligence service building in Moscow

The agency has an apparently broad mandate. According to the Defense Ministry website, it is tasked not only with "ensuring conditions conducive to the successful implementation of the Russian Federation's defense and security policy" but with providing officials intelligence " that they need to make decisions in the political, economic, defense, scientific, technical and environmental areas."

Britain claims that two GRU agents carried out this spring's attack with the nerve agent Novichok on Sergei Skripal, a former GRU officer who became a British double agent, and his daughter. Both survived the poisoning in the city of Salisbury, but three months later two area residents were sickened by the same nerve agent, one of them fatally — it is believed they found the discarded bottle that had carried the Skripals' poison. This week's claim came less than two months after the U.S. indicted 12 alleged GRU agents for hacking into the Hillary Clinton presidential campaign and the Democratic Party and releasing tens of thousands of private communications, part of a sweeping conspiracy by the Kremlin to meddle in the 2016 U.S. election.

Also this year, the investigative group Bellingcat reported that a GRU officer was in charge of operations in eastern Ukraine, where Russia-backed separatists were fighting Ukrainian forces, in July 2014 when a Malaysian passenger airliner was shot down, killing all 298 people aboard. International investigators say the plane was shot down by a mobile missile launcher brought in from Russia. The GRU officer named by Bellingcat reportedly was responsible for weapons transfers. Russia's RBC news service reported this year that the GRU oversees Russian mercenaries in Syria, are fighting there as a so-called shadow army. Russian authorities generally deny allegations against the GRU and refuse to discuss its activities. They said they didn't recognize the suspects Britain named Wednesday in the Salisbury poisoning.

The GRU is one arm of Russia's extensive security and intelligence apparatus, which also includes the Foreign Intelligence Service, known as the SVR, and the Federal Security Service, or FSB, which conducts domestic intelligence and counterintelligence. The SVR and FSB were spun off from the KGB after the collapse of the Soviet Union. A former KGB agent, Vladimir Putin ran the FSB before ascending to the presidency. And as president, Putin names the top brass in the GRU. Of all the agencies, the FSB looms largest in Russians' minds because it hunts domestic threats. The GRU, created under Soviet founder Vladimir Lenin, has a more ruthless reputation, but focuses its energies on foreign threats.

The agencies' operations appear to both compete and cooperate. Pavel Felgenhauer, an independent Moscow-based military analyst, told The Associated Press that if "the SVR runs into military intelligence, they have to share it with the GRU; that means they try not to run into military intelligence and tell their agents not to report anything military even if they know it. The other way around, military or GRU assets are asked never to report anything political." But in the case of the alleged U.S. election-related hacking, he said, "I believe that was an inter-service operation, because it's not military but they gained some kind of hacking access and then they shared it with the FSB and the SVR." [Source: MilitaryTimes | September 6, 2018 ++]

Insurance Coverage Update 01 ► Some Things It Might Not Pay For

If you have a home or car, you need insurance. Yet, chances are good that you're spending a lot of money on such coverage each month. And in all that fine print, there are likely exceptions and exclusions to that coverage that might surprise you. Do you really know what your polices cover? Here's a little quiz to test your knowledge:

1. What if your \$50,000 stamp collection goes up in flames with your house?

The collection is unlikely to be covered unless your homeowners insurance policy has a rider specifically for it. Even then, your insurance company may not pay the whole amount. Insurance company Travelers notes that standard, Furs, Firearms, and Silverware. Some policies may also limit coverage for the contents of your home to a certain percentage of the home's value. You should be able to buy a rider for high-value items. Unfortunately, even these

riders can have limitations, such as covering only up to \$10,000 per item, for example. If you can't get enough coverage through your homeowners plan, you may want to take out a separate policy specifically for your valuables.

2. What if terrorists bomb your house?

Your loss should be covered — but only if the U.S. isn't at war. The Insurance Information Institute explains: *Standard homeowners policies don't specifically reference terrorism but, as your home insurance covers damage to property and personal possessions due to explosion, fire and smoke, acts of terrorism are generally covered.*

Personal and commercial insurance policies have long-standing exclusions for war as well as nuclear, biological, chemical and radiological attacks, according to the institute. This is because damage from acts of war and the aforementioned types of attacks “are fundamentally uninsurable,” the institute says. Other common exclusions on standard homeowners policies include damage from earthquakes, flooding and mold. To learn more, check out “Floods, Wildfires and Earthquakes: [Are You Covered?](#)”

3. What if your kid's computer is stolen at college?

Your homeowners insurance policy should cover your child's belongings if he or she is a full-time student living in a dorm. Part-time students or those living in off-campus housing may need to get their own coverage, however. Check with your insurance company for the particulars of your policy, including policy limits, as is detailed in “[How to Insure Your College Student.](#)”

4. What if someone puts sugar in your gas tank and ruins the engine?

Your auto insurance company should pay out the claim — but only if you have comprehensive coverage. Many comprehensive policies cover vandalism such as graffiti, key damage and, yes, even sugar in the gas tank. Don't forget that even if your policy covers the damage, your deductible will still apply to vandalism claims.

[Source: MoneyTalksNews | Maryalene LaPonsie | September 5, 2018 ++]

Home Maintenance ► Fall Checklist

With summer coming to an end, we're transitioning into shorter days and cooler weather. To get you and your home prepared for the chilly months that lie ahead, we've put together a Home Fall Maintenance Checklist.

- Clean gutters - Cleaning your gutters prevents them from falling, rotting, and flooding. Once most of the leaves have fallen, scoop them out of your gutters and into a bucket. Use a garden hose to wash the smaller debris toward the drain outlet.
- Trim trees and shrubs - Late fall is the best time to prune plants and trees. Keep branches about three feet from your house so moisture doesn't drip onto the roof or siding.
- Aerate the soil - Grass grows slower in cool temperatures. Aerating helps your lawn by loosening the soil so it absorbs water and nutrients.
- Protect the pipes - Use foam or rubber pipe insulation. These foam covers are safer than heating tape and slip right over your pipes to prevent freezing.
- Seal air leaks - Check the caulking on the inside and outside of your windows and replace if necessary.
- Update attic insulation - This will help it retain warm air when you run your heater, keeping your home cozy. Plus, it will keep your energy bill from rising.
- Maintain the heating system - Test your heater to make sure it's in good condition and replace the filters- dirty or clogged filters can prevent airflow.
- Clean the chimney - The best time to clean your chimney is right before the temperature starts to drop.

- Test smoke alarms - Make sure smoke alarms are installed on every level of the home and outside each sleeping area. Test each month and replace the batteries once a year.
- Ceiling Fans - Reverse the direction of your ceiling fans to keep your house warmer. Switch your ceiling fan to run clockwise so that it draws cooler air upwards and pushes warm air down to spread around the room.

Relax and enjoy - Now that you've checked everything off your to-do list, the next step is to pour yourself a cup of hot chocolate and cozy up with a blanket! [Source: Fidelity National Home Warranty | September 2018 ++]

Quiz for Bright People ► Questions

There are only nine questions. This is a quiz for people who know everything! I found out in a hurry that I didn't. These are not trick questions. They are straight questions with straight answers. How few I got right!

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores, you can buy pear brandy, with a real pear inside the bottle. The pear is whole and ripe, and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in standard English begin with the letters 'dw' and they are all common words. Name two of them.
7. There are 14 punctuation marks in English grammar. Can you name at least half of them?
8. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh.
9. Name 6 or more things that you can wear on your feet beginning with the letter 'S.'

[Source: <https://www.tinboats.net/forum/viewtopic.php?f=2&t=45007> | September 2018 ++]

Afghan China Involvement ► Plans To Deploy Troops to Afghanistan Denied

China on 30 AUG denied reports that it plans to deploy troops to Afghanistan, saying the neighbors are engaged merely in “normal military and security cooperation.” Defense Ministry spokesman Col. Wu Qian said reports in Hong Kong’s South China Morning Post newspaper and elsewhere that hundreds of People’s Liberation Army soldiers are to man a base in eastern Afghanistan are “simply not true.” China shares a narrow border with Afghanistan in the remote Wakhan corridor region and is wary of the country’s violence and chronic instability overflowing into its restless Xinjiang region. However, Wu said China, like other nations, is helping Afghanistan increase its defense capabilities, particularly in the area of counterterrorism.

"China and Afghanistan have normal military and security cooperation," he told reporters at a monthly briefing. Afghanistan's ambassador to China, Janan Mosazai, said this week that Beijing is helping Afghanistan set up a mountain brigade to bolster counterterrorism operations, but that no Chinese troops would be stationed in the country.

"While the Afghan government appreciates this Chinese assistance and our two militaries are working in close coordination on utilizing this assistance, there will be no Chinese military personnel of any kind involved in this process on Afghan soil," Mosazai said.

China has sought to increase its presence in Afghanistan, including in dialogue with the Taliban, after 17 years of Western involvement that has left the country still at war. Along with Pakistan, Iran and Russia, it is gaining a growing influence even as the United States spends billions of dollars covering much of the \$6.5 billion spent annually to support the Afghan National Security Forces, which are struggling to contain an energized Taliban. Despite the denials of Chinese military activity in the area, unconfirmed reports have shown what appear to be Chinese military vehicles operating in the Wakhan corridor, which lies in the shadow of the Hindu Kush mountains with Tajikistan to the north and Pakistan to the south.

Along with military assistance, China has provided equipment and training to Afghanistan's government as it seeks to secure the border and gain economic benefits within the country. Those include the Mes Aynak copper deposit, believed to contain about 450 million tons of the metal worth tens of billions of dollars. Poor security and economic chaos in the country have prevented progress in moving forward on the mine, which also sits on an ancient Buddhist pilgrimage site. [Source: Associated Press | Christopher Bodeen | August 30, 2018 ++]

Quiz for Bright People ► Answers

1. The one sport in which neither the spectators nor the participants know the score or the leader until the contest ends: **Boxing.**
2. North American landmark constantly moving backward: **Niagara Falls** .. The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.
3. Only two vegetables that can live to produce on their own for several growing seasons: **Asparagus and rhubarb.**
4. The fruit with its seeds on the outside: **Strawberry.**
5. How did the pear get inside the brandy bottle? It grew inside the bottle. The bottles are placed over pear buds when they are small, and are wired in place on the tree. The bottle is left in place for the entire growing season. When the pears are ripe, they are snipped off at the stems.
6. Three English words beginning with dw: **Dwarf, dwell and dwindle..**
7. Fourteen punctuation marks in English grammar: **Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation mark, brackets, parenthesis, braces, and ellipses.**
8. The only vegetable or fruit never sold frozen, canned, processed, cooked, or in any other form but fresh: **Lettuce.**
9. Six or more things you can wear on your feet beginning with 'S': **Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings, stilts.**

[Source: <https://www.tinboats.net/forum/viewtopic.php?f=2&t=45007> | September 2018 ++]

John Wayne Update 01 ► How He Dealt With KGB Agents Hired to Kill Him

It seems like so many dictators just love movies. We all do, but absolute power takes it to a whole new level. Gaddafi had a channel set up just to play his favorite movie – his one favorite movie. Kim Jong-Il kidnapped his favorite

actors and actresses to star in North Korea's movies. Then, of course, the next natural step for these guys is directing movies. Kim Jong-Il made several films. Benito Mussolini pitched to Columbia pictures. And even Saddam Hussein made a \$30 million war epic. But Joseph Stalin was the Soviet Union's "ultimate censor."

Related video:

At the time, global Communism was still very much a growing threat, one Stalin wanted to continue to spread around the world – under Soviet leadership. He saw how much power and influence films – and the stars in them – held over large audiences. He saw it in Nazi German propaganda during the Second World War and he used it effectively himself to further his own personality cult. So when he saw John Wayne's power as a virulent anti-Communist on the rise, he ordered the actor killed and then sent (allegedly) more than one hit squad to do the job. He saw the Duke as a threat to the spread of Communism around the world – and especially in America.

According to the book *John Wayne - The Man Behind the Myth*, Soviet filmmaker Sergei Gerasimov told Wayne of the KGB plot in 1949. What the Duke and his Hollywood friends did to the hit squad is mind blowing. Obviously not one to let a thing like Communist assassins get him down, Wayne and his scriptwriter Jimmy Grant allegedly abducted the hitmen, took them to the beach, and staged a mock execution. No one knows exactly what happened after that, but Wayne's friends say the Soviet agents began to work for the FBI from that day on. But there were other incidents. The book also alleges KGB agents tried to take the actor out on the set of 1953's *Hondo* in Mexico. A captured sniper in Vietnam claimed that he was hired by Chairman Mao to take the actor out on a visit to troops there.



Corpsman Gene Hackmack with John Wayne, taken on June 20, 1966, with Bravo Co., 1st Tanks, 1st Mar. Div. on Hill 55 (Chu Lai/Da Nang area).

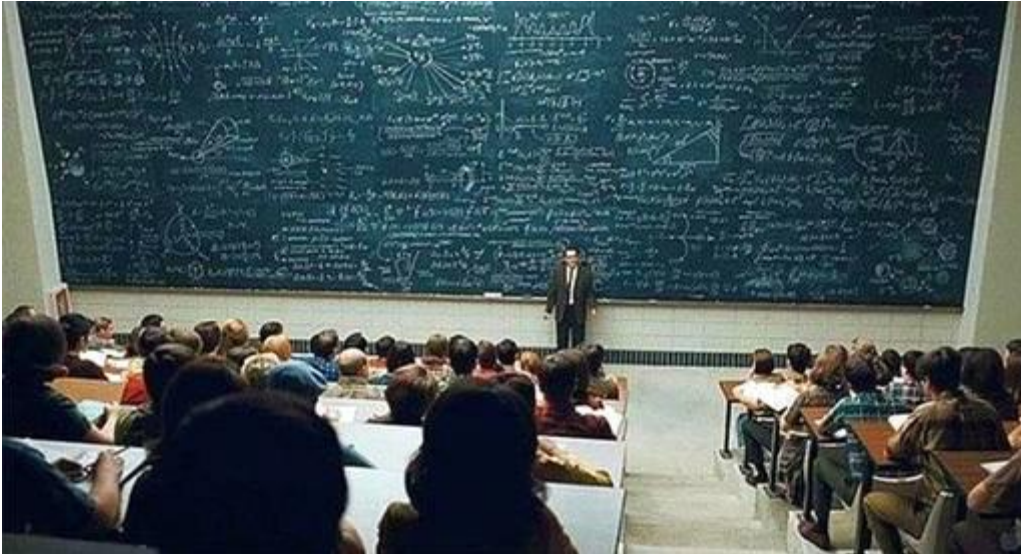
Stalin died in 1953. His successor, Nikita Khrushchev, met privately with John Wayne in 1958 and informed him that the order had been rescinded. Wayne told his friends Khrushchev called Stalin's last years his "mad years" and apologized. The entire time Wayne knew there was a price on his head, he refused the FBI's offer of federal protection and didn't even tell his family. He just moved into a house with a big wall around it. Once word got out, though, Hollywood stuntmen loyal to the Duke began to infiltrate Communist Party cells around the country and expose plots against him. Wayne never spoke of the incidents publicly. [Source: *We Are the Mighty* | Blake Stilwell | February 13, 2018 ++]

Interesting Facts ► **Florida Cell Phone Use**

Drivers can be ticketed \$250 for distracted driving under a Florida cell phone law passed June 28, 2018 is mostly fiction. While the Florida Legislature has been considering a cell phone restrictions for drivers, no such law has been signed into law. Posts making that claim went viral on Facebook in early 2018, and again in July of that year. The rumor goes that police officers can ticket drivers \$250 for simply have a phone in their hand. Although false, the rumor contains a sliver of truth. Currently, using a cell phone while driving is considered a secondary offense in Florida. That means a police officer can't initiate traffic stops for cell phone usage alone — but drivers could be ticketed if they were stopped for another offense, like speeding. House Bill 33 would change that. Passed by the

Florida House in March 2018, the bill would authorize police officers to stop and ticket drivers for using cell phones while driving. However, the bill stalled in the Florida Senate. It was ultimately indefinitely postponed and withdrawn from consideration on 10 MAR. [Source: <https://www.truthorfiction.com/shit> | March 17, 2015++]

One Word Essays ► Confusion



Have You Heard? ► Why? | A Real Businessman! | God's Creatures

1... WHY?

Why do men's clothes have buttons on the right while women's clothes have buttons on the left?

BECAUSE -- When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

2 ... WHY?

Why do ships and aircraft use 'mayday' as their call for help?

BECAUSE -- This comes from the French word m'aidez - meaning 'help me' - and is pronounced, approximately, 'mayday.'

3 ... WHY?

Why are zero scores in tennis called 'love'?

BECAUSE -- In France, where tennis became popular, the round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'the egg.' When tennis was introduced in the US, Americans (naturally), mispronounced it 'love.'

4 ... WHY?

Why do X's at the end of a letter signify kisses?

BECAUSE -- In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous.

5 ... WHY?

Why is shifting responsibility to someone else called passing the buck'?

BECAUSE -- In card games, it was once customary to pass an item, called a buck, from player to player to indicate whose turn it was to deal. If a player did not wish to assume the responsibility of dealing, he would 'pass the buck' to the next player.

6 ... WHY?

Why do people clink their glasses before drinking a toast?

BECAUSE -- In earlier times it used to be common for someone to try to kill an enemy by offering him a poisoned drink. To prove to a guest that a drink was safe, it became customary for a guest to pour a small amount of his drink into the glass of the host. Both men would drink it simultaneously. When a guest trusted his host, he would only touch or clink the host's glass with his own.

7... WHY?

Why are people in the public eye said to be 'in the limelight'?

BECAUSE -- Invented in 1825, limelight was used in lighthouses and theatres by burning a cylinder of lime which produced a brilliant light. In the theatre, a performer 'in the limelight' was the Centre of attention.

8 ... WHY?

Why is someone who is feeling great 'on cloud nine'?

BECAUSE -- Types of clouds are numbered according to the altitudes they attain, with nine being the highest cloud. If someone is said to be on cloud nine, that person is floating well above worldly cares.

9 ... WHY?

In golf, where did the term 'Caddie' come from?

BECAUSE -- When Mary Queen of Scots went to France as a young girl, Louis, King of France, learned that she loved the Scots game 'golf.' He had the first course outside of Scotland built for her enjoyment. To make sure she was properly chaperoned (and guarded) while she played, Louis hired cadets from a military school to accompany her. Mary liked this a lot and when she returned to Scotland (not a very good idea in the long run), she took the practice with her. In French, the word cadet is pronounced 'ca-day' and the Scots changed it into caddie.

10 ... WHY?

Why are many coin collection jar banks shaped like pigs?

BECAUSE -- Long ago, dishes and cookware in Europe were made of dense orange clay called 'pygg'. When people saved coins in jars made of this clay, the jars became known as 'pygg banks.' When an English potter misunderstood the word, he made a container that resembled a pig. And piggy banks caught on.

11... WHY?

I talked to a homeless man this morning, and asked him how he ended up this way.

BECAUSE -- He said, "Up until last week, I still had it all. I had plenty to eat, my clothes were washed and pressed, I had a roof over my head, I had TV and Internet, and I went to the gym, the pool, and the library. I was working on my MBA on-line. I had no bills and no debt. I had full medical coverage." And then I was paroled.

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A REAL Businessman!

A clearly inebriated woman, stark naked, jumped into a taxi in New York City and laid down on the back seat.

The cab driver, an old Jewish gentleman, opened his eyes wide and stared at the woman. He made no attempt to start the cab. The woman glared back at him and said, "What's wrong with you, honey? - Haven't you ever seen a naked woman before?"

The old Jewish driver answered, "Let me tell you sumpsing, lady. I vasn't staring at you like you tink; det vould not be proper vair I come from."

The drunk woman giggled and responded, "Well, if you're not staring at my boobs or ass, sweetie, what are you doing then?"

He paused a moment, then told her..."Vell, M'am, I am looking and I am looking, and I am tinking to myself, 'Vair in da hell is dis lady keeping de money to pay for dis ride?"

Now, that's a REAL Businessman!

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God's Creatures

The Presbyterian church called a meeting to decide what to do about their squirrels. After much prayer and consideration, they concluded the squirrels were predestined to be there and they shouldn't interfere with God's divine will.

At the Baptist church the squirrels had taken an interest in the baptistry. The deacons met and decided to put a water slide on the baptistry and let the squirrels drown themselves. The squirrels liked the slide and, unfortunately, knew instinctively how to swim so twice as many squirrels showed up the following week.

The Methodist church decided that they were not in a position to harm any of God's creatures. So, they humanely trapped their squirrels and set them free near the Baptist Church. Two weeks later the squirrels were back when the Baptists took down the water slide.

But the Catholic Church came up with a very creative strategy. They baptized all the squirrels and consecrated them as members of the church. Now they only see them on Christmas and Easter.

Not much was heard from the Jewish synagogue; they circumcised the first squirrel. They haven't seen a squirrel since.


Memories ► FDR Passing



April 1945. Chief Petty Officer Graham Jackson plays "Going Home" as FDR's body is borne past in Warm Springs, GA, where the President was scheduled to attend a barbecue on the day he died.

I thought growing old would take longer.

I finally realized it.. People are prisoners of their phones that's why they are called Cell Phones.



Got tasered picking up my friend from the airport today. Apparently security doesn't like it when you shout, "Hi Jack!"



Titanic in a comparison with a modern cruise liner



Comparing a comet to the city of LA.



Saltwater Crocodile

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1. The Bulletin is provided as a website accessed document vice direct access. This was necessitated by SPAMHAUS who alleged the Bulletin's size and large subscriber base were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 19,815 subscribers who responded to that notice and/or have since subscribed. All others were deleted from the active mailing list.
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Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>, and
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