RAO BULLETIN 1 October 2018

PDF Edition



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Space Force Update 03 ► Air Force Secretary Comments on Pentagon Blueprint

Standing up the Pentagon's new Space Force will cost nearly \$13 billion over five years, according to U.S. Air Force estimates, Defense One has learned. That estimate is included in a 14 SEP memo from Air Force Secretary Heather Wilson to Deputy Defense Secretary Patrick Shanahan. In the 16-page memo, Wilson lays out her own plan for standing up the new branch of the U.S. military championed by President Trump. She also pushes back on various aspects of Shanahan's Space Force plan. In particular, Wilson argues against the proposal to create a Space Development Agency to oversee satellite acquisition and to establish a new top-level position in the Office of the Secretary of Defense. "[T]here is no need to establish an Assistant Secretary of Defense for Space, nor is there any benefit to either establishing an additive agency or moving programs to a temporary holding organization," she wrote.



Wilson — who in the past objected to removing military space activities from the Air Force — argues that her plan "establishes a clear mission, directly related to the strategic problem we're trying to solve." The memo also says the Air Force estimates that creating Space Force will cost more than \$3 billion in its first year and an additional \$10 billion over the four following years. The Air Force estimates the Space Force would total about 13,000 people. Defense One reviewed a copy of the memo, which Wilson alluded to in a speech given 17 SEP at the Air Force Association's annual Air Space and Cyber Conference in National Harbor, Maryland.

In her State of the Air Force address, Wilson said the Air Force — which oversees the lion's share of military space activities — must play a role in the creation of a Space Force. Defense sources have said that the Air Force was largely cut out of a Pentagon effort that started the process of standing up the Space Force. "As airmen, we have a responsibility to develop a proposal for the president that is bold and that carries out his vision," Wilson said on Monday. Earlier this year, Shanahan laid out the Pentagon's initial plans to change the way it oversees space, saying the Defense Department would stand up U.S. Space Command, a combatant command that would oversee warfighting in space, and a Space Development Agency for buying satellites.

In her memo to Shanahan, Wilson calls for the Air Force Space Rapid Capabilities Office to become the Space Development Agency, a new satellite buying organization championed by Shanahan. "This office exists now and has the personnel and expertise to develop and field the warfighting capabilities needed by U.S. Space Command," Wilson writes. The Pentagon's fiscal 2020 budget proposal, which is expected to head to Congress in February, is expected to include legislation calling for the creation of a Space Force, according to defense officials. If Congress approves the Space Force, Wilson, in her memo, writes that Air Force space personnel and projects could be transferred to the new service in fiscal 2021.

Wilson said the Space Force must have deeper ties with intelligence community. "That proposal must contain all of the elements needed for space to be fully successful as a department," she said. "It must maintain a close connection between acquisition and the warfighter and it must deepen the already close connection between military space and the space elements of the intelligence community." Combining the National Reconnaissance Office into a Space Force was not part of a Pentagon plan to start reorganizing its space forces in advance of the creation of a new branch of the military that President Trump desires. Wilson, in her memo to Shanahan, calls for the head of the National Reconnaissance Office to also be the head of the Air Force Space Rapid Capabilities Office, "establishing a unity of command for these organizations."

Wilson, in her speech, said the Air Force will continue its restructuring of its Los Angeles-based Space and Missiles Systems Center, the organization that oversees most of the Air Force's satellite buys and launches. "The Air Force proposal accomplishes several things: it focuses Department attention on what problems need to be solved; maximizes the utilization of existing resources; avoids the creation of duplicative functions; and provides a path to accomplishing the President's vision for a separate Department of the Space Force," Wilson writes in the memo. "The approach avoids disrupting programs and increasing risk to ongoing effort, while providing a vision for a comprehensive space force." [Source: Defense One | Marcus Weisgerber | September 17, 2018 ++]

Army Recruiting Update 09 Medical and Behavioral Issues | A Second Look

There are hundreds of medical and behavioral issues that can keep young Americans from being able to join the Army. Some, like criminal records and heart defects are still a hard no, but the service's top civilian has been looking at some more treatable issues and whether they should still disqualify a potential recruit. The Army has moved a lot of pieces around within its accessions standards over the past year, first moving waiver authority down to Army Recruiting Command in the fall, before moving it back up to headquarters over the summer and issuing specific guidance for allowing past self-harm behavior, along with capping the number of lower-quality recruits allowed per year at 2 percent.

Leadership is continuing to review standards, Army Secretary Mark Esper told Army Times in a Sept. 19 interview. "You know, drug use or bad hearing, flat feet, eczema. I mean, all these things that tend to be disqualifiers," Esper said. "I think we need to take a look at all those standards and make sure it's still relevant for this day and age." Ask Sergeant Major of the Army Dan Dailey what he thinks about waivers, and he'll tell you right away that he came in with one for his hearing. "I've asked the question, again, in this day and age, are there things that are correctable or that maybe we've realized that the consequences of having it are not a readiness disqualifier?" Esper said. "What I like to use, that's so easy, is eyesight. I mean, eyesight used to be a disqualifier."

But corrective surgery has become more and more popular and affordable. "Then you're in," he said. "Are there other things like that that we need to take a look at?" Or if you're looking at an applicant with an advanced degree, with a list of scholarly accomplishments, but your hearing isn't perfect, it's worth reconsidering. "And I may not put you on the battlefield or where you need to have great [hearing] — but, yeah, we've got to be flexible enough to make those calls," he said. One facet of modern American life is still off the table, though, as far as Esper is concerned. A 2017 survey found that 38 percent of American high school students report using marijuana, and the drug is currently legal for recreational use for adults in eight states.

Former Army Recruiting Command chief Maj. Gen. Jeff Snow told the Associated Press in 2017 that he had an open mind about waivers for marijuana, but habitual use is still a no-go as far as the Army Department is concerned. "My view is if you're a user, no," Esper said. "If it's something you tried at a party in eighth grade and it wasn't for you, then it's fine. But maybe I'm narrowing it too much, but, I'm sorry, if you come in to me personally, if you come into a recruiting station and you say, 'I'm from X state where it's legal, and I've been smoking marijuana for three years and I really like it.' No, probably not." [Source: ArmyTimes | Meghann Myers | September 27, 2018 ++]

Defense Appropriations Bill 2019 Update 01 ► Passed | Trump Signed 28 SEP

House lawmakers on 26 SEP overwhelmingly passed a \$684 billion defense appropriations measure that President Donald Trump had promised to sign, and did on 28 SEP, ending any last-minute drama about a possible government shutdown. Late last week, Trump took to social media to blast "this ridiculous Spending Bill" for including too much non-military money and no funds for his planned wall along the border with Mexico. But on Wednesday, Trump promised that "we're going to keep the government open." With the House's 361-61 vote to finalize the deal, the president had until Sunday night (2 OCT) to sign the measure and avoid any disruption in government funding.

Earlier in the day, House Speaker Paul Ryan praised the bill — which also includes full-year funding for the departments of Health and Human Services, Education and Labor — as a plan that "does a lot of the things that we all want to accomplish together." House Armed Services Committee Chairman Mac Thornberry (R-TX) called the legislation an unquestioned win for the administration and the country. "It will be a major achievement for the military," he told reporters on 25 SEP. "I think he understands the achievement of getting a big majority of discretionary money in place before the beginning of the fiscal year. "I want his signature on the dotted line. With that, for the first time in nine years, the managers at every level of the (Defense) Department will be able to do their job without the ridiculous constraints imposed by continuing resolutions."

Congress hasn't finalized the new fiscal year defense budget before the start of the new fiscal year in 10 years. Instead, as lawmakers have debated spending levels, military operations have been funded for multiple months each year through extensions of the previous year budget, a process that Thornberry called harmful to national defense. "We tend to forget that under a (continuing resolution), you've got to spend money on the same things this year that you did last year, whether you need it or not," he said. "You can have no new starts. All these restrictions. "This is a chance to finally break out of that, at a time when the world is moving fast and technology is moving just as fast."

The defense appropriations bill has more than \$606 billion in base defense spending and nearly \$68 billion more in overseas contingency funds, in line with White House requests and spending targets outlined in the annual defense authorization bill approved earlier this summer. The measure funds a 2.6 percent pay raise for troops starting next January and a boost in military end strength of 16,400 spread across the active-duty and reserve forces. Operation and maintenance spending totals \$243.2 billion of the defense total, and research and development efforts another \$96.1 billion. Defense health and military family programs would receive \$34.4 billion.

House Defense Appropriations Subcommittee Chairwoman Kay Granger (R-TX) touted the bill's investments in air superiority, shipbuilding and ground forces at a press conference beside Ryan, saying, "it all adds up to a pat on the back and money for our military." "The most important thing is this is the first time in ten years we've gotten a defense bill done on time," she said. "Working with (Defense) Secretary (Jim) Mattis, he said the money's important but getting it to us on time, when we have the time to plan and to build is the most important thing."

- Beyond the 77 F-35 Joint Strike Fighters authorized by the 2019 defense policy bill, the spending bill added another 16 for a total of 93. The decision comes as the Pentagon is expected to decide next month whether to move the aircraft into full-rate production.
- The Navy's shipbuilding account got a \$2.2 billion boost over the \$21.9 billion it asked for, including a 33rd, 34th and 35th littoral combat ship, three more than the 32-ship requirement set by the Navy.
- Amphibs also fared especially well, driven both by Congress' desire to push the Navy to a 355-ship fleet as fast as possible and by the evolving role played by amphibious ships in the Navy's strategic thinking.
- Army weapons and munitions technology development would get a big cash injection, with a \$343 million boost over the Army's \$40.44 million request for research, development, technology and evaluation dollars for weapons and munitions technology.

Combined with a minibus of Veterans Affairs and military construction spending finalized earlier this month, nearly 90 percent of the federal government's spending bills will be in place by the start of fiscal 2019, which is 1 OCT. [Source: MilitaryTimes | Leo Shane III & Joe Gould | September 26, 2018 ++]

MCAS Futenma Okinawa Update 12 ► Dugong Ruling Appealed

On 24 SEP, American and Japanese conservationists seeking to protect endangered dugongs appealed a U.S. district court ruling in August allowing the construction of a new U.S. military base in Okinawa Prefecture. The plaintiffs contend that the base will destroy a crucial habitat for the last remaining Okinawa dugongs, an endangered marine mammal and relative of the manatee. The appeal argues that the court ruling by the Northern District of California overlooked key procedural and public-participation requirements of the U.S. National Historic Preservation Act, or the need for the U.S. Department of Defense to discuss the impact of the planned base construction with local residents. The case now returns to the 9th Circuit Court of Appeals, which ruled last year that the issue deserved a full hearing on the environmental merits.



A dugong is seen in waters off northern Okinawa in May 2014

At issue is a Japan-U.S. plan to move U.S. Marine Corps Air Station Futenma, situated in a crowded residential area in Ginowan, to a less populated coastal district in Nago, both on the island of Okinawa. Many local residents want the military facility moved outside of the prefecture altogether. Plaintiffs say if construction of the airbase is allowed to continue, it would fill in and pave over 125 acres of rich seagrass and coral habitat in Henoko Bay that is crucial to the species' survival.

The co-litigants in the appeal are the Japan Environmental Lawyers Foundation, the Save the Dugong Foundation, Anna Shimabukuro, Takuma Higashionna and Yoshikazu Makishi. The Center for Biological Diversity, Turtle Island Restoration Network and the co-plaintiffs are represented in the case by Earthjustice, which filed the appeal. "This could be the last chance to save the dugong. The court should compel the U.S. military to follow the law and not wipe out these amazing animals," said Peter Galvin, co-founder of the Center for Biological Diversity. "The (U.S. President Donald) Trump administration can't ignore the cultural and environmental harm of building a massive military base in these beautiful coastal waters," he said. The DOD has said it has fully taken into consideration the impact of the base construction through consultation with the Japanese government.

The dugong, which have long been revered by native Okinawans and celebrated as "sirens" that bring warnings of tsunamis, is listed as a natural treasure under Japan's Law for the Protection of Cultural Properties. Under the National Historic Preservation Act and international law, the United States must avoid or mitigate harm to places or things of cultural significance to another country. In August, construction of the new air base in Okinawa was temporarily halted when the prefectural government revoked the permit for land reclamation, which had been approved by then-Okinawa Gov. Hirokazu Nakaima in December 2013. [Source: The Japan Times | Kyodo | September 25, 2018 ++]

Transgender Lawsuits Update 10 Trump Asks Supreme Court To Intervene

President Trump is asking the Supreme Court to intervene and halt a federal court order that he turn over thousands of emails and internal documents related to his decision last year to ban transgender people from military service. The court published the appeal on its docket 17 SEP and could decide to weigh in on whether the White House communications should remain confidential or be made available to transgender plaintiffs who are suing Trump and Defense Secretary Jim Mattis in a Washington state district court. The federal Karnoski v. Trump lawsuit has focused on Trump's claim in July 2017 that he consulted with "my Generals and military experts" in a series of tweets announcing he would prohibit service by transgender people in any capacity.

Last month, the Washington district court sided with the plaintiffs, including active-duty troops and a prospective transgender recruit, and ordered the Trump administration to turn over emails and other internal correspondence that could shed light on what White House deliberations actually occurred over a new Pentagon transgender policy. "That order requires the executive branch, including the president himself, to produce a detailed privilege log of thousands of documents withheld under the presidential communications privilege — and to do so in a manner that reveals information that is itself privileged," according to the Supreme Court appeal filed by the Justice Department.

The administration is asking the Supreme Court to overturn the lower court's decision to make the documents available to the plaintiffs during pretrial discovery. The Karnoski case is not expected to go to trial until mid-2019. Trump's 2017 tweet calling for a ban on transgender service surprised many in the Pentagon. Top advisers in the White House, including Reince Priebus, had warned Trump that an all-out ban could spark lawsuits the morning the president sent out the tweets, according to Bob Woodward's book Fear: Trump in the White House. Mattis was traveling on the West Coast at the time and was also blindsided, according to the book. He had just delayed the start of recruiting for transgender service members for six months to study the issue. [Source: Washington Examiner | Travis J. Tritten | September 17, 2018 ++]

Military Amputees Options For Continued Military Service

Thanks to advances in modern medicine and the availability of sturdier prosthetics, soldiers who are able to redeploy after amputation have a number of possible options for continued military service. Thomas Duval Army Staff Sgt. Brian Beem lost his leg in 2006 to an improvised explosive device in Iraq. "I thought my career was over," he said. Beem credits his experiences at Walter Reed National Military Medical Center in Bethesda, Maryland, with helping him assess and eventually find options for returning to duty.

- "It took me about a year to get up to speed with [physical training], and I was feeling pretty confident," he said. Within a short time, Beem was ready to deploy to Afghanistan with his unit. Although he was no longer on patrol as he was in previous deployments, he still played a vital role in battle staff operations.
- "It was really gratifying to be able to deploy," he said. "It's possible, but it's not easy. The process is there for those who have the perseverance."



Army Col. Todd R. Wood, commander of the 1st Stryker Brigade Combat Team, 25th Infantry Division, administers the oath of re-enlistment to Army Staff Sgt. Brian

Some of those processes include passing the Physical Evaluation Board, which determines if a soldier with a prosthesis is still fit to serve. The Continuation on Active Duty/Continuation on Active Reserve program also provides options for some wounded, ill and injured soldiers who can prove they are still physically able to serve. "I was able to continue on and reach retirement," Beem said. Deployments "are really what the Army is all about," he said. "Even the training you do at home. It all culminates with deploying. And for combat arms folks, if you don't have deployments, you can't be competitive [for promotion]."

Beem acknowledges that every case is different. For some, he said, the will to serve alone is not enough to overcome the severity of their injury. But for those who are able, Beem said, it is very rewarding to continue to serve with their comrades. "I didn't join the Army to sit around and have a comfortable lifestyle. I joined the Army because I knew it would be hard work, and it is," Beem said. "But when you're done, you can look back and say, 'Wow, look at everything I did." [Source: <u>https://dod.defense.gov/News</u> | Whitney Delbridge Nichels | September 18, 2018 ++]

DoD/VA VLER Update 14 GAO Anticipates IPO Dysfunction Dealing with EHR

Defense departments will cripple the agencies' latest multibillion-dollar overhaul efforts if it doesn't change its role, according to a congressional watchdog. "Based on the [Interagency Program Office]'s past history, I think it's evident they never had the clout to mediate and resolve issues between VA and DOD as it relates to interoperability," Carol Harris, director of IT acquisition management issues at the Government Accountability Office, said 13 SEP. "If the IPO continues the way it's operating today, we are going to continue to have dysfunction moving forward." The IPO was created by Congress in 2008 to act as a single point of accountability for the two agencies' electronic health record exchange efforts. But after VA wasted more than \$1 billion over six years on failed modernization attempts, Congress is re-evaluating the office's worth.

In the inaugural hearing of the House Veterans' Affairs Technology Modernization subcommittee, lawmakers on Thursday questioned whether IPO can hold officials' feet to the fire as VA embarks on a 10-year, \$10 billion electronic health record (HER) overhaul. And at least for the time being, witnesses said, the answer is no. Projects of this size

are only successful if there's a single "executive-level entity" calling the shots and taking the fall if things go wrong, Harris told lawmakers. That means deputy secretaries should be leading the program, she said, but instead, agencies are relying on a convoluted web of governance boards and steering committees to do so.

"Accountability has been so diffused that when the wheels fall off the bus, you can't point to a single entity that's responsible," Harris said at the hearing. "When everyone's responsible, no one's responsible. That's [what] led us to where we are today." Even IPO Director Lauren Thompson conceded the office can't fulfill its responsibilities without more funding and manpower. Still, she and Harris agreed IPO could play a valuable role in measuring performance and keeping each agency in the loop on the other's progress.

Shortly before the hearing, GAO published a report recommending VA clearly describe the role of IPO in overseeing the latest project with Cerner Corp. Harris also suggested Congress consider revising legislation to make the office's role in the program more advisory than decision-making. But lawmakers seemed skeptical that the government's two biggest bureaucracies would take orders from any third-party entity, regardless of the duties it's given. "I think from day one, we made a terrible mistake ... in not saying to both these major players 'one of you is in charge," said Rep. Mike Coffman (R-CO). "I don't think this is doable. I think we're going to waste more taxpayer dollars."

The hearing came two weeks after two top officials left VA's electronic health record modernization office citing conflicts with agency leadership. John Windom, who became the organization's acting director after its previous chief resigned, told lawmakers VA expects turnover in leadership and no single person will make or break the overhaul. VA also will likely face significant technical setbacks in standing up the new system. Three years after signing a multibillion contract to modernize its own electronic health records system, the Defense Department is struggling to implement the system amid significant operational challenges. The Cerner platform performed so poorly during the Pentagon's first three field tests that officials decided to scrap plans to test at a fourth facility. Since then, officials said they've ironed out many of the technical issues and today the system is showing "measurable success."

Despite the many impediments that lay ahead, subcommittee leaders reiterated their commitment to seeing the project across the finish line. Chairman Jim Banks (R-IN) underscored the fact that it's rare for a program to have such intense congressional oversight from its inception, suggesting the added scrutiny might prevent both agencies from getting too far off course. "I think this project has great promise," said subcommittee ranking member Conor Lamb (D-PA). "We need to focus on accountability. That's something that can be difficult to track in an agency as large as the VA." [Source: Nextgov | Jack Corrigan | September 14, 2018 ++]

DoD Fraud, Waste, & Abuse ► Reported 16 thru 30 SEP 2018

Fat Leonard Case – Five years ago, investigators with the U.S. Navy knocked on the door of a San Diego hotel suite with a sweeping view of the city's harbor, waiting for the 6-foot, 5-inch Malaysian businessman inside to answer — and in the process launch what has become the worst corruption scandal for the Navy in decades. Since the arrest of businessman Leonard Glenn "Fat Leonard" Francis that day, federal prosecutors in San Diego have methodically filed charges or secured indictments against 32 defendants, including 27 Navy officials, for their roles accepting bribes from Francis, owner of the ship servicing firm Glenn Defense Marine Asia. Hundreds more Navy personnel who had interactions with Francis or his company have had their cases reviewed internally by the Navy, with several facing court martial.

And while the tally of the accused has continued to rise, nothing has been heard from Francis — until a three-day period in San Diego in July, when he answered questions behind closed doors. Francis, who pleaded guilty in January 2015 and agreed to cooperate with investigators probing his bribery network, testified for the first time — in a deposition taken for a court martial case for Cmdr. David Morales, an active duty fighter pilot charged with

conspiracy and bribery. A transcript of the deposition was provided to The San Diego Union-Tribune by Morales' attorney after the court martial ended 1 SEP, when the deposition became a public record. Francis testified at length and in detail about his interactions with Morales, who fought the court martial charges filed against him. But the defense lawyer who questioned him asked for a mistrial at the court martial because he said Francis committed perjury.

The military judge hearing the case did not agree, but he acquitted Morales of the most serious charges against him, which relied in part on Francis's version of events. A lawyer defending a Navy officer now under indictment for accepting bribes from Francis, attended the court martial and said later that the deposition could put Francis's credibility as a witness in play in future cases. "It was clear to everyone in the courtroom the judge had serious questions about Leonard Francis's credibility as a witness," said Joseph Mancano, a lawyer representing retired Capt. David Newland, facing charges of conspiracy and bribery. "I think the words the judge used were 'possible embroidery' of his testimony and how Leonard Francis had trouble answering questions directly."

Francis also testified about his current status at the deposition. The 54-year-old Malaysian businessman is suffering from a renal cancer, and for months has been under the care and treatment of unidentified physicians in San Diego, according to the transcript and court records in San Diego federal court. He's no longer in the custody of the U.S. Marshals, nor in a federal lockup, but is on a medical furlough requested by attorneys and approved by the federal judge overseeing his case late last year. Instead, Francis is living in a small, studio-like apartment above a garage at the home of one of his physicians. He is under guard 24 hours a day by private security guards, which his family is paying for. They are allowed to visit with him for up to three to four hours at a time, he said. He's allowed to go to church once a week.

As part of a plea agreement Francis entered into in January 2015, he agreed to forfeit \$35 million to the government — a measure of how much he profited from the bribery scheme. Yet Francis has paid only \$5 million of the amount, and did so — as the agreement required — in the first 90 days after he pleaded guilty. There's no indication of when the rest will be paid. That may not be unusual. For all his time in custody and the years since he pleaded guilty, Francis has yet to be sentenced for his crimes. Typically, cooperating witnesses like him in multiple-defendant cases are not sentenced until all the cases against other defendants are finished. At that time, prosecutors can ask for a reduction in sentencing based on the cooperation of a witness. Francis is working for that.

At the deposition, Frank Spinner — the attorney for Morales — read from the five-page cooperation agreement Francis has with the government that spells out the possibility of a lesser sentence, then asked Francis if he was counting on that. "I hope so, yes," he answered. Spinner also pressed about the money owed. He asked: "With respect to the forfeiture agreement of \$35 million, was there a schedule set for you to pay the balance of that \$35 million or is it your hope that that amount will somehow be reduced by cooperating?" "I paid the \$5 million as part of my plea agreement," Francis responded, "and the rest of my restitution is, I'll do my best at the end, sir." The US Attorney's Office in San Diego, where the investigation is anchored, declined to comment for this story.

When the end comes in the Fat Leonard scandal is an open question. Just last month, federal prosecutors indicted three more people. Another nine defendants indicted in 2017 still have active cases that may go to trial. If any do, Francis will likely testify. So far the 21 people who have admitted guilt did so by plea bargains and without a trial. Spinner, the attorney for Morales, said he argued Francis lied during the deposition about a June 2013 trip he took with Morales to Bangkok. Francis said it was a pre-arranged "sex trip," where he went to a fancy club and procured prostitutes for himself and Morales. Navy prosecutors argued it was part of a string of gifts, meals and lavish hotel rooms he provided Morales, expecting in return Morales would give him inside information on Navy command deliberations, identify other personnel who would be open to bribes and favors, and provide confidential schedules on planned ship movements and what ports they were headed to.

That was the core of Francis's decade-long bribery scheme: bribe Navy personnel with sex, booze, cash and gifts, then have them use their influence to get ships to dock in ports his company controlled. Once there, he gouged the Navy for providing services like fuel, waste removal, fresh water, land transportation and security. Spinner argued

other evidence, including some internal emails and texts from Francis and his employees, showed that Francis actually went to Bangkok to meet another officer, Capt. David Haas, who was indicted in August in federal court. Spinner didn't deny Morales had accepted freebies from Francis — but disputed he gave classified information or agreed to do him favors in the future. Morales was convicted of conduct unbecoming an officer and not reporting foreign contacts on his security form, but not of conspiracy and bribery charges. He was sentenced to 165 days in the brig, forfeited \$30,000 in pay — far fewer penalties than he originally faced, Spinner said.

"He lied under oath," Spinner said of Francis. "That goes to his credibility, which is always an issue. I'm sure there are some ways attorneys in other case could use that." But Devin Burstein, Francis's lawyer in San Diego, disputed Spinner's characterization. "I was there for the deposition," Burstein said. "He was entirely credible. There was nothing lacking. Everything he said was consistent with the documentary evidence." Mancano, the lawyer for Newland, said the deposition testimony from Francis "raises serious questions" about his credibility, and the government reliance on him as a witness. Burstein discounted that critique, and noted that the case against Morales — as well as every other defendant — also relies heavily on text messages, financial records, emails and other information that back up Francis' claims.

Burstein, as well as the U.S. Attorney's Office, also declined to discuss Francis's medical situation or his living arrangements. Court records show that his health and care have been discussed in a series of sealed court hearing since last fall. He was admitted to a hospital in December and his medical furlough has been extended at least twice. In June the Navy subpoenaed Francis to come to Norfolk, Va. to testify at Morales's court martial. But U.S. District Judge Janis Sammartino balked at the latest request and refused to sign the order, citing security concerns and wondering aloud about Francis's health.

"It's sort of outrageous if he's not well, and I'm questioning that right now, if he's not well to go across the country and back," she said, according to a heavily redacted transcript of a May 16 court hearing. But Burstein said his client was extremely sick. "He's a man who can barely walk at this point," he told the judge. In the end, Navy officials decided to take his deposition in San Diego, eliminating the need for travel. Apparently, Francis's illness is beyond the capability of the Marshals Service to address. Because he has not been sentenced he is not in the custody of the Bureau of Prisons, which has medical facilities and can treat most prisoners. Court records show other defense lawyers weren't told of Francis's arrangements until late May. [Source: The San Diego Union-Tribune | Greg Moran | September 18, 2018 ++]

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Oregon National Guard – A civilian member of the Oregon National Guard who managed the repair of smallengine parts and generators for the military at Camp Withycombe is accused of seeking \$6.4 million in reimbursements from the U.S. Department of Defense for work that was never done. **Dominic Caputo** made his first appearance 17 SEP in federal court in Portland on a five-count indictment charging him with four counts of wire fraud and one count of making a false statement in a document. Caputo, 46, of Portland, entered not guilty pleas to the indictment. He's retained defense lawyers David Angeli and Tyler Francis to represent him and remains out of custody. A trial date was tentatively set for Nov. 20. The indictment alleges Caputo sought reimbursement for bogus repairs on 1,380 engines, generators and other parts by submitting false work orders to the U.S. Army-Communications-Electronics Command. The alleged fraud occurred from 2012 through November 2014, the indictment says.

To cover up, Caputo is accused of directing employees of the Oregon military's maintenance site to use their government credit cards to buy engines, generators or other parts from other military bases for equipment that Caputo already had claimed to have repaired, the government alleges. The Oregon National Guard operated the maintenance site at Camp Withycombe to refurbish out-of-service electronic equipment owned by the Department of Defense. It repaired and rebuilt small and large engines, generators, tires and other parts. It was the only site in the country capable of repairing and building certain engines to maintain a war-ready posture, according to prosecutors. For example,

Caputo is accused of billing the military in fiscal 2014 for more than 60 John Deere diesel engines that had already been repaired, rebuilt and billed for during fiscal 2012 and 2013, the indictment alleges. He allegedly ordered employees to remove the serial numbers on the engines so the scam wouldn't be detected, according to prosecutors. Caputo resigned from the Oregon National Guard in November 2014. [Source: Portland News | Maxine Bernstein | September 17, 2018 ++]

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Sacramento, CA -- A Romanian man has been sentenced to two years in prison for conspiring to bribe an official with the U.S. Air Force to win a lucrative contract. U.S. District Judge Troy Nunley on Thursday sentenced 65-year-old **Constantin Schiller** for his involvement in a bribery scheme to win multi-million contracts for the Romanian company Polaris M. Holdings. Schiller and three co-defendants offered the officer a 10 percent cut. Polaris bid on a \$10 million contract in 2015 to supply storage containers to an Air Force base in Romania. Owner Dumitru Martin traveled to Travis Air Force Base in California to execute the bribe. The Air Force officer was working with federal authorities. Martin was previously sentenced to 13 years in prison. Two other defendants will be sentenced in November. [Source: The Associated Press | September 23, 20189 ++]

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USMC -- A former staff sergeant who used his position as a Toys for Tots program coordinator to make payments to himself and who defrauded the Marine Corps to the tune of more than half a million dollars will serve 33 months in prison, the Department of Justice announced this month. **Christopher Aragon**, 32, of Mobile, Alabama, will also have to pay restitution of \$534,044.08 to the U.S. Marine Corps Reserve, and another \$20,044.70 to the Marine Toys for Tots Foundation, according to a 21 SEP DOJ release. After his prison sentence, Aragon must undergo three years of supervised release, receive court-ordered mental health treatment, and undergo credit restrictions, according to the release. He'll also lose a residence "traceable to criminal proceeds," officials said.

Aragon, who served as a supply chief for 3rd Force Reconnaissance Company, a Marine Corps Reserve unit in Mobile, was also in charge of coordinating the unit's Toys for Tots program. It's not clear from releases when Aragon was discharged from the Marine Corps. Toys for Tots is a program managed by the Marine Corps Reserve that collects and distributes toys to needy children for Christmas. Between December 2013 and December 2014, according to the release, Aragon and his wife, Teneshia Aragon, conspired to defraud the program by using an issued credit card to make unauthorized payments to himself. He also forged documents, including invoices, and submitted them to the Toys for Tots foundation. Ultimately, he bilked the charity program for about \$23,044.70, officials said. The couple has paid back only \$3,000 to date.

For an overlapping period, between October 2014 and August 2016, Aragon also conspired to defraud the Marine Corps as a whole out of a much larger sum of money. According to the Department of Justice, he teamed up with his wife and Dana Davis, the owner of a Mobile restaurant called the Runway Café, to commit credit card fraud. Using his unit-issued travel card, he used his position as authorizing official to approve fake charges from the cafe. But, according to the release, his greed ended up getting him caught. "[Aragon] prepared false documents, such as invoices and personnel rosters, and submitted them to the Marine Corps, which later conducted an audit and noticed excessive discrepancies in food expenditures," it states. "For example, the Marine Corps noticed that, one, many Runway Café invoices did not match official 3d Force Recon activities and, therefore, did not support a legitimate need for food services [and, two], Runway Café's invoices were for more meals than could be consumed by the number of Marines assigned to 3d Force Recon."

Aragon's total haul from the Marine Corps added up to \$554,044.08, of which Runway Cafe has refunded only \$20,000. Investigators found personnel rosters submitted for reimbursement contained made-up names of 3rd Force Recon Marines, and unauthorized service fees were tacked on to invoices. An investigation by the Naval Criminal Investigative Service and Defense Criminal Investigative Service ultimately resulted in Aragon's prosecution. He was charged in March, along with his wife, with two counts of conspiracy for seeking to defraud the Marine Corps and Toys for Tots. The couple and Davis pleaded guilty in May.

Davis and Teneshia Aragon have already received sentences. According to a release, Davis received six months in prison in August and was ordered to make full restitution. Teneshia Aragon was sentenced earlier this month to five years of probation, the first six months of which will be spent on house arrest. She was also ordered to make full restitution. Aragon received the steepest sentence by far for his role in the wrongdoing. [Source: Military.com | Hope Hodge Seck | September 24, 2018 ++]

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Huntington, WV -- A West Virginia woman had pleaded guilty to stealing a military veteran's benefits. Thirty-eightyear-old **Brandi Moore** of Gallipolis Ferry entered the plea in federal court in Huntington. Prosecutors say in a news release Moore had a family member who was a veteran and died in November 2011. Moore did not report his death and the benefits continued to be deposited in a designated bank account. The statement says Moore used an ATM card to withdraw money from the account 191 times even though she was not entitled to it. The amount withdrawn was nearly \$35,000. Moore faces up to 10 years in prison and a \$250,000 fine. Sentencing is set for Jan. 22. [Source: Associated Press | September 25, 2018 ++]

POW/MIA Update 114 North Korean MIA Recovery Talks Continue

Negotiators are moving forward with efforts to bring home the remains of more American troops killed in the 1950-53 Korean War, according to a Stars and Stripes article published Sunday. U.S. and North Korean generals met last week in the truce village of Panmunjom to discuss the next step after 55 cases of remains believed to be missing Americans were repatriated in late July. The Defense POW/MIA Accounting Agency currently lists 7,683 Americans missing from the Korean War, with an estimated 5,300 of them in North Korea. Also missing in the vicinity of the Korean Peninsula are 111 Cold War MIAs. American-led recovery teams operated in North Korea from 1996 to 2005, returning some 229 remains, but that mission was suspended due to team safety and security reasons. "The return of our missing is a humanitarian mission that transcends politics," said VFW National Commander B.J. Lawrence, whose organization urged President Trump to include the return of American remains as a discussion point when he met with North Korean leader Kim Jong Un in Singapore on June 12. "The VFW is grateful to the president for acting on our recommendation and to the North Korean leader for following through on his part of the summit agreement," he said. "The VFW will continue working toward the fullest possible accounting of missing Americans on the Korean Peninsula and elsewhere because we leave no one behind. We owe it to their families and we owe to their battle buddies." [Source: VFW Action Corps Weekly | September 14, 2018 ++]

POW/MIA Update 115 The Science Behind North Korea War Remains

When war remains arrive at the Defense POW/MIA Accounting Agency to be reunited with waiting families, there's always a question: How do they know for sure who it is? DPAA laboratory director John Byrd and forensic anthropologist Jennie Jin, who leads the Korea War team, walked reporters through the science behind how they will identify 55 boxes of remains returned by North Korea this summer. At DPAA's lab in Hawaii, each box of remains was delicately laid out and tagged on lab tables. Some tables just had thin, broken fragments of arm bones. Others had intact femurs, some teeth or even parts of skulls. None had a complete skeleton. There were 20 boxes from the November 1950 Battle at Unsan, where 1,700 service members remain unaccounted for and 35 boxes from the December 1950 Battle of the Chosin Reservoir, which still has 1,100 unaccounted service members.



Some of the items (left) that were returned in the 55 boxes of U.S. service member human remains from North Korea included shoes, buttons, knife sheaths, a canteen and a mess kit. DPAA team lead for the Korean War Project Jennie Jin (center) shows reporters some of the personal effects that were included in the boxes and (right) lifts one of the combat boots that was found among the boxes. Military Times was allowed to view human remains, but no photographs of human remains were allowed.

There are rare cases where bones come back with such high levels of preservation that clues, such as height and teeth, enable DPAA to identify them quickly. That was the case with the first two IDs that are expected to be announced this week. But for most of the tables, the lab will have to do further testing. Following are the steps DPAA takes to identify war dead.

Mitochondrial DNA and Nuclear DNA testing:

There's two types of DNA that can be extracted from remains, mitochondrial and nuclear. Even bones 70 years old can still have a service member's DNA in bone cells. "You can think of bone as a material that's made of two major components," Byrd said. "The living or organic component is collagen and the mineral component is hydroxyapatite. It's kind of like a hard mineral. It's similar to what's in coral and shells." "The DNA is all in the collagen portion," Byrd said. "There is no DNA in the mineral component." But collagen is susceptible to decomposing, especially in warm climates, Byrd said. It's made DNA testing for Vietnam War remains much more difficult. In the Korean War, the odds are better because of North Korea's harsh winters.

When bones arrive at the DPAA lab, Byrd and Jin assess them for the likelihood that there's good candidate collagen remaining. If there are good candidates, they slice a small, square section off to test. Of the two types of DNA, nuclear DNA is much harder to find. So the lab starts with mitochondrial testing. Mitochondrial DNA is found in the cytoplasm surrounding each cell's nucleus, and is only passed from mother to child. But it's not unique to a person, so depending on how common the strand is, may not be enough to identify remains, Jin said. "My daughter and I, and my mother, we all have the same mitochondrial DNA," Jin said. "And my sister. And my sister's kids." "So you do that math and then all of a sudden two unrelated people can have same mitochondrial DNA," Jin said. "My favorite analogy is like your last name, which you get from your father's side. So John Smith will not be shocked to meet another Smith." If service members had a rare mitochondrial DNA, much like an unusual last name, they will be easier to identify, Jin said.

Jin said they have mitochondrial DNA family samples for 7,000 of the 7,700 service members still missing. Of that 7,000, "we have 404 guys matching that they have the same exact mitochondrial DNA," she said. Which means they then have to take an additional step with those remains. If they can find nuclear DNA in the bone it will provide markers to both mother and father and they can test for both those markers. "You get a very powerful result" of exactly who the bones belong to with nuclear DNA, Byrd said. But there's only a handful of labs that can run the DNA tests - so DPAA looks for other ways to verify bones. "It's not uncommon to just get mitochondrial," Byrd said. "And that's where we combine other kinds of information together to put together the identity."

Stable Isotope Analysis:

It turns out what you eat and drink leaves markers in your body too. And science has advanced to the point that it can not only identify your diet, but also pinpoint where on the globe you lived, based on the specific isotope signatures left by different types of water. "We're looking at ... the stable isotopes in your body. Your body is full of them. It's

in that collagen portion of your bone. It's also in the mineral portion of your bone and it comes from what you eat, and it comes from drinking water. It gets incorporated into your bone tissues during your lifetime."

Isotopes are variations of some of the most common elements, such as oxygen, nitrogen and carbon, that make up the atoms that make up a bone. By looking at what variations of isotopes are in a bone, scientists can now tell diet, which can be helpful in separating U.S. war remains from other nationalities, Byrd said. "Corn sets Americans off from everyone else," Byrd said. "Asians and Europeans don't eat corn the way we do. We have corn syrup, corn bread, corn itself. And so corn has a distinctive influence on the stable isotopes that end up in your bone and the isotopes of carbon and nitrogen." Different water sources around the globe leave different isotope variations in a person's bones, and now those variations are plotted on the equivalent of a topographical map. By matching the variation to location, "we can help place where you were at some point," Byrd said.

That signature was recently used to confirm the identity of a U.S. pilot killed in Vietnam, he said. "We ran isotopes and we got DNA, even though ... these little tiny bone fragments [were] all we had. We ran isotopes and DNA successfully and we got mitochondrial DNA — no nuclear DNA — but the isotope signature, it was very strange," Byrd said. "It turns out this individual had been in the Air Force, got out, went in to the Ready Reserve, moved to France and was living in France for more than five years. And he got called back up into the Air Force, straight to Vietnam, and he was killed not long after he got back to Vietnam. But his isotope signature was very strange. It turns out it was consistent with northern France, where he was living for half a decade."

Because of the additional answers isotope analysis provides, Byrd said that DPAA is investing in its own isotope spectrometer to increase the number of human remains it can test. Right now the tests are run by the University of California, Davis. The system should be installed by next year, and once up and running, "we're going to use as much as we can to solve some of the real vexing puzzles," Byrd said, and get closure for more families. [Source: MilitaryTimes | Tara Copp | September 18, 2018 ++]

POW/MIA Update 116 ► Four POWs Share Their Story

Forty-five years ago, a peace agreement among nations freed nearly 600 U.S. servicemembers from prisons in North Vietnam. The three-phase repatriation effort was dubbed Operation Homecoming. These four POWs say strong faith was the key to freedom and coming home.

Capt. Eugene "Red" McDaniel

Capt. Red McDaniel, USN (Ret), had made it. The eldest of eight children born to tenant farmers in the throes of the Great Depression, McDaniel had gone to college on an athletic scholarship, joined the Navy, and learned to fly. McDaniel's chosen path would eventually take him into battle - which was to be expected in 1955, two years out from Korea and a decade removed from World War II. In 1966, McDaniel, a husband and father of three, began flying combat missions aboard his A-6A Intruder over South Vietnam. On May 19, 1967, during an Alpha strike during Operation Rolling Thunder, his plane exploded near Hanoi. "I was on top of the world," McDaniel says, and in an instant, he was plummeting from his place in it, ejecting into a communist jungle and falling 30 feet from a banyan tree. The impact left him with two crushed vertebrae. For 26 hours, he crawled around the jungle floor, partially paralyzed. On the second day, the Vietnamese captured him and transported him to the Hanoi Hilton. McDaniel would not come out for six years.

Mike McDaniel was 12 when his father's plane disappeared over Vietnam. He can recall every moment of that day. The beauty of the late spring afternoon. The excitement of an impending weekend. A dozen cars in the driveway as he neared home, which didn't strike him as too unusual. The two dozen people inside, which did. His mother told Mike he would be spending the night with Mrs. Miles, a family friend. When Mrs. Miles took him to High's Ice

Cream and told him he could get anything he wanted, he knew for certain something was wrong. Back at home the next day, Mike greeted his mother with a giant wad of bubble gum in his cheek. "Let me hold your bubble gum," Dorothy McDaniel told her son. "What I am going to tell you is going to make you cry." The next three years passed in a blur of meetings with naval intelligence, watching hours of film footage from Vietnam, in which they searched for any sign of Capt. Eugene McDaniel. There had been no word of him since that fateful mission in May 1967.

During McDaniel's first two weeks in Hanoi, prison guards tortured him for military information he didn't have. The treatment was not uncommon for POWs. The worst of the torture came two years into his captivity, in June 1969, after an organized escape attempt by fellow prisoners. McDaniel was not directly involved, but he refused to name those who were. He spent more than two weeks in isolation. Guards beat him, bound him with ropes, deprived him of sleep, and punished him with electrical shocks. Yet that was not the worst of it. (Neither was the starvation.) It was existing in a vacuum, day after day, week after week. Month after month. Year after year. It was as if he'd entered a time warp. McDaniel's memory became keen. He learned Spanish, French, and German in what the prisoners dubbed Hanoi University. He committed 65 poems to memory, led a weekly Sunday religious service, and learned a communication system developed by American POWs in which a message could travel through 69 walls and back again in 24 hours.

"The greatest threat was whiling away the time," he says. So he learned to take it hour by hour, to cling to the only thing his captors could not take - "your will to believe. Your faith. We had very few atheists in those prison cells." In 1970, three years after McDaniel's capture, the Hanoi government released his name as a POW - the first confirmation to his family back home that he'd survived the 1967 crash. During his final three years in Hanoi, he says, "I existed and languished and waited for rescue." On March 4, 1973, Dorothy McDaniel snapped a Polaroid picture of her three sleeping children before waking them to watch their father's plane land on live TV. Mike McDaniel recognized his father by the way he walked - tall, lanky, adjusting his belt buckle.For the former POW, it was like someone hit the play button on his life, and then hit fast forward. "We received the homecoming and the recognition and all the glory that [the other servicemembers] should have gotten," McDaniel says.

McDaniel was awarded the Navy's second highest award for bravery, the Navy Cross, as well as two Silver Stars, three Bronze Stars with Combat Valor, and two Purple Hearts for wounds he received in captivity. He went on to command a Navy ship and an aircraft carrier and retired in 1982, the same year he released a book, Scars and Stripes: The True Story of One Man's Courage in Facing Death as a Vietnam POW (WND Books). For Mike McDaniel, the father who came home was little changed from the man he knew before the war. McDaniel had done more than reconcile the six years he'd lost; he'd found purpose in it. "People ask why would a great God who is all-powerful allow that to happen," he says. "God is more concerned with our character than our comfort. We are more sympathetic and more empathetic for experiencing hardship. God doesn't cause this to happen but allows it to happen. He has used it in powerful ways. It prepared me for adversity and tragedy. I have very few bad days."

Col. Robert Certain

Every year, the strain began around Thanksgiving and lingered until Holy Week. That was not unusual for a clergyman. These were, after all, demanding times of year. Before he attended seminary and received a master of divinity degree, before he was ordained as a priest in 1976, and before he served as a military chaplain, retired Air Force Col. Robert Certain was a combat aviator in Vietnam. He'd flown 100 missions in Southeast Asia when his B-52 was shot down over Hanoi Dec. 19, 1972, during the massive Christmas Bombing campaign. Certain avoided parachuting directly into the exploding bombs, but he couldn't avoid capture. He spent 101 days as a POW in the Hanoi Hilton. The experience, he told himself year after year, hadn't affected him. "I didn't feel like I qualified as a Vietnam veteran or POW because I was not there that long, and I was never really tortured," Certain says. Yet in many ways, the war, the crash, and the captivity, had changed the course of Certain's life - or at least set him on the path he always felt he was meant to take.

He'd first considered ministry as a teenager. He also wanted to fly. He chose the Air Force, commissioning in 1969. Certain had been married six weeks when he headed to war; the final mission came on the day his crew was

set to go home. After Certain's release from Vietnam, a personnel officer told Certain he could have any job he wanted - so long as he was medically fit for it. "I never would have been allowed to go to seminary on active duty had I not been a POW. A bishop sponsored me because I was a POW," Certain says. "People think POWs are special people, which is not necessarily what we think." Vietnam, he says, "gave me insight into empathizing with people who found themselves in difficult times. It made me appreciate life a lot more. Three of my crew members died that night. In order to honor their sacrifice, I knew I needed to live my life with even greater integrity, honor, and service."

Certain had been home from Vietnam for a decade when he realized the anxiety that began in late November and lasted until spring bookended his time as a POW. "In 2001, when 9/11 happened, I discovered all those old emotions I normally felt between Thanksgiving and Easter began in September," Certain says. He started writing his story - Unchained Eagle (Etc Pubns, 2003) - and received eye movement desensitization and reprocessing therapy. Three decades after Vietnam, "I was finally able to break the cycle." Certain retired from the Air Force in 1999. He served parishes from Georgia to Texas to California until 2012. When former President Gerald Ford died in 2006, Certain led his memorial services and presided over his burial. Today, he serves on MOAA's board of directors and lives in Texas with his wife of 46 years.

Col. Thomas "Jerry" Curtis

When he talks about it - the fourth and final rescue mission over Vietnam in the Huskie helicopter the Air Force taught him to fly, the ground fire, the impact, the capture, the torture, the waiting - retired Col. Jerry Curtis returns to a place it would be easier to forget. But he will tell you. He will tell you about the horror of a year in solitary confinement, the pain he suffered when he refused to cooperate with his captors, the three years that passed without hearing a single American aircraft. Telling you, Curtis says, is the bargain he made with God when he realized how much people still long to know about his time as a POW.

Curtis was in his second year at the University of Houston when the Air Force selected him for pilot training. He'd only ever been in a plane once. He got his commission in 1954. Eleven years later, he said goodbye to his wife and their two children, ages 7 and 4, to head to war. His mission in Vietnam: combat search and rescue. On Sept. 20, 1965, Curtis and crew took off in search of Capt. Willis Forby, who'd been captured after his fighter was hit by ground fire. The rescue helicopters came to rest in a treetop, where Curtis and his team were discovered and delivered to the Hanoi Hilton. Clinging to his faith in God, Curtis never gave up hope that he would go home. He refused to let his captivity define who he was inside. "I had faith in myself that I was up to this task. I developed faith in my fellow POW that he was going to do everything he could to resist. I had faith in my country that they were going to do all that they could to get me out," Curtis says. "Our war became trying to resist what they were trying to get us to do." The war ended Feb. 12, 1973. When Curtis boarded a C-141, it was alongside Forby, the downed pilot he'd tried to rescue so many years before. When he came back, his children were 14 and 11. Today, Curtis is 85, a doting grandfather of three, and a member of MOAA. He retired from the military after 25 years and became a teacher. He shares his story whenever he is asked. But just as he had inside the prison cell, he refuses to let it define him.

Col. Leon "Lee" Ellis

When his F-4C Phantom was shot down over North Vietnam in 1967, Ellis considered himself lucky. He was 24 and single - no children back home who would mark birthdays and baseball games without a father. Ellis considered himself lucky that the torture - the beatings, his body contorted into stress positions until he collapsed - ended 2½ years into his 5½ years as a POW in the Hoa Lo Prison in Hanoi. He had the luxury of accepting the uncertainty of the future because he still had a chance at one. He had a network of POWs who helped keep his mind active and his body fit in the bleakest conditions. And, Ellis says, he had a sharp memory, made all the more clear by the monotony of captivity. Ellis would call on that memory when writing his book, Leading with Honor: Leadership Lessons from the Hanoi Hilton (FreedomStar, 2014), with a forward by Sen. John McCain, who'd been shot down 11 days before Ellis.

In 1967, Ellis was a young fighter pilot headed to war. Four months into his combat tour, on his 53rd mission, he was catapulted into the hands of Vietnamese militia when his fighter was shot down. The first six months were the hardest because of hunger, beatings, cold, and "fighting off fear of what might happen," he says. Ellis told himself he could hold out for six months. That he would be out in time to go to the 1968 Olympics in Mexico City. When that came and went, he told himself he could last one more year. Then two more. When the torture stopped, Ellis became a lead communicator among the captives. He memorized poetry and learned Spanish and did push-ups on the floor of his prison cell. In this way, the time passed. "We had goals. It was life. We lived that way," Ellis says.

Finally, on March 14, 1973, he was released. The man who came out was settled and serious. He was overwhelmed by the simplest of decisions and the sheer volume of choices - which toothpaste, cereal, or stereo shelving to buy. But if the experience had taught Ellis anything, it was that he could endure. Ellis rose to the rank of colonel and ended his military career where it began: at the University of Georgia, as commander of Air Force ROTC. He became a voracious reader, a lifelong learner, and an award-winning author, speaker, and consultant who shares the lessons he learned as a POW with organizations around the world. He is a man who still thinks about how lucky he is.

[Source: The MOAA Newsletter | September 18, 2018 ++]

POW/MIA Recoveries ► Reported 16 thru 30 SEP 2018 | 29

"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 <u>http://www.dpaa.mil_and click on 'Our</u> Missing'. Refer to <u>http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2018</u> 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

- <u>http://www.dpaa.mil/News-Stories/News-Releases</u>
- <u>http://www.thepatriotspage.com/Recovered.htm</u>
- <u>http://www.pow-miafamilies.org</u>
- <u>https://www.pownetwork.org/bios/b/b012.htm</u>
- http://www.vvmf.org/Wall-of-Faces

LOOK FOR

- Army 1st Lt. Seymour P. Drovis was a member of Company A, 105th Infantry Regiment, 27th Infantry Division. In July 1944, his unit was engaged against enemy forces in Achugao Village, Saipan Island, Northern Mariana Islands. The division sustained heavy casualties during one of the largest Japanese "banzai" attacks of WWII. A soldier reported seeing Drovis fatally shot on July 7, 1944. Interment services are pending. <u>Read about Drovis</u>.
- Army Cpl. Edward M. Jones was a member of Company D, 1st Battalion, 38th Infantry Regiment, 2nd Infantry Division, supporting Republic of Korea Army attacks against units of the Chinese People's Volunteer Forces near Hoengsong, South Korea. On Feb. 12, 1951 Jones was reported missing in action when he could not be accounted for by his unit. Interment services are pending. <u>Read about</u> Jones.
- Army Cpl. Morris Meshulam, 19, of Indianapolis, whose remains were previously identified, will be buried Sept. 23 in his hometown. Meshulam was a member of Battery D, 82nd Anti-Aircraft Artillery Battalion (Automatic Weapons,) 2nd Infantry Division. The division suffered heavy losses to units of the Chinese People's Volunteer Forces between the towns of Kunu-ri and Sunchon, North Korea. Meshulam was reported missing in action on Dec. 1, 1950. <u>Read about Meshulam</u>.
- Army Master Sgt. Charles H. McDaniel, of Vernon, Ind., was a medic with the 8th Cavalry Regiment Medical Company supporting the regiment's 3rd Battalion. In November 1950, his unit was engaged with enemy forces of the Chinese People's Volunteer Forces (CPVF) southwest of the village of Unsan, and east of Hwaong-ri, North Korea. He was reported missing in action on Nov. 2, 1950, when he could not be accounted for by his unit. Interment services are pending. <u>Read about McDaniel</u>.
- Army Master Sgt. Leonard K. Chinn, 34, of Idaho Falls, Idaho, whose remains were previously identified, will be buried Sept. 19, 2018, in Silver Creek, Neb. Chinn was a member of Company D, 2nd Engineer Combat Battalion, 2nd Infantry Division, when his unit was fighting off persistent Chinese attacks in North Korea. Chinn was reportedly captured by enemy forces on Dec. 1, 1950, and was held at several temporary prisoner of war camps before being marched northwest to POW Camp 5 Complex, North Korea. Read about Chinn.
- Army Pfc. Fred W. Ashley was a member of Troop C, 2nd Cavalry Reconnaissance Squadron, 2nd Cavalry Group, on a reconnaissance in the town of Paseka, Czechoslovakia. On May 4, German soldiers attacked Ashley's platoon. Ashley's unit reported him missing in action. Following the war, when Ashley was not among the American prisoners liberated from German captivity, the War Department amended his status to killed in action. Interment services are pending. <u>Read about Ashley</u>.
- Army Pfc. John W. Martin was a member of Medical Company, 32nd Infantry Regiment, 7th Infantry Division. In late November 1950, his unit was assembled with South Korean soldiers in the 31st Regimental Combat Team on the east side of the Chosin River, North Korea, when his unit was attacked by Chinese forces. Martin was among more than 1,000 members of the RCT killed or captured in enemy territory and was declared missing Dec. 2, 1950. Interment services are pending. Read about Martin.
- Army Pfc. Lewis E. Price was a member of Company E, 2nd Battalion, 109th Infantry Regiment, 28th Infantry Division, which moved
 into the Hürtgen Forest in Germany, to relieve U.S. forces who had been fighting for weeks. The fighting in and around the forest was
 frequently chaotic, and while details surrounding his loss are sparse, he was reported missing in action as of Nov. 6, 1944 when his
 reconnaissance patrol failed to return from a mission. Interment services are pending. <u>Read about Price</u>.
- Army Pfc. Willard Jenkins, 27, of Scranton, Pa., whose remains were previously identified, will be buried Sept. 26 in his hometown. Jenkins was a member of Company C, 307th Airborne Engineer Battalion, 82nd Airborne Division near Nijmegen, Netherlands. On Sept. 20, 1944, while participating in Operation Market Garden, his unit was ordered to cross the Waal River to make an amphibious attack. Jenkins was wounded in the chest by enemy fire. Because of the enemy activity in the area, a search could not be conducted and he was declared missing in action on Sept. 20, 1944. <u>Read about Jenkins</u>.
- Army Pfc. William H. Jones, of Nash County, N.C., was a member of Company E, 2nd Battalion, 24th Infantry Regiment, 25th Infantry Division. In November 1950, his unit engaged in attacks against the Chinese People's Volunteer Forces near Pakchon, North Korea. On Nov. 26, 1950, after his unit made a fighting withdrawal, he could not be accounted for and was reported missing in action. Interment services are pending. <u>Read about Jones</u>.
- Army Pvt. Charles G. Kaniatobe was a member of Company A, 1st Battalion, 21st Infantry Regiment, 24th Infantry Division. In July 1950, his unit was engaged in combat operations against the North Korean People's Army near Chonui, South Korea. Kaniatobe could not be accounted for and was declared missing in action on July 10, 1950. Interment services are pending. <u>Read about Kaniatobe</u>.
- Army Sgt. Eugene G. McBride was a member of Company I, 3rd Battalion, 311th Infantry Regiment, 78th Infantry Division. On Jan. 30, 1945, while engaged in an attack against enemy forces near Huppenbroich, Germany, McBride was killed by a blast from an enemy artillery shell. His remains were not identified by American forces after the battle. Interment services are pending. Read about McBride.
- Army Staff Sgt. Karl R. Loesche was a member of the 3rd Pursuit Squadron, 24th Pursuit Group. On Dec. 8, 1941, Japanese forces invaded the Philippine Islands and forced the surrender of the Bataan peninsula on April 9, 1942. Loesche was among those reported captured, and one of the thousands who were eventually moved to the Cabanatuan POW camp. More than 2,500 POWs perished in this camp during the remaining years of the war. Interment services are pending. <u>Read about Loesche</u>.
- Army Tech. Sgt. Robert J. Fitzgerrell was a member of Company I, 3rd Battalion, 311th Infantry Regiment, 78th Infantry Division. On Jan. 30, 1945, while engaged in an attack against enemy forces near Huppenbroich, Germany, Fitzgerrell stepped on an anti-

personnel mine and was killed. His remains were not identified by American forces after the battle. Interment services are pending. <u>Read</u> about Fitzgerrell.

- Marine Corps Capt. John A. House, II, 28, of Pelham, N.Y., whose remains were previously identified, will be buried Sept. 27, 2018 in Arlington National Cemetery, near Washington, D.C. On June 30, 1967, House was the pilot of a CH-46A Sea Knight helicopter, who with three other crew members, was attempting to insert eight members of Company A, 3rd Reconnaissance Battalion, 3rd Marine Division, into hostile territory in Thua Thien-Hue Province, Vietnam. As the helicopter approached the landing zone, it was struck by enemy fire from the surrounding tree line, causing the aircraft to crash, killing House. <u>Read about House</u>.
- Marine Corps Cpl. Glyn L. Runnels, Jr., 21, of Birmingham, Ala., whose remains were previously identified, will be buried Sept. 27, 2018 in Arlington National Cemetery, near Washington, D.C. On June 30, 1967, Runnels was aboard a CH-46A Sea Knight helicopter that was struck by enemy fire attempting to insert eight members of Company A, 3rd Reconnaissance Battalion, 3rd Marine Division, into hostile territory in Thua Thien-Hue Province, Vietnam. As the helicopter approached the landing zone, it was struck by enemy fire from the surrounding tree line, causing the aircraft crash, killing Runnels. <u>Read about Runnels</u>.
- Marine Corps Lance Cpl. John D. Killen, III, 18, of Davenport, Iowa, whose remains were previously identified, will be buried Sept. 27, 2018 in Arlington National Cemetery, near Washington, D.C. On June 30, 1967, Killen was aboard a CH-46A Sea Knight helicopter that was struck by enemy fire attempting to insert eight members of Company A, 3rd Reconnaissance Battalion, 3rd Marine Division, into hostile territory in Thua Thien-Hue Province, Vietnam. As the helicopter approached the landing zone, it was struck by enemy fire from the surrounding tree line, causing the aircraft crash, killing Killen. Read about Killen.
- Marine Corps Pfc. Roger Gonzales, 20, of San Pedro, Calif., whose remains were previously identified, will be buried Sept. 21 in Rancho Palos Verdes, Calif. Gonzales was a member of Company F, 2nd Battalion, 7th Marine Regiment, 1st Marine Division. On Nov. 27, 1950, Gonzales' unit moved northwest from Hagru-ri to Fox Hill at the Toktong Pass. In the early hours of Nov. 28, the Chinese People's Volunteer Forces attacked and Gonzales' company sustained heavy casualties. Gonzales was reported to have been killed in action on Nov. 29, 1950, and was buried at the base of Fox Hill. <u>Read about Gonzales</u>.
- Marine Corps Reserve Pfc. Leonard A. Tyma was assigned to Company E, 2nd Battalion, 8th Marine Regiment, 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. Tyma died on the first day of the battle, Nov. 20, 1943, during the first waves of the assault. Interment services are pending. Read about Tyma.
- Marine Corps Reserve Pfc. Merton R. Riser, 19, of Sanborn, Iowa, whose remains were previously identified, will be buried Sept. 28 in his hometown. Riser was assigned to Company K, 3rd Battalion, 8th Marine Regiment, 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. Riser died on the first day of the battle, Nov. 20, 1943. Read about Riser.
- Naval Reserve Seaman 2nd Class Deward W. Duncan, Jr. was assigned to Aviation, Construction, Ordnance, Repair, Navy Fourteen, Standard Landing Craft Unit 4, when a Japanese air raid on Betio Island, Tarawa Atoll, Gilbert Islands, dropped a bomb near his tent. Duncan was killed January 12, 1944 and was reportedly buried the same day in Cemetery #33. Interment services are pending. <u>Read</u> <u>about Duncan</u>.
- Navy Chief Machinist's Mate Dean S. Sanders, 38, of Lima, Ohio, whose remains were previously identified, will be buried Sept. 19
 in the National Memorial Cemetery of the Pacific in Honolulu. Sanders 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 Sanders. Read about Sanders.
- Navy Electrician's Mate 3rd Class Merle A. Smith 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 Smith. Interment services are pending. Read about Smith.
- Navy Fireman 1st Class Claude O. Gowey 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 Gowey. Interment services are pending. <u>Read about Gowey</u>.
- Navy Fireman 3rd Class Robert J. Bennett 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 Bennett. Interment services are pending. Read about Bennett.
- Navy Musician 2nd Class Francis E. Dick 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 Dick. Interment services are pending. <u>Read about Dick</u>.
- Navy Radioman 3rd Class Bruce H. Ellison 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 Ellison. Interment services are pending. <u>Read about Ellison</u>.
- Navy Seaman 1st Class James W. Holzhauer 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 Holzhauer. Interment services are pending. <u>Read about Holzhauer</u>.
- Navy Seaman 1st Class Millard Burk 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 Burk. Interment services are pending. Read about Burk.

- Navy Seaman 1st Class Robert V. Young, 23, of Bushnell, Ill., whose remains were previously identified, September 29 in Bardolph, Ill. Young 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 Young. <u>Read about Young</u>.
- Navy Seaman 1st Class Robert W. Headington 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 Headington. Interment services are pending. <u>Read about Headington</u>.
- Navy Seaman 2nd Class David B. Edmonston 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 Edmonston. Interment services are pending. <u>Read about Edmonston</u>.
- Navy Storekeeper 2nd Class Gerald L. Clayton 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 Clayton. Interment services are pending. <u>Read about Clayton</u>.
- Navy Water Tender 2nd Class Clarence M. Lockwood 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 Lockwood. Interment services are pending. <u>Read about Lockwood</u>.
- U.S. Air Force Reserve Col. Fredric M. Mellor, 30, of Cranston, R.I., whose remains were previously identified, will be buried Sept. 28, in Exeter, R.I. Mellor was assigned to the 20th Tactical Reconnaissance Squadron, and on temporary duty with the 15th Reconnaissance Task Force. On Aug. 13, 1965, Mellor was flying the lead RF-101C aircraft in a flight of two on a mission to conduct photo and visual reconnaissance over North Vietnam when his aircraft was shot down. North Vietnamese witnesses claimed they saw or participated in the shoot-down of an American aircraft and the capture and death of its pilot on Aug. 13, 1965. Read about Mellor.

[Source: http://www.dpaa.mil | September 30, 2018 ++]



VA Appeals Update 32 > 2018 Goal of 81,000 Decisions Exceeded

On 14 SEP, two weeks ahead of schedule, the U.S. Department of Veterans Affairs (VA) exceeded its goal to deliver 81,000 appeals decisions of disability benefits and services to Veterans in fiscal year 2018 — 28,000 more decisions than the previous year. In doing so, VA's Board of Veterans' Appeals provided thousands of Veterans with critical, life-changing decisions. "The Board's historic achievement delivering results to Veterans and their families reflects VA's hard work and commitment to getting it right for our Veterans under the leadership of President Trump," said VA Secretary Robert Wilkie. "Together, we have achieved significant results for our nation's Veterans, as each of the more than 81,000 decisions produced by the Board can make a real difference in their lives and for their families."

The achievements come amid focused Board efforts to prepare for the full implementation of the Veterans Appeals Improvement and Modernization Act of 2017, which is transforming a historically complex appeals process into a simple, timely and transparent process providing Veterans with increased choice and control. Veterans who disagree with the initial claim decision have three options under the Act:

- Higher Level Review at the office of original jurisdiction
- Supplemental Claim with the office of original jurisdiction
- Appeal to the Board

Once a Veteran appeals to the Board, he or she remains in control of the process by choosing one of three dockets best suited to the appeal:

- Direct Review Docket
- Evidence Docket

Hearing Docket

To support the various organizations preparing to help Veterans navigate the new appeals process, the chairman of the Board and her staff led numerous training sessions and panels held by national, state and local Veteran Service Organizations and private legal organizations. To maintain its momentum, the Board hired 186 new attorneys this fiscal year, and plans to add 30 more to the team by 30 SEP. Additionally, the Board is joining the Military Spouse Employment Partnership in October, and looks forward to participating in a program that helps bring the valuable insights and tremendous talent of military spouses to the Board. For more information about the Board and its progress on appeals modernization, visit <u>https://www.bva.va.gov</u>. [Source: VA News Release | September 18, 2018 ++]

VA Aid & Attendance Update 21 Changes to Eligibility Requirements

VA has published their final rules, which will be effective 18 OCT. These rules are not statutory changes to federal laws; rather, they are administrative regulations promulgated by the VA – however, they affect the eligibility requirements for VA "wartime" pension benefits, including so-called "Aid and Attendance" benefits. Some of the major changes under the new rules are:

Asset Cap

Although VA pension benefits are "means-tested" (i.e. the applicant's income and assets are considered in determining eligibility), there was previously no specific asset limitation, and applicants were assessed on a case-by-case basis. The new rules provide a countable asset "cap" which matches the Community Spouse Resource Allowance for Medicaid (\$123,600 for 2018). An applicant's annual income is included in calculating their countable assets, as are the assets and income of the applicant's spouse.

Transfers of Assets and "Lookback" Period

Under current regulations, when an applicant has assets in excess of the cap, an applicant can transfer assets (e.g. to a family member, a trust, or an annuity) without penalty, regardless of the amount transferred. After October 18, 2018, this will NOT be the case. The new rules include a "lookback" period of 3 years beginning with the effective date of the rules (i.e. the VA will not penalize asset transfers prior to October 18, 2018). If an improper transfer of assets occurred during the 3 years immediately prior to the application for benefits, a penalty period of ineligibility of up to 5 years may be assessed (depending on the amount of assets transferred). The new rules specifically note that transfers to family members, trusts, and annuities are generally considered penalizable transfers for the purposes of the "lookback" period.

Unreimbursed Medical Expenses (UME) and Caregiver Agreements

Luckily, some of the changes are helpful expansions of current rules. For example, fees related to residence in an independent living facility now count as UME under certain circumstances, and other items which previously did not count (e.g. prescriptions, special dietary items, vitamins and supplements) are deductible from income if they are prescribed by the applicant's physician. Further, costs related to service animals and transportation for healthcare purposes are now countable UME. Additionally, family members (instead of healthcare personnel) can be paid caregivers, and the payments will count as UME, provided a qualified medical professional indicates that the applicant requires a protected environment due to a "physical, mental, developmental, or cognitive disorder." Qualifying payments to caregivers can also include services which previously did not count as UME, such as shopping, preparing meals, laundry and housekeeping, managing the applicant's medications, and helping with the applicant's finances.

There are a number of other rule changes which may affect you (or your loved ones). The key to best protecting yourself and your family is (as it always has been) planning ahead. Planning ahead and properly timing your application is the only way to avoid unnecessary penalties, and ensure well-deserved benefits are received at the earliest possible date.

[Source: Florida Today | Stephen J. Lacey & Brooke M. Benzio (Financial Q&A)| September 24, 2018 ++]

VA Suicide Prevention Update 51 Veteran Suicide Data From 2005 to 2016

On 26 SEP, the U.S. Department of Veterans Affairs (VA) released national and state-level findings from its most recent analysis of Veteran suicide data, from 2005 to 2016. The analysis is part of VA's ongoing examination of non-Veteran and Veteran death records that is being used to evaluate and improve VA's Suicide Prevention Program. "Suicide prevention remains VA's highest clinical priority. One life lost to suicide is one too many," said VA Secretary Robert Wilkie. The report yields several important insights:

- From 2015 to 2016, the overall current and former service member suicide count decreased from 7,663 to 7,298 deaths (decrease of 365).
- From 2015 to 2016, the Veteran specific suicide count decreased from 6,281 to 6,079 deaths (decrease of 202).
- From 2015 to 2016, the Veteran unadjusted suicide rate decreased from 30.5/100,000 to 30.1/100,000.
- Overall, the fact remains that on average about 20 current or former service members die each day, six have been in VA health care and 14 were not.
- Rates of suicide were highest among younger Veterans (ages 18-34) and lowest among older Veterans (ages 55 and older). However, because the older Veteran population is the largest, this group accounted for 58.1 percent of Veteran suicide deaths in 2016.
- The rate of suicide among 18-34-year-old Veterans continues to increase.
- The use of firearms as a method of suicide remains high. The percentage of suicide deaths that involved firearms was 67.0 percent in 2015 and 69.4 percent in 2016.
- Information regarding deaths among current service members is not included.

The 2016 VA National Suicide Data Report follows a new format, designed to be easier to understand and consume. This report does not highlight the average number of suicides per day, a measure that is commonly misinterpreted as a rate. Unlike a rate, the count per day does not account for changes in population size. VA's goal is to present complex suicide data in the most actionable format and to convey the key findings in the clearest terms. The "VA National Suicide Data Report 2005–2016," and the accompanying state data sheets are available at: https://www.mentalhealth.va.gov/suicide_prevention/Suicide_Prevention-Data.asp. "Data are an integral part of our public health approach to suicide prevention," Wilkie said. "These data offer insights that will help us build networks of support, interventions and research-backed suicide prevention initiatives to reach all Veterans, even those who do not and may never come to us for care."

VA is committed to ensuring that all Veterans receive the support they need, and it is working diligently to improve services every day. VA has undertaken substantial Veteran suicide prevention efforts in recent years by:

- Developing the National Strategy for Preventing Veteran Suicide to guide VA personnel and stakeholders including other federal agencies, state and local governments, health care systems, and community organizations so that we, as a nation, can reduce suicide rates among all Veterans.
- Implementing the Mayor's Challenge to empower cities nationwide to build coalitions to prevent Veteran suicide.
- For more information on VA suicide prevention efforts, refer to "VA's Efforts to Prevent Veteran Suicide: September 2018" fact sheet at <u>https://www.mentalhealth.va.gov/suicide_prevention/Suicide-Prevention-Data.asp</u> and visit <u>www.mentalhealth.va.gov/suicide_prevention</u>.

Veterans who are in crisis or having thoughts of suicide, and those who know a Veteran in crisis, can call the Veterans Crisis Line for confidential crisis intervention and support 24 hours a day, seven days a week, 365 days a

year. Call 800-273-8255 and press 1; send a text message to 838255 or chat online at <u>VeteransCrisisLine.net/Chat</u>. Reporters covering this issue are strongly encouraged to visit <u>www.reportingonsuicide.org</u> for important guidance on how to communicate about suicide. [Source: VA News Release | September 26, 2018 ++]

Traumatic Brain Injury Update 70 CHAMP | Headache Treatment

James. A. Haley Veterans' Hospital (JAHVH) in Tampa, Florida, has been designated a Headache Center of Excellence (CoE) by VA. JAHVH is one of seven facilities throughout the Veterans Health Administration to receive the designation. "We're very lucky because we probably wouldn't have it if we didn't have this awesome Polytrauma Center," Dr. Georgia Kane said. "It means we can offer so much more to our patients. Everybody's highly excited." Kane, a neurologist and head of the Chronic Headache Management Program (CHAMP), said the designation was due in large part because of the hospital's Polytrauma program.



Veterans with a history of polytrauma or traumatic brain injury commonly experience headaches. Headache management for Veterans with TBI and multiple co-morbid conditions is challenging and is best managed by an interdisciplinary team. That's precisely what CHAMP has been doing for several years. "We started an interdisciplinary team about four years ago," Kane said of the five-week outpatient program. "We noticed that with people with headaches, it's difficult to treat just the headache, so occupational therapy, psychology and me, we all work together and we meet weekly on patients to maximize their care." Program participants are required to keep a diary, noting the time a headache starts, what they were doing, what they were eating and other aspects of their lives that can be critical to understanding what might be triggering the headaches.

"The number one thing is education. Once you know more about what is affecting your situation, we can then teach options that are other than medications," Kane said. "Medication will do a certain percentage, but if you only relied on medications to help your situation, then you would be discounting the fact that you're not sleeping well, or to distract yourself with relaxation techniques or biofeedback that we do to try and get your mind to think of something else."

CHAMP participants meet once a week for lectures and other forms of treatment that includes recreation therapy, Botox injections and precise injections in the neck if needed. Botox is used to relax muscles that, when tensed, can cause headaches. The treatment is very effective, Kane said. About 60 people are in CHAMP at any given time, including those patients who are followed after discharge. While many of the TBI patients with headaches tend to be younger, chronic headaches are non-discriminatory, affecting men and women, young and old, and the additional funding that comes with the Center of Excellence designation will allow the CHAMP staff to add additional treatments for them.

They hope to work with the lighting in the treatment areas since lighting can affect headache sufferers. Equipment for neck injections, electrical stimulators, and virtual reality equipment are a few of the items Kane said she hopes to procure for the program. Headache treatment is offered to all Veteran patients at all VA medical centers. Patients can

get referred to any Center of Excellence but because not all centers offer the same thing Veterans should confirm with their VA health care team and the Center of Excellence that they will receive the specific treatment they need.

Patients should keep in mind that this is an outpatient program. Patients come once a week for five consecutive weeks – plus the follow-up after they complete the treatment – which is not always easy if referred from a distance. "Becoming a Headache Center of Excellence means that we can expand and do more, to be able to offer more things, more physical therapies, recreational therapies, art therapies," Kane said. "When we were presented with this, it was one of those truly amazing moments." [Source: Vantage Point | Ed Drohan | September 25, 2018 ++]

VA Hospital Quality of Care Update 05 ► Five Improved & One Got Worse

Department of Veterans Affairs (VA) hospital performance data is available on its Hospital Compare website <u>https://www.medicare.gov/hospitalcompare/search.html</u>. The statistics, called the Strategic Analytics for Improvement and Learning, or SAIL, score hospitals based on 25 categories, including patient satisfaction, overall efficiency and death rates. The scorecards are used to rank hospitals using a star system – one star being the worst and five the best. Five low-performing VA hospitals have improved enough in the past six months to no longer qualify as high risk, the VA announced 18 SEP. Those in Dublin, Ga.; Harlingen, Texas; Roseburg, Ore., Nashville and Denver were removed from high-risk status based on new performance statistics released 18 SEP.

Last year, 15 hospitals, including the facilities in Dublin, Harlingen, Nashville, Roseburg and Denver, received one-star ratings. The VA in February announced an "aggressive new approach" to improving those hospitals, which included more direct oversight from VA headquarters. At the 15 hospitals, 26 managers and senior leaders were removed – a result of "close scrutiny of performance trends," said VA Press Secretary Curt Cashour. The five hospitals removed from the high-risk list are on track to rise to two stars when the new star ratings are released, Cashour said. The new star ratings are expected to be made public before 30 SEP, the end of the fiscal year.

Nine other VA hospitals are still designated as high risk. Those facilities are located in Hampton, Va.; Big Spring and El Paso, TX; Jackson, MS; Loma Linda, CA; Memphis and Mufreesboro, TN; Walla Walla, WA and Phoenix AZ. One hospital that made the high-risk list has gotten worse. The Washington, D.C., VA Medical Center was elevated to "critical" in July after a quarterly review found conditions had deteriorated. This hospital has been under scrutiny since last year, when the VA inspector general warned of widespread failures that put veterans at risk. The warning prompted former VA Secretary David Shulkin to fire the hospital director. Since then, a series of temporary directors have led the facility. VA Secretary Robert Wilkie said 7 AUG that he would soon announce a new, permanent leader for the hospital. As of 18 SEP, he had yet to name a replacement. [Source: Stars & Stripes | Nikki Wentling | September 18, 2018 ++]

VA Vet Choice Update 83 ► Surgery Authorization 6-Week Goal

Stephen Burcham, 70, fought in Vietnam as part of the U.S. Marine Corps and returned home to fight for his dignity after being stigmatized by a community that was opposed to the conflict. Now the veteran finds himself in a fight with

the Department of Veterans Affairs. Burcham said it began in June when he had to call a Fire and Rescue ambulance. "I thought I was having a heart attack," he said. What he was having turned out to be gastrointestinal issues. His hospital visit would reveal gall problems and a hernia in his lower abdominal area. Burcham said the doctor told him he needs surgery, which requires authorization from the VA. "I'd like an operation so I can to get this taken care," said Burcham," so I won't be in pain all the time."

Burcham said, after the war, he became a trucker and always had private health insurance, but in 2010 after he was diagnosed with possible effects of Agent Orange, he began using VA for his health care. He said his early experience was satisfactory, but now he holds a different opinion. "The VA system is not working, it is getting worse,' he said. The Marine said he has been waiting for approval for his surgery since June. He said Friday Sept. 14, the VA stretched his patience. "They called me up and said it would be another eight weeks for written approval," he said. Why the delay? Why another two months before the operation is approved? The more he thought about it, the angrier he became.

"I'm upset about it," said Burcham, "I called the doctor and talked to the nurses and they said you need to call your legislature, your congressman." Burcham is enrolled in VA Choice. The program allows veterans who meet the criteria to get their health care in the private sector. Frustrated, he called the White House Advocate for the VA (1-855-948-2311). Burcham said he is desperate. He spent the weekend expecting a call from the advocate or anyone who can help to speed up the process. "I am frustrated, I am frustrated. I need this operation, and I can't get any help. And now, they tell me eight more weeks," said Burcham.

Monday, Burcham received a call saying the surgery was approved, there was no explanation for the delay. On Your Side contacted the Department of Veteran Affairs and was given this explanation, indicating that any veteran in VA Choice could face the same problem. This is the statement from the VA:

Although I am unable to discuss specifics regarding Mr. Burcham, our priority is to ensure our Veterans receive the best care. Recently, there have been changes to the VA Choice Program. The VA Mission Act of 2018 enables us to continue our mission of providing quality health care through partnership with community providers. There are many changes in progress to include how we handle authorizations for services. As we transition, we are working diligently to expand our workforce and to reduce the authorization time to under six weeks.

Veterans that have been referred to community care and have not received an authorization after six weeks are advised to go to https://www.va.gov/COMMUNITYCARE/about_us/contacts.asp to obtain contact info for their local VA Community Care Customer Service line or the White House Hotline 1-855-948-2311 [Source: First Coast News Jacksonville | Kenneth Amaro | September 17, 2018 ++]

GI Bill Update 262 > VA Having Problems Implementing Forever GI Bill

The VA is once again experiencing growing pains while trying to implement changes to the GI Bill. A major part of the GI Bill was changed by a law passed more than 12 months ago, and despite being supposed to take effect on 1 AUG, hasn't happened. The provisions are part of the Harry W. Colmery Veterans Educational Assistance Act, or "Forever GI Bill" since one of the major items included in the law eliminated the time limit for veterans to use their GI Bill.

Location Based Housing Allowance Not Being Paid

Another part of the law, which was called for by many veterans groups changed the way that GI Bill recipients are paid their Monthly Housing Allowance. Previously, GI Bill users were paid the housing allowance based on the main campus of the school they were attending. This often led to inequity since many schools have several campuses in different cities where the housing costs can vary wildly. For example, the University of Illinois has its main campus in Champaign-Urbana where the Monthly Housing Allowance is \$1,023. It also has a campus in Chicago where the Monthly Housing Allowance is \$1,929. A veteran using their GI Bill at the Chicago campus would be entitled to \$906 more a month under the new provisions of the law. Of course, this works both ways. Northern Virginia Community College main campus housing allowance is \$2,367 each month while one of its satellite campuses has a housing allowance of only \$1,764 each month. Nevertheless, the VA hasn't implemented the mandated change, and as a result is not paying the housing allowance based on the actual location of the campus a veteran is attending.

Everyone's Housing Allowance is Affected

The GI Bill's Monthly Housing Allowance is based on the military's E-5 with dependents Basic Allowance for Housing. This amount changes every January to reflect the actual cost a service member pays for civilian housing. The VA updates their GI Bill housing allowance to reflect this change in the following August, the beginning of what is known as the "academic year", or "school year". Well, as a result of the SNAFU surrounding the implementation of location based GI Bill Housing Allowance, all GI Bill recipients who are due for an increase of their Monthly Housing Allowance still haven't received it. The Cost-of-Living adjustment normally seen in August has been held back for everyone while the VA figures out how to implement legislation that was passed more than a year ago and affects only a small portion of veterans. According to veteran's groups, this means that more than 300,000 veterans are left in the lurch and remain underpaid due to VA's inability to implement year-old legislation.

VA Says It Will Fix Problems

In July, retired Air Force Maj. Gen. Robert Worley, director of VA's education service, and Lloyd Thrower, deputy chief information officer at the VA's Office of Information & Technology testified to congress that they expected the housing allowance problems to be cleared up by mid-August. While that date came and went over a month ago, the housing allowance is still not being paid correctly for nearly half of the veterans using the Post-9/11 GI Bill. The VA hasn't publicly said anything about the delay other than their testimony to congress in July. The VA has told us that many internal policy changes had to be made to implement the new law and that software problems leading to the delay are being corrected and testing is ongoing. No timeline has been given for a conclusion. The housing allowance increase from 2017 to 2018 averages less than 1 percent and all those affected will get back pay. VA also says that those attending a campus which gets a lower housing allowance then the main campus, and are therefore getting more money than they are entitled to won't have to pay back any housing allowance overpayments they may receive.

VA's Problems Nothing New

Of course, these problems are nothing new to those of us who follow the GI Bill. When the Post-9/11 GI Bill was enacted in 2009, delays were so bad that the VA sent specialists to every benefits office to write emergency checks for up to \$3,000 for veterans who had waited up to 4 months for their money. In 2012 and 2014, when more legislative changes were implemented, tens of thousands of veterans reported waiting until mid-November to receive payments for classes which began in August. According to some estimates, the VA has spent over \$800 million in implementing IT changes for the Post-9/11 GI Bill since its inception 10 years ago. VA has made it a big selling point to congress that the software they use is based on what is known as "agile technology" which encourages rapid and flexible response to changes.

[Source: Military.com | Jim Absher | September 18, 2018 ++]

VA Blue Water Claims Update 52 Former VA Secretaries Opinions on Extending Benefits

The fight over extending benefits to "blue water" veterans who served on ships off the coast of Vietnam is now pitting former Veterans Affairs secretaries against each other, adding to the confusion over Congress' next steps. Last week, four former VA secretaries — Anthony Principi, Jim Nicholson, James Peake and Bob McDonald — wrote to the Senate Veterans' Affairs Committee urging lawmakers not to grant presumptive illness status to roughly 90,000 blue water veterans who claim exposure to the chemical defoliant Agent Orange, saying there is insufficient proof for their

cases. "(This legislation) is based on what we believe to be inconclusive evidence to verify that these crews experience exposure to Agent Orange while their vessels were underway," the group wrote. "We urge the committee to defer action ... until such a study is completed and scientific evidence is established to expand presumptions to those at sea." The recommendation is in line with arguments laid out by current VA Secretary Robert Wilkie earlier this month. Department officials have argued that granting the presumptive status to veterans could upend the system by establishing new, non-scientific criteria for awarding benefits.

But advocates for the Vietnam veterans have argued that scientific proof of exposure is impossible given that proper sampling was not done decades ago, as the ships patrolled the waters around the South China Sea. They say rare cancers and other unusual illnesses clustering among the blue water veterans should be enough to spur action from Congress. Earlier this year, members of the House agreed. They overwhelmingly passed legislation that would require VA officials to automatically assume those veterans were exposed to Agent Orange for benefits purposes, the same status granted to troops who served on the ground in Vietnam or on ships traveling upon inland rivers. Under current department rules, the blue water veterans can receive medical care for their illnesses through VA but must prove toxic exposure while on duty to receive compensation for the ailments. Advocates have argued that VA officials are systematically denying those claims.

In a letters to Wilkie and the committee this week, John Wells — counsel to the Blue Water Navy Vietnam Veterans Association — blasted the department's stance as unfair and inhumane. "Whether (the opposition) is due to bureaucratic intransigence or incompetence I do not know," he wrote. "The bottom line, however, is that they have misrepresented and 'cherry picked' evidence to support their flawed position. That is a stain on the national honor." Wells and other advocates have an ally in at least one former VA leader. David Shulkin, who was fired by Trump earlier this year, petitioned the Senate committee this week to move ahead on the issue, calling it a matter of honoring the veterans' sacrifice. "As Secretary, I was faced with the dilemma of what to do when there was insufficient evidence to make a reasonable conclusion," he wrote. "I stated then — and continue to believe — that in the absence of reliable data to guide a decision, the answer must not be to simply deny benefits. "When there is a deadlock, my personal belief is that the tie should be broken in favor of the brave men and women that put their lives on the line for all of us."

Moving ahead with the legislation could prove expensive for the department. House officials estimated the cost of extending benefits to be about \$1.1 billion over 10 years, but current VA officials have insisted the total is closer to \$5.5 billion. For now, the legislation remains stalled in the Senate Veterans' Affairs Committee. Chairman Johnny Isakson (R-GA) has said the issue is among his top priorities but has also voiced concerns about whether the House measure as written covers the cost and scope of the problem. Wilkie is scheduled to appear before the committee on Sept. 26 to discuss a host of reform efforts at the department since he took over the top leadership post on 30 JUL. [Source: MilitaryTimes | Leo Shane III | September 20, 2018 ++]

VA Lawsuit | Victor Skaar > Benefit Denial | Palomares H Bomb Radiation Exposure

"On January 17, 1966, a U.S. B-52 bomber and a refueling plane crashed into each other during a refueling operation near the southern Spanish village of Palomares, killing seven of 11 crew members but no one on the ground. At the time, the U.S. was keeping nuclear-armed warplanes in the air near the Soviet border as the Cold War was in full swing." According to Stars and Stripes, this 1966 accident involving U.S. hydrogen bombs in Spain left several Veterans ill due to radiation. These veterans are now a seeking compensation by taking a class action lawsuit against the U.S. Department of Veterans Affairs.



Part of the wrecked fuselage of an USAF B-52 bomber lies where it crashed near Palomares, northeast of Almeria, Spain, after a collision in flight with an USAF KC-135 tanker while refueling.

A class of Yale Law School students filed the request in Hartford, Connecticut on behalf of the veterans who tried receiving disability benefits from the VA but were denied. These students are representing the Air Force veteran Victor Skaar, as well as many other veterans who they want to see obtain VA benefits. The VA claimed they had not yet addressed the filing yet, and David Shulkin, Veterans Affairs Secretary, will be the defendant. There were 1,600 servicemen who went to the scene of the crash to clean the contaminated area. The exposure of these unhealthy chemicals led to the servicemen developing cancer, blood disorders, heart and lung dysfunction, and other diseases. However, they were denied disability benefits.

One of the Yale students working on the case, Derek Mraz, states, "This class action seeks to compel the VA to acknowledge that veterans at Palomares participated in a radiation-risk activity that would make any radiogenic conditions they developed presumptively service-connected. The VA acknowledges this service connection for many other atomic veterans." Victor Skaar, Air Force veteran, claims his melanoma and prostate cancer were caused by service-related events in Palomares. Skaar explains he and other military members did not wear protective gear when they responded to the Palomares accident. They were ordered to remove topsoil and hose down buildings and walls, and they followed their instructions.

Now Skaar, 81, says he feels ignored by the government. According to a 2001 report, VA officials found the radiation levels these military men were exposed to in Palomares were "unreasonably high." However, in 2013, this same report was used to qualify Palomares veterans for benefits, but the levels "weren't high enough." The students claim the "2013 conclusion are flawed." This is the first federal appeals court case involving Palomares veterans. Senator, Richard Blumenthal (D-CT) made this statement, "These veterans were exposed to dangerous radiation while they faithfully served our nation in the cleanup of the hydrogen bomb accident. They deserve a fair and consistent process for determining veterans benefits related to

A federal appeals court is set to hear arguments involving U.S. veterans who say they were denied disability benefits after becoming ill from radiation exposure while responding to the incident. The U.S. Court of Appeals for Veterans Claims is scheduled to hear the case soon in Washington, D.C. At issue is whether a class-action lawsuit can be filed against the Veterans Affairs Department for denying disability claims. Yale Law School students in Connecticut are representing Air Force veteran Victor Skaar, of Nixa, Missouri. They want to expand the lawsuit to include hundreds of veterans who were exposed. [Source: U.S. News & World Report | September 23, 2018 ++]

VA Fraud, Waste & Abuse ► Reported 16 thru 30 SEP 2018

Denver, CO – **Dwane Nevins**, age 54, of Denver, **Robert Revis**, age 59, and **Anthony Bueno**, age 43, were arrested 19 SEP pursuant to warrants issued in connection with an indictment charging them with conspiring to pay and receive bribes in exchange for creating an opportunity to commit a fraud against the United States Department of Veterans Affairs. The defendants are also charged with paying and receiving bribes, or aiding and abetting the

payment of bribes. Dwane Nevins was separately charged in another count with extortion under color of official right and in two counts with violating the federal conflict of interest statute. All three defendants made their initial appearances before U.S. Magistrate Judge Michael E. Hegarty, where they were advised of their their rights and the charges pending against them.

As alleged in the indictment, Dwane Nevins — a small business specialist at the VA's Network Contracting Office in Colorado — agreed to take bribes offered by Revis, Bueno and an undercover FBI agent to help them manipulate the process for bidding on federal contracts with the VA. Revis and Bueno, working with Nevins, agreed to submit fraudulent bids from service-disabled-veteran-owned small businesses under contract with their consulting company so that federal contracts would be set aside for only those companies. As Bueno allegedly explained, they would then "own all the dogs on the track." Nevins, Bueno and Revis worked to conceal the nature of the bribe payments by either kicking back to Nevins a portion of the payments made to their consulting company, or by asking their consulting company's clients to pay Nevins for sham training classes related to federal contracting.

The indictment also alleges that, after complaining about not being paid by Revis and Bueno for his participation in the scheme, Nevins used his official position at the VA to extort approximately \$10,000 from an undercover FBI agent, telling the agent that "the train don't go without me. You know what I mean? I'm the engine. I'm the caboose. I'm the engine room." Nevins also allegedly told the undercover FBI agent "this is a business and businessmen need to get paid so I can have my Christmas, you know what I'm saying?" The indictment alleges that the conspirators attempted to rig the process related to two particular contracts, both of which related to medical equipment and not to the construction of any VA facilities. The first contract related to the procurement of LC bead particle embolization products by a VA hospital in Salt Lake City and the second related to the procurement of durable medical equipment for VA facilities located throughout the region. The case was jointly investigated by the Federal Bureau of Investigation, the U.S. Department of Veterans Affairs Office of Inspector General, and the U.S. Small Business Administration Office of Inspector General. The defendants are being prosecuted by Assistant United States Attorney Bryan D. Fields. [Source: DOJ U.S. Attorney's Office |District of Colorado| September 19, 2018++]

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West Los Angeles, CA – A former U.S. Department of Veterans Affairs contract officer who had been accused of accepting \$286,000 in bribes from a parking lot operator at the VA's West Los Angeles campus was sentenced 24 SEP to five months in federal prison. **Ralph J. Tillman**, who spent 14 years with the VA, pleaded guilty to tax fraud and making a false statement to the VA inspector general. Tillman's voice broke as he apologized to his family, the veterans agency and his former employees for his role in the bribery scheme. "There's no excuse for what I did," Tillman during the sentencing hearing. "I'm an Army veteran and when I look in the mirror I'm ashamed of what I did."

U.S. District Judge R. Gary Klausner rejected defense attorney David Elden's request to have Tillman serve his time in a halfway house instead of prison. But Klausner agreed with the government's recommendation to reduce the custody time to five months from 15 to 21 months in light of Tillman's early cooperation in the bribery investigation. "This was a reprehensible crime," Klausner said. "The defendant should do some time in prison." Tillman was also sentenced to five months of house arrest. Elden said his client was "extremely remorseful" and had "paid a price" for his crimes. Elden also said that Tillman, who was ordered to pay the IRS \$62,000 in restitution, did not receive \$286,000 in bribes, but declined to name another figure.

Asst. U.S. Atty. Ruth C. Pinkel said Tillman's cooperation, which included recording conversations with the parking lot mogul Richard Scott, was "very crucial" to the investigation, which is now closed. Scott, owner of Westside Services, was sentenced in August to nearly six years in prison after pleading guilty to conspiracy and wire fraud charges. But veterans advocates on hand for the hearing said the sentence did not offer much of a deterrent to future corruption. Tillman "apologized to the court, he apologized to the Department of Veterans Affairs, but he never apologized to the veterans," said Terence Lyons, a veteran and journalist who has followed controversy over

use of the West Los Angeles campus for more than a decade. "And that is what is at the root of what caused this problem: ignoring that the whole purpose of this is to fulfill a trust to the veterans."

The government had accused Scott of bribing Tillman for more than a decade to overlook him skimming more than \$11 million in revenues from parking lots leased from the VA at the 387-acre campus. The lots were used for event parking for UCLA baseball games, the Wadsworth and Brentwood theaters and the PGA golf tournament at the Riviera Country Club. The charges follow a long and contentious history of leases at the site, which was originally deeded as a home for older soldiers. In 2013, a federal judge ruled in a suit brought by the ACLU Foundation of Southern California that the VA had abused its discretion by leasing land for purposes "totally divorced from the provision of healthcare." The VA agreed to settle the case by ending some commercial leases and developing the property as a model veterans residential community.

Meghan Flanz, the executive director of the campus draft master plan, had asked Klausner to consider in sentencing Tillman the "profound and lasting damage" that the corruption scandal had inflicted on veterans, the campus and the VA's reputation. The community "remains skeptical and cynical about our ability to implement our redevelopment plans because these men misused our campus for so long," Flanz said in a letter to the court. The VA has said it is has taken steps to forestall future misuse of leases and is moving forward with campus building plans. [Source: Los Angeles times | Gale Holland | September 24, 2018 ++]

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Syracuse, NY – **Linda Sue Parnell**, age 63, of Syracuse, pled guilty 20 SEP in federal court in Utica to four counts of wire fraud for falsely obtaining more than \$70,000 from the U.S. Department of Labor for mileage reimbursement claims between 2010 and 2016. In pleading guilty, Parnell admitted that after claiming to have sustained a back injury while working at a Veterans Affairs hospital she was approved to receive compensation benefits from the U.S. Department of Labor relating to her claim. Specifically, the Department of Labor authorized Parnell to seek reimbursement for a membership to the YMCA of Greater Syracuse and to seek reimbursement for miles driven to and from the YMCA for the purpose of exercising to strengthen her back.

The Department of Labor also authorized Parnell to seek reimbursement for miles driven to and from covered medical appointments. As part of her guilty plea, Parnell admitted that she defrauded the Department of Labor by submitting reimbursement claims for trips that she did not actually make to the YMCA, and by significantly inflating the mileage for those trips she did take to the YMCA and also to covered medical appointments. Specifically, Parnell claimed to have visited the YMCA more than 1,700 times between 2010 and 2016, though she actually visited the YMCA on approximately 50 occasions during this time. The investigation established that Parnell claimed to visit the YMCA on days she was actually traveling out of state, including dozens of times over a several-month period during which she resided in Pennsylvania. In total, the loss to the U.S. Department of Labor and the U.S. Department of Veterans Affairs exceeded \$70,000.

The charges to which Parnell pled guilty carry a maximum sentence of 20 years in prison, a fine of up to \$250,000, and a term of supervised release of up to 3 years. A defendant's sentence is imposed by a judge based on the particular statute the defendant is charged with violating, the U.S. Sentencing Guidelines and other factors. Parnell will be sentenced in Utica on January 24, 2019, by United States District Judge David N. Hurd, who presided over Parnell's change of plea hearing yesterday. [Source: DoJ No. Dist. of New York | U.S. Attorney's Office | September 21, 2018 ++]

VAMC Las Vegas Update 03 Exemplifies What VA Will Become

Secretary of Veterans Affairs Robert L. Wilkie, visited the VA Southern Nevada Healthcare System 20 SEP to meet with hospital administrators, speak with Veterans and employees, and talk about the way forward for the VA. Since

being sworn in, 30 JUL, the new VA secretary has visited sites across the nation to learn and assure both Veterans and VA employees that his focus is on ensuring the department has the resources necessary to provide Veterans the care and benefits they've earned. "In five weeks in office, this is the 10th hospital I've been to," Secretary Wilkie said. "Part of my job, is getting outside of the nation's capital, walking the post, listening, and trying to learn as much as I can so I can be a better advocate for our Veterans and employees."

During his inaugural visit, Secretary Wilkie remarked on the positive things he saw – both within the VA and the Southern Nevada military and Veterans community as a whole. "Here in Las Vegas we see what the VA will become," the secretary said. "The growth here is astounding. More than 1,000 Veterans come in to our VA facilities for care here every day. We also have a relationship between the VA and Nellis Air Force Base and I believe it's a model for the future as we need to be better joined at the hip with the Department of Defense. [The community] is also moving forward with getting a new medical school here, which I think is the other prong of the VA's future — being tied to academic and research institutions."

While at the North Las Vegas VA Medical Center, Secretary Wilkie visited a prosthetics laboratory and wheelchair repair, and also had the opportunity to tour a Mobile Vet Center. He also met with several Veterans, including Red Coat Ambassadors as well as state and local veterans service leaders. "What I saw are volunteers who are excited to be here," the secretary said. "That's an unsung part of the VA experience... Veterans want to be around people who speak their language. And it's a unique language... It's the language of service." Since taking office, one of Secretary Wilkie's most important objectives is ensuring that each Veteran's visit is a positive experience. "When a Veteran comes to the VA, nine times out of 10, he or she is very happy with the care," he said. "What I emphasize is importance of every encounter or experience, which really is customer service."

Part of improving the experience comes with funding and the secretary's trip is part of a two-day visit that will see President Donald J. Trump sign the 2019 Veteran Affairs appropriation. "It's the largest bill in the history of the VA, but it also reflects a change in the direction of the department," Secretary Wilkie said, adding that one of the biggest changes within the VA going forward will involve an expansion of stipends for family home care. "We recognize family caregivers as the coming trend in health," he said. "The greatest number of Veterans in this area are from the Vietnam era…and for those who served prior to May 7, 1975, this provides their families with stipends to provide care at home for their Veterans." As an Air Force officer, Secretary Wilkie wrapped up his visit stating that he appreciates the dedication of America's service members. "I am soldier's son. My military service, compared to my ancestors', is modest. But being a part of an organization of folks whose very existence ensures that their fellow citizens sleep soundly at night is as great an honor as I can have. I am proud to be part of America's obligation to those who have sacrificed so much." [Source: Vantage Point | Timothy Lawson | September 21, 2018 ++]

VAMC Minneapolis Update 11 Five Doctors Out Over MiMedx Improprieties



The Minneapolis VA Medical Center proposed terminating four podiatrists and a dermatologist over improprieties with MiMedx products, a spokesman confirmed. They opted to resign or retire

In another blow to Marietta-based MiMedx, the Veterans Affairs Medical Center in Minneapolis has parted ways with four podiatrists and a dermatologist over improprieties with the company's biopharma products, a VA spokesman confirmed for The Atlanta Journal-Constitution. The company is under fire amid accusations of "channel stuffing" by ex-employees — lobbying friendly doctors and medical staffers to overstock and over-use products, thereby inflating revenue reports and driving up stocks. In May, three South Carolina VA workers were indicted on federal health care fraud charges, accused of excessive use of MiMedx products on veterans after accepting gift cards, meals and other inducements from a company representative. Two of the three workers were also charged with accepting bribes.

The company has launched an internal investigation, and in June, MiMedx announced that it will revise more than five years of financial statements. In July, prominent Atlanta businessman Parker "Pete" Petit stepped down as the company's CEO and chairman. The company remains under scrutiny from the U.S. Department of Justice, the U.S. Securities and Exchange Commission, the Food and Drug Administration and the Department of Veterans Affairs. The details behind the Minneapolis doctors' departures aren't clear. The spokesman, Ralph Heussner, said the VA proposed terminating all five, but each opted to resign or retire. He confirmed that the proposed terminations involved issues with MiMedx products. Huessner explained in an email that the doctors "engaged in behavior that is not in line with the norms and values of the department. "VA has made clear that it will hold employees accountable when they to fail to live up to the high standards taxpayers expect from us," the email said, "and that's exactly what we're doing in this case." [Source: The Atlanta Journal-Constitution | Johnny Edwards | September 20, 2018 ++]

VAMC Manchester NH Update 08 Substandard Care Complaints Invalidated

The Veterans Affairs Administration has cleared itself of wrongdoing and neglect related to the care of veterans at the Manchester VA Medical Center, rejecting whistle-blower complaints of medical neglect, dirty surgical instruments, and flies in an operating room. A 50-page report from the VA's Office of Medical Inspector found flies are still present but that the operating room isn't used, and the instruments weren't dirty, but simply discolored by the New Hampshire city's water supply. Investigators also found no evidence to back up the most serious whistle-blower complaint: that nearly 100 veterans were neglected and suffering from a rare spinal condition that could lead to paralysis if not treated.

The report, completed in June and first obtained by New Hampshire Public Radio, sparked outrage this week from lawmakers and the medical professionals who came forward last year and complained about conditions at the state's only hospital for veterans. "The report is a complete whitewash, done by an organization within an organization," said Dr. William "Ed" Kois, one of the whistle-blowers and a doctor at the facility. "It is not unbiased." The investigators did not substantiate most of the whistle-blower allegations, including the claim that veterans were suffering from a spinal condition because hospital officials were not paying attention to the declining health of patients.

The whistle-blowers said nearly 100 veterans received poor spinal care. But the Office of Medical Inspector found that the treatment of only six patients, out of 97, did not meet the "standard of care," the report said. "While there were several confounding factors contributing to significant challenges, we found that Manchester VA clinical staff members involved in direct patient care are very engaged and appropriately concerned about the clinical care of veterans," the report noted. Eleven people — including top doctors and nurse practitioners — complained about the facility in 2016 to the Office of Special Counsel, a federal agency that protects whistle-blowers. That agency found a "substantial likelihood" that the allegations were true and ordered the VA's Office of Medical Inspector to investigate. After the Globe reported in July 2017 on the allegations, then-VA secretary David J. Shulkin removed the facility's two top officials and ordered a "top to bottom" review.

The Office of Medical Inspector has issued several reports on the Manchester facility. But the Office of Special Counsel found these previous investigations "flawed" and rife with "conclusions at odds with the information" it had gathered in its own preliminary probe. The Office of Special Counsel did not comment publicly on the most recent

report, which was distributed to lawmakers 21 SEP and obtained by the Globe. "The findings are self-serving and outrageous," said Andrea Amodeo-Vickery, the lawyer who represents the whistle-blowers. "They're waxing poetic about the leadership who were responsible for 97 patients failing to get proper treatment of progressive disease that if treated properly would not impact their lives."

VA spokesman Curtis Cashour said that, under new leadership, the Manchester VA "has taken a number of steps to rebuild trust, improve care, and provide better service to New Hampshire area veterans." Cashour said the hospital has filled 397 job vacancies and created 70 new positions since the Globe raised the issues in July 2017. Representative Annie Kuster, a New Hampshire Democrat, acknowledged "real improvements" at the Manchester VA, but said those were triggered by the "courage of the whistle-blowers," not VA officials. "The findings in this report are at odds with the experiences of well-respected doctors who witnessed firsthand the impact of substandard care for veterans," she said in a statement. Kuster said she will ask the new VA secretary, Robert Wilkie, to hold a town hall meeting in Manchester "to explain to veterans and staff why he supports this report and its findings."

The VA medical care system, used by about 6 million military veterans each year, has been roiled by scandal since 2014 news reports that the Phoenix VA Health Care System had engaged in an elaborate scheme to hide months-long patient wait times. Some veterans died before they saw a doctor. Veterans Affairs Secretary Eric K. Shinseki resigned after similar allegations surfaced at other VA hospitals. President Trump's appointee as VA secretary, Shulkin, vowed to stabilize the health care system. He was fired after being accused of using public funds for a European trip. The agency has also come under fire for providing substandard care at some of the nursing homes it operates. The Globe and USA Today reported earlier this year that nearly half of the VA's 133 nursing homes were rated only one star, by the agency's own internal rating system. Among the lowest-rated: the Bedford VA, which has more than 200 long-term care residents. [Source: Boston Globe | Andrea Estes | September 22, 2018 ++]

VAMC Houston TX Update 04 ► Marriage & Family Therapists Now Available

The Houston VA is now offering expanded services to Veterans and their families. Among 85 new mental health providers recently hired by the Michael E. DeBakey VA Medical Center is a team of licensed marriage and family therapists committed to helping Veterans improve their family relationships. "While treating our veterans and their family members, we have seen an obvious need to broaden our emphasis to focus more on how individuals function in their primary relationship networks such as couple relationships and family units," said Laura Marsh, M.D., Mental Health Care Line executive at the VAMC. "We are pleased to have additional mental health care professionals who have special training in psychotherapy and family systems."

A 2018 study by Brigham Young University found that combat veterans' first marriages were 62 percent more likely to end in separation or divorce than other men's. The researchers compared divorce and separation rates between veterans who had seen combat and those who had not. They found that traumatic experiences like combat seem to have a persistent impact on the ability of people to form and maintain successful relationships. "After my second tour in Afghanistan, my home life was pretty messed up. My wife and I just couldn't talk without fighting," said a veteran undergoing couples counseling at the Houston VA. "My wife actually reached out to the Houston VA for help. We have been seeing a VA therapist for a couple of months now and things are getting better."

The licensed marriage and family therapists at the Houston VA offer services like family education; brief problemfocused consultations; family psychoeducation; and individual, couples, and family therapy. Some specific programs include Integrative Behavioral Couple Therapy, an evidence-based treatment for couples having problems in their intimate relationships; Behavioral Family Therapy for veterans and family members struggling with severe mental illness; and Strength-at-Home therapy for individuals who engage in aggressive or abusive behaviors in their intimate relationships. A new, 10-week Couples Group is scheduled to begin meeting soon on Tuesday evenings. The goal of this relationship education group is to reduce conflict, enhance trust and intimacy, and identify and understand negative patterns of interaction. "While marriage and family therapists were reintroduced to the VA system in 2013, we are now expanding to meet the needs of our veterans," said Marsh, who is also a professor at the Menninger Department of Psychiatry and Behavioral Sciences and in the Department of Neurology at Baylor College of Medicine. "Almost one third of consults in our General Mental Health Clinic have been requests for couples or family therapy." Veterans who are interested in VA Couples or Family Counseling Services should contact their Primary Care Team for a referral. [Source: Houston VAMC News | September 26, 2018 ++]



Vietnam Veterans Memorial Update 23 Wall Education Center Plans Scrapped

In a stunning move, the Vietnam Veterans Memorial Fund announced 21 SEP that its long-stalled plan to build an education center next to the iconic "Wall" is being scrapped for lack of funding and general interest. Following a meeting of the fund's board of directors, Chairman John Dibble said agreement had been reached to "terminate efforts to construct a physical building on the National Mall." In a statement, he said, that "funding simply has not materialized" for the project, which originally was to have dealt with the history, context and legacy of the Vietnam War, and later was expanded in concept to include the wars in Iraq and Afghanistan. Instead of an underground center next to the Vietnam Veterans Memorial, the fund said it will now focus education efforts on mobile exhibits, online resources and "partnerships with military museums to teach visitors about the Vietnam War and honor those names that appear on the Memorial."

The decision by the board of directors followed a lengthy article by Task and Purpose on the internal struggles over the purpose of the Education Center, the failure to generate private donations, and the public's loss of interest in the project. The concept for the education center was announced in 2000 by Jan Scruggs, an Army veteran who served in Vietnam, the founder and president of the Memorial Fund and the prime mover in the project that resulted in the Wall listing the names of the more than 58,000 killed in Vietnam. The memorial was dedicated in 1982. The project eventually won approval from Congress and the Washington Fine Arts Commission for a parcel of land next to the memorial to be used for the education center.

At a symbolic groundbreaking in 2012, Scruggs said the center would also serve as a temporary memorial for the fallen of Iraq and Afghanistan. "The veterans of Vietnam know what it is like to wait for a memorial -- a healing place -- to be authorized and constructed. Today's heroes shouldn't have to wait. Our goal is to have the education center at the Wall open in time to welcome home our last troops returning from Afghanistan," he said at the time. The goal for an actual groundbreaking was set for 2020, but funding dried up. The center was projected to cost about \$84 million, but funding pledges reportedly stalled at about \$45 million, and that figure was in doubt. Scruggs retired as president of the fund in 2014. It will now have to make arrangements to return the five-acre parcel of land reserved for the education center to the National Park Service.

In its statement, the fund said it had received a total of \$45 million in donation commitments, and \$5 million of that had yet to be received. About \$23 million has already been spent on construction design, exhibit planning, awareness building, and preliminary work necessary for specific exhibits, it said. About \$17 million in donations had

been limited to actual construction, it added, and those contributions might be returned after discussions with donors. nIn his statement, Dibble said, "We know many veterans and supporters are disappointed in this outcome. We also are disappointed that the early enthusiasm and support did not result in a completed building. Since the idea was developed in early 2001, the world is a very different place." [Source: Military.com | Richard Sisk | September 21, 2018 ++]

Vet Funeral Benefits Update 01 ► Vet's Garage Sale Results in Covering His Cost

Fifty dollars turned into \$200. Then \$475 grew to \$3,000. Within a matter of days, a GoFundMe page for Willie Davis has raised more than \$50,000 after his story touched the hearts of strangers. "This is unbelievable," said Davis. "I guess 'astonishment' would be a good word." The 66-year-old U.S. Navy veteran has terminal cancer and holds yard sales to raise money for his own funeral expenses. When Edward Sheets and David Dunkleberger stopped by one Saturday in August on a whim and learned his story, they knew they wanted to help. That's when they started the GoFundMe page, but they never expected this response. WTAJ first shared his story on 24 SEP. Since then, it went viral and hundreds of people from all over the country started donating money.



Willie Davis, a Navy veteran who is dying from cancer, at his home in Johnstown, Pa among many of his belongings, which he's trying to sell to help pay for his own funeral

"Since Monday, the donations have just poured in," Sheets said. "It started with us, but it's reached so many more lives and it's incredible." Willie has more than enough money to pay for his own funeral. It will cost around \$15,000 to be buried next to his parents in Culpeper, Virginia. "I'm honored that, that now I can get to that cemetery and be buried there because it was my mom's wish too," Davis said. Now, Willie, David and Edward want to pay it forward. They'd like to use the extra money to start a foundation for other veterans in need. "We're looking at veterans that are in a similar situation to him that have health issues, financial issues, covering the costs of their funerals," Sheets said. "This could continue well beyond my passing," said Willie.

Davis, who served in the Navy in the 1970s, has been diagnosed with stage 4 squamous cell carcinoma, a type of skin cancer. The cancer was initially misdiagnosed last year and he ended up with an infection, Davis told the Tribune-Democrat newspaper. He is a single man with no help and has been forced to try and make ends meet on his own. After a biopsy revealed he had squamous cell carcinoma, Davis was told it had spread into his bones. Davis has a burial plot near his parents at a cemetery in Culpeper, Virginia, and said he wishes to be interred there. GoFundMe said they will work with Davis's family members and the campaign's organizers to make sure the excess funds are managed appropriately. U.S. Department of Veterans Affairs will pay up to \$300 toward burial and funeral expenses for a non-service-related death, if not in a VA hospital at the time of death, according to the department's website. The VA will also give a \$780 plot-interment allowance if not buried in a national cemetery.

Davis doesn't know how long he has left and he doesn't want to know. He said he doesn't expect to make it until Christmas — "although I'd love to" — and tries to escape negative thoughts by listening to music or watching deer graze in the yard outside his home. "Oh gosh, I'm going to be cramming, cramming good times as much as I can." He said he's relieved knowing his family won't be financially burdened and that there are people like David, Edward and hundreds of others who are willing to help a stranger. "It's beyond words to tell you how much Dave and Ed did for me," he said. You can donate to Willie's GoFundMe page <u>here</u>. [Source: The Associated Press | September 28, 2018 ++]

Obit: Annie Fox ► 20 JAN 1987 | First Woman to Earn Purple Heart

Major Nurse Annie G. Fox served in the Army in World War I from 1918 to 1945. She joined the United States Army Nurse Corps near the end of World War I. Throughout her career she was stationed in New York, Fort Sam Houston in Texas, Fort Mason in San Diego, California, Camp John Hay in Benguet and Manila in the Philippines. During that time she rose through the ranks of the Nurse Corps. On Aug. 1, 1941 she became the Chief Nurse. Then, in November of that same year she was promoted to First Lieutenant and transferred to Hickam Field, the newly opened hospital near Pearl Harbor.



On Dec. 7, 1941, one month into her new assignment, the Japan attacked Pearl Harbor. Fox assembled the nurses and volunteers to help care for the wounded. She assisted doctors with surgical procedures while the battle outside continued. When the wounded began to arrive at an overwhelming rate, she administered pain medicine and prepped patients for transfer to other hospitals. In October of 1942, Fox was the first woman to be awarded the Purple Heart Medal for her service during the attack on Pearl Harbor. For that reason, many people think she was wounded during the attack, but she wasn't.

In 1942, a person didn't have to be wounded in order to receive the Purple Heart medal; the award could be given for any singularly meritorious act of extraordinary fidelity or essential service. The same year as her award, the criteria changed to those who are injured in enemy action. In 1944, Fox's Purple Heart was rescinded and replaced with a Bronze Star Medal with the citation as the Purple Heart originally awarded to her. She retired from active duty on December 15, 1945. Annie passed away on January 20, 1987. [Source: Dept of Veterans Affairs | Veteran of the Day | September 28, 2018 ++]

Vet Hiring Fairs > Scheduled As of 30 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:

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



[Source: Recruit Military, USCC, and American Legion | September 30, 2018 ++]

Military Retirees & Veterans Events Schedule > As of 30 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: <u>http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.html</u>.
- PDF: <u>http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf</u>.
- Word: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc.

Please 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\veterans related events to the Events Schedule Manager, <u>Milton.Bell126@gmail.com</u>

[Source: Retiree\Veterans Events Schedule Manager | Milton Bell | September 30, 2018 ++]

State Veteran's Benefits ► California 2018

The state of California provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, "Vet State Benefits – CA" for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the below benefits refer to <u>http://www.cdva.ca.gov</u>.

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

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

* Vet Legislation *



Note: To check status on any veteran related legislation go to <u>https://www.congress.gov/bill/115th-congress</u> 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.

Veterans Justice Outreach Program ► H.R.2147/S.946 | Signed Into Law

The U.S. Department of Veterans Affairs (VA) announced that it is ready to hire an additional 50 Veterans Justice Outreach (VJO) specialists following President Trump's signing 17 SEP of the Veterans Treatment Court Improvement Act of 2018, a new law shoring up support services to Veterans impacted by the justice system. The law requires VA, within one year of enactment, to hire 50 additional VJO specialists and place them at eligible VA medical centers (VAMCs); the VJO specialists will, either exclusively or in addition to other duties, serve as part of a justice team in a Veterans Treatment Court or other Veteran-focused court. "By signing this bill into law, President Trump is demonstrating VA's commitment to supporting America's Veterans, particularly those who may be navigating difficult chapters in their lives," said VA Secretary Robert Wilkie. "Since incarceration is often linked to homelessness, mental health issues and substance abuse, the VJO specialists will help facilitate these Veterans' access to numerous VA programs and resources."

Created in 2009, VA's Veterans Justice Outreach (VJO) Program currently funds 314 VJO specialist positions across the U.S., including 53 added in fiscal year 2018. VJO specialists serve Veterans at earlier stages of the criminal

justice process, with a three-pronged focus on outreach to community law enforcement, jails and courts. VJO specialists at each VA medical center work with Veterans in the local criminal justice system (including but not limited to Veterans Treatment Courts), conduct outreach in jails, and engage with law enforcement by delivering VA-focused training sessions and other informational presentations. VJO specialists have served more than 184,000 justice-involved Veterans since 2009.

The first Veterans Treatment Court started in Buffalo, NY in 2008. There are now 551 Veterans Treatment Courts and other Veteran-focused courts operating in the U.S. VA is a critical partner for these courts, and VJO specialists serve as members of the courts' interdisciplinary treatment teams. Veterans Treatment Courts are a Veteran-specific adaptation of the drug court model. Unlike traditional criminal courts, Veterans Treatment Courts are not adversarial; the judge, prosecutor, defense counsel, and others work together as a team to ensure that Veteran defendants access the treatment services they need and fulfill any other requirements imposed by the court. For more information about the Veterans Justice Outreach Program, visit <u>https://www.va.gov/HOMELESS/VJO.asp</u> [Source: VA News Release | September 13, 2018 ++]

Medication Obtainment > S.2554/HR.6143 | Patient Right to Know Drug Prices Act

The Senate on 17 SEP overwhelmingly passed a bill that would let pharmacists inform consumers when it's cheaper to buy a drug without insurance, as lawmakers inched closer to delivering the Trump administration a win — albeit a small one — in the effort to lower drug prices. So-called gag clauses prevent a pharmacist from telling consumers when their insurance co-pay is higher than the cash price for a drug. The administration has sought to outlaw the clauses, and its push to do so is one of the few ideas in its drug pricing plan to advance so far in Congress. The Senate passed the Patient Right to Know Act, which bans the use of gag clauses in insurance plans offered in the private market, by a vote of 98-2. A similar bill (S.2553) barring these provisions in Medicare passed the chamber earlier this month. Last week, the House Energy and Commerce Committee advanced its gag-clause bill to the House floor.

Many of Trump's other drug pricing ideas are facing resistance from Republicans. They recently blocked a measure meant to jumpstart an initiative to require the disclosure of drug prices in ads. And House Energy and Commerce Committee Chairman Greg Walden (R-OR) and Senate Finance Committee Chairman Orrin Hatch (R-UT) have urged the White House to use caution before torpedoing the existing system of drug rebates. While the move to eliminate gag clauses has bipartisan support, the gag clause bill almost met a similar fate on Monday. The Senate blocked an amendment to the bill, sponsored by Sen. Mike Lee (R-UT), that would have only banned gag clauses in self-insured employer plans. "Sen. Lee has filed an amendment that would eviscerate (disembowel) our bill," Sen. Susan Collins (R-ME) said, adding that 85 million Americans covered under employer-sponsored and individual market plans would be excluded from protection. Lee said his amendment would allow states to take the lead on banning gag-clauses, while eliminating them in plans that states can't regulate. Twenty-five states have already enacted their own laws banning gag clauses, according to the National Conference of State Legislators.

Trump took to Twitter on Monday to shore up support for the gag clause bill. "I support legislation that will remove gag clauses and urge the Senate to act," Trump tweeted. But the path for getting the legislation to the president's desk is still unclear. The full House still needs to pass either the bills passed by the full Senate, or the House can pass its own bill and then will need to work with the Senate to hammer out the differences between the versions. The Senate's bill also would require biologic and biosimilar makers to alert the Federal Trade Commission when they settle a patent dispute. The notifications are used to monitor so-called pay-for-delay deals. Drug makers are already required to make these disclosures for traditional, small-molecule drugs. [Source: www.statnews.com | Nicholas Florko | September 17, 2018 ++]

VA Blue Water Claims Update 51 H.R.299 Stalled in the Senate – Take Action

During the Vietnam War, veterans who served in the offshore waters of Vietnam drank, bathed in, and cooked with water contaminated by Agent Orange. They are now arbitrarily and unjustly denied benefits for illnesses associated with Agent Orange exposure. On July 25, 2018, the House of Representatives unanimously passed H.R. 299, the Blue Water Navy Vietnam Veterans Act of 2018. This bipartisan legislation would end the injustice of denying care and benefits to veterans who suffer from life-threatening health conditions.

H.R. 299 is now stalled in the Senate. The VFW and impacted vets need your help to make sure this bill is passed before the end of the year. If the Senate fails to do so, the bill will die and may never be considered again. They request you contact your Senators to demand that the Senate swiftly pass H.R. 299. The Senate must not delay passage of this important bill while Blue Water Navy veterans sicken and die from diseases related to exposure to Agent Orange. One quick way you can do this is to go to http://capwiz.com/vfw/issues/alert/?alertid=80552661 and use the editable preformatted message which can automatically forwarded to your Senators. Or, On Facebook (copy and paste the text below):

I stand with the Veterans of Foreign Wars and call on @vachair and the full Senate to pass H.R. 299! Rather than continue studying the health of Blue Water Navy veterans for yet another decade while those veterans sicken and die from diseases related to exposure to herbicides, the Senate must grant long-overdue benefits to the thousands of veterans who served their country off the shores of Vietnam. http://capwiz.com/vfw/issues/alert/?alertid=8055266

[Source: VFW Action Corps | September 19, 2018 ++]



Navy PCS Moves ► New Policy for When Family Members Can Move

A sailor's family members can move ahead or stay behind up to six months during a change of duty station in certain circumstances rather than moving all at once, the Navy announced Thursday. The new policy, which goes into effect immediately, seeks to give sailors and their families more flexibility and minimize disruption of essential tasks during permanent-change-of-station moves, the Navy said. Previous policies required sailors and family members to move all together with almost no exceptions. Sailors' spouses can now move separately to wrap up a job or education, see their children through the school year, tend to special-needs children or care for an immediate family member suffering from a chronic or long-term illness.

The change expands on a policy the Navy adopted in May that allows a child to finish the school year after a parent changes duty stations. The previous rule required a child to transfer at the end of a school term during a PCS, even if it fell midway through the school year.

• For moves within the States, dependents can leave up to six months before or after a sailor in the situations listed under the new rules.

- Family members moving from the States to overseas can delay travel up to six months in these circumstances but cannot move before the sailor.
- Dependents going from overseas to the States can move six months in advance but can stay behind only to see a child through a school year.

A family will still receive just one housing allowance, whether a spouse moves before or after the sailor. Requests for advanced or delayed travel must be submitted to Navy Personnel Command. [Source: Stars & Stripes | Scott Wyland | September 14, 2018 ++]

Air Force Retention Bonus Program Expansion

The Air Force in fiscal 2019 will increase the maximum retention bonus airmen can get for re-enlisting to \$100,000 as part of a major expansion of the program. The bonus was previously capped at \$90,000, although not all airmen eligible for a selective re-enlistment bonus received the maximum amount. The Air Force also plans to increase the number of career fields eligible for the bonuses to 115 in fiscal 2019, up from 92 in May, according to a chart that was posted on myPers and provided by Air Force Personnel Center. The unofficial Facebook page <u>Air Force amn/nco/snco</u> first posted images of the chart 27 SEP.

Eligibility for re-up bonuses regularly fluctuates in the Air Force, but it is one of the key ways the service seeks to encourage airmen in some of its most undermanned and critical career fields to stay. Encouraging retention is especially important now, as the Air Force seeks to continue its expansion after a painful drawdown four years ago. The Air Force expects to add 4,000 active duty airmen in fiscal 2019, which begins 1 OCT, and 700 airmen in the Air National Guard and Air Force Reserve.

Earlier this month, service leaders unveiled an aggressive growth plan that they say is needed for the Air Force to carry out its responsibilities under the National Defense Strategy. That plan calls for a 24 percent increase in the number of operational squadrons by 2030, to 386, and a corresponding growth in personnel, which would see the addition of at least 40,000 more uniformed airmen and civilians. Nearly as many Air Force specialty codes will be eligible for the bonuses as there were in early 2016, when 117 jobs were eligible. The complete list of career fields eligible for SRBs https://partner-mco-archive.s3.amazonaws.com/client_files/1538152127.pdf

Special missions aviators in the 1A9X1 career field, who serve as gunners on AC-130 gunships, are among the 27 career fields that were added to the retention bonus list since May. Those airmen, who also serve as gunners and engineers on rescue helicopters in Air Combat Command, have frequently been stressed over the years with the pace of their deployments. Last month, ACC commander Gen. Mike Holmes said special missions aviators were one of his top manning concerns. Some changes to the list are:

- Aircraft loadmasters, airborne intelligence, surveillance and reconnaissance superintendents, air traffic controllers and remotely piloted aircraft sensor operators added.
- Several maintenance career fields were added, including 2A5X4D and 2A5X4F B-52 and B-2 bomber maintainers, as well as 2A9X3E and 2A9X3H bomber/special electronic warfare and radar surveillance integrated avionics airmen for the B-1 and EC-130 Compass Call, respectively.
- Four career fields, such as 4P0X1 pharmacists and 3F0X1 personnelists, were dropped from the previous list, meaning the total number of Air Force specialty codes on the list increased by 23 since May.
- About 20 career fields that were already on the list, such as 1A0X1 in-flight refueling and 1A1X1 flight engineers, have seen increases to some of their zones, and about six other AFSCs saw decreases to some zones.

[Source: AirForceTimes | Stephen Losey | September 28, 2018 ++]

USMC Plate Carrier Contract Awarded for New Lighter and Better Fitting Vest

Marines will soon be getting their hands on a new lighter and better fitting plate carrier. On 26 SEP, the Defense Department announced that a five-year contract of \$62,612,464 was awarded to Vertical Protective Apparel LLC, a New Jersey-based company, to produce the Corps' Plate Carrier Generation III. The contract calls for a maximum of 225,886 new plate carriers over a five-year period. The Corps has been in collaboration with the Army for new lighter and better fitting plate carrier and ballistic armor since a policy update in 2016 from the Capabilities Development Directorate called for a fit update.



"The legacy carrier fit the span of the Marine Corps, but this new system is more tailorable to fit Marines of various sizes with three new smaller-stature options," Flora "Mackie" Jordan, body armor engineer for the Infantry Combat Equipment Team at Marine Corps Systems Command, said in a command release. "We wanted to give as much mobility back to Marines as possible by reducing the weight and bulk of the vest without decreasing ballistic protection. We were able to reduce the weight of the vest by 25 percent." The Corps managed to shave an inch-and-a-half from the bottom and removed some material from the shoulders. The new fit will help lighten the load and reduce fatigue on the battlefield.

The new plate carrier is "less bulky, lighter in weight, and provides a smaller overall footprint than the current plate carrier while maintaining the same soft armor coverage and protection level," Barbara Hamby, a spokeswoman for Marine Corps Systems Command, told Marine Corps Times last July, while describing a prototype of the new plate carrier. The new carrier also comes with a quick release, which will help Marines take the carrier off faster than the legacy system Marines are also amid plans to procure lighter ballistic armor. [Source: MarineCorpsTimes | Shawn Snow | September 26, 2018 ++]

Navy Deploy-Or-Out Policy Update 01 ► Another Involuntary Separation Warning



There's no place in the service for those who can't go to sea or take on overseas duty, the Navy's top personnel officer told sailors on 25 SEP. "If you go 12 consecutive months, not qualified for sea duty — which is our rough metric for deployability in the Navy because we're a seagoing service — then you are subject to processing for administrative separation, " Chief of Naval Personnel, Vice Adm. Bob Burke announced during an online all hands call 25 SEP. "This doesn't necessarily mean you will be separated, but you will be looked at for separation." The edict goes into effect on Oct. 1. It's echoed in NavAdmin message 239/18, which was released on Tuesday, too.

Burke's message indicates that the Navy won't only go tough on sailors for medical issues but also for legal or administrative problems, with personnel undergoing review if they exceed the new 12-month deadline. Burke said there will be some exceptions to the hard and fast policy for those who are unable to deploy due to pregnancy or combat-related injuries, among other reasons to let sailors stay in service. "We'll look at this on a case basis and extenuating circumstances will be considered," Burke said. Sailors who go over the one-year deadline but are already toiling to deploy again could receive more time to get in shape to ship out, Burke indicated.

- "We will look at those who have started the evaluation process and have follow-on appointments, we understand that," he said. But what this means is now, the ability to go to sea or overseas assignments will be constantly looked at, whether they're on limited duty or not and even while they're on shore duty, too.
- "Every time you go see the doctor for anything, any kind of medical visit we're going to look at you for sea duty and overseas screening, too," Burke said. "[The plan is to] keep really up-to-date records so we have fewer surprises when it comes to order writing time."

Data detailers at Navy Personnel Command now can peek at sailors' medical status to see if they can be cut orders. Last year, the Navy opened up their detailing windows to as much as a year out from rotation dates to help the service cope with a number of sailors who were ineligible for sea duty or overseas assignments. "These last minute surprises should now be kept to a minimum," Burke said. "With the longer detailing windows, if there is something that's come up we will have plenty of time to identify a new relief and get them there in time to avoid gaps in critical overseas billets."

The crackdown isn't just a Navy effort, but comes directly from Secretary of Defense Jim Mattis. The retired Marine four-star general wants to slash the number of troops who can't be deployed — roughly 235,000 service members, or 11 percent of the 2.1 million active-duty and reserve personnel. That mirrors a 2013 analysis by the Navy's internal watchdog agency (the Naval Audit Service) that estimated up to 16,000 sailors could not deploy — a number four times greater than the service's actual limited duty population at the time. That triggered widespread changes across the Navy to make sure sailors can't hide their true deployment status from the service. [Source: NavyTimes | Mark D. Faram | September 26, 2018 ++]

Military Grooming Standards Update 02 NAVADMIN Update 21 SEP 2018

A <u>July announcement</u> providing updated Navy guidelines of authorized hairstyles and acceptable wear of hair and nail accessories for women in uniform missed an opportunity to clarify grooming questions that have long miffed sailors. Perhaps in an effort to remedy any uncertainty stemming from the previous rendition, the <u>Navy released</u> <u>another update to its grooming standards</u> last week that delves into greater cosmetic detail. Left out of the initial July guidance but included in the update is a new directive that promises sweeping uniform and grooming standards for all sailors assigned to Marine Corps units.

SAILORS ATTACHED TO MARINE UNITS MUST GROOM LIKE MARINES

Gone are the days when male corpsmen attached to Marine units could maintain perfectly coiffed flowing locks. Effective immediately, "sailors assigned to U.S. Marine Corps units who wear the Marine Corps uniform will abide by Marine Corps grooming standards," the Sept. 21 release says. Barbers everywhere who specialize in the ol' skin

fade rejoice. Female sailors assigned to Marine units must also adhere to <u>Marine Corps cosmetic regulations</u>, including hairstyles, accessories, fingernail polish and makeup.

CLARIFICATION ON THE LOCK HAIRSTYLE

The July announcement authorized free-hanging braids and ponytails, lock hairstyles and expanded rules for hair buns for all female sailors in Navy units. "Free standing" ponytails or braids — previously only authorized in physical training uniforms — are now allowed for women wearing service uniforms. Rules on lock hairstyles, meanwhile, specify that "locks must continue from the root to the end of the hair in one direction (no zig-zagging, curving, or ending before the end of the lock to dangle as a wisp or loose hair)." Guidelines also state "parting must be square or rectangle in shape in order to maintain a neat and professional appearance." What you need to know:

- The Navy defines this style as a single section of hair twisted from the root to the end of the hair, creating a cord-like appearance.
- Short, medium or long lock lengths are acceptable but the Navy requires the style to "present a neat and professional military appearance."
- Locks can be free-hanging and loose, where "no hair is added to the lock once it is started other than hair extensions that are attached to natural hair," and can also be worn in a bun as long as the Navy's grooming requirements are met.
- Faux locks are also authorized as long as the hairstyle remains in compliance with Navy regulations. Locks are not allowed to be combined with other hairstyles.

PUT A RING ON IT

While the July release provided some guidance on accessories — such as the requirement of hair ties or bands to match hair color — the Sept. 21 announcement added some details for other accessories, specifically the wearing of rings as jewelry. What you need to know:

- In uniform, rings have to be "conservative and in good taste. Eccentric or faddish rings are not authorized." So, if Ring Pops make a come back, don't count on being able to enjoy them in uniform.
- Rings can be made of both natural metals and fabricated materials such as plastic, silicone or wood.
- Authorized colors include gold, silver, copper, grey, tan, brown, black, white or light pink. Sailors can still only wear one ring per hand on top of a wedding and engagement ring combo.
- The wear of "wedding rings with military academy/educational institution rings is authorized on one hand."

NAILS (FOR WOMEN)

The subject of what nail colors are considered "authorized" has sparked heated debates among female sailors for years, with the exact definition of what complements skin tone eluding clarity. While length standards remain unchanged, the Navy clarified several details. What you need to know:

- Fingernails for women cannot be longer than a quarter-inch from the finger tip.
- In terms of shape, nail tips can be round, almond, oval or square.
- Nail polish is authorized, but only using colors that the Navy calls "conservative and inconspicuous." Wearing "white, black, red, yellow, orange, green, purple, grey, glitter, striped or any sort of pattern/decorative nail polish" is not allowed. The long-championed color of blue remains unaddressed.
- French and American manicures are authorized, but only using white and off-white tips with a neutral base color.

NAILS (FOR MEN)

Aside from generic instructions to keep nails clean — seriously, keep your nails clean — male sailors must also adhere to a set of standards. What you need to know:

- Nails cannot extend past the fingertips.
- Tips of the nails should be round to align with the fingertip.
- Male sailors can buff their nails and are authorized to use clear-coat nail polish.
- Colored nail polish is not authorized under any circumstances.

For additional information, read the full 21 SEP <u>NAVADMIN</u>. [Source: NavyTimes | J.D. Simkins & Rachel Rakoff | September 25, 2018 ++]

Adjustable Bomb Yields ► USAF Wants Conventional Bombs To Have "Dial A Yield"

Today's bombs are fairly straightforward, in that a 500-pound bomb pretty much explodes the same way, every time. But tomorrow's bombs will unleash only as much hell as they have to. The Air Force wants conventional bombs to have a "dial a yield" mechanism, borrowed from nuclear weapons, that allows a bomb to explode with full force, something less than full force, or to not explode at all. Sometimes a small explosion is a better explosion, because it would allow the military to bomb targets in closer proximity to civilians without killing them.

For years, U.S. nuclear weapons have had a "dial a yield" capability that allows the operator to select the weapon's explosive power. The B61-12 nuclear gravity bomb, for example, can be set to explode with the power of 300 tons, 1,500 tons, 10,000 tons, or 50,000 tons of TNT. This gives the operator great flexibility, scaling the bomb's power down to attack a formation of enemy tanks or up to devastate a large complex. In the case on conventional wars, bombs need to be ever larger and more destructive. But the irregular wars in Afghanistan, Syria, Iraq, Libya, and elsewhere have flipped this notion on its head. What's needed is not more power, but the ability to place smaller bombs more accurately to minimize harm to civilians and other noncombatants.

On the face of it, the answer sounds simple: just send planes with smaller bombs. But some targets require big bombs and some require small bombs. Carrying only one kind of weapon prevents a jet from engaging targets that require the other. But what if the Air Force could carry one high-yield bomb that could be dialed down to explode with less force? What if a 2,000-lb. bomb could explode with full force or not even explode at all, using only kinetic energy and the bomb's sheer mass to take out a single, small target?

Breaking Defense says the service is now looking for adjustable yields for conventional high explosive bombs. The new Dialable Effects Munition (DEM) is a 2,000-lb. bomb that can explode with full force or something short of that. A technology demonstrator, DEM probably won't see combat. Following that will be the Selectable Effects Munition (SEM), a 250-lb. bomb whose explosive yield pilots can adjust from the cockpit. It's possible that eventually, the entire U.S. military bomb inventory could be composed of dial-a-yield bombs.

The technology, BD explains, involves using 3D printing to manufacture a warhead with multiple built-in fuzes. This method allows the operator to explode part or all of the high explosive contained in the bomb casing. Different parts of the bomb can also be set off in different sequences to change the shape of the blast, focusing it in on direction as opposed to all directions. The result is a bomb that can take out a tank in the middle of a field or a terrorist vehicle nearby a crowded street in the same mission. [Source: Popular Mechanics | Kyle Mizokami | September 24, 2018 ++]

USAF Helicopters ► MH-139 to Replace Huey UN-1N



The selection of the Boeing-Leonardo MH-139 ends a years-long quest to replace the 1970s-era UH-1Ns. Almost two decades after the U.S. Air Force started trying to replace the Vietnam-era helicopters that patrol missile fields and stand by to evacuate senior officials, the service announced Monday that it has placed an initial order of MH-139 helicopters with the team of Boeing and Italian defense firm Leonardo. A contract awards \$375 million for the first four MH-139s, the first batch of what is slated to be a \$2.38 billion, 84-aircraft program. The deal is structured as a firm fixed-price contract, meaning that the company, not the government, would be on the hook for cost overruns.

Air Force officials said the program was initially estimated to cost \$4.1 billion. "Strong competition drove down costs for the program, resulting in \$1.7 billion in savings to the taxpayer," Air Force Secretary Heather Wilson said in a statement. The selection is an upset of Lockheed Martin's Sikorsky, whose venerable Black Hawk was long considered the favorite. The MH-139 also beat out a bid by Sierra Nevada, which was proposing to acquire, overhaul, and update U.S. Army Black Hawks. It's a major win for Leonardo, which has been trying to expand its U.S. business led by former Deputy Defense Secretary William Lynn. Last year, Boeing teamed up with Leonardo — formerly Finmeccanica's AgustaWestland — to pitch a militarized version of the latter's commercial AW-139. The companies plan to build the helicopters at a Leonardo factory in northeast Philadelphia.

The new helicopters will guard intercontinental ballistic missile fields in North Dakota, Wyoming, and Montana. They will also stand ready to evacuate high-ranking government officials and members of Congress from Washington, D.C., in a national emergency. In all, the Air Force plans to buy 84 new helicopters. The missile-field helicopters carry security teams over and around hundreds of ICBMs in underground silos. They also escort the armored convoys that carry the missiles between silos and military bases for maintenance. Commanders have been quick to point out that the Huey needs to land for refueling stops because it doesn't have the range to traverse the expansive missile fields.

Calls to replace the Huey began after Sept. 11, 2001, when the U.S. military began beefing up security at its installations. The Air Force originally planned to buy a single helicopter type to replace its Hueys and its search-and-rescue HH-60G Pave Hawks, but soon split the project into two separate efforts. (The HH-60 replacement program was slowed by various problems between 2006 and 2009, slipped down the Air Force's list of acquisition priorities, and culminated in a 2014 order of 114 Sikorsky CRH-60s.) It took even longer for the Air Force to get back to the Huey replacement, which finally came front-burner after the aircraft struggled at a 2015 nuclear exercise, CQ reported. Initially, it looked as though Air Force leaders would hand the job to the H-60, but in 2016, they decided to hold a competition.

In August, Gen. John Hyten, who oversees the military's nuclear weapons as head of U.S. Strategic Command, underscored the need for new helicopters. "We are going to get a new helicopter in the missile fields," Hyten said. "We are going to get a new helicopter if I have to die trying or if I have to kill somebody to do it." It's rare for a European aircraft design to edge out an American one in a Pentagon competition, particularly for multibillion contracts. In 2006, the Army chose Airbus' UH-72 Lakota as its Light Utility Helicopter, in part because it allowed the European firm to open a production facility for military and commercial helicopters in Mississippi. As well, the U.S. Navy chose an AgustaWestland design for its new Marine One helicopter, but that contract was eventually cancelled. [Source: Defense One | Marcus Weisgerber | September 24, 2018 ++]

Army Manning Levels Update 02 Supposed to be Growing, but This Year, it Didn't at All

A year ago, Army officials were touting a plan to increase the force by 7,500 soldiers in fiscal year 2019. That didn't happen. Today's active duty end strength stands at 476,000, the head of personnel management at Army headquarters told reporters on 21 SEP. If that number sounds familiar, it's because it's last year's end strength goal. This year's end strength target was supposed to be 483.500 in the active Army. "We did miss our accessions target, and we're going to miss end strength," Maj. Gen. Joseph Calloway said.



New recruit cadets stand in line to be processed. The Army missed its 2018 recruiting goal by 6,500

The Army started out fiscal year 2018 with an ambitious task: To bring in 80,000 new active duty soldiers, about 11,000 more than they netted the previous year, when the service made a 180-degree turn from a drawdown to a sharp build-up. A high retention rate dropped that number down to 76,500 in April, officials said at the time. But going into the last week of the fiscal year, Calloway said, the Army had only brought in 70,000 new soldiers. The Army National Guard and Army Reserve did not fare any better. "Our good fortune in retention comes at the expense of the reserve component," Calloway said, as soldiers transitioning from active duty often move to part-time service. The Guard is about 8,000 under its 343,000 goal, while the Reserve is down 9,000 from its goal of 199,500

The 2018 recruiting post-mortem comes at a time when the Army is taking a deep look at not only how it recruits, but the standards it has upheld — or sometimes lowered, in a pinch — for decades. Notably, this year Army Secretary Mark Esper tightened the number of recruits the Army would accept from the lowest percentile of test scores and other quality measures, from 4 percent of overall recruits to 2 percent. "We honestly left some potential recruits on the table who completely met standards," Calloway said — 1,500 to 1,800, he added. Still, the service issued about 7,600 waivers for recruits who had never served before but who, on paper, had a disqualifying medical condition or conduct issue. As of the end of August, that was 1,660 for behavioral or legal issues and 5,062 for physical issues like eyesight, hearing and so on.

The recruiting shortages came mostly in military occupational specialties that are already under-strength, like field artillery, air defense artillery, intelligence and satellite communications, he said. The new fiscal year begins in October, and with it comes a new recruiting goal of 73,000. The Army is still offering up to \$40,000 in bonuses, two-year enlistments and student loan repayment to get people in the door, but, Calloway said, the service is counting on some other metrics to help it get to that number this year. For one, he said, 2018 was a year of bursting bubbles. A number of senior personnel were made to retire because of retention control points, the service cleared a backlog of pending medical separations and there was an unusually large number of enlistments ending.

This year, there are 8,000 fewer soldiers scheduled to ETS, Calloway said. There are also 2,000 fewer medical separations expected. And, perhaps most importantly, retention is already rolling far ahead of schedule: As of September, the service had hit 82 percent of its roughly 50,000-soldier retention goal. The good news in retention has stopped the bleeding of missed recruiting goals, but that balance isn't sustainable in the long-term. In the past two years, the high retention rate of mid-grade NCOs has helped fix the shortage of squad leaders, but at a certain point, the service could end up with more leadership than soldiers to lead. "There's no getting around the fact that you have to get those accessions targets, because the shortage is exacerbating in the long term," Calloway said.

Senior leaders often speak of the challenges of recruiting enough soldiers to grow the Army as the population of Americans who are fit to serve and interested in the Army dwindles. "We're tossing away some of the old methods," said Marshall Williams, the deputy assistant secretary of the Army for manpower and reserve affairs. "That person we're going after today is so completely different." Everyone in the Army is a recruiter, he added, and so if there is an event going on in a town where soldiers are living, there should be representatives out there mixing it up. "Wherever we are, if there's something going on there, that's where they are," he said. There are efforts underway to increase advertising in social media and to move or upgrade recruiting stations to make them more attractive, but

Training and Doctrine Command is also in the midst of a complete review of the accessions enterprise, Calloway said. "The intent of that is to change our approach and methodology to what we're doing with recruiting," he said.

Meanwhile, the march toward half a million active duty troops continues. "We feel like we've done a number of things to lay the foundation for FY19 in an effort to get at the secretary and the chief's mission of a 500,000 Army," Calloway said. The future will also include more conversation with the congressional committees that have been authorizing troop increases and providing the funds to do it. Calloway and other senior leaders spent some time on Capitol Hill this week talking to lawmakers, he said, explaining where the money set aside from a troop increase went and how they would continue to communicate on end strength.

"This is how some of that money got reprogrammed to other stuff," he said. "Congress, their expectation is that we be completely transparent and be transparent early." In the coming year, he added, the expectation is that they'll be sending more, and more detailed, progress reports to the Hill. "It's not devastating," Calloway said. "It still has an impact because that's 6,500 soldiers that aren't somewhere either in a critical specialty or a foxhole." [Source: ArmyTimes | Meghann Myers | September 21, 2018 ++]

Navy Amphibs > Congress Want to Build More

Congress sent a message this year that it wants the Navy to build amphibious ships, and it's going to put up the money to do it. Overall the Navy's shipbuilding account got a \$2.2 billion boost over the \$21.9 billion it asked for, but amphibs fared especially well in the deal. The minibus spending bill that advanced out of the Senate and is headed to the House for its final vote funded \$350 million for accelerated acquisition of the LPD-17 Flight II, a somewhat streamlined version of the San Antonio-class amphibious transport dock.

That move comes on the heels of the Navy awarding Huntington Ingalls Industries a \$165.5 million contract for purchasing long-lead time materials in August. The ship, which is destined to cost \$1.64 billion for the first ship and \$1.4 billion for each subsequent ship, will replace the old dock-landing ships designed to launch both helicopters and amphibious vehicles onto the beach. But the spending spree on amphibs didn't stop with LPD-17 Flight II. Congress added three ship-to-shore connector craft for a total of eight in 2019, a \$182.5 million plus-up over what the Navy requested. Congress also added \$350 million for the advance procurement of Landing Helicopter Assault Ship 9, and added an expeditionary fast-transport ship (a fast ferry) to the budget for a total of \$225 million.

The congressional largess toward amphibious shipbuilding is driven both by Congress' desire to push the Navy to a 355-ship fleet as fast as possible, and by the evolving role played by amphibious ships in the Navy's strategic thinking, said Bryan Clark, a retired submarine officer and analyst with the Center for Strategic and Budgetary Assessments. Clark, who worked on one of the Navy's recent studies to choose a composition of the future fleet, said the Navy is increasingly using the amphibs and their aircraft in combat roles and keeping the carriers in more blue water environments. "They are using the amphibs more as front-line capital ships, with the carriers being more of a strategic force that you keep maybe not as close to the enemy shoreline," he said.

This move is being driven by China and Russia, which have made the capability of long-range anti-ship strike from shore batteries a priority in order to keep the U.S. Navy's carriers at bay. But to combat this dynamic, the Navy has increasingly looked to the Marine Corps and its amphibious force as a way to throw off the calculations of adversaries, especially in the Asia-Pacific region, said Dakota Wood, a retired Marine lieutenant colonel and now analyst with The Heritage Foundation. The thinking goes that the Marine Corps can slip into the range of Chinese missiles, land a force on a feature or island, and start fighting back with missiles and sensors of their own. This will force the Chinese to expend resources to address the Marine threat, creating opportunities for the Navy to use its hefty strike capabilities. "A Marine landing force on an island or feature has to present a problem to the enemy that is credible — anti-ship cruise missiles, short-range air defense, a sensor node contributing to the air or surface picture," Wood said. "It has to be able to thin out the enemy's fire power, sensor grid and attention span to give the Navy the chance to get inside the envelope, close and have an impact."

Congress is also worried about attracting and keeping shipyards in business and skilled workers in the shipyards to support a growing fleet. Pumping money into shipbuilding is the best way lawmakers know to do that. "The plusup is really across the board in shipbuilding," said Clark, the CSBA analyst. "You look at the three littoral combat ships Congress is buying, two of which the Navy didn't ask for. They are buying as many attack subs as the industrial base can deliver, and they are pushing toward allowing the Navy to procure two carriers at once to get the economic order quantity there." But in the case of amphibs, Congress is doing something new by spending on advance procurement.

Generally the Navy has purchased amphibious ships one at a time, without multiyear contracts or a lot of advanced procurement money, Clark said. Even for a 13-ship class like the LPD-17 Flight I, the ships were purchased as the money became available. Congress adding money to advance procurement is an attempt to save funds by creating a more regular rhythm for the way the service buys its destroyers, littoral combat ships and attack submarines, Clark said. [Source: DefenseNews | David B. Larter | September 24, 2018 ++]

USS Pueblo Update 05 ► Crewmembers | Bring Our Warship Home

Some of the surviving crew members of an American spy ship captured by North Korean forces 50 years ago have a message for President Trump: bring our warship home. "The crew of the USS Pueblo would like to get our ship returned," Ron Berens, the lead helmsman on board and at the wheel on January 23, 1968 when North Korean MiG fighter jets and patrol boats opened fire on the American spy ship, leading to the first capture of a U.S. Navy ship since the War of 1812. "We would like them to deliver it to Lake Pueblo," said Bob Hill, a 19-year-old deck seaman at the time and one of the youngest on board.

One crew member was killed and the 82 others were taken captive and held for 11 months in North Korean prisons, enduring hours of torture roughly 10 days after departing from Japan on espionage missions against the Soviet Union and North Korea. "There's nothing in the current history books about the Pueblo," Berens said in an interview with Fox News during a gathering of roughly 40 surviving Pueblo crewmembers on the 50th anniversary of their capture this week in Pueblo, Colo., the ship's namesake. Today, the Pueblo remains a commissioned U.S. Navy ship on display in the Potong River inside North Korea's capital Pyongyang, where the refurbished American spy ship hosts thousands of visitors a year.



It's an episode in history largely overshadowed in a year dominated by the Vietnam War, the assassinations of Dr. Martin Luther King and Robert F. Kennedy, the Soviet invasion of Czechoslovakia and the Apollo 8 launch. An even

deadlier incident occurred a year later when a North Korean MiG-21 shot down a U.S. Navy reconnaissance aircraft, killing all 31 Americans onboard. January 23, 1968 began with anxiety for the Pueblo crew with their ship just 14 miles off the coast of North Korea. The day prior, a number of communist vessels had approached the American spy ship to take photos venturing too close for comfort. The North Korean patrol boats and sub chasers had remained and around lunchtime Sunday began firing on the Pueblo after being joined by a pair of North Korean MiGs overhead.

Bob Hill was lying in his rack when he heard general quarters sound, sending the crew to their battle stations. Hill was told to help destroy top secret material on board because the crew quickly found themselves surrounded. Tim Harris, a young supply officer on board Pueblo, said the North Koreans quickly surrounded the American spy ship and opened fire with machine guns and 40-mm cannon. The American crew tried to escape, but the North Korean vessels were relentless. After signaling the Americans to stop or "heave to" and with their ship badly disabled due to the debilitating fire, the North Korean patrol boats swooped in and jumped aboard.

- "We never surrendered. We stopped the ship. There was never an order to surrender," Harris said. "We had taken so much fire."
- "We were scared s***less," Bob Hill said recalling the feeling of seeing North Korean sailors taking him and his 82 crewmembers captive and bringing them to the port city of Wonsan. "They tied us up, blindfolded us. We were all wondering if we were going to die."

Shortly after arriving in North Korea, Hill said the American crew was met with shouts from a mob that had gathered. "Kill Yankee!" they yelled in English, Hill recalled. The American crew spent their first six weeks in North Korea in Pyongyang before being moved out to the countryside less than an hour from the capital city. Over the next 11 months the crew was subjected to torture routinely. "A typical day was met with intermittent terror. If you happened to be caught sleeping you were in a world of pain," Hill said. The crew learned to rely on God as well as one another. "Your roommates were your biggest help," said Berens.

The surviving crewmembers are split about bringing the ship back saying President Trump has more important issues to worry about such as getting North Korea to scrap its nuclear weapons program. "It's still a slap in the face to us every day that it's still commissioned," Hill said. "That bothers me a great deal." When North Korea turned Pueblo into a museum and communist propaganda piece, "I prayed when they opened that thing with all their military officers on board, we could drop a MOAB [Mother of all Bombs] or something on them and blow the whole damn thing up." He added: "Decommission that damn thing."

Ron Berens disagrees. "If they decommission the ship Americans would lose face," Berens said. "That's total surrender." "That is a hunk of metal. The crew is right here," Hill said about the survivors that have gathered this week in Pueblo, Colo. "The spirit of that ship is right here today at the reunion," agreed Harris. Cmdr. Josh Hill, a 2001 U.S. Naval Academy graduate currently assigned to the Pentagon, echoed his father's sentiment. "Nothing would mean more to the crew than having Pueblo returned to the U.S. for a proper decommissioning ceremony," he said. Surviving Pueblo crewmembers also want their skipper recognized for his heroism in leading all 82 men through 11 months of captivity. When they returned to the United States in December 1968, they were cheered by crowds in San Diego.

Back in Washington, Navy brass demanded a courts-martial to investigate why Pueblo's commanding officer, Cmdr. Lloyd M. Bucher, allowed his crew to be captured by North Korea. Charges were dropped weeks later because the Navy secretary felt Bucher had suffered enough, according to Berens. To this day, Bucher has not received any valor award for his actions, despite the crew receiving Purple Hearts for their wounds suffered in captivity and during the attack at sea. "It was his leadership under extreme circumstances that we survived," Harris said. Many Pueblo crew members want Cmdr. Bucher to be awarded the Medal of Honor. "I wouldn't be here today if it were not for Commander Bucher," said Navy Cmdr. Josh Hill, who added that when he was commissioned in the U.S. Navy in May 2001, Cmdr. Bucher performed a special private ceremony at the Naval Academy's Memorial Hall -- under Oliver Hazard Perry's battle flag: "Don't Give Up the Ship." [Source: Fox News | Lucas Tomlinson | September 23, 2018 ++]

USS Enterprise (CVN-65) Update 04 ► Disposal Issues

Nobody has ever disposed of a nuclear-powered aircraft carrier before. Turns out it's not easy. Six years after decommissioning USS Enterprise, the world's first nuclear-powered aircraft carrier, the U.S. Navy is still figuring out how to safely dismantle the ship. The General Accounting Office estimates the cost of taking apart the vessel and sending the reactors to a nuclear waste storage facility at up to \$1.5 billion, or about one-eighth the cost of a brand-new aircraft carrier. The Navy decommissioned Enterprise in 2012 and removed the fuel from the eight Westinghouse A2W nuclear reactors in 2013. The plan was to scrap the ship and remove the reactors, transporting them by barge from Puget Sound Naval Base down the Washington Coast and up the Columbia River, then trucking them to the Department of Energy's Hanford Site for permanent storage.

However, after decommissioning the cost of disposing of the 93,000-ton ship soared from an estimated \$500-\$750 million to more than a billion dollars. This caused the Navy to put a pause on disposal while it sought out cheaper options. Today the stripped-down hull of the Enterprise sits in Newport News, Virginia awaiting its fate. Now, according to a new General Accounting Office report (PDF), the Navy has two options. The first is to have the Navy manage the job but let the commercial industry do the non-nuclear work. The Navy would allow industry to scrap the non-nuclear parts of the ship but preserve a 27,000-ton propulsion space containing the reactors. The propulsion space would then be transported to Puget Sound Naval Base, where the reactors would be removed and sent to Hanford. This is the most expensive option, costing a minimum of \$1.05 billion up to \$1.55 billion and taking 10 years to complete, starting in 2034.

The second option: let commercial industry do everything, with a reactor storage location to be determined. This would cost \$750 million to \$1.4 billion and would take 5 years to complete, starting in 2024. In either event, most of the ship gets turned into razor blades and flatware. (By comparison, a squadron of 10 F-35C Joint Strike Fighters costs \$1.22 billion, and a brand new Burke-class guided missile destroyer costs \$1.7 billion.) The GAO report paints the commercial option as faster and cheaper, though there are a number of unknowns. Nobody knows where the hull will be dismantled under the commercial plan, nor where the reactors would be sent. Although the Navy believes disposing of the reactors will be fairly straightforward, no one has dismantled a nuclear-powered carrier before.

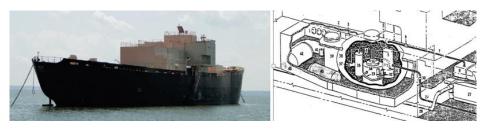
Compounding the issue is a "not my problem" intergovernmental dispute. The Naval Nuclear Propulsion Program, the arm of the Navy concerned with nuclear power, says the federal Nuclear Regulatory Commission could oversee a commercial effort. But the NRC says Navy nuclear reactors are not its job. It's not clear exactly why NNPP doesn't want the job, although it currently has a backlog of 10 submarine reactors and two cruiser reactor to deal with (which is probably why a Navy effort won't start until 2034).

Ultimately, according to the GAO, it may take Congress to make a decision. Whatever the Navy ends up doing, this will only be the first of many nuclear-powered carrier disposals. USS Nimitz is set to retire within the next ten years, and there are ten ships in the class. These will age out every four or five years for the next forty years, and each has two reactors. The Navy must get Enterprise's teardown right, because the orders are going to start stacking up. [Source: Popular Mechanics | Kyle Mizokami | August 9, 2018 ++]

USS Sturgis (MH-1A) ► Nuclear Reactor Deactivated

Crews in Galveston have completed work on a World War II-era military cargo ship that previously served as a barge-mounted nuclear reactor. The U.S. Army Corps of Engineers announced 14 SEP that crews deactivated the

former USS Sturgis' nuclear reactor and removed more than 1.5 million pounds of radioactive waste, The Galveston County Daily News reported. The Sturgis was converted into a floating nuclear power plant in the 1960s. The U.S. Department of Defense decided in 2012 to dismantle the ship.



The Sturgis had been stored in Virginia for decades before moving to Texas, where it's been moored at the Port of Galveston since 2015. "Environmental monitoring has been continuous since prior to the arrival of the Sturgis in Galveston and no evidence of radioactive material, lead or increased radiation exposure from the Sturgis has been documented outside of the reactor containment area at any point during the project," said Brenda Barber with the U.S. Army Corps of Engineers. The ship will be towed to Brownsville later this month and then scrapped. The project was originally expected to take 18 months to complete, but was delayed when larger cranes were needed to be brought in to lift material from the vessel. The original contract estimated the project would cost about \$35 million, but the delays and additional equipment increased the cost to \$51 million. [Source: The Associated Press | September 18, 2018 ++]

Navy Cruisers Update 01 ► Larger Surface Ships Will Replace Aging Cruisers

The U.S. surface Navy is moving rapidly toward buying a new large surface ship that will replace the aging cruisers, a ship that Navy leaders and experts say will need to be spacious to accommodate future upgrades and weapon systems. The office of the Chief of Naval Operations Director of Surface Warfare, or OPNAV N96, has convened a "large surface combatant requirements evaluation team" to figure out what the Navy's next large ship will look like and what it will need to do. The goal, according to the N96 head Rear Adm. Ron Boxall, will be to buy the first cruiser replacement in 2023 or 2024. The acquisition process should kick off formally next year once a capabilities development document is completed, but a few main factors are driving the size requirement, Boxall said. These include:

Power: The fleet is pushing towards designs that can easily be upgraded without a major overhaul. To do that, the Navy thinks its going to need a lot of extra power for more energy-intensive weapons in the future, such as electromagnetic rail guns and laser weapons. "You need something that can host the [size, weight, power and cooling], so it's probably going to be a little bigger," Boxall said. "Flexibility and adaptability, the ability to upgrade quickly, is going to be a key requirement capability. It's got to have room to grow. "Power is going to become more important, not just for the Air and Missile Defense Radar, but to add power for directed energy, for rail guns and things like that. How much? We don't know. But we have to be adaptable."

CIC: It also wants to be able to get into areas such as the Combat Information Center (the combat system nerve center of the ship) to swap out large consoles and computers without cutting holes in the hull to do so. That means the ship will have to be designed with some kind of removable panels, as well as incorporating extra space to add new consoles and systems if they are needed in the future.

Missile Launchers: Future missiles are also driving the need for a larger ship. Missiles fired by surface combatants are going to need to travel further and faster. That means the vertical launch system launchers will need to get bigger to accommodate a larger missile. "We are going to need, we expect, space for longer range missiles. They are going

to be bigger. So the idea that you could make a bigger cell, even if you don't use it for one big missile, you could use it for multiple missiles — quad-pack, eight-pack, whatever."

Radar: The new ship will incorporate Raytheon's AN/SPY-6 Air and Missile Defense Radar, the same way the new DDG Flight III has incorporated it. The next large surface combatant will have the Flight III requirements as a baseline with room to grow into later, he said. That approach, using an existing set of requirements and adapting them for use in later hulls, has served the Navy well in the past.

Drones: Integral to any future ship will be the ability to host unmanned vehicles, Boxall said. The Navy is starting down a path of incorporating drones into almost every aspect of their war fighting, from over-the-horizon sensors, to aerial refueling drones such as the MQ-25 awarded to Boeing in late August, to creating datalink networks on the fly if other links are compromised. Designing a surface combatant with that in mind will be key to its success, said Bryan McGrath, a retired destroyer skipper and head of the defense consultancy The FerryBridge Group. "What is crucial to me is that, in addition to its size, sensors, and weapons, this ship must be able to one day accommodate several medium altitude long endurance [unmanned aerial vehicles] capable of dramatically extending both the sensor and weapons range of the ship.

ISR: "For the fleet concept of Distributed Maritime Operations to succeed, we have to break the reliance of distributed surface forces on external intelligence surveillance and reconnaissance sources. They need robust, organic ISR." ISR assets attached to the aircraft carriers can perform those functions for surface ships, but the Surface Navy has argued in recent years that it can be highly effective in anti-access environments such as the South China Sea if they break free of the carrier and spread out, posing threats for multiple angles and stressing China's targeting and ISR capabilities. The surface Navy has made progress integrating drones in recent years. The MQ-8 Fire Scout, an unmanned helicopter that can fly off a cruiser, destroyer or littoral combat ship's flight deck and be used for targeting. In August 2017, the Fire Scout was used to kill a target with a Harpoon launched off the littoral combat ship Coronado. The ranges at which ships will need to fight in the future, however, might mean longer-range drones will be needed to be effective in that kind of scenario.

Hull: Boxall pointed to altering the Spruance-class destroyers into the Ticonderoga-class cruisers as an example of what the Navy is trying to accomplish, but added that the new ship would likely borrow elements from both the current DDGs and the Zumwalt-class destroyers now entering the fleet. "We looked at the things we already knew was out there," he said. "We looked at the DDG-1000 hull – there are things about that we like, there are things we would do differently. There are things about DDG Flight III that we like, and things we don't like. "So I think you are going to see a merge of different types of things. [Space, weight, power and cooling], the ability to host a [admiral's] staff, larger weapons. Bigger than a DDG Flight III."

[Source: DefenseNews | David B. Larter | September 17, 2018 ++]

USAF Warrant Officer Program Update 01 Thanks But No Thanks

The Air Force's flirtation with reviving warrant officers for the first time in six decades came to an end 17 SEP. Lt. Gen. Brian Kelly, the Air Force's new personnel chief, said during a question-and-answer session that reviving warrant officers wouldn't help solve the service's pilot retention and shortfall crisis, and plans to tell Congress that it won't go that way. "Congress asked us [in last year's National Defense Authorization Act], do warrant officers make sense to come in and help the Air Force with their pilot retention problem [and] pilot production problem?" Kelly said at the Air Force Association's Air, Space, Cyber Conference in National Harbor, Maryland. "We're going to go back and say, 'No, they do not.'"

Kelly cited a Rand Corporation report commissioned by the Air Force earlier this year that found warrant officers would not help pilot retention, and could in fact hurt. One of the problems, Kelly said, is that commissioned officer pilots are already paid much less than they can earn at commercial airlines. Warrant officers, whose pay maxes out at about what a captain makes, would have an even greater pay gap, Kelly said. And this would exacerbate the retention problem, he said. What's more, Kelly said, is that the Air Force isn't hurting to find people who are interested in becoming pilots. But it is having a hard time getting enough pilots through its training pipeline, and creating a cadre of warrant officer pilots wouldn't do anything to fix that problem.

Kelly didn't close the door entirely on warrant officers. At some point in the future, creating a warrant officer track for some technical jobs could be a way to save money and deal with tight budgets, he said. But the Air Force isn't there yet, he said. "Right now, we believe we have excellent, excellent technical capability in our enlisted force, and we have opportunities to do technical things in our officer force," Kelly said. "We don't think we need warrant officers."

The Army uses warrant officers as helicopter pilots, and some wondered if the Air Force might be able to alleviate its pilot shortfall by doing something similar. Chief Master Sergeant of the Air Force Kaleth Wright hinted in an 15 AUG interview with Air Force Times that the service was leaning against warrant officers, though he said at the time no decision had been made and the idea was not yet dead. "I just don't get the sense that as an Air Force, this is a step that we're necessarily ready to make, that there's enough support across the Air Force to implement this program," Wright said last month. [Source: AirForceTimes | Stephen Losey | September 17, 2018 ++]

Navy Terminology Update 03 ► 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.

Log Book

In the early days of sailing ships, the ship's records were written on shingles cut from logs. These shingles were hinged and opened like a book. The record was called the "log book." Later on, when paper was readily available and bound into books, the record maintained it name.



Long Shot

Today it's a gambling term for an event that would take an inordinate amount of luck. It's origins are nautical. Because ships' guns in early days were very inaccurate except at close quarters, it was an extremely lucky shot that would find its target from any great distance.

Mayday

"Mayday" is the internationally recognized voice radio signal for ships and people in serious trouble at sea. Made official in 1948, it is an anglicizing of the French *m'aidez*, "help me".

No Quarter

"No quarter given" means that one gives his opponent **no** opportunity to surrender. It stems from the old custom by which officers, upon surrender, could ransom themselves by paying one quarter of a year's pay.

Pea Coat

Sailors who have to endure pea-soup weather often don their pea coats but the coat's name isn't derived from the weather. The heavy topcoat worn in cold, miserable weather by seafaring men was once tailored from pilot cloth -- a heavy, course, stout kind of twilled blue cloth with the nap on one side. The cloth was sometimes called P-cloth for the initial letter of "pilot" and the garment made from it was called a p-jacket -- later, a pea coat. The term has been used since 1723 to denote coats made from that cloth.

Port holes

The word "port hole" originated during the reign of Henry VI of England (1485). King Henry insisted on mounting guns too large for his ship and the traditional methods of securing these weapons on the forecastle and aftcastle could not be used.

A French shipbuilder named James Baker was commissioned to solve the problem. He put small doors in the side of the ship and mounted the cannon inside the ship. These doors protected the cannon from weather and were opened when the cannon were to be used. The French word for "door" is "porte" which was later Anglicized to "port" and later went on to mean any opening in the ship's side, whether for cannon or not.

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

Warships That Will Change The Future > USS Anchorage (LPD-23)



The second in the San Antonio class of United States Navy transport ships, the USS Anchorage is a marvel of naval warfare technology. This ship is designed to ferry both supplies as well as munitions onto a captured beach head, and has a whole lot of room in its cargo stores. For instance, the ship can carry tanks, humvees, helicopters, 700 soldiers, V-22 Osprey, and hovercraft!

Anchorage's keel was laid down on 24 September 2007, at the Avondale Shipyard near New Orleans, Louisiana, then owned by Northrop Grumman Ship Systems. The ship was launched on 12 February 2011 and christened two months later, on 14 May. The ship was formally delivered and accepted by the US Navy on 17 September 2012 and Anchorage commissioned 4 May 2013, in her eponymous city. She was placed in active service as of 2016 and is currently homeported in San Diego, California. Her general characteristics include:

- Displacement: 25,000 long tons (25,000 t)
- Length: 684 ft (208 m) oa,
- Beam: 105 ft (32 m)

- Draft: 23 ft (7.0 m)
- Installed power: 4 × Colt-Pielstick diesel engines 40,000 hp (30 MW)
- Propulsion: $2 \times$ single reversing reduction gears & $2 \times$ inboard rotating fixed pitch propellers
- Speed: 22 kn (41 km/h; 25 mph)
- Boats & landing craft carried: 2 × LCACs (air cushion) or 1 × LCU (conventional)
- Troops: 66 officers, 625 enlisted
- Complement: 33 officers, 411 enlisted
- Sensors and processing systems: AN/SPS-48E, AN/SPQ-9B, and AN/SPS-73
- Electronic warfare & decoys: AN/SLQ-25A NIXIE, AN/SLQ-32Q(V)2, MK 36 SRBOC, and MK 53 / NULKA
- Armament: 1 × Mk 41 16 cell VLS and 2 each Mk31 Mod0 RAM launchers, 30 mm (1.2 in) Mk46 Mod1 chain guns, and Mk 26 Mod17 .50 cal machine guns
- Hangar Aircraft Carried: 1 × CH-53E Super Stallion or 2 × CH-46 Sea Knights or 1 × MV-22 Osprey or 3 × UH-1Y Venoms/AH-1J Sea Cobras

[Source: https://en.wikipedia.org/wiki/USS_Anchorage %28LPD-23%29] September 28, 2018 ++]

* Military History *



Saving Boxer 22 ► Biggest Air Rescue Mission of the Vietnam War

In December 1969 the effort to recover two downed airmen snowballed into the biggest rescue mission of the Vietnam War. The mission went wrong almost from the start. Two U.S. Air Force F-4C Phantoms of the 558th Tactical Fighter Squadron, call sign "Boxer," found their primary target weathered over. They diverted north to the village of Ban Phanop, Laos, near a chokepoint where the Ho Chi Minh Trail crossed the Nam Ngo River, to sow the ford with Mk-36 mines—500-pound Mk-82 low-drag bombs with fuses in their tails. In the trailing aircraft, Boxer 22, pilot Capt. Benjamin Danielson and weapons systems officer 1st Lt. Woodrow J. "Woodie" Bergeron Jr. were on their first sortie together. Just after dropping their ordnance, the Phantom suddenly pitched up, then down. Their flight leader called over the radio: "Boxer 22, you're hit! Eject! Eject! Eject!" It was Friday morning, Dec. 5, 1969, and Boxer 22 was about to become the objective of the biggest rescue mission of the Vietnam War. To learn more about this rescue mission and its outcome refer to the attachment to this Bulletin titled, "**Saving Boxer 22**". [Source: The Eagles View | Don Hollway | September 2018 ++]

WWI Meuse-Argonne Offensive ► 100th Anniversary

It was America's deadliest battle ever, with more than 26,000 U.S. soldiers killed, tens of thousands wounded and more ammunition fired than in the whole of the Civil War. The Meuse-Argonne offensive of 1918 was also a great

American victory that helped bring an end to World War I. A remembrance ceremony took place on 23 SEP in the Meuse-Argonne cemetery, which is surrounded by green fields and forests in Romagne-sous-Montfaucon, a village in northeastern France. More than 14,000 graves were lit with candles to honor those buried there. Early Sunday, volunteers began reading the soldiers' names aloud, while others were in charge of placing candles on all the crosses. Covering 130 acres, Meuse-Argonne is the largest American cemetery in Europe.

At the cemetery, eight wide grave sections with long regular rows of crosses stretch between the trees on the gentle slopes of a hill. On top is a chapel where the names of 954 missing American soldiers, whose bodies were never found or identified, are engraved. William M. Matz, secretary of the American Battle Monuments Commission (ABMC) that maintains the site, told The Associated Press that this piece of history must be retold to younger generations. "I think it's important for their teachers, their parents to bring them to these beautiful sites, let them walk through the rose of crosses, let them look at the walls of remembrance, let them go into the cemetery chapels and let them learn the history of what these men did 100 years ago," he said. "It's because of their brave deeds, their acts of valor and courage and commitment ... that these young folks are able to live and enjoy the life that they're living," he added.



Sept. 26, 1918: A U.S .Army 37-mm gun crew fights during the Allied offensive at Meuse-Argonne in France

During 47 days of combat, 1.2 million American troops led by Gen. John J. Pershing fought to advance on the entrenched positions held by about 450,000 Germans in the Verdun region. More than 26,000 U.S. troops were killed and about 96,000 were wounded. The offensive that started on Sept. 26, 1918, was one of several simultaneous Allied attacks that brought the four-year war to an end, leading the Germans to retreat and sign the armistice on November 11. Pershing said "the success stands out as one of the very great achievements in the history of American arms." For a related video refer to <u>https://www.dvidshub.net/video/628288/meuse-argonne-offensive-centennial-ceremony-tv</u>. [Source: The Associated Press | Sylvie Corbet | September 23, 2018 ++]

Post WWII Photos ► Once A Japanese Home in Yokohama



A Japanese man amid the scorched wreckage and rubble that was once his home in Yokohama, Japan. (NARA)

Military History Anniversaries ► 01 thru 15 October

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "Military History Anniversaries 01 thru 15 OCT. [Source: This Day in History <u>www.history.com/this-day-in-history</u> | September 2018 ++]

WWII Bomber Nose Art [15] ► D-Day Doll



Medal of Honor Citations Lewis Hall | WWII



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

to

Lewis Hall

Rank and organization: Technician Fifth Grade, U.S. Army, Company M, 35th Infantry, 25th Infantry Division Place and date: Guadalcanal, Solomon Islands 10 Jan 1943 (aged 47) Entered service at: Obetz, Rural Station 7, Columbus, Ohio Born: March 2, 1895 Bloom, Ohio

Citation

For gallantry and intrepidity above and beyond the call of duty. As leader of a machinegun squad charged with the protection of other battalion units, his group was attacked by a superior number of Japanese, his gunner killed, his assistant gunner wounded, and an adjoining guncrew put out of action. Ordered to withdraw from his hazardous position, he refused to retire but rushed forward to the idle gun and with the aid of another soldier who joined him and held up the machinegun by the tripod to increase its field of action he opened fire and inflicted heavy casualties upon the enemy. While so engaged both these gallant soldiers were killed, but their sturdy defense was a decisive factor in the following success of the attacking battalion.



In fact the second man Sergeant William G. Fournier, who stayed behind to man the machine gun with Hall, was badly wounded and died three days later. He also was posthumously awarded the Medal of Honor on June 5, 1943. Lewis Hall is buried at Glen Rest Memorial Estate, Reynoldsburg, Franklin County, Ohio, USA Block C, Lot 698, Grave 4.

AWARDS and COMMENDATIONS that Technician Fifth Grade Hall either received or may have been qualified for. This is probably not a complete accounting. There may be other awards received we do not have records of. \star World War II Victory Medal \star Purple Heart \star Medal of Honor \star Combat Infantryman Badge

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

* Health Care *



Suicide Prevention ► Together We Can Prevent It

Do you know somebody who has thought about or died by suicide? According to the Centers for Disease Control and Prevention (CDC), suicide is a top cause of death in the U.S. Suicide is a complex problem. It affects people from all backgrounds, age groups, races, education levels, and military ranks. Many issues may contribute to suicide. Financial problems, divorce, and major health problems are some of these issues. For service members and veterans, deployment, combat, and/or transition-related issues may contribute to suicide risk. The CDC reports that most people who die by suicide don't have a known mental health condition.

No matter the contributing issues, suicide is a problem. The good news is that everybody can help prevent it. You don't need special training to show concern for someone who might be suicidal. All you need is a genuine desire to help. You can voice your concerns to anyone who may be thinking about suicide and ask questions about what he or she may be thinking of doing. You can watch for <u>warning signs</u>. The most important thing you can do is to get professional help for anyone talking about suicide.

September was <u>Suicide Prevention Awareness Month</u>. The Military Health System supports the <u>#BeThere</u> campaign, a joint DOD and VA suicide prevention campaign. #BeThere is a reminder that everyone has a role to play in suicide prevention. You can help prevent suicide by staying in touch and spending time with your families and friends who might be at risk for suicide. It's important to keep in touch with anyone you know who is struggling with life burdens, especially former or current service members. Someone in your family or group of friends may be thinking of suicide. You may not know it if you don't ask.

TRICARE offers mental health care services for anyone coping with mental health issues, including those who have thoughts of suicide. Treatment can help individuals to better address life's difficulties. TRICARE covers many mental health services like individual and family psychotherapy (talk therapy), substance use disorder treatment, intensive outpatient treatment, partial hospitalization programs, and inpatient treatments. You may need a referral or prior authorization for some mental health care services. If admitted to a hospital, call your primary care manager, regional contractor, or TRICARE Overseas Program Regional Call Center for help with getting continued-stay authorization. Make this call within 24 hours of admission or during the next business day. Visit the TRICARE website to read more about the mental health care benefit, as well as how to get emergency or non-emergency care.

How you can help: Learn the warning signs

You can help prevent suicide by learning the <u>warning signs</u>. Don't take them lightly and get help right away for anyone who is showing these signs. Don't assume anybody is just asking for attention. Warning signs of suicide include:

- Loss of hope: Hope allows us to push through life's struggles because we know they won't last forever. Someone who plans or wants to die by suicide has lost hope. He or she believes that the only way out of their struggles is to die.
- Suicidal talk: Someone thinking of suicide may talk about their plans. He or she may or may not tell you why he or she wants to die by suicide. They may talk about being a burden to others, feeling unbearable pain that they can't escape, or having a desire for their life to end.
- **Having a plan**: Someone planning to die by suicide may share how he or she plans to take his or her own life. They may mention items, such as pills or weapons that he or she wants to use. If those items are available to him or her, he or she may need emergency help.

Help is at your fingertips

If you know someone who is thinking about suicide, you can help him or her get free, confidential help. For lifethreatening emergencies like a suicide attempt, call 911 or take the person to the nearest emergency room.

- <u>Military Crisis Line</u>: Free, confidential support is available 24/7 by calling 1-800-273-TALK (1-800-273-8255) and pressing 1. You can also send a text to 838255 or start an <u>online chat</u>.
- inTransition: Free, confidential mental health coaching for service members making any type of transition, including transitioning into civilian life, is available 24/7. All service members can receive this coaching during service as well as up to 365 days after leaving service. Call 800-424-7877 or 800-424-4685 (DSN; outside of the U.S.).
- TRICARE covers many types of <u>mental health treatment</u> to help people cope with all types of mental health issues, including those related to suicide.

TRICARE urges beneficiaries to seek help during times of difficulty. There is no shame in asking for help. There are many <u>resources</u> available for help. If you know someone who is carrying burdens that he or she can't handle, encourage them to get help.

[Source: TRICARE Communications | September 28, 2018 ++]

Aspirin ► ASPREE Trial | One A Day Does Not Prolong Life

In a large clinical trial to determine the risks and benefits of daily low-dose aspirin in healthy older adults without previous cardiovascular events, aspirin did not prolong healthy, independent living (life free of dementia or persistent physical disability). Risk of dying from a range of causes, including cancer and heart disease, varied and will require further analysis and additional follow-up of study participants. These initial findings from the ASPirin in Reducing Events in the Elderly (ASPREE) trial, partially supported by the National Institutes of Health, were published online on September 16, 2018 in three papers in The New England Journal of Medicine.

ASPREE is an international, randomized, double-blind, placebo-controlled trial that enrolled 19,114 older people (16,703 in Australia and 2,411 in the United States). The study began in 2010 and enrolled participants aged 70 and older; 65 was the minimum age of entry for African-American and Hispanic individuals in the United States because of their higher risk for dementia and cardiovascular disease. At study enrollment, ASPREE participants could not have dementia or a physical disability and had to be free of medical conditions requiring aspirin use. They were followed for an average of 4.7 years to determine outcomes. "Clinical guidelines note the benefits of aspirin for preventing heart attacks and strokes in persons with vascular conditions such as coronary artery disease," said NIA Director Richard J. Hodes, M.D. "The concern has been uncertainty about whether aspirin is beneficial for otherwise healthy older people without those conditions. This study shows why it is so important to conduct this type of research, so that we can gain a fuller picture of aspirin's benefits and risks among healthy older persons."

The team of scientists was led by John J. McNeil, M.B.B.S., Ph.D., head of the Department of Epidemiology and Preventive Health at Monash University, Melbourne, Australia, and Anne M. Murray, M.D., director of the Berman Center for Outcomes and Clinical Research at Hennepin Healthcare in Minneapolis. The research was supported in part by the National Institute on Aging (NIA) and the National Cancer Institute (NCI), both parts of the NIH. The Australian component of the study also received funding from the Australian National Health and Medical Research Council and Monash University. Aspirin and placebo were supplied by Bayer, which had no other involvement with the study. In the total study population, treatment with 100 mg of low-dose aspirin per day did not affect survival free of dementia or disability. Among the people randomly assigned to take aspirin, 90.3 percent remained alive at the end of the treatment without persistent physical disability or dementia, compared with 90.5 percent of those taking a placebo. Rates of physical disability were similar, and rates of dementia were almost identical in both groups.

The group taking aspirin had an increased risk of death compared to the placebo group: 5.9 percent of participants taking aspirin and 5.2 percent taking placebo died during the study. This effect of aspirin has not been noted in previous studies; and caution is needed in interpreting this finding. The higher death rate in the aspirin-treated group was due primarily to a higher rate of cancer deaths. A small increase in new cancer cases was reported in the group taking aspirin but the difference could have been due to chance. The researchers also analyzed the ASPREE results to determine whether cardiovascular events took place. They found that the rates for major cardiovascular events—including coronary heart disease, nonfatal heart attacks, and fatal and nonfatal ischemic stroke—were similar in the aspirin and the placebo groups. In the aspirin group, 448 people experienced cardiovascular events, compared with 474 people in the placebo group.

Significant bleeding—a known risk of regular aspirin use—was also measured. The investigators noted that aspirin was associated with a significantly increased risk of bleeding, primarily in the gastrointestinal tract and brain. Clinically significant bleeding—hemorrhagic stroke, bleeding in the brain, gastrointestinal hemorrhages or hemorrhages at other sites that required transfusion or hospitalization—occurred in 361 people (3.8 percent) on aspirin and in 265 (2.7 percent) taking the placebo. As would be expected in an older adult population, cancer was a common

cause of death, and 50 percent of the people who died in the trial had some type of cancer. Heart disease and stroke accounted for 19 percent of the deaths and major bleeding for 5 percent.

- "The increase in cancer deaths in study participants in the aspirin group was surprising, given prior studies suggesting aspirin use improved cancer outcomes," said Leslie Ford, M.D., associate director for clinical research, NCI Division of Cancer Prevention. "Analysis of all the cancer-related data from the trial is under way and until we have additional data, these findings should be interpreted with caution."
- "Continuing follow-up of the ASPREE participants is crucial, particularly since longer term effects on risks for outcomes such as cancer and dementia may differ from those during the study to date," said Evan Hadley, M.D., director of NIA's Division of Geriatrics and Clinical Gerontology. "These initial findings will help to clarify the role of aspirin in disease prevention for older adults, but much more needs to be learned. The ASPREE team is continuing to analyze the results of this study and has implemented plans for monitoring participants."

As these efforts continue, Hadley emphasized that older adults should follow the advice from their own physicians about daily aspirin use. It is important to note that the new findings do not apply to people with a proven indication for aspirin such as stroke, heart attack or other cardiovascular disease. In addition, the study did not address aspirin's effects in people younger than age 65. Also, since only 11 percent of participants had regularly taken low-dose aspirin prior to entering the study, the implications of ASPREE's findings need further investigation to determine whether healthy older people who have been regularly using aspirin for disease prevention should continue or discontinue use. The ASPREE trial was partly supported by NIH funding (U01AG029824). [Source: NIH News Release | September 16, 2018++]

Medicare Fraud ► New Card w/New Number Being Issued

Medicare fraud wastes a lot of money each year and results in higher health care costs and taxes for everyone. There are con artists who may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Guard your Medicare card like it's a credit card. Give your Medicare Number only to people you know should have it. Medicare, or someone representing Medicare, will never contact you for your Medicare Number or other personal information unless you've given them permission in advance. Learn more about the limited situations in which Medicare can call you.

To help protect your identity, Medicare is mailing new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. Here's how you can get ready:

- Be on the lookout for your new Medicare card, and watch out for scams
- Learn how to protect your Medicare Number and other personal information

Protect yourself and Medicare against fraud by reviewing your Medicare claims for errors, looking for other types of fraud, and reporting anything suspicious to Medicare. To enable you to do this and help protect yourself, your loved ones, and Medicare from fraud click on the following:

- Learn how to spot fraud
- <u>Learn how to report fraud</u>
- Learn more tips to help prevent Medicare fraud
- Find out what you need to know if you're in, or thinking about joining, a Medicare health or drug plan
- Learn more about protecting yourself from fraud by contacting your local Senior Medicare Patrol (SMP). Find the SMP in your state.

[Source: Medicare.gov | September 27, 2018 ++]

Smoking Update 04 ► Electronic Smoking Devices Labeled 'Healthy' Can be Misleading

Cigarette smoking has been around since the ninth century. Today, many people are using battery-powered devices designed to mimic the habit while delivering fewer toxins. Experts, however, warn that regarding these devices as "natural" or "healthy" can be misleading. "Many people think e-cigarettes are safe and without any sort of harm, because they're not a conventional cigarette," said Army Lt. Col. Sally DelVecchio, chief of Pulmonary Critical Care Service at Fort Belvoir Community Hospital in Northern Virginia. "While there may be fewer toxins in e-cigarettes, people should still be aware that there can be harmful toxins in the product liquid."

Electronic nicotine delivery systems use noncombustible tobacco products and typically contain nicotine, flavorings, and other chemicals. They're known as e-cigarettes, vaporizers, vape pens, hookah pens, and e-pipes. These devices can mimic traditional cigarettes and pipes, or they can look like everyday objects, such as pens or USB memory sticks. In 2016, the Office of the U.S. Surgeon General released the first comprehensive report by a federal agency on e-cigarette use among older children and young adults. It said more than a quarter of students grades 6-12, and more than a third of young adults, have tried e-cigarettes, which is now the most common form of tobacco used by middle school and high school students in the United States. In e-cigarettes, nicotine is delivered through a liquid called e-juice, which turns into vapor when using the devices. DelVecchio said the liquid can come in various flavors, which is attractive for the young population.

Regina Watson, health promotion program manager for the Air Force Medical Support Agency, warned that there are misconceptions about what's in these products and the harm they can do. Some people may believe that e-cigarettes don't contain nicotine, because they don't have combustible tobacco, which is found in traditional cigarettes. But e-cigarettes are a nicotine product, Watson said. "In some cases, it might have more [nicotine] than regular cigarettes, but it's difficult to know, because it's largely unregulated," she said. According to the Centers for Disease Control and Prevention, e-cigarette aerosol can include nicotine, cancer-causing chemicals, ultrafine particles, and heavy metals such as nickel, tin, and lead. It can also include flavorings like diacetyl, which is a chemical linked to serious lung disease.

E-cigarettes also increase the possibility of negatively affecting brain development and respiratory health, the OSG said. Nicotine affects the development of the brain's reward system, which includes brain circuits that affect attention and learning. Other risks include mood disorders and permanent problems with impulse control. DelVecchio warned that while more research needs to be done on the long-term health effects of e-cigarettes and vaping, bronchiolitis obliterans has been linked to these products. This disease occurs when e-cigarette use triggers an immune system response, causing inflammation in the lungs. It's unknown whether the inflammation is long-term or if any additional damage disappears over time, DelVecchio said. "I believe more and more places are starting to acknowledge that vaping and e-cigarettes are potentially just as harmful as secondhand smoke," she said.

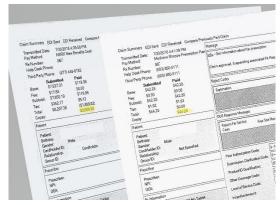
More than 460 different e-cigarette brands are available, according to the National Institute on Drug Abuse. Watson warned that many vaping products are not FDA-approved, since the contents, including chemicals and substances in flavoring, aren't fully known, making the safety level difficult to determine. According to NIDA, about 66 percent of teenagers who use e-cigarettes believe their products only contain flavoring, while nearly 14 percent report not knowing what's in them, and only roughly 13 percent believe they contain nicotine. Although some e-cigarette brands are FDA-approved, other vaping products and e-cigarettes are not regulated. Long-term data on the safety of all of these products is not available, since they are still relatively new, DelVecchio said.

Research shows e-cigarette use among youth can lead to traditional tobacco use, which is known to cause disease and premature death, said Watson. Additional information on e-cigarettes can be found through the <u>Disease Control</u> and <u>Prevention</u> and <u>National Institutes of Health</u>. Resources for quitting smoking can be found through the Department

of Defense's <u>UCanQuit2</u> campaign. "Even though you may not feel like you're smoking with an e-cigarette, you can be putting more harm in your body than you realize," said Watson. "It's important to stay informed and do your research." [Source: Health.mil | September 25, 2018 ++]

Drug Price Gouging Update 06 Customers Overpay on A Quarter of All Prescriptions

Drug prices continue going up – and those hikes affect everyone – from patients who are buying their prescriptions to anyone who pays taxes. There are some cases where benefit managers are hiking up costs hundreds or thousands of dollars above the price you'd pay without using insurance. For example, one small bottle of a lower dosage generic version of Viagra used to treat low blood pressure costs Louisiana pharmacy manager Gerald Michel \$31. At the checkout counter, customers could find a much higher price tag because the pharmacy benefit manager (PBM) told Michel's family-owned pharmacy to charge the customer more than \$2,000. "It's just unadultered greed," Michel said.



These two receipts show the cost one patient would have paid for a medication if using insurance (left) and what the patient actually paid by going around insurance (right).

Rather than charging that huge mark-up, Michel's pharmacy chose to bypass the pharmacy benefit manager and was able to charge just \$44.20. "That's quite a big difference. It's ridiculous. Is it just about a money grab now in health care? Everybody's overpaying," Michel said. According to a recent University of Southern California study, customers overpaid on nearly 25 percent of all pharmacy prescriptions. In most cases, it would have been cheaper for the consumers to buy the drug without using insurance. "You buy insurance for the reason of lowering your prescription drug costs. But more and more patients are able to find prescriptions less expensive if they don't use insurance than if they do," said Doug Hoey, who leads the National Community Pharmacists Association.

Carol Shoemaker, a patient who buys many medications for her family, has learned to shop around to find competitive prices and keep more money in her bank account. "I pay \$600-700 a month for a premium because I'm a single person. I don't have a company getting any discounts with big group insurance policies. So, it's very distressing. You're already spending a ton of money on insurance, but you still have to pay for all of the extra," Shoemaker said. Carol Shoemaker said she saves about \$1,000 a year by shopping around for her family's medication. For one example of Shoemaker's cost savings: One prescription would have cost her \$613 with her insurance, but she found she can pay less than \$300 when she bypasses her insurance. "For me that's just too much money to be throwing out the window," Shoemaker said.

The USC study cited the drugs with the most frequent overpayments: zolpidem tartrate (a drug used to treat insomnia), amlodipine besylate (for high blood pressure and chest pain) and prednisone (a commonly-prescribed steroid). In its six-month sample, the USC researchers estimated \$135 million in overpayments. All of those inflated costs come back to patients' and even the country's bottom line; that's because studies show U.S. consumers and the

government pay more for prescription medication than any other country. "The drug prices in the U.S. for the exact same drugs are often exponentially higher than they are in Canada and in every other country," said Gabriel Levitt, president of PharmacyChecker.com, a company that verifies overseas pharmacies and compares prices for different drugs.

"We are at a competitive disadvantage," Hoey said. "And at some point we are going to have to make decisions as to what do we fund? Do we fund health care? Or do we fund fixing that bridge that's about to fall into the river? Or funding our military?" "I think the most generous would call it capitalism. I would call profiteering and greed in many cases. Because it's not a fair system," Hoey said. "If it was a fair system where a consumer could say, 'I'm choosing a more expensive product' or 'I'm choosing to go to a more expensive pharmacy.' That would be capitalism, in my opinion. But because it's opaque and the consumer doesn't know, I think its greed and profiteering."

Hoey places the blame on those pharmacy benefit managers, or PBMs, which act as a middle man in the drug industry, setting the price of prescriptions. "They are the wizard behind the curtain that is orchestrating all the prescription drug pricing," Hoey said. The nation's biggest PBMs are Express Scripts, Optum Rx and Caremark. "There are companies that are smaller that are household names like McDonald's or Lowe's or Home Depot, you know, big companies like that. You can add those companies together, and they're still smaller than these PBMs," Hoey said.

In the case involving Michel's pharmacy, a quick phone call revealed the PBM forcing him to overcharge his customer nearly \$2,000 was Optum Rx, which is affiliated with the nation's largest health insurance company, United Healthcare. An Optum spokesperson tells InvestigateTV the blame is on the pharmacy. "If a member's copay is higher than the cash price that the pharmacy enters in the point of sales system the consumer should pay the cash price," Andrew Krejci of Optum RX told us by email. He added, "If the pharmacy is not accurately entering their cash price they are in violation of their contract with us." Multiple pharmacists contacted by InvestigateTV dispute what Optum said. To save yourself money on prescriptions, start asking questions:

- First, see if your prescription would be cheaper without using insurance.
- Next, price it out at different pharmacies, and don't forget to check out community or independent pharmacies, which can sometimes be much cheaper.
- Finally, always ask your pharmacist or doctor if there's a better alternative for the drug prescribed.

Refer to <u>http://www.wmcactionnews5.com/2018/09/24/report-customers-are-overpaying-quarter-all-prescriptions</u> for a short video summary of the above. [Source: WMC5 Action News | Lee Zurik | September 25, 2018 ++]

Flu Shots Update 11 Free for VA Enrolled Vets | Available Now

During flu season, protecting your health with a flu shot is easier than ever and as close as your local VA or neighborhood Walgreens. VA and Walgreens care about your health and are partnering to offer enrolled Veteran patients easy access to flu shots. VA and Walgreens are national partners, providing no-cost standard (Quadrivalent) flu shots to enrolled Veterans of the VA health care system. If you are interested in finding out more about other vaccine options, especially if you are aged 65 or older, contact your VA health care team. During the program, which runs from August 15, 2018, through March 31, 2019, enrolled Veteran patients nationwide have the option of getting their flu shot at any of Walgreens' 8,200 locations in addition to their local VA health care facilities.

No appointment is required. Simply go to any Walgreens, tell the pharmacist you receive care at a VA facility and show your Veterans Health Identification Card and another form of photo ID. (Patients will also be asked to complete a vaccine consent form at the time of service.) Your immunization record will be updated electronically in your local VA electronic health record. Walgreens has the capability to electronically send vaccination information to the VA electronic health record. The VA-Walgreens national partnership is part of VA's eHealth Exchange project. This national program ensures that many Veterans get their no-cost flu shot at their local Walgreens, satisfying their wellness reminder because they either found it more convenient or did not have a scheduled appointment at a local VA health care facility.



Other Options for Immunization

- VA Health Care Facilities -- You may receive a no-cost flu shot during any scheduled VA appointment if you are admitted to one of our VA health care facilities, or at one of the convenient walk-in flu stations. For more information on locations and hours contact your <u>local VA health care facility</u>.
- Other Non-VA Providers and Pharmacies -- Many local retail pharmacies offer flu shots that may be covered by private insurance or programs such as Medicare. There may be a charge for your flu shot at these locations. If you do not have insurance, there will usually be a charge.

[Source: VAntage Point | September 20, 2018 ++]

TRICARE Webiner ► Ask TRICARE 11 OCT @ 1400 EST About FEDVIP

By law, the TRICARE Retiree Dental Program (TRDP) will end on Dec. 31, 2018. New dental plan options for those enrolled in TRDP will be available through the <u>Federal Employees Dental and Vision Insurance Program</u> (FEDVIP). FEDVIP vision coverage will also be available for the first time. In case you missed the September webinar, join the TRICARE webinar on Oct. 11, from 2 to 3 p.m. ET, to learn about new dental and vision coverage under FEDVIP. The "<u>New Dental and Vision Coverage Options for TRICARE Beneficiaries</u>" webinar will discuss who is eligible for FEDVIP, as well as how and when to enroll.

There's no automatic enrollment into a new dental plan once TRDP ends. For 2019 dental coverage, retirees and their family members must take action to enroll in a FEDVIP plan. All beneficiaries eligible for TRDP are eligible for FEDVIP dental coverage. Visit the <u>FEDVIP website</u> for dental plan options. If you're eligible, your first chance to enroll in FEDVIP is during the <u>2018 Federal Benefits Open Season</u>. This runs from Nov. 12 through Dec. 10, 2018. Your coverage will then start Jan. 1, 2019.

Retirees, retiree families, and active duty families are eligible for FEDVIP vision coverage. This year's FEDVIP open season is also your first chance to enroll in a FEDVIP vision plan. If you enroll during open season, your coverage will start Jan. 1, 2019. Visit the <u>FEDVIP website</u> for vision plan options.

Register to join them on Oct. 11 to learn more about the TRDP transition to FEDVIP and what the change means for you. A Q&A led by the presenters will follow the presentation. Keep updated on all of the TRICARE changes. For the latest on changes to TRICARE, visit <u>TRICARE News</u> and <u>TRICARE Changes</u>. [Source: TRICARE Communication | September 28, 2018 ++]

TRICARE Dental Program Update 18 Plan Cost Comparisons

The open season for <u>enrollment</u> in the new dental and vision coverage for TRICARE beneficiaries - FEDVIP - is just around the corner (Nov. 12 to Dec. 10), and beneficiaries now can compare plan costs as they consider their coverage options. FEDVIP will replace the TRICARE Retiree Dental Program (TRDP), managed by Delta Dental, which sunsets Dec. 31, 2018. The Office of Personnel Management (OPM) has released detailed information on the available plans; click <u>here</u> for the full breakdown.

The average dental gross premium increased 1.2 percent from last year, OPM said. Average rates are:

- Self: \$17.41 biweekly; \$37.73 monthly.
- Self Plus One: \$34.14 biweekly; \$73.97 monthly.
- Self and Family: \$49.23 biweekly; \$106.68 monthly.

The average vision gross premium dropped 2.8 percent from last year, per OPM. Average rates are:

- Self: \$5.10 biweekly, \$11.05 monthly.
- Self Plus One: \$10.23 biweekly; \$22.16 monthly.
- Self and Family: \$14.75 biweekly; \$31.96 monthly.

MOAA will be participating in the Office of Personnel Management (OPM) rollout of the program in late September. The rate announcement came earlier than expected, which means TRICARE beneficiaries will have more time to review plans and make comparisons so they are ready to enroll during open season.

Open Season Rollout

The 2019 FEDVIP Plan Comparison Tool will be available 1 OCT at **TRICARE.benefeds.com**. OPM has indicated BENEFEDS will mail comparison printouts to callers upon request. Brochures for 2019 plans are available online; beneficiaries also can request hard copies by contacting individual FEDVIP carriers directly. Premium and Life members of MOAA will find an in-depth article in the November issue of Military Officer describing the 10 dental and four vision plans to be offered.

Plan Choice

TRICARE beneficiaries may find they have access to a more robust dental benefit than before, as well as the option of vision plans - a completely new offering. FEDVIP offers a variety of plans, with different levels of cost and coverage, including High and Standard options. There are no plan exclusions and no waiting periods, except for orthodontia. In-progress treatment will be honored, up to FEDVIP carrier limits. The biggest change for beneficiaries will be that families can choose a dental and/or vision plan that meets their unique needs.

Choosing a Carrier and Plan Option

There are a few general steps to keep in mind as you evaluate and do your due diligence with plan selection:

- Step 1: Ask your dentist if they participate in a FEDVIP plan.
- Step 2: Review your family composition and situation for the upcoming benefit year. Consider discussing your dental treatment plans with your dentist.
- Step 3: Use the <u>Plan Comparison Tool</u>, comparison information in the November issue of Military Officer, or plan brochures to compare benefits and coverage versus premium cost.

During Open Season

Once TRICARE Open Season begins, <u>enrollment</u> can only occur online or through the call center. MOAA recommends beneficiaries go to TRICARE.benefeds.com and complete the following steps:

- Answer a few simple questions about your eligibility.
- Provide information on yourself and your family and create an account.
- Select a plan that meets your family's needs.
- Review your selection and enroll in the plan.

• Receive enrollment verification.

FEDVIP Premium Payments

As part of the FEDVIP enrollment process, BENEFEDS will set up your preferred method of payment or charge you automatically through DFAS. Payments are retrospective, not prospective. BENEFEDS will collect your first FEDVIP payment Feb. 1, 2019. Delta Dental will terminate your allotment for your 2018 TRICARE Retiree <u>Dental Plan</u> (TRDP) coverage following the December premium collection 30 NOV, with no action required on your part.

Lastly, remember to check the <u>TRICARE Benefeds website</u> for more information, and look for more FEDVIP plan details in the November issue of Military Officer. [Source: MOAA Newsletter | Kathryn M. Beasley |September 26, 2018 ++]

Tricare Access to Care Update 01 ► New Rule Added on Plan Changes

Tricare officials on 13 SEP announced an addition to a list of circumstances under which users will be permitted to switch plans after a new rule takes effect late this year. Currently, military families enrolled in Tricare Select or Tricare Prime can change plans for any reason. But a new rule ordered by Congress in 2016 and set to kick in late this year will block users from switching plans at will. Instead, users will be permitted to make plan changes only within a 90-day window of a "qualifying life event" (QLE) or during an annual open enrollment period. Those qualifying events include moves, the birth of a child, the loss of other health insurance, retirement, marriage and divorce.

But early this year, military advocates raised concerns that the original QLE list, which was not dictated by Congress but instead set by Tricare policy, was not friendly to the special life circumstances caused by military life. A policy update released Thursday addresses at least one of those problems. Newly included is a rule allowing military families who have been ordered to change from an off-base primary-care provider to one within the Military Treatment Facility (MTF) system or vice versa to switch plans. That change, said Karen Ruedisueli, a deputy director of government relations for the National Military Family Association (NMFA), is a step in the right direction.

"We've been urging the Defense Health Agency to include additional QLEs for situations unique to the military health system," Ruedisueli said in a statement to Military.com. "We are glad they have evolved the list to address [primary-care manager] changes that would move a beneficiary in or out of the MTF for primary care." Still, the addition doesn't address all of NMFA's concerns, she said. For example, the organization also has asked Tricare to let users switch plans if they experience quality-of-care problems within the MTF system. "We think it's critical that families don't feel trapped in a medical facility that isn't meeting their needs," she said.

The system's first-ever open enrollment period will run this year from Nov. 12 to Dec. 10, 2018. During that period, military families will also be able to enroll in a Federal Employee Dental and Vision Insurance Program (FEDVIP) vision plan for the first time, thanks to a separate expansion ordered in 2016. [Source: Military.com | Amy Bushatz | September 13, 2018 ++]

Tricare Provider Oversight GAO Report on Civilian Providers

Pentagon officials need to do more to make sure civilian health care providers are giving military families good care, according to a new report from the Government Accountability Office (GAO). <u>The report</u>, released 17 SEP, found that while military health care officials have created a way to monitor whether families and troops are getting quality care from military treatment facilities, those same benchmarks aren't applied to community-based providers. "As a

result, DoD's senior leadership has limited information on the extent to which Military Health System (MHS) beneficiaries receive consistently high-quality care across the MHS," the report states.



To keep track of health care performance, the Defense Department has two sets of measurements -- one for military treatment facilities and one for civilian care. But for community-based care, rather than the providers and hospitals themselves, the Pentagon instead reviews the performance of Tricare's two civilian health care contractors, Health Net and Humana, using what's known as the Purchased Care Dashboard. The Pentagon expects those contractors, in turn, to monitor individual doctors and hospitals. But the providers' performance isn't based off the metrics created by the Pentagon, and details on whether the contracted doctors are providing good care aren't shared with military officials, the report found. "According to MHS officials, the MHS does not require the contractors to ensure that each individual hospital, physician or other provider in these networks meets the performance standards related to the Purchased Care Dashboard measures," the report states. And while the contractors are expected to make sure military families are receiving quality care, they aren't required to push out providers who don't perform, it adds. "In practice, however, MHS officials said, and documents we reviewed show, that providers are rarely removed from the network," the report says. "For example, MHS officials reported that one contractor estimated that one provider was removed from its network over quality issues every one to two years."

Pentagon officials told GAO investigators that they don't require performance reports from individual doctors because they don't want to increase provider workloads. Instead, they said they are creating a series of "value-based" pilot programs that give extra incentives and rewards to providers who have good outcomes. The GAO found fault with that plan, however, because even when completely in place in 2020, those incentive programs would affect only about 25 percent of care. That means the bulk of patient experiences would be left without DoD oversight. "Without consistent performance standards and corrective action requirements, DoD is limited in its ability to address variation in the quality of care delivered and help ensure that its beneficiaries receive consistent high-quality care across the MHS," the report states. Instead, the auditors recommend that the Pentagon fix the Tricare East and West contracts to require action against providers who don't meet the standards. Defense officials countered that when it comes to the contracts, their hands are tied -- at least for now. "The Defense Health Agency will hold the contractor to the contractual performance standards, but currently cannot take action against individual providers based solely on performance," Pentagon officials said in a response included with the report. [Source: TRICARE Communications | September 14, 2018 ++]

TRICARE Enrollment Fees > TRR & TRS 2019 Changes

Retired Guardsmen and reservists will pay more for Tricare enrollment in 2019, while others will see small decreases to their monthly or annual fees, according to information recently updated on Tricare's website. The rate changes go into effect Jan. 1 after a 2017 revision that moved Tricare from a fiscal year fee system to one based on the calendar year. Officials have not yet released updated enrollment fees for traditional retirees.Starting in 2019, <u>Tricare Retired</u>

<u>Reserve</u> users will pay more monthly for individuals and families. While those retiree fees are increasing, users of <u>Tricare Reserve Select</u> and some Tricare Young Adult users will instead experience small enrollment fee decreases. For 2019 these amounts are:

TRICARE Young Adult (TYA) Monthly Premiums:

TYA Prime: \$358 (was \$324) TYA Select: \$214 (was \$225) **TRICARE Reserve Select (TRS) Monthly Premiums:** TRS member-Only: \$42.83 (was \$46.09) TRS member and family: \$218 (was \$221.38) **TRICARE Retired Reserve (TRR) Monthly Premiums:** TRR member-only: \$451.51 (was \$431.35) TRR member and family: \$1,083.40 (was \$1,038.31) **CHCBP Quarterly Premiums:** Individual coverage: \$1,453 (was \$1,425) Family coverage: \$3,273 (was \$3,210)

Enrollment fees aren't the only out-of-pocket costs changing in 2019. Co-pays for active-duty and retiree <u>Tricare</u> <u>Select</u> users will go up slightly in some categories, based on the annual <u>Cost of Living Adjustment</u> (COLA). The COLA adjustment, which will be officially announced in mid-October, is currently estimated at about 2.8 percent. For Tricare Select retirees, that means co-pays for primary-care providers are projected to go up from \$28 to \$29, emergency room co-pays will increase from \$109 to \$111, urgent care co-pays will go up \$1 to \$29, and ambulance co-pays will increase from \$98 to \$102. Active-duty Select users are also projected to see some COLA-based cost increases. For those users, ambulance co-pays will go from \$74 to \$76, while emergency room visits will go up \$2 to \$83 per visit. [Source: Military.com | Amy Bushatz | September 25, 2018 ++]

TRICARE Podcast 467 College Students | FEDVIP Webinar | Natural Disaster Preparation

College Students -- Is your student hitting the books at college this fall? Did you know that 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 and,
- The sponsor provides over 50 percent of the child's financial support

To extend benefits past your student's 21st birthday, you'll need a letter from the school registrar's office, stating your child's enrollment in a full-time accredited college. Show this letter to an ID card-issuing facility. And don't forget to update DEERS before your child's 21st birthday to avoid automatic disenrollment and any break in coverage. College students may only enroll in or change their TRICARE coverage during the annual TRICARE Open Season unless they experience a Qualifying Life Event, or QLE. The most common QLE for college students is a change in their address, from home to college or vice versa.

TRICARE Prime and US Family Health Plan enrollees attending college stateside in the same region as their sponsor may keep their enrollment at their sponsor's address or transfer it to their school address. Enrollees attending college in a different region may keep their TRICARE Prime enrollment in their sponsor's region or choose split enrollment. They can enroll in TRICARE Prime if it's available in the new region. TRICARE Prime Remote enrollees must live at their sponsor's qualifying residence to stay eligible for this plan. If moving away from home, they 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.

Students attending college overseas without a parent may enroll in the TRICARE Overseas Program, or TOP, Select. Students overseas who are command-sponsored and live with their sponsor, may keep TOP Prime or TOP Prime Remote. Some colleges and universities offer a student health plan. Student health plans are other health insurance. 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. For more information on TRICARE options for college students, visit TRICARE.mil/college.

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FEDVIP Webinar -- The TRICARE Retiree Dental Program, or TRDP, is ending on December 31st, 2018. Starting January 1st, 2019, new dental plan options for those enrolled in TRDP will be available through the Federal Employees Dental and Vision Insurance Program, or FEDVIP. Join a TRICARE webinar on October 11th, from 2 to 3 p.m. Eastern Time, to learn about your new dental and vision plan options. The webinar will discuss who is eligible for FEDVIP, as well as, how and when to enroll. If you're eligible, your first chance to enroll in FEDVIP is during the 2018 Federal Benefits Open Season, which is from November 12th through December 10th, 2018. Coverage starts the following January. Retirees, retiree families, and active duty families are eligible for FEDVIP vision coverage. Register to join them on October 11th and bring your questions! Learn more about the FEDVIP transition at www.TRICARE.mil/fedvip. A Q&A led by the presenters will follow the presentation.

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Natural Disaster Preparation -- With an active hurricane season current underway, TRICARE wants to remind beneficiaries to stay prepared during this time. Access to your TRICARE benefit and the resources available to you may change during a disaster. Stay informed and learn the best way to keep your family safe during a weather-related emergency. Here are a few ways you can prepare:

- Develop a disaster plan including a safe evacuation route;
- Make copies of all important documents including your uniformed services ID card and keep them in a waterproof container;
- Carry a copy of all important phone numbers like your primary or any specialty care providers; and
- Have an extra dose of medication and any needed medical devices or equipment.

If your enrollment area qualifies for emergency procedures, you can access emergency prescription refills at any TRICARE retail network pharmacy. Call ahead or bring in your empty prescription bottle. To find a network pharmacy, go to <u>www.express-scripts.com</u>. TRICARE may authorize referral waivers during a state of emergency. If seeking non-network care during an emergency, keep your receipts. File any claims with TRICARE as soon as possible.

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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: <u>http://www.tricare.mil/podcast</u> | September 13, 2018 ++]

TRICARE Podcast 468 Childhood Obesity | Valsartan Recall | TRICARE Web Tools

Childhood Obesity -- September was National Childhood Obesity Awareness Month. Obesity now affects 1 in 6 children and adolescents in the U.S. and continues to rise. Parents play an important role in preventing childhood obesity. You can help your kids develop smart food and exercise habits. And use your TRICARE benefit to help keep them healthy. Childhood obesity puts kids at risk for physical, emotional, and psychological problems. Children and

teens with weight problems are more likely to grow up to be adults with weight problems. Adult obesity links to serious health conditions such as heart disease, type 2 diabetes, and cancer. Some contributing factors of obesity include disease, genetics, medications, and behaviors. Small changes in lifestyle can make a big difference to maintaining a healthy weight. A few small behavior shifts that can help are to:

- Offer nutritious meals and snacks, such as, vegetables, fruits, and whole-grain products
- Encourage physical activity
- Limit sugary drinks and,
- Reduce time in front of TV and computer screens

Your TRICARE coverage includes behavioral interventions for childhood obesity. A TRICARE-authorized provider must provide these services. They include activities like:

- Setting weight loss goals
- Diet and physical activity guidance, and
- Strategies to maintain lifestyle changes.

TRICARE covers well-child care for children from birth through age 6. These office visits offer a chance to talk to your doctor if you have concerns about your child's weight. Visit <u>www.TRICARE.mil/coveredservices</u> and search obesity treatment, weight control, or nutritionist to learn more. Give your kids a solid start to a long and healthy life!

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Valsartan Recall -- On July 13th, 2018, the Food and Drug Administration, issued a voluntary recall of valsartan, a drug used to treat high blood pressure and heart failure. They 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. The Defense Department sent notification letters to all TRICARE beneficiaries who potentially received currently affected products. Since this is an ongoing investigation, more manufacturers may voluntarily recall their valsartan products. If additional products are added to the recall list, the Defense Department will continue to send letters to TRICARE beneficiaries who received contaminated products.

If you take valsartan, the FDA recommends you continue taking your current medicine until your doctor or pharmacist gives you a replacement. If you're taking any medication containing valsartan, compare the information with the information in the recall list. This will determine if it's been recalled. If you are not certain, contact your pharmacist. And 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 to discuss other treatment options. You can find the latest information about the recall and affected products at <u>www.fda.gov</u>.

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TRICARE Web Tools -- Did you know that the TRICARE website can help you learn what health plans you may be eligible for? And that you can compare plan features and costs? If you aren't sure what health plans you may be eligible for, start by using the TRICARE Plan Finder at TRICARE.mil/planfinder. After you answer a few questions the tool will display the plans you may be eligible for based on who you are and where you live. Different family members may be eligible for different plans. If you want to compare several health plans, you can do so by using the Compare Plans tool at <u>www.TRICARE.mil/compareplans</u>. Select the plans you're interested in learning more about and the results will display in a table. You can compare the main features and costs of each plan, including:

- Cost for a primary or specialty care visit
- Annual deductible
- Maximum out-of-pocket costs and,
- Enrollment requirements.

The TRICARE Plan Finder and Compare Plans are just two helpful tools that make it easier to determine the right health plan for you and your family.

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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: <u>http://www.tricare.mil/podcast</u> | September 21, 2018 ++]

TRICARE Podcast 469 Flu Prevention - HIPAA - Suicide Prevention Awareness Month

Flu Prevention -- Flu viruses are serious and contagious; they can lead to hospitalization or even death. The best way to keep the flu at bay is prevention. Take these three actions to reduce your chances of getting the flu:

One. *Get vaccinated.*

- The Centers for Disease Control and Prevention recommends a yearly flu vaccine as the most important step in protecting yourself. TRICARE covers the flu vaccine.
- Children six months and older should get a flu vaccine every fall before flu activity begins. It takes about two weeks for your body to develop flu-fighting antibodies.
- And pregnant women, people with certain health conditions, 65 and older, and health care workers have a greater chance of getting sick or developing complications from the flu.

Two. Take basic health precautions

- Wash your hands frequently with soap and water. Use an alcohol-based hand rub if you're unable to wash your hands.
- Avoid contact with sick people and stay home if you have flu-like symptoms. Symptoms include fever, cough, sore throat, stuffy nose, body aches, headache, chills, and fatigue.
- And cough or sneeze into a tissue or the crook of your elbow, not into your hands.

And three. If you have the flu, take antiviral drugs as prescribed by your doctor.

- It's best to take antiviral drugs within two days of getting sick. Antiviral drugs can make illness milder, shorten the time you're sick, and prevent flu complications.
- Speak with your provider to learn more about antiviral drugs.

You and your family can get the flu shot at no cost through a military hospital or clinic, a participating network pharmacy, or a TRICARE-authorized provider. The pharmacy benefit covers free vaccines when given by a pharmacist at a network pharmacy. If a provider administers your vaccine at an onsite pharmacy clinic, the vaccine may not be covered. At a TRICARE-authorized provider, you may have to pay copayments or cost-shares for the office visit, but the vaccine will be no cost to you. For more about flu prevention, visit <u>www.TRICARE.mil/flu</u>.

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HIPAA -- The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, gives individuals the right to be informed of the privacy practices of their health plans and those of most of their health care providers. HIPPA informs individuals of their rights with respect to their protected health information. Health plans and covered health care providers are required to develop and distribute a Notice of Privacy Practices. This document provides a clear explanation of these rights and practices. The notice is intended to make individuals aware of privacy issues and concerns. It encourages them to exercise their rights, and prompts them to have discussions with their health care plan administrators and health care providers. Visit <u>www.TRICARE.mil/privacy/hipaa</u> to view the Military Health System Notice of Privacy Practices.

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Suicide Prevention Awareness Month -- September was Suicide Prevention Awareness Month. The Military Health System supports the hash tag BeThere campaign, a joint Defense and Veterans Affairs Department suicide prevention

campaign. BeThere is a reminder that everyone has a role to play in suicide prevention. Some of the warning signs of a suicidal person are loss of hope, suicidal talk, and having a plan to take his or her life. If you or a family member are struggling with any mental health issues, including those related to suicide, TRICARE covers many types of mental health treatments. A few of these services includes individual and family psychotherapy, substance use disorder treatment, as well as inpatient and outpatient treatment.

You may need a referral or prior authorization for some mental health care services. If admitted to a hospital, call your primary care manager, regional contractor, or TRICARE Overseas Program Regional Call Center for help with getting continued-stay authorization. Visit <u>www.TRICARE.mil/mentalhealth</u> 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: <u>http://www.tricare.mil/podcast</u> | September 28, 2018 ++]

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Military Death Gratuity Update 06 ► Government Shutdown Will Not Stop Payment

The death gratuity program provides for a special tax free payment of \$100,000 to eligible survivors of members of the Armed Forces, who die while on active duty or while serving in certain reserve statuses. The death gratuity is the same regardless of the cause of death. The longstanding purpose of the death gratuity has been to provide immediate cash payment to assist survivors of deceased members of the Armed forces to meet their financial needs during the period immediately following a member's death and before other survivor benefits, if any, become available. Members may designate eligible survivors, at any time, by updating their DD Form 93, Record of Emergency Data.

The death gratuity is payable for death of members in a reserve status while performing authorized travel to or from active duty, while on inactive-duty training, or while performing authorized travel directly to or from active duty for training or inactive duty training, as well as, members of reserve officers' training programs who die while performing annual training duty under orders for a period of more than 13 days or while performing authorized travel to or from that duty, to applicants for membership in reserve officers' training corps who die while attending travelling to or from field training or a practice cruise and to persons travelling to from or while at a place of acceptance for entry upon active duty. The death gratuity is also payable if an eligible member or former member dies within 120 days of release or discharge from active duty, or active duty for training when the Secretary of Veterans Affairs determines that the death resulted from injury or disease incurred or aggravated during such duty. Eligible Survivor

Prior to May 25, 2007, the death gratuity was payable according to a specific hierarchy prescribed in law with limited opportunity for the member to designate a beneficiary. Since July 1, 2008, a member may designate any person or persons to receive up to 100% of the death gratuity (in 10% increments) with any remaining undesignated amount

payable according to a new prescribed hierarchy. The new beneficiary hierarchy for the amount of the death gratuity not covered by a designation shall be paid as follows:

- 1. To the surviving spouse of the person, if any.
- 2. If there is no surviving spouse, to any surviving children (as prescribed in the note for item 2 of the pre-2008 hierarchy, above) of the person and the descendants of any deceased children by representation.
- 3. If there is none of the above, to the surviving parents of the person or the survivor of them.
- 4. If there is none of the above, to the duly appointed executor or administrator of the estate of the person.
- 5. If there is none of the above, to other next of kin of the person entitled under the laws of domicile of the person at the time of the person's death.

Notes:

- Item (1), Surviving Spouse. If a person has a spouse, but designates a person other than the spouse to receive all or a portion of the amount payable, the Secretary of the Military Department shall provide notice of the designation to the spouse.
- Item (3), Treatment of Parents. Parents include fathers and mothers through adoption. However, only one father and one mother may be recognized in any case, and preference shall be given to those who exercised a parental relationship on the date, or most nearly before the date, on which the decedent entered military service.
- If a person entitled to all or a portion of a death gratuity dies before the person receives the death gratuity, it shall be paid to the living survivor next in the order prescribed.

Military death gratuities will be exempted from future government shutdowns under a provision included in the 2019 NDAA. The move means a permanent fix for an infrequent but devastating problem facing grieving military families caught up in national political budget fights. Even if other military services and benefits are shuttered, the death gratuity payments will still be processed. In each of the last two partial government shutdowns, widows of troops killed on duty were forced to wait several days for the military's automatic financial assistance because federal rules prohibited the payouts. [Source: https://militarypay.defense.gov/Benefits/Death-Gratuity | September 2018 ++]

SCRA Update 09 Northwest Trustee Services | 28 Unlawful Foreclosures

A foreclosure services company has agreed to pay up to \$750,000 to service members who lost their homes due to alleged illegal foreclosure, Justice Department officials announced 27 SEP. According to the settlement agreement, Northwest Trustee Services Inc., of Bellevue, Washington, completed 28 foreclosures on homes owned by service members between January 2010 and July 31, 2017, without obtaining the required court orders, in violation of the Servicemembers Civil Relief Act (SCRA). The company will pay compensation of up to \$125,000 to each of the service members. The amounts will vary, depending on the situation.

The SCRA prohibits foreclosing on the home of a service member during military service, or for one year afterward, without a court order if the mortgage was originated prior to the service member's period of military service. In many cases this applies to reservists and Guard members called to active duty, but also to active-duty members who bought their home before entering active duty. This is the Justice Department's first SCRA lawsuit against a foreclosure trustee company. "We hope this case sends a strong message to foreclosure trustee companies and others that all foreclosures must comply with the Servicemembers Civil Relief Act," said Acting Assistant Attorney General John Gore of the Civil Rights Division, in the announcement.

According to the company's website, the business has closed its doors. Officials with the company could not be immediately reached for comment. The settlement agreement states that nothing in the settlement is to be construed as an admission of liability by Northwest Trustee Services for any of the allegations. "Northwest Trustee may have shuttered its foreclosure business, but that does not end its obligation to do right by service members," said Annette

L. Hayes, U.S. Attorney for the Western District of Washington, in the announcement. "Those who serve in our military deserve zealous representation of the rights," she said. "We are working to ensure that service members whose homes were illegally foreclosed on by Northwest Trustee receive up to \$125,000 in compensation." The agreement covers non-judicial foreclosures initiated or completed by Northwest Trustee or any of its related businesses, from Jan. 1, 2010, through July 31, 2017.

Justice officials began their investigation into Northwest Trustee's practices after Marine Corps veteran Jacob McGreevey of Vancouver, Washington, submitted a complaint to the Justice Department's Servicemembers and Veterans Initiative in May 2016. Northwest had foreclosed on McGreevey's home in August 2010, less than two months after he was released from active duty in Operation Iraqi Freedom. Since 2011, Justice officials have obtained more than \$468 million in monetary relief for service members through its enforcement of the SCRA, which provides protections in areas such as evictions, rental agreements, security deposits, civil judicial proceedings, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosures, automobile leases, life insurance, health insurance and income tax payments. Service member and their dependents who believe their rights may have been violated under the SCRA should contact their nearest <u>Armed Forces Legal Assistance Program Office</u>. [Source: MilitaryTimes | Karen Jowers | September 28, 2018 ++]

SCRA Update 10 ► United Communities, LLC | Collected 13 Unlawful Termination Fees

A New Jersey company that manages privatized military family housing at Joint Base McGuire-Dix-Lakehurst has agreed to pay \$45,002 to 13 service members in a settlement with the Justice Department over allegations it charged them unlawful fees when they tried to terminate their leases for military reasons. Justice officials alleged the fees were in violation of the Servicemembers Civil Relief Act (SCRA). United Communities, LLC, allegedly imposed early termination charges on the service members ranging from \$138 to \$3,100, and involved repaying a lease incentive the service members received when they initially signed the lease. The company will also pay a civil penalty of \$17,500 to the United States.

Under the SCRA, service members can end their residential leases after entering military service, or upon receiving military orders for a permanent change of station (PCS), deployment, or retirement, and landlords are prohibited from charging an early termination fee. Justice Department officials filed a lawsuit, as well as the settlement agreement, on 27 SEP in federal court in New Jersey. According to the agreement, United Communities has not admitted that the required repaying of the lease incentive resulted in an early termination charge prohibited by SCRA. Officials with United Communities could not be reached for comment.

"We appreciate United Communities' cooperation with the [Justice Department] to compensate affected service members," said Acting Assistant Attorney General John Gore, in a Justice Department announcement. "We are resolute in our commitment to vigorously enforce the SCRA on behalf of our men and women in uniform." "Members of the Army, Navy, and Air Force at Joint Base McGuire-Dix-Lakehurst and service members nationwide, have the right to terminate their leases without penalty when their military orders send them elsewhere," Gore stated.

According to the complaint, Army Capt. Gregory Funk signed a lease with United Communities in September, 2014, and received a lease incentive in the form of the first month being "rent-free," in return for the lease running for a term of 24 months. The lease addendum he signed included a clause stating that the lease incentive was equal to \$899.20, and that if he received orders for PCS, separation or retirement, he wouldn't be responsible for the full lease term if he lived there at least six months. It also stated that if the term couldn't be fulfilled for any other reason, he would be responsible for paying back the amount of the incentive.

In April 2016, five months before his lease was up, Funk received orders to deploy to Qatar for up to 365 days, and provided notice of termination of his lease to United Communities. They charged him \$899.20. Through the Justice

Department investigation, officials determined that the company allegedly charged at least 12 additional service members early termination fees. This is the second SCRA case the Justice Department has brought involving lease incentives. Service members and their dependents who believe their rights under SCRA have been violated should contact the nearest Armed Forces Legal Assistance Program Office. [Source: MilitaryTimes | Karen Jowers | September 28, 2018 ++]

Credit Freezes Update 01 ► Freeze/Unfreeze Your Credit File For Free

Starting September 21, 2018, you can Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To imitate a credit freeze

Contact all three of the nationwide credit reporting agencies - Equifax, Experian, and TransUnion:

- Equifax | <u>www.Equifax.com/personal/credit-report-services</u> | Tel: 800-685-1111
- Experian | <u>www.Experian.com/help</u> | Tel: 888-EXPERIAN (888-397-3742)
- Transunion | www.TransUnion.com/credit-help | Tel: 888-909-8872

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. If you freeze your credit file, make sure you protect\remember your pin or password. For more information about freezing your credit report\file for free and to post\view comments and questions about this new law, go to https://www.consumer.ftc.gov/blog/2018/09/free-credit-freezes-are-here. [Source: MilitaryTimes | September 27, 2018 ++]

Money Moves Update 02 ► 7 Dumb Ones That Seem Smart

Saving money is good. But if you get carried away, it's easy to stumble -- and end up paying more. Sometimes, what appears to be a smart money-saving effort can backfire. Following are some ways MoneyTalksNews points out to avoid dumb mistakes that look smart on first glance.

1. Socking away more than you can afford -- It's easy to invest in your 401(k), and that's generally a great idea, too. As we have often written, if your employer will match your contribution up to a certain level, you should try to contribute at least to that level — or you'll be leaving free money on the table. But in your enthusiasm, don't deprive yourself of enough cash to cover expenses. Once your money is in your 401(k) — or term CDs, an IRA or similar investments — you usually can't get it out without paying a penalty. In the event of an emergency, you might have to cover the unpleasant surprise with a credit card. Or, you might be forced into making a late payment or bouncing a check. All of those are expensive ways to do business. So, be realistic about your budget, and create an emergency fund that you can access without cost. Then, make consistent contributions to your retirement fund and other longer-term investments.

2. Getting crazy about couponing -- There are more ways than ever to save with coupons and cash-back sites. We often write about these options, like Coupons.com, Ebates, Mr.Rebates, Groupon and Living Social. Using these tools can save you a bundle over time, and we do encourage you to use them — but not to buy things you don't need. The same goes for buying items in bulk. It can save you money, but only if you will readily use the items you buy. So before you pounce on a discount, ask yourself again whether you really need to make the purchase at all.

3. Keeping a high health insurance deductible -- Taking on a high health insurance deductible can lower your monthly premiums, and qualify you for a health savings account. For many policyholders, this is the right approach, particularly if you are healthy. However, people with a high deductible often are reluctant to seek care when they are sick or injured because they fear substantial out-of-pocket costs. So, don't automatically opt for the cheapest monthly premium (and its accompanying high deductible). Consider your current health, and issues that you may need to address in the coming year. A high deductible can cut your premium, but you might end up paying even more in out-of-pocket for costs if you see the doctor often or require other ongoing health services.

4. Skipping some types of insurance -- We've told you about the many insurance products that aren't worth your money. But there are many others that are vital for your financial security. Everyone knows you should have auto and homeowners insurance. But other types of insurance — such as rental insurance, life insurance and disability insurance — also can be critical to the financial well-being of you and your family. Saving a few bucks by not buying disability insurance seems wise — until you are injured and cannot work. Know your financial situation, then insure yourself accordingly.

5. Leasing a car -- Many drivers like to have a new car every two to three years. And leasing cars is generally cheaper than buying a new car every few years. But there are a number of ways that leasing can end up costing you more money. If the car is returned in less-than-pristine condition or has been driven more than the agreed-upon miles, you may face sizable penalties and fees. Carefully read and analyze the lease agreement before you commit.

6. Transferring balances to a zero-percent interest credit card -- Are you deeply in debt? If so, it can be tempting to transfer your debt from a high-interest card to another card offering a zero-percent deal. This can be a good way to save money, but there are drawbacks. For starters, you will typically pay a transfer fee of around 2 to 5 percent on the amount you are moving to the new card. And if you don't pay off the balance on the new card by the time the zero-percent interest expires — usually 12 months — you will again be saddled with interest. Perhaps you will also keep spending, adding to the balance you transferred. You may face other pitfalls, too, including penalties if you miss a payment. In short, it's easy to transfer the money to a new card, but end up in worse financial shape than when you started.

7. Signing up for a long-term health club membership -- Wanting to exercise is a good thing. However, it's easy to let your enthusiasm get the best of you. If you sign a long-term contract to save money, will you really continue to work out throughout the entire length of the agreement? If not, you've potentially just made a costly error. Before committing, find out if you can obtain a free trial or special short-term rate. It will probably be higher than a permonth rate in a long-term contract, but it's worth the cost in the short term. Ultimately, if you decide to join as a long-term member, the Federal Trade Commission suggests you carefully read the fine print on cancellation policies, extra costs and written guarantees.

[Source: MoneyTalksNews | Nancy Dunham | September 13, 2018 ++]

Home Buying Update 01 ► 17 Places You Can Buy On A Modest Income

Home prices continue to soar in most of the country — but there are places where they remain cheap. In the second quarter of this year, single-family home prices rose in 161 out of 178 metropolitan areas, according to the latest quarterly data from the National Association of Realtors (NAR). The national median price for existing single-family homes reached a new peak of \$269,000 last quarter — 5.3 percent higher than it was one year prior. Rising mortgage rates also are putting more pressure on people hoping to buy a home. Despite the challenges homebuyers in many cities face, homes remain downright affordable in some pockets of the nation.

In the metropolitan areas that currently have the most affordable housing markets, buyers can afford a home with an income of as little as \$19,000, the NAR says. In many other areas, buyers can afford a home with a modest income of \$30,000 or \$40,000. The following metropolitan areas were the most affordable in the second quarter of this year, based on qualifying income, according to NAR. To qualify to buy a home, a buyer who puts down 20 percent would need the following incomes. All income figures assume a 4.7 percent mortgage interest rate and a monthly principal and interest payment that is limited to 25 percent of income:

- Youngstown-Warren-Boardman, Ohio-Pennsylvania: \$18,984
- Cumberland, Maryland-West Virginia: \$19,084
- Decatur, Illinois: \$19,487
- Elmira, New York: \$21,377
- Erie, Pennsylvania: \$24,474
- Binghamton, New York: \$24,715
- Wichita Falls, Texas: \$25,500
- Toledo, Ohio: \$25,862
- Rockford, Illinois: \$25,902
- Peoria, Illinois: \$26,022
- Waterloo-Cedar Falls, Iowa: \$26,183
- Davenport-Moline-Rock Island, Iowa-Illinois: \$26,203
- South Bend-Mishawaka, Indiana-Michigan: \$26,726
- Fond du Lac, Wisconsin: \$27,068
- Florence, South Carolina: \$27,370
- Canton-Massillon, Ohio: \$27,511
- Springfield, Illinois: \$27,792

To put all of this in perspective, the national median income for families was \$75,106 in the second quarter of this year, according to the NAR's analysis of U.S. Census data. Also, even if you could not make a 20 percent down payment, you wouldn't need that much higher of an income to qualify to buy a home in these markets. For example, in the No. 1-ranked Youngstown area, you would need an income of \$21,357 with a 10 percent down payment or \$22,543 with a 5 percent down payment. Meanwhile, in the most expensive metro area — San Jose, California, and surrounding areas — you would need an income of \$282,546 with 20 percent down to \$335,524 with 5 percent down to qualify to buy a home.

Tips for buying a home

Looking at the list above, one region is conspicuously absent: the West. That's not a surprise, as prices are soaring in that region of the country. In fact, the 10 markets where prices are growing fastest are all located in the West. To find out which cities are rapidly becoming least affordable, check out "Looking for a Bargain on a Home? Don't Move <u>Here</u>." Buying a home is a cornerstone of the American Dream, no matter where you live. If you have your heart set on buying your own place, check out "10 Steps to Finding Your Dream Home."

[Source: MoneyTalksNews | Karla Bowsher | September 13, 2018++]

Drug Price Gouging Update 05 Immoral Drug Company Hikes

Several pharmaceutical companies have been jacking up the prices of their drugs in unethical ways. Most recently, Nirmal Mulye, founder and president of Nostrum Pharmaceuticals, defended his decision to more than quadruple the price of nitrofurantoin, used to treat bladder infections, from about \$500 to more than \$2,300 a bottle. He said it was his "moral requirement to sell the product at the highest price." Mulye argues that his only moral duty is to benefit his

investors. As he said in defending Martin Shkreli, who in 2015 raised the price of an anti-parasite drug, daraprim, 5,000% from \$13.50 to \$750 per tablet, "When he raised the price of his drug he was within his rights because he had to reward his shareholders."

Mulye is wrong for many reasons. Drug companies deserve reasonable return on their investment in research and development, but some of these companies are abusing the system. The development of countless new drugs depends on taxpayer money and sacrifices that patients in studies make in good faith. Excessive price hikes harm many people, threaten public health and deplete huge amounts of taxpayer money that could be better used in other ways. The US government pays more than 40% of all Americans' prescription costs, and this amount has been growing faster than inflation. In 2015, over 118 million Americans were on some form of government health insurance, including around 52 million on Medicare and 62 million on Medicaid. And these numbers have been increasing. Today, around 59 million Americans are on Medicare and 75 million on Medicaid.

And, in 2016, Medicare and Medicaid alone spent \$174 billion on prescriptions drugs -- 23% of their entire budget. In short, the government spends more on health care than it spends on any other single segment of the federal budget, including defense or Social Security. The United States already spends significantly more on drugs than any other country -- over twice as much as the average of the 19 major other industrialized countries. In the United States, one drug is even approaching close to \$1 million per person per year. And while Mulye and Shkreli have increased the prices of brand-name drugs, other companies have raised the prices of generic medications, which require no new research or development -- often the excuse used for excessive drug prices.

Partly as a result, the United States spends about twice as much per person on health as do other Western countries, and this gap is growing. Yet we rank 26th in the world in life expectancy. People live longer in Chile and Slovenia than in the United States. These high drug costs prevent many Americans from accessing vital treatments -- meaning they are at risk of getting sicker or dying. In recent surveys conducted by the Kaiser Family Foundation, over 20% of Americans have difficulty affording their prescribed medications, 24% say they or a family member has not filled a prescription, cut pills in half or skipped doses due to high costs, and 80% say the cost of prescription drugs is unreasonable. Regardless of whether they are Republicans or Democrats, most Americans think more regulation is needed to limit prescription drug prices.

These higher drug costs limit our nation's ability to support other programs as much as we could -- from rebuilding aging bridges and roads, and creating more jobs, to enhancing education and public radio and television Rapidly mounting government drug expenditures result partly from the fact that over the past decade, the pharmaceutical industry has spent \$2.3 billion in lobbying efforts -- more than any other industry since 1998. Not surprisingly, while other Western countries negotiate prices with pharmaceutical companies, Congress has barred Medicare from doing so. These huge price increases are also unjustified since the US government, through the National Institutes of Health (NIH) and other agencies, funds much of the basic science that enables pharmaceutical companies to develop new medications. Countless drug company researchers and physicians are also educated through National Science Foundation grants and government-subsidized hospitals and state universities.

Every year, Congress and the President debate how much to support these various agencies. Last year, Trump proposed slashing the NIH budget by 22%. Over the past 10 years, this budget has already been decreasing when adjusted for inflation. Luckily, Congress ultimately rejected Trump's proposed cuts -- but all of this funding, on which the pharmaceutical industry depends, clearly hinges on public support, and thus on the public feeling that it receives fair return on its generosity. Moreover, thousands of patients enter studies, risking harm or even death, in order to help develop new drugs to aid future patients. Countless patients willingly share their genetic and other medical data to benefit science and other patients. Exorbitant price gouging is also shortsighted and counterproductive. This year alone, 24 states, including Maryland, New York and Nevada, have passed 37 bills to reduce increasing drug costs. Additional bills under consideration would prohibit unfair pricing, cap annual price hikes and require companies to release information on prices and costs.

President Donald Trump promised to cut drug prices and has declared a victory in doing so, but Mulye's and other companies' price hikes demonstrate otherwise. Parts of Trump's proposals also seem to help drug companies more than consumers, reducing programs that require drug companies to lower costs to institutions that serve poorer patients. The fate of his proposals is unclear. But if he is truly interested in curbing drug company prices, he should set criteria for new drug prices and establish caps on annual price increases. Physicians have long followed the Hippocratic Oath, with its moral commitments to prioritize patients' well-being and first do no harm. Nostrum and other drug companies should recognize the importance of helping not just shareholders, but patients. At stake is our individual and nation's health. [Source: CNN | Robert Klitzman | September 18, 2018++]

Hurricane Relief Scam ► Donating | Support an Experienced Charity

Donating to experienced disaster relief organizations is your best bet to provide emergency help for victims of Hurricane Florence. Be on the lookout for posts from individuals claiming to raise relief funds. Even if sincere, such efforts may risk lives, complicate access by professional efforts and potentially divert donations. And too often, such solicitations are fraudulent.

How the Scam Works

- Facebook pages and crowdfunding campaigns requesting donations spring up in the wake of natural disasters like Hurricane Florence. But if the fundraiser isn't associated with an established charity, reconsider donating.
- Some fundraising efforts are outright scams: con artists pocket the donations or use scam donation forms to collect banking information. Others are created by well-meaning people or groups. They may intend to do good with the donations, but they lack the infrastructure of an established charity. Still others are "click bait" designed to create a large number of followers that can later be sold to a new page owner.

Tips to avoid these cons:

BBB Wise Giving Alliance suggests that donors keep the following tips in mind to help avoid questionable appeals for support:

- Verify the trustworthiness of soliciting relief organizations by visiting Give.org to access free reports that specify if the charity meets the 20 BBB Standards for Charity Accountability.
- See if the charity has an on-the-ground presence in the impacted areas. Unless the charity already has skilled operations in the affected areas, it may be difficult to provide assistance quickly and effectively.
- Find out if the charity is providing direct aid or is raising money for other groups. Some charities may be raising money to pass along to relief organizations. If so, you may want to consider "avoiding the middleman" and give directly to charities that have a presence in the region.

More information:

Read the full article on <u>www.Give.org</u>. This includes a list of BBB Accredited Charities raising funds for hurricane assistance. Find more about scams, including typical cons and practical advice, see <u>www.BBB.org/ScamTips</u>. [Source: BBB Scam Alert | September 14, 2018 ++]

Dwayne Johnson Facebook Scam > Fan's Targeted

Fans of Dwayne "The Rock" Johnson are the newest target of a scam on Facebook that cons people out of money and personal information. The Rock himself has posted a video on social media warning fans to be vigilant and not engage with the people behind this scam.

How the Scam Works

- You log into your Facebook account and spot a post in your News Feed. It looks like Dwayne "The Rock" Johnson shared an image of piles of cash, high-end cars, and/or other valuables. The photo has a caption promising you a chance to win these things. It seems to come from The Rock's real profile: it uses his name and has a photo of the actor.
- There is, of course, one small catch: To win, you must pay an entry fee or click a specific link and create an account. However, none of the prizes actually exist. If you follow the scammers' instructions, they either make off with your money or steal personal information by asking you to click a link and "validate your account information."
- Dwayne Johnson is only one of many celebrities to be impersonated by scammers on Facebook and other social media. Even fake accounts for Mark Zuckerberg, Facebook's founder, routinely pop up, so be wary of any offer that looks suspicious.

How to Avoid Facebook Scams

- Be wary of offers that are too good to be true. Don't believe everything you read on social media. If contests or "giveaways" seem too good to be true, they probably are.
- Don't give money or personal information to strangers. This is especially true if you are asked to pay a fee or provide your credit or debit card information in exchange for "free" services.
- Be selective with your "likes" and "follows." Don't spread scammers' posts by blindly liking everything that pops up on your feed. One way to detect fraudulent pages is to look for odd page naming (such as a period added to a celebrity's name) or a recent page creation date.

For More Information

Report an imposter account to Facebook. For more about scams, go to <u>www.BBB.org/ScamTips</u>. If you've been the victim of a scam, help others avoid falling victim by reporting what happened on the <u>BBB Scam Tracker</u>. [Source: BBB Scam Alert| September 21, 2018 ++]

Bank Alert Scams > Phony Text Messages

Watch out for phony text messages that look like alerts from a bank. They appear to be about your password or account status, but following the link may share your banking information with scammers.

How the Scam Works

- You receive a text message similar to the one below. This is screen grab of a scam text received by a BBB staff member.
- It appears to be alerting you to a hold on your account and provides a link to help re-activate it. You may or may not have an account there.
- These scam texts use a variety of messages and techniques, but the desired outcome is the same. If you call a number or go to a website, scammers will use the opportunity to obtain your banking information. For example, the website may prompt you enter your ATM card number and PIN under the guise of malicious software that gives scammers access to anything on the phone.

What Can You Do About Scam Text Messages?

The scam texts, known as smishing (a combination of "SMS" and "phishing"), are a relatively new way to steal personal information.

• Ignore instructions to text: "STOP" or "NO" to prevent future texts. This is a common ploy by scammers to confirm they have a real, active phone number.

- If you think your text message is real, be sure it's directing to a web address like "yourbank.com" or "yourbank.otherwebsite.com."
- Call the bank or check out their website. If they have been targeted by a scam, they may have further information about it. This often includes an email address where you can send a screen shot or details about your scam text to help identify and stop the scammers.

For More Information

For more about scams, go to <u>BBB.org/ScamTips</u>. Read more about phishing scams at <u>BBB.org/PhishingScam</u>. If you've been the victim of a scam, help others avoid falling victim by reporting what happened on the <u>BBB Scam Tracker</u>. [Source: "BBB Scam Alert | September 28, 2018 ++]

Tax Burden for Kentucky 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 Kentucky:

<u>Sales Taxes</u>

State Sales Tax: 6% (food and prescription drugs, residential utilities except telephone, and medical supplies are exempt)

Gasoline Tax: 44.4 cents/gallon (Includes all taxes) Diesel Fuel Tax: 47.4 cents/gallon (Includes all taxes)

Cigarette Tax: 60 cents/pack of 20

Personal Income Taxes

Tax Rate Range: Low 2.0%; High 6.0%. Local income taxes are excluded. County or city income tax average rate is 2.08%

Income Brackets: Six. Lowest \$0 to \$2,000; Highest \$75,000+

Personal Tax Credits: Single \$10; Married \$20; Dependents \$10; \$40 age 65 and over; plus \$20 members if KY National Guard – \$40 Blind – \$80 age 65 and over plus Blind

Standard Deduction: May either itemize deductions or take a \$2,480 standard deduction. There is no additional deduction for elderly/blind taxpayers. The amount is adjusted annually.

Medical/Dental Deduction: The itemized deduction for medical expenses is limited by 7.5% of adjusted gross income for federal purposes, but the Kentucky limitation is 10% based on federal law as of Dec. 31, 2015. You may also deduct medical and dental health insurance premiums paid with after-tax dollars. Long-term care insurance premiums can also be deducted.

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security, Railroad Retirement benefits, and Roth IRA proceeds are exempt. Exclusion of up to \$41,110 for military, civil service, state/local government, qualified private pensions, and annuities. The exclusion is not subject to an annual adjustment on the consumer price index..

Retired Military Pay: Not taxed. If retired after 1997, pay is subjected to tax if amount exceeds \$41,110 – See Kentucky Schedule P.

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

All real property in Kentucky is subject to state and local property tax. The state real property tax rate is 12.2 cents per each \$100 of assessed value. Real property is assessed on 100% of fair market value. To review the latest rates, click here. Kentucky has a Homestead Exemption on the assessed value of a qualifying single-unit residential property which is adjusted every two years according to the cost of living index. For homeowners 65 and older or totally disabled, \$37,600 of the assessed value of their property is exempt from state taxes under the Homestead Provision for tax year 2017 and 2018. Call 502-564-4581 for details.

Inheritance and Estate Taxes

Kentucky has an inheritance tax, but all Class A beneficiaries (spouse, parent, child, grandchild, brother, and sister) are exempt from paying the tax as long as the date of death is after June 30, 1998. Meanwhile, there is no estate tax in Kentucky. For more information <u>click here</u>. Or, visit the <u>Kentucky Department of Revenue</u> website or call 502-564-45

<u>Penalities, Interest & Fees</u>

Refer to <u>https://revenue.ky.gov/Collections/Pages/Penalties-Interest-and-Fees.aspx</u>.

Other State Tax Rates

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

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

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For further information visit the Kentucky Department of Revenue site <u>http://revenue.ky.gov</u> or call 502-564-4581. [Source: <u>http://www.retirementliving.com/taxes-kansas-new-mexico#KENTUCKY</u> | September 2018 ++]

* G<mark>eneral Interest</mark> *



Notes of Interest ► 16 thru 30 SEP 2018

- Nostalgia. Lost in the Fifties at <u>https://safeshare.tv/x/FEDEwZHZXu#</u> should bring back many memories for those born in the Forties.
- **Destroyer**. Come Aboard the Navy Destroyer USS Sampson with your tour guide, BM1 Jesse Crider at https://www.facebook.com/AllMilitaryStuff/videos/704622369930170/UzpfSTEzNDI2NTYyNDI6MTAy_MTcwODk1NTc0MTQ3MzY. Quite different than the destroyers I served on back in the 60's & 70's.

- WWII Quiz. At <u>https://offbeat.topix.net/quiz/16961/qidx1?tr=quiz/retake-quiz/////,1536959752,hgkv3tbj</u> is a 50 question quiz on WWII. See if you can beat my score of 84%
- **Military Kids.** For the first time, schools are being required to collect and report data on assessments of military children and are now required to ask if their parents are in service.
- Military Bands. Colonel Bogey at https://www.youtube.com/watch?v=4dPn9M7TLII played by HM Royal Marines Band through the streets of Glasgow. A dozen +/- linked videos with beautiful photography combined with truly great orchestral and choral renditions of traditional Worldwide Music. Following on the site are a number of other renditions by other military and civilian bands.
- USAF. Air Force Secretary Heather Wilson on 18 SEP called for growing the Air Force from its current size of 312 operational squadrons to 386 by 2030, as it prepares for a possible conflict against a major nation such as China or Russia.
- **Dementia.** Go to <u>https://biggeekdad.com/2016/08/7-early-signs-dementia</u> to view an informative video on 7 early signs of Dementia. It can be difficult to recognize the early signs of dementia but if you can it might help you understand what someone is going through and help them. It can be difficult to recognize the early signs of dementia but if you can it might help you understand what someone is going through and help them. It can be difficult to recognize the early signs of dementia but if you can it might help you understand what someone is going through and help them.
- Water Repellant. Check out <u>https://biggeekdad.com/2018/05/amazing-water-repellent</u> & <u>https://biggeekdad.com/2013/02/ultra-ever-dry-water-repellent</u> and you should be impressed by the ability to easily coat a material and give it waterproofing and water repelling properties.
- **COLA.** With the fiscal year coming to a close, we will soon know the final Cost of Living Adjustment (COLA) for retired pay and social security benefits. MOAA's prediction for the final COLA is 2.8 percent. In other words, starting Jan. 1, 2019, you would see an increase of roughly \$28 for every \$1,000 of retired pay you receive. (Active duty pay is calculated differently)
- **Census Cost.** Commerce Secretary Wilbur Ross is sticking with a disputed year-old estimate that put the likely cost of the coming 2020 census at \$15.5 billion, or a \$3 billion increase over an estimate prepared in 2015.
- Voting. Local election officials across the country must mail absentee ballots to voters who have already requested them by the federally mandated deadline of Sept. 22. Under the Uniformed and Overseas Citizens Absentee Voting Act, absentee ballots must be sent at least 45 days before Election Day, which this year is 6 NOV, to give these voters enough time to vote.
- **People Nowadays.** The eye-opening video at https://biggeekdad.com/2018/09/people-nowadays on "Why is Nobody Talking about This" (our addiction to the Internet) makes you wonder about how you ae living your life. Life can exist if you aren't checking your phone every fifteen minutes for the latest updates or sitting in front of your computer all day long.
- **Green Cards.** The Trump administration has proposed rules that could deny green cards to immigrants if they use Medicaid, food stamps, housing vouchers and other forms of public assistance. Federal law already requires those seeking green cards and to prove they will not be a burden or "public charge" but the new rules detail a broad range of programs that could disqualify them.
- **On Base Sexual Assault.** To search for individual sexual assault risk by service and gender at military installations and ships refer to <u>https://www.rand.org/pubs/research_reports/RR870z8.html</u>.
- **Pay Day Loans.** \$505 Million In Refunds Sent To Payday Loan Customers. If you took out an online payday loan from a company affiliated with AMG Services, you may be getting a check in the mail from the FTC. The \$505 million the FTC is returning to consumers makes this the largest refund program the agency has ever administered. Read more at https://www.consumer.ftc.gov/blog/2018/09/505-million-refunds-sent-payday-loan-customers?utm_source=govdelivery.
- **Recalls.** Sometimes it's hard to keep track of alerts about unsafe, hazardous, or defective products. In the last few weeks, there have been a number recalls on a wide range of categories, from car seats to frozen ground beef. Check out <u>www.recalls.gov</u> or <u>https://www.recalls.gov/recent.html</u> to find up-to-date information issued by six regulatory agencies to help keep your home and family safe.

- Iran. Iran's President Hassan Rouhani said 26 SEP his country doesn't want a war with the United States and believes America will "sooner or later" support the Iran nuclear agreement again following the Trump administration's withdrawal.
- **DFAS Pay Dates.** Go to <u>https://www.dfas.mil/retiredmilitary/manage/payschedule.html</u> for a list of the days you should expect to receive your retired or annuitant pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees get paid on last business day of the prior month and annuitants get paid on the first business day of month.
- West Point. US News & World Report ranked the US Military Academy as the #1 Top Public School in its 2019 Best Colleges rankings. USMA also ranked #4 for Best Undergraduate Engineering Programs, #2 in Civil Engineering, #7 in Electrical / Electronic Engineering and #10 in Mechanical Engineering. West Point also ranked #2 as a High School Counselor Top Pick and #18 among National Liberal Arts Colleges.
- WWII Music. At <u>https://www.youtube.com/watch?v=L6Ye-XKZ-Yo</u> you can listen to Eddie Cantor's 1943 rendition of Coming In On A wing and A Prayer.
- Winston Churchill Quote. A good speech should be like a woman's skirt: Long enough to cover the subject and short enough to create interest.

[Source: Various | September 30, 2018 ++]

Iran Oil ► U.S. Sanctions | Oil Tankers Disappearing

Iran's oil tankers are starting to disappear from global satellite tracking systems with just under six weeks to go until U.S. sanctions are due to hit the country's exports, making it harder to keep track of the nation's sales. No signals have been received by shore stations or satellites from 10 of the Persian Gulf nation's crude oil supertankers for at least a week, according to tanker tracking data compiled by Bloomberg. The most likely explanation is that the vessels' transponders have been switched off, making it more difficult to track their movements. When they were last seen, the 10 vessels were holding around 13 million barrels of crude and condensate, a light form of crude extracted from gas fields. If they're now full, that would rise to about 20 million barrels.



An 11th supertanker, the Deep Sea, last signaled on 17 SEP as the ship was heading toward the Persian Gulf from Khor Fakkan in the United Arab Emirates, showing its destination as Iran's Kharg Island oil export terminal. It reappeared early on 25 SEP, exiting the Persian Gulf, with its signal indicating it had taken on a full cargo destined for Vadinar in India. The National Iranian Tanker Co. didn't immediately respond to a request for comment. The disappearance of Iran's tankers will make it increasingly difficult to monitor ship movements as the 4 NOV deadline looms for buyers to halt purchases of Iranian crude and condensate or face being blocked from the U.S. financial system. The three full vessels last seen heading out of the Persian Gulf were all showing destinations in China.

The loss of the signals could be the result of seasonal atmospheric conditions, which can cause problems in winter in parts of the world where their capture relies on satellites, rather than shore stations. But such disruptions are usually

short lived and signals should have been received from ships once they left the Persian Gulf, unless their transponders have been switched off. [Source: Bloomberg | Julian Lee | September 25, 2018 ++]

Deep Sea Drilling Project ► What Has Been Found Over 50 Years of Drilling

It's stunning but true that we know more about the surface of the moon than about the Earth's ocean floor. Much of what we do know has come from scientific ocean drilling – the systematic collection of core samples from the deep seabed. This revolutionary process began 50 years ago, when the drilling vessel Glomar Challenger sailed into the Gulf of Mexico on August 11, 1968 on the first expedition of the federally funded Deep Sea Drilling Project.Suzanne O'Connell of Wesleyan University went on her first scientific ocean drilling expedition in 1980, and since then has participated in six more expeditions to locations including the far North Atlantic and Antarctica's Weddell Sea. In her lab, she and students work with core samples from these expeditions.



The deep sea dumbo octopus (left) displays a body posture that has never before been observed in cirrate octopods. A deep-sea anglerfish (left center) sharp teeth are angled inward to prevent prey from escaping after being attracted by the brightly-colored "lure" above the fish's mouth. A rare dumbo octopus (tight center) is often called the Blind Octopod due to the lack of a lens and reduce retina in its eyes. Its eyes can only really detect light and cannot form images. D/V Glomar Challenger (right) was the first ship designed for and utilized by the project in 1968.

Each of these cores, which are cylinders 31 feet long and 3 inches wide, is like a book whose information is waiting to be translated into words. Holding a newly opened core, filled with rocks and sediment from the Earth's ocean floor, is like opening a rare treasure chest that records the passage of time in Earth's history. Over a half-century, scientific ocean drilling has proved the theory of plate tectonics, created the field of paleoceanography and redefined how we view life on Earth by revealing an enormous variety and volume of life in the deep marine biosphere. And much more remains to be learned.

Two key innovations made it possible for research ships to take core samples from precise locations in the deep oceans. The first, known as dynamic positioning, enables a 471-foot ship to stay fixed in place while drilling and recovering cores, one on top of the next, often in over 12,000 feet of water. Anchoring isn't feasible at these depths. Instead, technicians drop a torpedo-shaped instrument called a transponder over the side. A device called a transducer, mounted on the ship's hull, sends an acoustic signal to the transponder, which replies. Computers on board calculate the distance and angle of this communication. Thrusters on the ship's hull maneuver the vessel to stay in exactly the same location, countering the forces of currents, wind and waves.

Another challenge arises when drill bits have to be replaced mid-operation. The ocean's crust is composed of igneous rock that wears bits down long before the desired depth is reached. When this happens, the drill crew brings the entire drill pipe to the surface, mounts a new drill bit and returns to the same hole. This requires guiding the pipe into a funnel shaped re-entry cone, less than 15 feet wide, placed in the bottom of the ocean at the mouth of the drilling hole. The process, which was first accomplished in 1970, is like lowering a long strand of spaghetti into a quarter-inch-wide funnel at the deep end of an Olympic swimming pool.

When scientific ocean drilling began in 1968, the theory of plate tectonics was a subject of active debate. One key idea was that new ocean crust was created at ridges in the seafloor, where oceanic plates moved away from each other and magma from earth's interior welled up between them. According to this theory, crust should be new material at the crest of ocean ridges, and its age should increase with distance from the crest. The only way to prove this was by analyzing sediment and rock cores. In the winter of 1968-1969, the Glomar Challenger drilled seven sites in the South Atlantic Ocean to the east and west of the Mid-Atlantic ridge. Both the igneous rocks of the ocean floor and overlying sediments aged in perfect agreement with the predictions, confirming that ocean crust was forming at the ridges and plate tectonics was correct.

The ocean record of Earth's history is more continuous than geologic formations on land, where erosion and redeposition by wind, water and ice can disrupt the record. In most ocean locations sediment is laid down particle by particle, microfossil by microfossil, and remains in place, eventually succumbing to pressure and turning into rock. Microfossils (plankton) preserved in sediment are beautiful and informative, even though some are smaller than the width of a human hair. Like larger plant and animal fossils, scientists can use these delicate structures of calcium and silicon to reconstruct past environments. Thanks to scientific ocean drilling, we know that after an asteroid strike killed all non-avian dinosaurs 66 million years ago, new life colonized the crater rim within years, and within 30,000 years a full ecosystem was thriving. A few deep ocean organisms lived right through the meteorite impact.

Ocean drilling has also shown that ten million years later, a massive discharge of carbon – probably from extensive volcanic activity and methane released from melting methane hydrates – caused an abrupt, intense warming event, or hyperthermal, called the Paleocene-Eocene Thermal Maximum. During this episode, even the Arctic reached over 73 degrees Fahrenheit. The resulting acidification of the ocean from the release of carbon into the atmosphere and ocean caused massive dissolution and change in the deep ocean ecosystem. This episode is an impressive example of the impact of rapid climate warming. The total amount of carbon released during the PETM is estimated to be about equal to the amount that humans will release if we burn all of Earth's fossil fuel reserves. Yet, an important difference is that the carbon released by the volcanoes and hydrates was at a much slower rate than we are currently releasing fossil fuel. Thus we can expect even more dramatic climate and ecosystem changes unless we stop emitting carbon.

Scientific ocean drilling has also shown that there are roughly as many cells in marine sediment as in the ocean or in soil. Expeditions have found life in sediments at depths over 8000 feet; in seabed deposits that are 86 million years old; and at temperatures above 140 degrees Fahrenheit. Today scientists from 23 nations are proposing and conducting research through the International Ocean Discovery Program, which uses scientific ocean drilling to recover data from seafloor sediments and rocks and to monitor environments under the ocean floor. Coring is producing new information about plate tectonics, such as the complexities of ocean crust formation, and the diversity of life in the deep oceans. This research is expensive, and technologically and intellectually intense. But only by exploring the deep sea can we recover the treasures it holds and better understand its beauty and complexity. [Source: NavyTimes | Suzanne O'Connell | September 26, 2018 ++]

Trump Foreign Policy Update 01 Iran Nuclear Accord

President Hassan Rouhani of Iran, visiting the United States for the first time since President Trump exited the 2015 Iran nuclear accord, said 24 SEP that the only way his country would consider new talks with Washington is for Mr. Trump to reverse himself and honor the agreement. Speaking to a group of two dozen academics, former government officials and journalists, Mr. Rouhani argued that going back "six months ago is much easier than going back six years," when the first efforts to negotiate an agreement were broached.



While he declared that Mr. Trump's strategy of trying to crush the Iranian economy with sanctions would fail, he expressed no anger and portrayed his government as the one that was abiding by international agreements that the United States had tossed aside. But when pressed on how long Iran planned to play a military role in Syria, Mr. Rouhani was unrelenting. "We will be in Syria until terrorism is completely eradicated," he said, and as long as Iran remained invited there by the Syrian government. "The U.S. sees a right for itself to have a presence in the region," he said, referring to the Middle East. But it "does not recognize the right for Iran." On Tuesday morning, Mr. Trump said on Twitter that he had "no plans" to meet with Mr. Rouhani.

Despite his relentless optimism in his appearances on Monday, Mr. Rouhani arrives at a perilous moment for his government. As sanctions have begun to bite, the Iranian economy is once again under tremendous pressure, its currency plummeting, its oil sales jeopardized. His enemies in the Revolutionary Guard Corps, the elite military unit that also oversaw the nuclear program, have been in the ascent, arguing that the United States was an untrustworthy negotiating partner, and that Mr. Rouhani was naïve to have entered the agreement. On Monday evening, Mr. Rouhani got a boost from the remaining signatories of the Iran nuclear accord. They issued a defiant statement, reaffirming their commitment to the deal and vowing to find ways to circumvent Trump administration sanctions to continue to do business with Iran.

"The participants recognized that Iran has continued to fully and effectively implement its nuclear related commitments as confirmed by 12 consecutive reports by the International Atomic Energy Agency," said the statement, which was signed by the foreign ministers of France, Germany, Britain, China, Russia and Iran. The statement was read first in English by Federica Mogherini, the European Union's foreign affairs chief, and then in Persian by Mohammad Javad Zarif, Iran's foreign minister, on the sidelines of the United Nations General Assembly gathering of world leaders in New York. As part of their effort to save the Iran deal, the ministers agreed to create a special vehicle that would facilitate legal financial transactions with Iran and protect companies doing business with the country from American reprisals. Exactly how the vehicle will function will be worked out in future meetings, the statement said.

In his session Monday evening, Mr. Rouhani deflected questions about Iran's repression of dissent, its imprisonment of Americans and other Westerners on thin charges of plotting against his government and its support of terrorism. Instead, he noted divisions inside the Trump administration, saying he did not know whether to believe Mr. Trump, who before his tweet had said he would meet with Mr. Rouhani at any time, or Secretary of State Mike Pompeo, who has laid out a list of conditions from ceasing missile tests to stopping support of terrorism. But Mr. Rouhani, sitting beside Mr. Zarif, his foreign minister and chief negotiator on the nuclear deal, insisted he had "no regrets" about striking the deal with the Obama administration three years ago.

He described it as an accord that briefly "built trust," and described Mr. Trump's efforts to dismantle it as selfdestructive. Picking a single example, he said that cutting off sales of airplane parts "didn't help Boeing," endangered Iranian air passengers and ultimately harmed the United States. He argued that Iran did not exit the Iran deal after the United States did, saying that he did not want to play into Mr. Trump's designs. "We have a great deal of patience," he said, seeming to suggest that he would wait out the Trump administration. But he said Iran could exit the deal "at will" if it determined it was in its interests.

But Mr. Rouhani, on his first day in New York for the annual opening of the General Assembly, went on a public relations blitz, speaking for hours to editors and reporters, appearing on NBC's evening news, and talking optimistically about future dealings with Europe, China and Russia. He dismissed the effects of new American sanctions scheduled for November, when the United States plans to tell companies around the world that if they want to deal with Iran, they cannot do business with the United States. "The United States is not capable of bringing our oil exports to zero," Mr. Rouhani told Lester Holt of NBC. "It's a threat that is empty of credibility. Perhaps on this path, we will sustain certain pressures but certainly the United States will not reach its objective." [Source: New York Times | David E. Sanger | September 24, 2018 ++]

Wavefront Shearing I Around Corners | DARPA Project

Think back a moment to the Bin Laden raid and the dangerous business of invading an enemy headquarters, with adversaries lurking around every corner. In the future, that might be a solved problem. Researchers from the University of Central Florida, with funding from the U.S. military, have developed a method for seeing around corners by calculating how the light waves emanating from a source, reflecting off objects like people and then reflect off of walls. It works even when the light is invisible to the human eye. "We have shown that information about a non-line-of-sight object can be obtained completely passively without using mirrors and without any access to the source of natural light," they write in their paper, published this week in the journal Nature Communications. "So far, we have demonstrated that we can identify the shape and assess the size and location of a spatially incoherent source," meaning an object, like a person, or anything else that reflects natural, ambient light, said UCF researcher Aristide Dogariu.

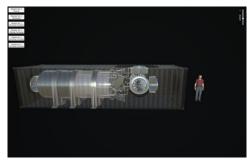


Unlike earlier efforts to see around corners using sound vibrations and shadows, the new technique uses lightwave effects directly, potentially providing more details in even less light. When light waves encounter an object like a wall they scatter and become less "coherent." But not all the information that they carry disappears. If you can see an object, your eye is picking up enough information to recover an image; if you are separated by a wall, the light wave is incoherent to you. But incoherent doesn't mean non-existent. What Dogariu and his colleagues discovered is that it's possible to piece together information about the wave and the object that reflected it in the same way you can piece together an image in the shards of a broken mirror. All that you really need are points of reference. It's sort of the same way having multiple radars can help you pinpoint the location of an aircraft, or having two people describe a person leads to a better picture of that person's appearance. The method uses wavefront shearing interferometry at multiple points to collect information about the less coherent light waves in order to piece together a statistical picture of size, shape, and distance. [Source: Defense One | Patrick Tucker | September 20, 2018 ++]

Micro-Nuclear Reactor ► Tiny, Steel-Encased Core Regulated By Physics, Not Pumps.

There's not much the U.S. military does that's more dangerous than trucking fuel through a war zone. In 2009, the Army found that one soldier died for every 24 fuel convoys in Afghanistan. So if a better way could be found to generate electricity at remote bases — that's what most of the fuel is used for — it could greatly reduce the risks to our military. A solution could be a new micro-nuclear reactor being developed by Los Alamos National Laboratory and the Westinghouse power company. Built around heat-pipe technology, this inherently safe microreactor has no cooling water or pumps that can fail, uses passive regulation systems so that it cannot melt down, and can generate at least 1 megawatt of safe, reliable power for 10 years or more. A megawatt is enough electricity for roughly a military brigade, some 1,500 to 4,000 soldiers. Most importantly, it's small. The reactor core itself is about the size of the garbage can that you roll down to your curb each week. The entire microreactor system will fit on the back of a semi-truck or on a small ship. It's small enough to bring to remote areas and islands, greatly reducing the need to send fuel convoys and troops into harm's way.

We're using technologies that have existed for decades, so they are proven safe and reliable. But previously there was no way to integrate those technologies together into a functioning system. Now, we are able use advanced manufacturing technologies and computational tools to build a new generation of safe, small, and simple transportable power systems. This new microreactor sprang from Los Alamos' work to develop a small nuclear reactor for NASA that might someday power a colony on Mars or the Moon. Called Kilopower, the Mars reactor is about the size of a roll-aboard suitcase and provides 1 to 10 kilowatts of electric power. A key feature is self-regulation: the Kilopower reactor relies on inherent physics phenomena to naturally regulate its power output to meet power needs. Passive heat pipes drive multiple engines to generate electricity. Testing at the National Criticality Experiments Research Center at the Nevada National Security Site demonstrated a smaller version of the entire system.



An artist's rendering shows the microreactor's size relative to a human adult and a shipping container.

Naturally, we wondered how could we use this same technology for Earth-bound purposes. The microreactor is our answer. It could be used on its own or easily coupled to other sources of energy—including renewables—whose output varies considerably during a day. In our microreactor, the nuclear fuel is low-enriched, non-weapons-grade uranium. The fuel is encapsulated in a solid steel monolith to form a sub-critical nuclear core, which is surrounded by a neutron reflector and contains a simple shut-down rod that allows the core to go critical on demand. The thermal energy created by the fission reactions is efficiently removed from the metal core by high-temperature, alkali-metal heat pipes, a technology in wide use both on earth and in space since the 1970s. Thermal energy is converted into electrical energy—and power is delivered.

The initial concept for the microreactor was developed using Laboratory Directed Research and Development funds. NASA is funding development of the Kilopower space reactor, while Westinghouse and the Energy Department's Office of Technology Transitions and ARPA-E are funding initial steps to scale up the Kilopower design to a terrestrial microreactor. Once deployed, the microreactor system could be in place, connected, and generating power within 72 hours of arrival. The reactor system can be shut down, cooled, disconnected, and wheeled

out in less than seven days. The reactor core and all other critical equipment are housed in a special armor, which protects the reactor systems from attack and also shields personnel and environment from the core radiation during operation and transport. The basic design is mature and has been demonstrated on a small scale. By working with an experienced nuclear vendor like Westinghouse to design, build, and test these units, a near-term solution to remote power for the military can be quickly realized.

In addition to military bases, disaster areas could greatly benefit. When a natural disaster such as a hurricane or earthquake strikes, one of the first things disrupted is the power supply. In 2017, Hurricane Maria left more than half of Puerto Rico's 1.5 million residents without power for months; it took nearly a year before power was fully restored. With the increased frequency of extreme weather events, more widespread power outages are expected—leaving governments to look for ways to provide power quickly and affordably. In less than five years, these microreactors could be ready for deployment. We anticipate positive results from the outset—with more power being safely brought to hard-to-reach locations, and reminding us that good things—in fact, lifesaving things—do, indeed, come in small packages. [Source: Defense One | Andy Erickson | September 20, 2018 ++]

Border Wall Update 05 Trump Renews Calls to Congress for Funding

President Trump on 20 SEP renewed calls for Congress to increase funding for his proposed wall along the U.S.-Mexico border, vaguely casting doubt on whether he will sign two spending bills to keep the government open past September. "I want to know, where is the money for Border Security and the WALL in this ridiculous Spending Bill, and where will it come from after the Midterms?" Trump tweeted. "Dems are obstructing Law Enforcement and Border Security. REPUBLICANS MUST FINALLY GET TOUGH!" Although he did not reiterate his threat to trigger a shutdown of federal agencies, Trump called into question an agreement struck by Democratic and Republican lawmakers last week to maintain spending government wide after appropriations expire on 30 SEP.

As part of that deal, congressional leaders agreed to advance a short-term continuing resolution to fund agencies not covered under already passed minibus appropriations bills until 9 DEC. Included in the continuing resolution are the Interior Department, the Environmental Protection Agency, financial services and general government agencies, the Agriculture, Transportation and Housing and Urban Development departments, and the Homeland Security Department. In March, Trump signed a \$1.3 trillion omnibus spending package, but warned he would "never sign a bill like this again." Congressional appropriators worked around this stipulation by developing a series of minibus packages, each containing several traditional appropriations bills, in the hopes of avoiding a shutdown weeks before midterm elections. The first minibus (H.R. 5895), which includes appropriations for Energy and Water, the legislative branch, military construction and the Veterans Affairs Department, was approved by the House and Senate last week, and formally presented to the president 18 SEP. But as of Thursday afternoon, Trump had not signed the measure into law, despite a supportive statement from the White House issued last week. "President Trump looks forward to signing this legislation and continuing to work with Congress to enact fiscal year 2019 funding for the Department of Defense, Department of Homeland Security, and other agencies, while continuing to show fiscal restraint," said White House Press Secretary Sarah Huckabee Sanders.

House and Senate appropriators came to an agreement on the second minibus (H.R. 6157) last week. Although the House is in recess until 24 SEP, the Senate voted Tuesday to approve the bill, which includes funding for the departments of Defense, Labor, Health and Human Services, and Education, as well as the continuing resolution that funds all agencies for which lawmakers have not come to an agreement. When the House returns to Washington, D.C., on Tuesday, lawmakers will have four scheduled legislative days to approve the second minibus. Then it will be up to Trump to sign both measures to keep the government open. [Source: GovExec.com | Erich Wagner | September 20, 2018 ++]

SS Warrim00 ► Great Sea Story

The passenger steamer SS Warrimoo was quietly knifing its way through the waters of the mid-Pacific on its way from Vancouver to Australia. The navigator had just finished working out a star fix and broughtCaptain John D.S. Phillips, the result. The Warrimoo's position was LAT 0° 31' N and LONG 179 30' W. The date was 31 December 1899. "Know what this means?" First Mate Payton broke in, "We're only a few miles from the intersection of the Equator and the International Date Line". Captain Phillips was prankish enough to take full advantage of the opportunity for achieving the navigational freak of a lifetime. He called his navigators to the bridge to check & double check the ship's position. He changed course slightly so as to bear directly on his mark. Then he adjusted the engine speed. The calm weather & clear night worked in his favor.



At midnight the SS Warrimoo lay on the Equator at exactly the point where it crossed the International Date Line! The consequences of this bizarre position were many: The forward part (bow) of the ship was in the Southern Hemisphere & the middle of summer. The rear (stern) was in the Northern Hemisphere & in the middle of winter. The date in the aft part of the ship was 31 December 1899. Forward it was 1 January 1900. This ship was therefore not only in two different days, two different months, two different years, two different seasons but in two different centuries – all at the same time. [Source: <u>http://www.uncommonreality.com/funny/s-s-warrimoo-a-fascinating-short-story</u>] September 2018 ++]



North Korea Sanctions ► US & Russia Face Off at U.N. Security Council

U.S. Ambassador to the United Nations Nikki Haley speaks during UN Security Council meeting on Sept. 17

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The U.S. and Russia faced off over North Korean sanctions at the U.N. Security Council on 18 SEP in a tense exchange over what Washington is calling "systematic" Russian violations of the sanctions and an attempt to cover it up. "Russia is actively working to undermine the enforcement of the Security Council's sanctions on North Korea," U.S. ambassador to the U.N. Nikki Haley told the council on Monday, adding that "Russia has engaged in a concerted campaign in the Security Council to cover up violations of sanctions, whether they're committed by Russia or citizens of other states."

Haley said the U.S. has tracked "at least 148 instances of oil tankers delivering refined petroleum products obtained through illegal ship-to-ship transfers," from countries to the North, amounting to at least 800,000 barrels of refined petroleum products between January and August. "In reality, we think they have obtained four times the annual quota in the first 8 months of this year," she said. Russian Ambassador to the U.N. Vassily Nebenzia denied the charges against his country and fired back with his own series of accusations. The ambassador blasted the U.S. for undermining council attempts to issue a statement in support of the positive developments on the Korean Peninsula and for making a diplomatic settlement "impossible" by asking Pyongyang to denuclearize without offering anything in return.

- "What can we expect when Pyongyang is being called upon to unconditionally comply with all of the conditions against a guarantee of empty promises," Nebenzia asked, noting that U.S. had broken its promise to the world through its withdrawal from the Iran nuclear deal.
- "Resolving a nuclear issue through just sanctions and pressure on Pyongyang is impossible," Nebenzia said. "Sanctions cannot replace diplomacy."

Washington views the sanctions as a critical source of leverage in denuclearization negotiations with the North and has sought to seal cracks in its pressure campaign by stepping up efforts to crack down on violations. These efforts have not been without resistance. After multiple U.S. attempts to expand and add names to the U.N.'s official sanctions list were blocked by council members Russia and China, Washington moved to expand its unilateral sanctions list and has warned companies against doing business with listed entities. The U.S. Treasury Department updated its North Korea sanctions designation roster three times in August and twice so far this month. Russian and Chinese individuals and entities feature prominently on the department's list.

In August, a panel of experts compiled a report noting that North Korea had significantly increased smuggling of fuel through ship-to-ship transfers at sea. Moscow asked for alterations of the report, which implicated Russian actors as being involved in the smuggling. To prevent Russia from blocking the report's public release, the panel agreed to rephrase the wording. On 13 SEP the U.S. accused Russia of interfering with the panel's independent process. "Russia can't be allowed to edit and obstruct independent UN reports on North Korea sanctions just because they don't like what they say," Haley said. "We're disappointed in the Panel for caving to Russian pressure and making changes to what should be an independent report. This is a dangerous precedent and a stain on the important work of the Panel." U.S. President Donald Trump has also accused China of helping the North, calling Beijing unhelpful in denuclearization talks.

Both China and Russia have sought to relax sanctions against the North as a reward for Pyongyang's good behavior in ceasing nuclear and ballistic missile tests. "The council resolutions clearly stipulate that in light of the DPRK's denuclearization progress, the reversible provision should be considered and corresponding actions taken at the appropriate time," China's U.N. ambassador Ma Zhaoxu told the council Monday, using an acronym for the North's official name, the Democratic People's Republic of Korea. Haley refrained from calling out China by name in her statement to the council Monday but suggested that Moscow's bid to loosen the sanctions is rooted in Russia's economic stake in an extension of the Trans-Siberian railway to South Korea through the North. Russia and China and the U.S. are permanent members of the Security Council, with power to veto any proposals to amend the sanctions. [Source: Nikkei Asian Review | Ariana King | September 18, 2018 ++]

DPRK Nuclear Weapons Update 23 Inspections Agreed to in Bid to Salvage Nuclear Talks

North Korea said on 18 SEP it would permanently abolish its key missile facilities in the presence of foreign experts, in a new gesture by leader Kim Jong Un to revive faltering talks with Washington over his country's nuclear program. After a summit in Pyongyang, Kim and South Korean President Moon Jae-in said the North was also willing to close its main nuclear complex but only if the United States took unspecified reciprocal action. The pledges Kim and Moon made at their third summit this year could inject fresh momentum into the stalled nuclear negotiations between Washington and Pyongyang and lay the groundwork for another meeting Kim recently proposed to U.S. President Donald Trump.

"I don't think President Moon got everything he was seeking from these interactions, but Kim Jong Un gave Moon some tangible things for which he can take credit," said Michael Madden, an analyst at the Stimson Centre's 38 North think tank in Washington. "These are good-faith gestures which will likely facilitate further and more substantive negotiations," Madden said, adding a second summit between Kim and Trump was "highly probable". Kim pledged to work toward the "complete denuclearization of the Korean peninsula" during his two meetings with Moon earlier this year and at his historic June summit with Trump in Singapore. But discussions over how to implement the vague commitments have since faltered. Washington is demanding concrete action towards denuclearization, such as a full disclosure of North Korea's nuclear and missile facilities, before agreeing to key goals of Pyongyang - declaring an official end to the 1950-53 Korean War and easing tough international sanctions.

Trump welcomed the latest pledges, saying they were part of "tremendous progress" with Pyongyang on a number of fronts, and hailed the "very good news" from the Korean nations' summit. "He's calm, I'm calm - so we'll see what happens," Trump told reporters at the White House, referring to Kim. "It's very much calmed down." But the United States is likely to be concerned about economic cooperation plans announced by the two Korean leaders that could undermine U.S.-driven United Nations sanctions against North Korea.

Speaking at a joint news conference in Pyongyang, the two Korean leaders agreed to turn the Korean peninsula into a "land of peace without nuclear weapons and nuclear threats." Kim said he would visit Seoul in the near future, in what would be the first-ever visit to South Korean capital by a North Korean leader. Moon said the visit was expected to take place by the end of the year. The leaders also announced a series of steps to deepen bilateral exchanges in the economy, culture and sport. Kim's latest promises come days before Moon meets Trump in New York at the U.N. General Assembly next week. South Korean officials hope Moon will be able to convince Trump to restart nuclear talks with Pyongyang, after he canceled a trip by his secretary of state to North Korea last month, citing lack of progress.

Though North Korea has unilaterally stopped nuclear and missile tests, it did not allow international inspections of the dismantling its main nuclear test site in May, drawing criticism that its action was for show and could be easily reversed. As a next step, North Korea will allow experts from "concerned countries" to watch the closure of its missile engine testing site and launch pad in the northwestern town of Dongchang-ri, according to a joint statement signed by Moon and Kim. The facilities were a key test center for North Korea's intercontinental ballistic missiles designed to reach the United States. The North also "expressed its readiness" to take additional measures, such as a permanent dismantlement of its main nuclear facilities in Yongbyon should there be unspecified corresponding action from the United States, according to the statement.

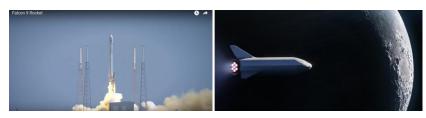
Those U.S. steps could include an end-of-war declaration, South Korea's national security adviser, Chung Euiyong, told reporters. The neighbors remain technically at war because the Korean War ended in armistice and not a peace treaty. North Korea has consistently refused to give up its nuclear arsenal unilaterally, and stressed that the United States should first agree to a formal declaration ending the war. Satellite images and other evidence in recent months have suggested North Korea is continuing to work on its nuclear program clandestinely.

At the summit, the two Koreas agreed to begin construction to reconnect railways and roads linking the countries within this year. They will also work to restart a joint factory park in the North border city of Kaesong and tours to

the North's Mount Kumgang resort, when conditions are met. Some experts worry those projects could constitute a violation of U.N. Security Council sanctions aimed at drying up resources for Pyongyang's weapons programs, and upset Washington. The two Koreas also agreed to pursue a bid to co-host the 2032 Summer Olympic Games, and actively work together in other international competitions including the 2020 Olympic Games in Tokyo. [Source: Reuters | Hyonhee Shin & Soyoung Kim | September 18, 2018 ++]

SpaceX > Ultimate Goal of Enabling People To Live on Other Planets

SpaceX designs, manufactures and launches advanced rockets and spacecraft. The company was founded in 2002 to revolutionize space technology, with the ultimate goal of enabling people to live on other planets. SpaceX has gained worldwide attention for a series of historic milestones. It is the only private company capable of returning a spacecraft from low Earth orbit, which it first accomplished in 2010. The company made history again in 2012 when its Dragon spacecraft became the first commercial spacecraft to deliver cargo to and from the International Space Station. SpaceX successfully achieved the historic first reflight of an orbital class rocket in 2017, and the company now regularly launches flight-proven rockets. In 2018, SpaceX began launching Falcon Heavy, the world's most powerful operational rocket by a factor of two.



As one of the world's fastest growing providers of launch services, SpaceX has secured over 100 missions to its manifest, representing over \$12 billion on contract. These include commercial satellite launches as well as US government missions. SpaceX's Dragon spacecraft is flying numerous cargo resupply missions to the space station under a series of Commercial Resupply Services contracts. Dragon was designed from the outset to carry crew to space, and as early as 2018, SpaceX will carry astronauts as part of NASA's Commercial Crew Program. Building on the achievements of Falcon 9 and Falcon Heavy, SpaceX is working on a next generation of fully reusable launch vehicles that will be the most powerful ever built, capable of carrying humans to Mars and other destinations in the solar system.

SpaceX has named Japanese billionaire entrepreneur Yusaku Maezawa as the first paying passenger for the company's ambitious 2023 moon mission. SpaceX CEO Elon Musk, himself a billionaire entrepreneur, named Maezawa at a special event at the company's headquarters in Hawthorne, California, on Monday night, September 17. While the five-day round trip will involve a fly-by of the moon rather than a landing, it will still be the first lunar trip since 1972, when the last U.S. Apollo mission took place. If all goes to plan, Maezawa will become only the 25th person to make the journey.

During an appearance on 18 SEP at the Air Force Association's annual symposium, SpaceX President and Chief Operating Officer Gwynne Shotwell was thrown a question she said she had never heard before: "Would SpaceX launch military weapons?" "I've never been asked that question," Shotwell said somewhat surprised. Her response: "If it's for the defense of this country, yes, I think we would." The room packed with Air Force service members and military contractors burst into applause. They seemed impressed that SpaceX is one of the world's coolest companies and also a staunch patriot. [Source: https://www.spacex.com | Sandra Erwin | September 17, 2018 ++]

Hurricane FAQ's ► Can't We Use Nukes?

(Q) Why don't we try to destroy tropical cyclones by nuking them?

(A) During each hurricane season, there always appear suggestions that one should simply use nuclear weapons to try and destroy the storms. Apart from the fact that this might not even alter the storm, this approach neglects the problem that the released radioactive fallout would fairly quickly move with the tradewinds to affect land areas and cause devastating environmental problems. Needless to say, this is not a good idea.

Now for a more rigorous scientific explanation of why this would not be an effective hurricane modification technique. The main difficulty with using explosives to modify hurricanes is the <u>amount of energy</u> required. A fully developed hurricane can release heat energy at a rate of 5 to 20×10^{13} watts and converts less than 10% of the heat into the mechanical energy of the wind. The heat release is equivalent to a 10-megaton nuclear bomb exploding every 20 minutes. According to the 1993 World Almanac, the entire human race used energy at a rate of 10^{13} watts in 1990, a rate less than 20% of the power of a hurricane. If we think about mechanical energy, the energy at humanity's disposal is closer to the storm's, but the task of focusing even half of the energy on a spot in the middle of a remote ocean would still be formidable. Brute force interference with hurricanes doesn't seem promising.

In addition, an explosive, even a nuclear explosive, produces a shock wave, or pulse of high pressure, that propagates away from the site of the explosion somewhat faster than the speed of sound. Such an event doesn't raise the barometric pressure after the shock has passed because barometric pressure in the atmosphere reflects the weight of the air above the ground. For normal atmospheric pressure, there are about ten metric tons (1000 kilograms per ton) of air bearing down on each square meter of surface. In the strongest hurricanes there are nine. To change a Category 5 hurricane into a Category 2 hurricane you would have to add about a half ton of air for each square meter inside the eye, or a total of a bit more than half a billion (500,000,000) tons for a 20 km radius eye. It's difficult to envision a practical way of moving that much air around.

Attacking weak tropical waves or depressions before they have a chance to grow into hurricanes isn't promising either. About 80 of these disturbances form every year in the Atlantic basin, but only about 5 become hurricanes in a typical year. There is no way to tell in advance which ones will develop. If the energy released in a tropical disturbance were only 10% of that released in a hurricane, it's still a lot of power, so that the hurricane police would need to dim the whole world's lights many times a year.

[Source: NOAA | http://www.aoml.noaa.gov/hrd/tcfaq/C5c.html | September 29, 2018 ++]

Insurance Coverage Update 02 ► Things You May Not Know

Insurance is one of life's necessary evils. While no one plans to get sick or have a house fire, you don't want a tragedy to drain your wallet either. So you pay and pay and pay for insurance coverage and then hope you'll never have to use it. Since we're paying so much for insurance, you'd think we'd all be experts on the subject. Alas, insurance policies have perfected the art of being so complex that even the experts sometimes get tripped up on the details. However, we're here to shine some light on some common misconceptions about health, homeowner, auto and life insurance. Keep reading for some things that people often don't realize about insurance. Which ones did you already know?

1. What your deductible means

Let's start with the most basic of basics: the deductible. It's something that's attached to your health, auto and homeowner policies, but what is it? Nearly three-quarters of 2,000 adults surveyed by insurance website Policygenius in 2016 said they were confident they could define a deductible, but then only 50 percent did so correctly.

A deductible is simply the amount you pay out-of-pocket before your insurance kicks in. If your health insurance deductible is \$6,000, you must pay \$6,000 out-of-pocket before your insurance company starts paying claims for anything other than preventive services. If your \$10,000 car gets totaled and your auto insurance deductible is \$1,000, your insurer will pay out \$9,000. Make sense?

2. The difference between a copay and coinsurance

Copays and coinsurance are other terms that confused people in the Policygenius survey. While 83 percent of survey respondents said they knew what copays are, only 52 percent correctly defined them. People weren't quite so confident about coinsurance, with only 47 percent saying they were confident they understood the term and a mere 22 percent got the definition right. You're most likely to see copayments and coinsurance on health insurance policies, and they are both out-of-pocket costs you pay. The only difference is that a copay is a flat amount while coinsurance is a percentage of the total bill. For example, your policy may have a \$35 copay required for each doctor visit, or you may be charged 20 percent coinsurance for mental health services. Note: These are amounts charged after you meet your deductible.

3. How much is reasonable for health insurance premiums

Everyone wants affordable health insurance, but our idea of affordable seems a bit skewed. Nearly 40 percent of people think premiums costing more than \$100 a month are unfair, according to a 2018 survey of 1,705 people who purchased health insurance through the platform eHealth. Nearly three-quarters said anything above \$200 was unfair. Those numbers were based on coverage for a single individual.

However, the average unsubsidized premium for those buying on eHealth was \$440 a month. Meanwhile, consumer spending site ValuePenguin, pegs the cost of insuring a 21-year-old as being anywhere from the \$167 a month for catastrophic coverage to \$363 a month for a platinum plan that covers 90 percent of medical costs. It's worth noting the Affordable Care Act (also known as Obamacare) requires insurers to spend 80 to 85 percent of premiums on health care. So while your premiums may be expensive, at least there are limits to how much they can line the pockets of insurance executives.

4. Obamacare is still in effect

Did you know Obamacare is still the law of the land? Did you know you could still get charged a tax penalty if you don't have health insurance coverage this year? Six in 10 people surveyed this past spring by Insurancequotes.com didn't. While Congress was not successful in repealing or replacing the Affordable Care Act (ACA), they did include a provision in last year's tax bill to eliminate the tax penalty for failure to have coverage. This led some people to think Obamacare had been scrapped. However, the law still stands even if its major enforcement mechanism is being wiped out. One thing about that tax penalty elimination though: It doesn't kick in until 2019. That means anyone without coverage this year could still be facing a significant tax bill next April.

5. You could be losing some essential health benefits

This one might be news to you on several levels. Nearly 80 percent of Americans don't even know the essential health benefits insurers are required to provide by the ACA. That's according to a 2017 survey conducted by Policygenius. For the record, those benefits are:

- o Outpatient services (health care you get without being admitted to a hospital)
- o Emergency care
- o Hospitalization
- Pregnancy, maternity and newborn care
- o Mental health and substance abuse treatment, including counseling and psychotherapy
- Prescription drugs
- Rehabilitative services and devices
- Laboratory services
- Preventive and wellness services
- Pediatric services, include dental and vision care

Don't get too attached to that benefits list, though. A 523-page rule was approved this year by the Centers for Medicare & Medicaid Services to allow states flexibility to select benefits insurers must provide for its residents starting in 2019. Rather than everyone being guaranteed the same 10 benefits, states will be given 50 options from which to pick and choose their own set of essential health benefits.

6. Women pay less for car insurance

Let's talk about car insurance now. This is one place where it pays to be a woman. Most states allow insurers to take a driver's gender into consideration when setting premiums, and rates are typically lower for women than men. The difference can be negligible at older ages but significant for teens. You'll pay nearly 15 percent more if your 16-yearold driver is a boy rather than a girl, according to data from insurance platform The Zebra. Sixty percent of people surveyed didn't realize women drivers cost less to insure, according to Insurancequotes.com.

7. Parking tickets, car color and disabilities don't factor into premiums

Speaking of insurance rates, do you really understand what goes into the price you pay for auto insurance? The Zebra surveyed 1,165 U.S. auto insurance consumers in 2017, and found 90 percent of people said they knew which factors are used to calculate premiums. Yet, only 21 percent got a passing grade when actually identifying them. These three tripped up people the most:

- 35 percent thought abilities or disabilities affect insurance rates. (They don't.)
- 25 percent thought getting a parking ticket affects insurance rates. (It doesn't.)
- 23 percent thought the color of your car affects insurance rates. (Nope.)

None of these factors is used by car insurance companies to calculate rates.

[Source: MoneyTalksNews | Maryalene LaPonsie | September 6, 2018 ++]

Interesting Photos ► Iraq, 2018



One Word Essays ► Honor



Have You Heard? Gasoline Prices | Questions #3 | Ever Wonder | Policeman's Helper

Gasoline Prices

Regardless of what many think, most do not realize gas is really cheap! The following makes one think, and also puts things into perspective.

- Diet Snapple, 16 oz, \$1.29 ... \$10.32 per gallon!
- Starbuck's Reg. Coffee 16 oz, \$2.10... \$16.80 per gallon!
- Lipton Ice Tea, 16 oz, \$1.19 ... \$9.52 per gallon!
- Gatorade, 20 oz, \$1.59 \$10.17 per gallon!
- Ocean Spray, 16 oz, \$1.25 .. \$10.00 per gallon!
- Brake Fluid, 12 oz, \$3.15 \$33.60 per gallon!
- Vick's NyQuil, 6 oz, \$8.35 ... \$178.13 per gallon!
- Pepto Bismol, 4 oz, \$3.85. \$123.20 per gallon!
- Whiteout, 7 oz, \$1.39 \$25.42 per gallon!
- Scope, 1.5 oz, \$0.99\$84.48 per gallon!

And this is the REAL KICKER. Evian water, 9 oz, \$1.49 ...\$21.19 per gallon! \$21.19 for a gallon of WATER!! and the buyers don't even know the source!! (Evian spelled backwards is Naive.) Ever wonder why computer printers are so cheap? So they can hook you for the ink. Someone calculated the cost of the ink; you won't believe it but it's true: \$5,200 a gal. \$5,200 A GALLON!!! So, the next time you're at the pump, be glad your car doesn't run on water, Scope, Whiteout, Pepto Bismol, NyQuil or, God forbid, Printer Ink!!!!! Also, a recent study found the average golfer walks about 900 miles a year. Another study found golfers drink, on average, 22 gallons of alcohol a year. That means, on average, golfers get about 41 miles to the gallon.

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Questions #3

1. If 4 out of 5 people SUFFER from diarrhea...does that mean that one out of five enjoys it?

2. Why do croutons come in airtight packages? Aren't they just stale bread to begin with?

- 3. If people from Poland are called Poles, then why aren't people from Holland called Holes?
- 4. If a pig loses its voice, is it disgruntled?
- 5. Why is a person who plays the piano called a pianist, but a person who drives a race car is not called a racist?
- 6. If it's true that we are here to help others, then what exactly are the others here for?

7. If lawyers are disbarred and clergymen defrocked, then doesn't it follow that electricians can be delighted, musicians denoted, cowboys deranged, models deposed, tree surgeons debarked, and dry cleaners depressed?

8. Do Lipton Tea employees take 'coffee breaks?'

9. What hair color do they put on the driver's licenses of bald men?

10. I thought about how mothers feed their babies with tiny little spoons and forks, so I wondered what do Chinese mothers use, Toothpicks?

11. Why do they put pictures of criminals up in the Post Office? What are we supposed to do, write to them? Why don't they just put their pictures on the postage stamps so the mailmen can look for them while they deliver the mail?

12. Is it true that you never really learn to swear until you learn to drive?

13. Why isn't tossing and turning all night considered exercise?

- 14. If a cow laughed, would milk come out of her nose?
- 15. Whatever happened to Preparations A through G?

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Ever Wonder

- Ever Wonder ... Only in This Stupid Worlddo drugstores make the sick walk all the way to the back of the Store .et their prescriptions while healthy people can buy cigarettes at the front
- Ever Wonder ... Only in this stupid world do people order double cheeseburgers, large fries, and a diet coke.
- Ever Wonder ... Only in this stupid world do banks leave vault doors open and then chain the pens to the counters..
- Ever Wonder ... Only in this stupid world do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage.
- Ever Wonder ... Only in this stupid world do we buy hot dogs in packages of ten and buns in Packages of eight..
- Ever Wonder ... Only in this stupid world do they have drive-up ATM machines with Braille lettering.
- Ever Wonder ... Why the sun lightens our hair, but darkens our skin?
- Ever Wonder ... Why don't you ever see the headline 'Psychic Wins Lottery'?
- Ever Wonder ... Why is 'abbreviated' such a long word?
- Ever Wonder ... Why is it that doctors call what they do 'practice'?
- Ever Wonder ... Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons?
- Ever Wonder ... Why is the man who invests all your money called a broker?
- Ever Wonder ... Why is the time of day with the slowest traffic called rush hour?
- Ever Wonder ... Why isn't there mouse-flavored cat food?
- Ever Wonder ... Why didn't Noah swat those two mosquitoes?
- Ever Wonder ... Why do they sterilize the needle for lethal injections?

- Ever Wonder ... You know that indestructible black box that is used on airplanes? Why don't they make the whole plane out of that stuff?!
- Ever Wonder ... Why don't sheep shrink when it rains?
- Ever Wonder ... Why are they called apartments when they are all stuck together?
- Ever Wonder ... If con is the opposite of pro, is Congress the opposite of progress?
- Ever Wonder ... If flying is so safe, why do they call the airport the terminal?

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After being married for 45 years, I took a careful look at my wife one day and said, "Forty-five years ago we had a cheap house, a junk car, slept on a sofa-bed and watched a 10-inch black and white TV. But hey I got to sleep every night with a hot 26-year-old girl. Now ... I have a \$1,000,000 home, a \$45,000 car, a nice big bed and a large screen TV, but I'm sleeping with a 70-year-old woman. So I said to my wife "it seems to me that you're not holding up your side of things." My wife is a very reasonable woman. She told me to go out and find a hot 26-year-old girl and she would make sure that I would once again be living in a cheap house, driving a junk car, sleeping on a sofa bed and watching a 10-inch black and white TV. Aren't older women great? They really know how to solve an old guy's problems!

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Policeman's Helper



Memories At the Beach 1922



Beach Police -- No swimsuit was allowed to be higher than 6 inches above the knee

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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 19,817 subscribers who responded to that notice and/or have since subscribed. All others were deleted from the active mailing list.

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