

# RAO

# BULLETIN

## 1 January 2019



### PDF Edition

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**NOTE**

1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [ ] indicate the number of articles written on the subject. To obtain previous articles send a request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net).
3. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

**\* ATTACHMENTS \***

- Attachment – Hawaii Vet State Benefits
- Attachment – Military History Anniversaries 01 thru 15 JAN
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- Attachment – Philippine Islamic Extremism



**CBO Budget Recommendations 2019 ► Options For Reducing The Deficit**

Analysts from the Congressional Budget Office say the government could trim hundreds of billions from the federal deficit by enacting a host of already discussed military and veterans' program reforms. The problem is that those reforms include some of the most controversial and politically unpopular policies of the last few years, things like limiting military pay raises, ending a host of military equipment purchases, and cutting back on veterans benefits. The

document released last week — CBO’s annual “options for reducing the deficit” report — lists more than 120 ideas to reduce federal spending or boost federal revenues over the next 10 years. Authors said the goal is to “reflect a range of possibilities” of moves that lawmakers could make in dealing with government debt and escalating federal programming costs.

Twenty of the proposals would affect the departments of Defense and Veterans Affairs, including a plan to cut the Pentagon budget by 10 percent (\$591 billion in reduced budget authority over the next decade). That dramatic cut would “require DOD to decrease the size of its forces, slow the rate at which it modernizes weapon systems, or do both,” which in turn would prompt a host of complaints from military leaders and defense lawmakers. Still, the size of the savings involved show why the ideas continue to attract debate on Capitol Hill each year, even with the significant disruptions they may bring. Here is a look at some of the other potential VA and Pentagon moves:

**Limit pay raises for troops (\$18 billion in savings over 10 years)** -- The CBO idea would give troops an annual raise of 0.5 percent less than the expected growth in civilian salaries. Service members would still see annual raises, but opponents of the idea argue that those increases wouldn’t keep up with the cost of living for military families. President Barack Obama’s Pentagon capped the military raises at this level for three years during his presidency, leading to criticism from advocates that he had created a new gap in military and civilian wages. President Donald Trump suggested a 0.3 percent reduction in the expected raise formula in his first budget, but saw the proposal rejected by Congress.

**Narrow eligibility for VA disability benefits (\$33 billion over 10 years)** -- The CBO plan would drop a host of conditions not directly related to military service — illnesses like arteriosclerotic heart disease, hemorrhoids and multiple sclerosis — from the list of claims eligible for disability benefits. More than 750,000 veterans' checks would be affected by the move. Any such trims in benefits have prompted harsh attacks from veterans groups, who have accused supporters of breaking faith with men and women who were promised lifelong assistance for their military service.

**Cancel new F-35 purchases (\$16 billion over 10 years), retire the F-22 fleet (\$30 billion over 10 years) and delay development of the B-21 bomber until after 2028 (\$45 billion over 10 years)** -- All three ideas would require Air Force officials to continue using aging aircraft, a concern for Pentagon planners who have seen a spike in aviation accidents in recent years. The CBO report acknowledged that a disadvantage of the idea would be making the military “less flexible against advanced enemy air defense systems” but said the current mix of aircraft types already in use by the services would mitigate some of those concerns.

**Stop building Ford-class aircraft carriers (\$18 billion over 10 years)** -- Under this option, the Navy would stop building new aircraft carriers after the USS Enterprise, scheduled to be completed in 2027. A carrier set for the start of construction in 2023 would be scrapped. The CBO report argues that even with the move, the Navy would still have 11 active carriers until 2036 given its current fleet size. However, defense lawmakers have long argued against any delays in ship building schedules, given the long wait for construction and fielding of new vessels.

**End VA’s Individual Unemployability program for retirement-age veterans (\$48 billion over 10 years)** -- Trump also suggested this idea in his first VA budget, only to have lawmakers and veterans groups soundly reject it. The IU program provides extra benefits to veterans unable to work because of disabilities, even if they don’t have a 100 percent disabled rating. Supporters have argued that money should stop once Social Security payouts begin. Opponents of the idea could leave as many as 235,000 veterans in dire financial need.

**Reduce military housing allowances to 80 percent of rent costs (\$15 billion over 10 years)** -- Under this plan, BAH payments wouldn’t change for troops until they move, but it would slowly increase their out-of-pocket costs for housing. The change would also create savings for the VA, since post-9/11 GI Bill housing stipends are tied to the military housing formula. Similar BAH reform proposals on Capitol Hill have met fierce opposition in recent years. Advocates argue that since military members have little say in their next duty assignment, they shouldn’t have to shoulder the costs of unexpected moves and expensive housing costs.

**Replace thousands of troops with civilian workers (\$17 billion over 10 years)** -- The CBO idea calls for reducing military end strength by 80,000 over four years and replacing them with 64,000 civilian employees. The work would not be directly related to warfighting, and the health care and ancillary costs of non-military workers would create significant savings compared to service members' benefits. But Congress has worked to increase the military's end strength in recent years, saying it brings more readiness and flexibility to the overall force. An end-strength cut of that size would represent a major political backtrack for many elected officials.

[Source: MilitaryTimes| Leo Shane III | December 17, 2018 ++]

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## **Feres Doctrine Update 09 ► Supreme Court Signals Interest Over Validity**

The U.S. Supreme Court has signaled interest in a case that questions the validity of the Feres doctrine, the 68-year-old ruling that limits troops from suing the Defense Department. The court on 28 NOB ordered the U.S. solicitor general to file a response to a petition in a military medical malpractice case, Daniel v. the United States. The case was brought against the federal government after an active-duty Navy nurse, Lt. Cmdr. Rebekah "Moani" Daniel, died in 2014 following childbirth at Naval Hospital Bremerton, Washington.

The solicitor general previously had waived his right to respond -- a usual practice for the federal government in Feres cases, since the Supreme Court has not agreed to hear any cases questioning Feres since 1987. But the order from the court indicates that "at least one, or not more" of the justices has taken note of the case, said Andrew Hoyal, an attorney with the Seattle-based Luvera Law Firm, representing Rebekah Daniel's husband, Walter. "It means they are taking it seriously. We are very interested in seeing what kind of arguments the government will make in the response," Hoyal said.

Walter Daniel, a former Coast Guard officer, initially filed a malpractice suit against the Navy hospital and doctors after his wife died four hours after giving birth to the couple's daughter Victoria on March 9, 2014. Daniel, who worked as a labor and delivery nurse at the hospital, began hemorrhaging immediately following delivery. Medications administered to stop the bleeding failed and, within two hours, she had lost a third of her body's blood volume. The suit alleges that additional lifesaving measures were administered too late and contributed to her death. The case and subsequent appeals were dismissed based on Feres, a 1950 Supreme Court decision that prevents troops from suing the DoD for injuries incidental to military service.

Hoyal said his client decided to take the case to the Supreme Court because it involves medical malpractice and a disparity in rights for female troops. If Rebekah Daniel had been a civilian spouse at the same hospital, her family would have been allowed to sue. "We understand the court's hesitancy to deal with military discipline issues, combat, the organizational part of the military. But there weren't any military issues, military judgments in this case. This was about medical judgments," Hoyal said.

Feres dates to a series of cases in the late 1940s that involved injuries to troops serving on active duty. The widow of Lt. Rudolph Feres sued the government after her husband died in a barracks fire caused by a defective heating system. In crafting the rule, which also involved two other cases, the 1950 Supreme Court said the DoD already has disability compensation in place for personnel and dependents and to allow troops to sue the federal government would in effect cause civilian courts to question military orders and discipline, adding that the Federal Tort Claims Act shouldn't apply in those cases.

The last Feres case petitioned to the high court also involved childbirth and an active-duty woman: In 2009, the daughter of an Air Force captain was injured when her mother received a medication that caused a severe allergic reaction while she was in labor. The court never heard the case; the Justice Department settled it in 2016. In opinions written before they became U.S. Supreme Court justices, Ruth Bader Ginsburg and Clarence Thomas expressed

interest in reviewing Feres. Hoyal said he does not know which of the current justices requested the response from the federal government in the Daniel case. The government response was due 28 DEC. However, the solicitor general requested an extension, and the new deadline is 28 JAN. After the response is filed, Walter Daniel's attorneys have several weeks to review and file another response. The justices will decide in conference whether to hear the case.

The DoD argues that Feres is necessary because it could cause military doctors and providers to be more cautious in their approach to treating personnel, which could affect their ability to save lives, both in military hospitals and on the battlefield. Pentagon officials also say the department offers a robust compensation package to those who are injured in the line of duty. More than 7,000 petitions are filed each year to the Supreme Court, with the justices accepting 75 to 80 cases. Hoyal said the request for a response means the odds of the Daniel case being accepted have increased significantly but knows it's still a long shot. Still, he believes it's time for the justices to weigh in on military medical malpractice cases that resulted in grievous injury or death. "This is about medical decisions, not military judgments," Hoyal said. [Source: Military.com | Patricia Kime | December 27, 2018 ++]

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## **SECDEF Update 15 ► Jim Mattis' Resignation/Firing**

President Trump on 20 DEC announced that Defense Secretary Jim Mattis would be retiring at the end of February. You can read his resignation [here](#). A good read. Just days after he announced he would step down from that post in late February, President Donald Trump announced he would push the popular Cabinet member out even earlier. In a tweet morning the morning of 23 DEC, Trump announced that Deputy Secretary of Defense Patrick Shanahan will become acting secretary of defense starting Jan. 1. He praised the Pentagon's second-in-command as having "a long list of accomplishments" and added, "He will be great!"

The move cuts short Mattis' tenure by two months, and adds to an acrimonious end of the relationship between the commander in chief and his top military leader. Mattis' resignation letter told Trump he was making the move to allow the president to find "a secretary of defense whose views are better aligned with yours." He said his February departure date was designed to minimize disruption on the department during the leadership transition. But Mattis' criticism of Trump's national security policies in the letter — in opposition to his announced withdrawal of U.S. forces from Syria and his past negative comments towards U.S. foreign allies — clearly irked Trump, leading to the early dismissal.

On 22 DEC, Trump appeared to fire back at Mattis on social media, tweeting that "when President Obama ingloriously fired Jim Mattis, I gave him a second chance. Some thought I shouldn't, I thought I should." In a statement after Sunday's announcement, Defense Department spokesman Army Col. Rob Manning said only that "the secretary of defense serves at the pleasure of the president. The department remains focused on national security." Mattis remains popular among lawmakers on Capitol Hill and the armed forces. A Military Times poll conducted in late September found that nearly 84 percent of troops had a favorable view of his work leading the armed forces. Among officers, the figure was almost 90 percent. But Mattis's relationship with Trump had appeared to sour in recent months as the president pushed for more aggressive military policies.

Pentagon officials appeared caught unaware by sudden decisions made in the Oval Office on forming a new Space Force, sending troops to the southern U.S. border, and banning transgender recruits from the ranks. Most recently, Trump's decisions to begin massive troop withdrawals in the Middle East and Afghanistan seemed to go against military commanders' advice. Shanahan, who is among the candidates to permanently replace Mattis, is now in a position to drive changes he's championed as Mattis' deputy. The former Boeing executive in his current role has pushed for systemic changes to the acquisition system that pushes the Pentagon's focus away from annual budget cycles and more on making programs successful.

"Too often we focus on process, or budget, or level of effort," Shanahan told Defense News in an earlier interview. "The Pentagon should focus on outcomes and outputs — our performance. This focus on performance should drive

us to field unmatched lethality, execute on our modernization plans and achieve this affordably.” He has also focused on eliminating duplicative programs, — for example, situations where the Army and Air Force both have a need for a similar system and develop unique solutions on their own, rather than joining up and creating a single system that can be used department-wide. In the past, services have pushed back on that idea because of the unique needs of, say, a Navy system designed to go to sea and survive the elements and sea-salt air, or an Army system designed to work on land.

Shanahan has risen to the top of the list of likely successors to permanently replace the now-fired Mattis, partly because of his business background and good relationships with both Trump and Vice President Mike Pence. But Shanahan has clashed with some in the Pentagon who say he’s is too focused on having meetings, sucking up staff time without having many concrete victories to point to, according to officials who have worked with him who spoke to Defense News. [Source: MilitaryTimes | Leo Shane III & David B. Larter | December 23, 2018 ++]

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## **SECDEF Update 16 ► 2018 Holiday Message to the Troops**

Secretary of Defense James Mattis abruptly resigned following President Donald Trump’s sudden decision to withdraw U.S. troops from Syria, but that didn’t stop the Department of Defense from releasing his holiday message to U.S. service members. The Pentagon’s Defense Visual Information Distribution Service (DVIDS) on 21 DEC published Mattis’ brief holiday video message to the Department of Defense personnel — and it contains some kernels of advice for dealing with life after his resignation.

*“Since Washington crossed Delaware at Christmas in 1776, American troops have missed holidays at home to defend our experiment in democracy,” Mattis said. “To all you lads and lasses holding the line in 2018, on land, at sea, or in the air, thanks for keeping the faith. Merry Christmas and may God hold you safe.”*

That message, recorded on 19 DEC — the day before he tendered his resignation — shows no clear indication of the turbulent few days ahead for Mattis. But it’s his longer holiday message to U.S. service members which surfaced at <https://www.facebook.com/IWCsync/posts/10157196477324406> on Christmas Eve that contains some more inspirational morsels:

R 192339Z DEC 18  
FM SECDEF WASHINGTON DC  
TO ALDODACT  
INFO RUEKJCS/SECDEF COMMUNICATIONS WASHINGTON DC  
BT

UNCLAS  
SUBJ/HOLIDAY MESSAGE 2018  
ALDODACT 26/18  
ADDRESSEES PASS TO ALL SUBORDINATE COMMANDS

1. WE IN THE U.S. MILITARY ARE PRIVILEGED TO DEFEND AMERICA, ESPECIALLY AT THIS TIME OF YEAR, FOR WE ENSURE OUR FELLOW AMERICANS CELEBRATE THIS SEASON OF HOPE IN PEACE AND SAFETY.
2. WE KNOW OUR FREEDOMS ARE NOT GUARANTEED BY THEMSELVES; THEY NEED DEFENDERS.
3. THIS MONTH, MANY IN OUR MILITARY WILL BE SERVING FAR FROM THEIR LOVED ONES. IT IS DIFFICULT WORK, BUT THIS IS NOTHING NEW: SINCE WASHINGTON CROSSED THE DELAWARE ON CHRISTMAS DAY IN 1776, AMERICAN TROOPS HAVE MISSED HOLIDAYS TO DEFEND OUR CITIZENS’ EXPERIMENT IN DEMOCRACY.



4. TO THOSE IN THE FIELD OR AT SEA, “KEEPING WATCH BY NIGHT” THIS HOLIDAY SEASON, YOU SHOULD RECOGNIZE THAT YOU CARRY ON THE PROUD LEGACY OF THOSE WHO STOOD THE WATCH IN DECADES PAST. IN THIS WORLD AWASH IN CHANGE, YOU HOLD THE LINE.
5. STORM CLOUDS LOOM, YET BECAUSE OF YOU YOUR FELLOW CITIZENS LIVE SAFE AT HOME. MOST DON’T KNOW YOUR NAMES BUT ALL ARE CONFIDENT THEIR FREEDOMS AND THEIR FAMILIES WILL BE KEPT SAFE.
6. FAR FROM HOME, YOU HAVE EARNED THE GRATITUDE AND RESPECT OF YOUR FELLOW CITIZENS AND IT REMAINS MY GREAT PRIVILEGE TO SERVE ALONGSIDE YOU.
7. MERRY CHRISTMAS AND MAY GOD HOLD YOU SAFE.

RELEASED BY: CAPT HALLOCK MOHLER JR., DOD EXECUTIVE SECRETARY

This part, in particular, stands out: *“To those in the field or at sea, ‘keeping watch by night’ this holiday season, you should recognize that you carry on the proud legacy of those who stood the watch in decades past. In this world awash in change, you hold the line. Storm clouds loom, yet because of you, your fellow citizens live safe at home.”* Sound advice from the so-called “Warrior Monk,” we think. We wonder if it was penned with his imminent departure in mind. [Source: Task & Purpose | Jared Keller | December 24, 2018 ++]

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## **U.S. Space Force Update 09 ► Will Reside Under the Department of the Air Force**

After months of deliberating how to stand up a Space Force, a sixth branch of the military proposed by President Donald Trump, Pentagon leaders have decided to funnel the new organization under the Department of the Air Force, Defense News has learned. “There is established a United States Space Force as an armed force within the Department of the Air Force,” states a draft of the legislative proposal due to be put forward alongside the fiscal year 2020 budget early next year, which was viewed by Defense News on 20 DEC. The new service will be overseen by the newly created undersecretary of the Air Force for the Space Force and a Space Force chief of staff, who will sit on the Joint Chiefs. A spokesman for Deputy Secretary of Defense Patrick Shanahan, who is leading the department’s efforts to create a Space Force proposal, declined to confirm the details of the draft.



**A United Launch Alliance Atlas V rocket launches into the air at Cape Canaveral Air Force Station, Florida, April 14, 2018.**

Although the version of the proposal seen by Defense News is still in draft form and thus subject to change, an administration official with knowledge of discussions said that there is alignment across the Defense Department on keeping the Space Force within the Department of the Air Force. The document has been circulating among top Pentagon and service leaders, with the intent to hand it off to the Office of Management and Budget next, said one

Defense Department official who was not authorized to speak on the record. The decision is a major victory for the Air Force, which initially stood against attempts to carve out space operations from the service. Although Air Force Secretary Heather Wilson eventually declared her support for the president’s Space Force initiative, keeping the new branch within the Department of the Air Force will allow Air Force leaders to continue to have a voice on military space.

The proposed structure of the new service — which retains the moniker of Space Force that is favored by Trump — most closely mirrors the Space Corps proposal originally offered by Rep. Mike Rogers, the Alabama Republican who chairs the House Armed Services Committee’s strategic forces committee. Rogers and others in the House had advocated for a Space Corps that would sit under the Department of the Air Force, similar to the Marine Corps’ existence as an independent service under the Department of the Navy. The measure was passed through the House as part of the 2018 defense policy bill, but failed to make it through the Senate. However, it was seemingly brought back to life stronger than ever when Trump directed the Pentagon to stand up a Space Force. Trump said this new, independent military branch would be “separate but equal” to the Air Force, leading defense wonks to speculate that a new Department of the Space Force would be created.

It appears that, after doing its analysis, the Pentagon favors a more modest approach — one that allows the Air Force to retain a degree of oversight over the Space Force initially, with the idea that it could establish a Department of the Space Force later if the need presented itself. “The Space Force shall be organized, trained and equipped to provide for freedom of operations in, from and to the space domain for the United States and its allies” and “to provide independent military options for joint and national leadership and to enable the lethality and effectiveness of the joint force,” the legislative proposal states. The service, which consists of an active duty component and Space Force Reserves, “includes both combat and combat support functions to enable prompt and sustained offensive and defensive space operations and joint operations in all domains.”

The undersecretary of the Air Force for the Space Force will be responsible for “the overall supervision” of the new service, but is still subordinate to the Air Force secretary, the legislative proposal states. On the uniformed side, a chief and vice chief of the Space Force would lead the “Space Staff.” The proposal does not lay out the Space Force’s relationship to the newly re-established U.S. Space Command or the Space Development Agency, which the Pentagon intends to form to organize the rapid procurement of space technologies. Nor does it spell out the cost of standing up a new space service, a topic that has been hotly debated within the Pentagon and beyond.

In November, Defense One reported that the Defense Department was evaluating multiple ways of organizing the Space Force, including as a subordinate organization to the Air Force. This marked a change from its initial mandate to create a wholly independent department, one that Pentagon leaders saw as necessary to appeal to Congress, which gets the final decision on whether to establish a Space Force, the publication wrote. Last week, Deputy Defense Secretary Patrick Shanahan told reporters that the Pentagon had finalized an answer to questions about the organization of a Space Force, and that Trump had been briefed on the proposal. “There were two primary options,” he told reporters 13 DEC. “We’re now down to one option. I’m really not in a position to disclose what that one option is, but I can tell you that the legislative proposal itself probably tomorrow will start to go through the [Pentagon] for coordination.” [Source: DefenseNews | Valerie Insinna | December 20, 2018 ++]

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## **U.S. Space Force Update 10 ► U.S. Space Command Role**

President Donald Trump has ordered establishment of the U.S. Space Command, a new combatant command responsible for space-related activities previously assigned to the U.S. Strategic Command. This is expected to include some parts of the U.S. Army Space and Missile Defense Command and the U.S. Army Forces Strategic Command, but details have not been announced. A 18 DEC presidential memorandum to Defense Secretary Jim Mattis says a

comprehensive list of authorities and responsibilities “will be included in the next update to the Unified Command Plan.”

Speaking at the Kennedy Space Center in Florida, Vice President Mike Pence said the Trump administration still intends to create the U.S. Space Force as a military service but establishing the U.S. Space Command as the military’s 11th combatant command is a first step. “The U.S. Space Command will integrate space capabilities across all branches of the military,” Pence said. “It will develop the space doctrine, tactics, techniques and procedures that will enable our warfighters to defend our nation in this new era.” The new command would be headed by a four-star officer. Trump has asked Mattis to recommend a commander and deputy commander for the command.

In his speech, Pence said the administration considers space a warfighting domain. “The truth is, for years, foreign nations have been developing electronic weapons to jam, blind and disable satellites just like the one that waits on that launchpad today,” Pence said. “China has tested missiles designed to destroy satellites. China and Russia are working to station new weapons directly in space and, frankly, these new challenges demand new and innovative responses. That’s precisely what we’ve been providing under President Trump’s leadership. Under his leadership, the United States is taking steps to ensure that American national security is as dominant in space as it is here on Earth.” Pence said the administration’s timeline has the U.S. Space Force being established as the sixth branch of the armed forces “before the end of 2020.” [Source: AUSA Communications | December 20, 2018 ++]

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## **CONUS COLA Rates ► DOD Releases 2019 Figures**

The Defense Department released on 20 DEC the 2019 Continental United States (CONUS) Cost of Living Allowance (COLA) rates, which takes effect Jan. 1, 2019. In 2019, the total number of service members receiving CONUS COLA will decrease from approximately 28,000 to 15,000. Approximately \$22.1 million will be paid to 15,000 service members stationed CONUS in 2019 -- \$6 million less than last year. Approximately 2,500 members will now receive CONUS COLA; 7,900 will see an increase in their CONUS COLA payments; 2,600 members will see a decrease; 15,000 members will no longer receive CONUS COLA; and, 2,000 will see no change.

CONUS COLA is a taxable supplemental allowance designed to help offset higher prices in the highest cost locations in CONUS that exceed the costs in an average CONUS location. Rates can increase, decrease, or remain the same depending on the non-housing prices in a duty location as compared to non-housing prices in an average CONUS location. By law, a contractor provides cost data from each military housing area (MHA) for the following categories: transportation, goods and services, federal income taxes, sales taxes, and miscellaneous expenses. Data is adjusted to account for the amount of Basic Allowance for Subsistence, an allowance meant to offset the costs for a member's meals, and for cost savings gained from shopping at commissaries and exchanges.

This information is compared to the same cost data for average CONUS, which serves as a benchmark. The resulting ratio is called an index. By law, a CONUS COLA rate is only prescribed when the index meets a threshold of 108 percent, meaning the costs for non-housing types of goods and services in a particular location are at least eight percent more expensive than average CONUS. An index in excess of 108 percent would qualify for CONUS COLA (e.g., a location that is 10 percent more expensive would qualify for a two percent COLA index).

This year, three MHAs will now receive an index; eight will receive a CONUS COLA index increase; three will receive a decrease; eight will no longer receive CONUS COLA; and two MHAs will remain unchanged. For non-MHA areas (non-metropolitan counties), two counties will now receive an index; two will have an increase in their index; and, 37 will lose CONUS COLA.

- MHAs with the Highest CONUS COLA rates: San Francisco, Calif. 6%; New York City, N.Y. 6%; & Staten Island, N.Y. 8%.
- MHA with the Largest Increase in CONUS COLA: Santa Clara County, Calif. 3% to 5%

- MHA with the Largest Decrease in CONUS COLA: Atlantic City, N.J. 7% to 1%

The total amount of CONUS COLA a Service member receives varies based on geographic duty location, rank, years of service and dependency status. Service members can calculate their CONUS COLA rate at <http://www.defensetravel.dod.mil/site/conusCalc.cfm>. Additional information about COLA can be found on the Defense Travel Management Office (DTMO) website at <http://www.defensetravel.dod.mil/site/conus.cfm>. [Source: DoD Press Release No: PA-053-18 | December 20, 2018 ++]

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## **Military O-Clubs ► Offutt's Former Officers' Club Closes Its Doors**

Back when the Strategic Air Command ruled the skies, days in the air often ended with martinis at the Officers' Club. The O-Club was where the men who ran the Air Force — and it was almost always men — made friends and made deals. And they brought families or dates in for fancy dinners or Sunday brunch. O-Clubs, and their counterparts for enlisted members and noncommissioned officers, were the hub of military social life. “It was like a country club,” said retired Brig. Gen. Paul Cohen, a former commander of the Nebraska Air National Guard and longtime club member at Offutt Air Force Base. “People didn’t go to play golf; they went to do business.”

The O-Club culture has faded over the past 20 years as more officers have moved off base and more high-quality restaurants have opened in the community. But mostly, it’s because the tolerance for heavy drinking has faded, both inside and outside the Air Force. That era ended for good at Offutt last month, when the dining room at the Patriot Club — the modern name for what used to be the Officers' Club — closed its doors, a victim of changing times, dwindling membership and big financial losses. Eight employees lost their jobs, including one who had worked there for 40 years. “I grew up in the clubs. It was devastating to me,” said Lt. Col. Monique “Sherry” Graham, commander of the 55th Force Support Squadron, who came from a military family. “But it comes time when you have to make a fiscally responsible decision.”

Graham said she made that decision after the Patriot Club dining room lost \$130,000 in 2017 and faced similar losses in 2018. Membership revenue fell sharply last year after an option was dropped that let members automatically charge dues — \$5 a month for retirees, \$8 for enlisted members and \$20 for officers — to their credit cards each month. “Fifty-six percent of our club members walked,” said Tom Fahrer, the Support Squadron’s longtime deputy director. “People voted with their feet.”

The evolution of the clubs began about 20 years ago. Until then, the military branches contributed funds to run the clubs, viewing them as an important part of their operations. They built morale. And people from different units got to know one another. “You got more done in a couple of hours on a Friday night than you did all week,” Cohen said. They were the epitome of military class. In 1976, for example, the SAC commander hosted a reception for Queen Margrethe II of Denmark. “It’s been a long time since we hosted anyone of that magnitude,” Fahrer said. To save money, the services stopped funding the clubs, which forced them to become self-supporting. As a result, many bases, including Offutt, merged their clubs and opened them to all service members. “Here, it never worked well,” said Cohen, who retired in 1995. “The enlisted folks didn’t want to socialize with the officers, and the officers didn’t want to socialize with the enlisted.”

Post-9/11 security measures made it more difficult to bring civilians into the clubs. But the biggest factor was the widespread change in attitudes toward alcohol. “DUIs became a career-ender,” Cohen said. “A lot of things change. Now you can’t party the same way. You don’t, because we know better.” On-base clubs like the Patriot Club had to raise prices to make up for the loss of alcohol sales. Over time, they stopped serving breakfasts, dinners and even Sunday brunches. The town grew around Offutt, too. Neighboring Bellevue had about 3,000 people when SAC moved to the base in 1948. Now, it has more than 50,000. “We have 112 restaurants within 5 miles,” Graham said. “We can’t compete with those on the outside.”

In recent years, she said, the club has relied on catered special events to support itself. But those, too, have dropped off. Income from special events fell from \$240,000 in 2013 to \$74,000 in 2018. “With numbers like that, you have to be smart about what you’re doing,” Graham said. The club’s last effort was the hiring of a new manager in March. She added new events and specials, like “handbag bingo” and a Friday evening seafood buffet. Nothing worked. “She tried everything,” Graham said. “It was too far gone at that point. We weren’t going to give up. We wanted to make sure we had tried.”

When the closure was announced in October, she braced for a backlash, especially from the core of retirees who still showed up each Friday for the lunch buffet. It never came. “It was a lot of silence,” Graham said. “We’ve not recorded any formal complaints.” The tradition isn’t ending completely. The Patriot Club is being renamed the Warhawk Community Center, in keeping with the 55th Wing’s new “Warhawk” nickname. Community rooms, and even the dining room, are still available for events. But units will need to find their own caterers. “It’s almost a seamless transition,” Graham said. “Everything else is carrying on as before.” [Source: Omaha World-Herald | Steve Liewer | December 17, 2018 ++]

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## **Military Recruiting Update 12 ► Recruiters Banned From 1100 High Schools**

The booming economy is creating a major headache for military recruiters charged with signing up qualified applicants for America’s all-volunteer force, and a good number of U.S. high schools are making the problem worse, according to Pentagon leaders. Last week the Navy Secretary Richard Spencer complained to Congress that local school districts containing more than 1,100 high schools have banned recruiters from campus, thwarting access to a prime target group: 18-year-olds with a high school degree and no immediate job prospects. This makes it all the more frustrating that hundreds of high schools see military recruiters as a danger to high schoolers, rather than a help to find a rewarding career in service to their country.

“There’s an excess of 1,100 schools in school districts that deny access to the uniformed members to recruit on their campuses,” Spencer said in testimony before a joint session of two Senate subcommittees. “They’re all throughout the country; preponderance up in the Northeast and Northwest,” he said. “Whatever help anyone could do in helping us get the message out would be greatly appreciated.” The Army failed to make its recruiting goal this year for the first time in more than a decade, falling short by 6,500 soldiers. The other services made their goals, but they are finding it tougher. “Any time you have a unemployment rate below 4.1 percent, historically, trouble looms on the horizon for both recruiting and retention,” said Adm. William Moran, the vice chief of naval operations at the same hearing. “It’s at about 3.8 percent, I think, now, so we are all expecting this market to get more difficult than easier.”

The economy isn’t the only problem. Many high school seniors have no interest in enlisting in the military, and of those who do, 70 percent aren’t physically fit enough or are otherwise unqualified for military service. “It’s getting harder. We used to make [our recruiting goal] before the third week of the month was out, now some places you’re making it the last day of the month,” said Marine Corps Commandant Gen. Robert Neller. “[It is] not just the propensity of young men and women — do they want to serve in the military — but the percentage that are qualified for us to even talk to them, and that number is right around, or slightly below, 30 percent.”

In response to a request for the “naughty list” of school districts where recruiters are not welcome, the Navy declined to specify which schools Spencer was referring to. “The Navy values its relationship with the various educational institutions around the country to include those cited in the numbers you queried about,” said Lt. Christina Sears, a Navy spokesperson at the Pentagon. “Because their decision to allow recruiters on campus is part of ongoing discussions, it would be inappropriate to provide a list of these schools.” [Source: Washington Examiner | Jamie McIntyre | December 16, 2018 ++]

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## **DoD Fraud, Waste, & Abuse ► Reported 16 thru 31 DEC 2018**

**Freight Carriers** -- For more than 7 years, less-than-truckload carrier **YRC Freight** and two related carriers inflated the weight of shipments tendered by the Pentagon, billed the shipper using improper rates, and falsified statements in a bid to conceal their actions, the Justice Department said 17 DEC in bringing suit against the companies. The DOJ alleged the three carriers, YRC Freight, **Yellow Transportation**, and **Roadway Express**, billed the Pentagon based on shipment weights that were higher than the actual weight of the goods that moved. The practice was systemic, and the three carriers "knowingly made or used false statements" to hide their practices, according to the suit. The amount of the alleged overcharges were in the "millions of dollars," said the agency, without disclosing specifics.

Yellow was the name that was used for decades before it was re-branded into YRC. Roadway was an LTL carrier acquired in 2003 by then-Yellow. According to the lawsuit, the carriers reweighed thousands of shipments but suppressed the results whenever they showed a shipment was lighter than its original estimated weight. The suit said the carriers "knowingly billed the government (and their other customers) based on weights that they knew to be inflated." The carriers allegedly made false statements to induce the Pentagon to use their services, and knowingly falsified statements to "improperly avoid their obligations to correct inflated invoices and (to) return overpayments," DOJ alleged.

In a statement, Jim Fry, general counsel of Overland Park, Kan.-based YRC Worldwide, Inc. (NASDAQ: YRCW) YRC Freight's parent, called the government's claims "totally without merit," Fry said the company has "made every effort over nearly a decade to address the government's questions. We are confident that the evidence will demonstrate YRC Freight acted consistently with our contract and all applicable guidelines." For YRC, facing a potentially contentious battle with the Teamsters union over a new collective bargaining agreement and struggling to gain traction in the marketplace while its rivals perform relatively well, the last thing it needs is a lawsuit from the federal government with millions of dollars at stake. Near the close of trading 17 DEC on the NASDAQ, YRC shares were trading at \$3.16 a share, a 52-week low.

The suit is the latest chapter in a long running dispute over pricing practices for government shipments tendered to YRC and the other companies in a period prior to 2013. DoD traffic accounts for about 1 percent of YRC's annual revenue, according to the company. The original lawsuit was filed by James Hannum under the "whistleblower" provisions of the False Claims Act. Under the act, private citizens can bring suit on behalf of the US government for false claims, and can share in any recovery. The government can intervene in such lawsuits, as it has done here. Those who violate the act are subject to treble damages and civil penalties. James P. Kennedy Jr., U.S. Attorney for the Western District of New York, said in a statement announcing the suit that YRC did not "legally fulfill its agreed upon obligations to the Defense Department, choosing instead to line its pockets with taxpayer's dollars." [Source: The Associated Press | J.P. Lawrence | December 1, 2018 ++]

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## **POW/MIA Recoveries & Burials ► Reported 16 thru 31 DEC 2018 | Forty-Nine**

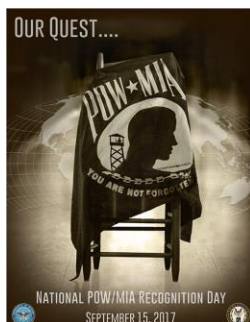
"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War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

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on 'Our Missing'. Refer to <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2018> for a listing and details of those accounted for in 2018. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

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

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

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



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

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

### **LOOK FOR**

-- **Air Force Col. Richard A. Kibbey**, was a member of Detachment 5, 38th Aerospace Rescue and Recovery Squadron. On Feb. 6, 1967, he, along with three others, were aboard a HH-3E helicopter on a rescue and recovery mission over North Vietnam. After rescuing the pilot of a downed aircraft, Kibbey's helicopter was hit by enemy ground fire resulting in an internal explosion and crash. Kibbey was subsequently reported missing in action. Interment services are pending. [Read about Kibbey.](#)

-- **Army Air Forces 1st Lt. Allen R. Turner** was a C-109 pilot assigned to the 1330 Army Air Force Base Unit, Air Transport Command. On July 17, 1945, during a routine flight from Jorhat, India, to Hsinching, China, over "The Hump," his aircraft crashed in a remote area. All four passengers were declared deceased after an extensive search effort failed to identify the crash site. Interment services are pending. [Read about Turner.](#)

-- **Army Air Forces 2nd Lt. Hulen A. Leinweber** was a member of 40th Fighter Squadron, 35th Fighter Group. On June 10, 1945, the P-51 aircraft he was piloting was reportedly struck by anti-aircraft fire, causing the right wing to break off. Leinweber's aircraft crashed just south of Ilap village, in Infugao Province, Republic of the Philippines. The American Graves Registration Service searched the area south of Ilap village, locating wreckage but recovering no remains. In October 1947, Leinweber's remains were declared non-recoverable. Interment services are pending. [Read about Leinweber.](#)

-- **Army Air Forces 2nd Lt. James R. Lord** a member of the 66th Fighter Squadron, 57th Fighter Group, 12th Tactical Air Command, 12th Air Force. On Aug. 10, 1944, the P-47D aircraft he was piloting crashed due to a navigational error a mile off the coast of Anghione, Corsica. No witnesses reported seeing any parachute sightings. Interment services are pending. [Read about Lord.](#)

-- **Army Pvt. William A. Boegli** was a member of Company L, 332nd Infantry Regiment, 81st Infantry Division, invading Angaur Island in the Palau Island chain. After Boegli's regiment successfully captured Red Beach on the northeastern shore, they pushed

westward across the island. On Sept. 30, 1944, Boegli was killed while attempting to lead a group of litter bearers to evacuate wounded servicemen. His remains were not recovered following the war. Interment services are pending. [Read about Boegli.](#)

-- **Army Air Forces 2nd Lt. Lynn W. Hadfield** a member of the 642nd Bombardment Squadron, 409th Bombardment Group, 9th Bombardment Division, 9th Air Force. On March 23, 1945, he was aboard an A-26B, when the aircraft was hit by anti-aircraft fire and went missing during a combat mission from Couvron, France to Dülmen, Germany. Hadfield, and his two crewmen, Sgt. Vernon Hamilton and Sgt. John Kalausich, had been participating in the interdiction campaign to obstruct German troop movements in preparation for the Allied crossing of the Rhine River. Interment services are pending. [Read about Hadfield.](#)

-- **Army Air Forces Sgt. Vernon L. Hamilton** a member of the 642nd Bombardment Squadron, 409th Bombardment Group, 9th Bombardment Division, 9th Air Force. On March 23, 1945, he was aboard an A-26B, when the aircraft was hit by anti-aircraft fire and went missing during a combat mission from Couvron, France to Dülmen, Germany. Hamilton, his pilot, 2nd Lt. Lynn W. Hadfield, and the other crewman, Sgt. John Kalausich, had been participating in the interdiction campaign to obstruct German troop movements in preparation for the Allied crossing of the Rhine River. Interment services are pending. [Read about Hamilton.](#)

-- **Army Cpl. Frederick E. Coons** was a member of Company A, 1st Battalion, 34th Infantry Regiment, 24th Infantry Division. On July 29, 1950, Coons was declared missing in action in the vicinity of Geochang, South Gyeongsang Province, South Korea, when he couldn't be accounted for after a unit withdrawal action to set up a roadblock against North Korean Forces. Interment services are pending. [Read about Coons.](#)

-- **Army Pfc. George L. Spangenberg** was a member of Company E, 8th Cavalry Regiment, 1st Cavalry Division. He was reported missing in action on Nov. 2, 1950, following a battle in Unsan, North Korea. Spangenberg's name was never included on lists of American soldiers being held as prisoners of war by the Korean People's Army or the Chinese People's Volunteer Forces and no returned American prisoners of war had any information on his status. Based on a lack of information regarding his status, he was declared deceased on Dec. 21, 1953. Interment services are pending. [Read about Spangenberg.](#)

-- **Army Pfc. James P. Shaw** was a member of Company G, 2nd Battalion, 7th Infantry Regiment, 3rd Infantry Division, when enemy forces invaded the regiment's positions and forced them to withdraw in North Korea. During the withdrawal, U.S. forces were under constant heavy enemy pressure and were hampered by icy roads and heavy equipment. Shaw was reported missing following an engagement which lasted through the night on Dec. 3, 1950. On June 23, 1951, he was declared deceased. Interment services are pending. [Read about Shaw.](#)

-- **Army Pfc. Karl L. Dye** was a member of Battery B, 52nd Field Artillery Battalion, 24th Infantry Division, engaged in combat operations against North Korean forces, near Taejon, South Korea. In July 1950, he was seriously wounded by an enemy mortar shell and placed in an ambulance. The ambulance allegedly encountered an enemy roadblock. Dye was reported missing in action on July 16, 1950. Interment services are pending. [Read about Dye.](#)

-- **Army Pfc. Marvin E. Dickson** was a member of Headquarters Company, 1st Battalion, 110th Infantry Regiment, 28th Infantry Division. On Nov. 13, 1944, while attempting to reestablish broken telephone communications lines between headquarters and outposts in the Hürtgen Forest in Germany, he and three others were attacked. Surviving members could not confirm Dickson's death, nor provide the location to where he was killed. He was listed as missing in action and on Nov. 14 his status was amended to killed in action. Interment services are pending. [Read about Dickson.](#)

-- **Army Pfc. William H. Jones** was a member of Company E, 2nd Battalion, 24th Infantry Regiment, 25th Infantry Division, 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. [Read about Jones.](#)

-- **Army Sgt. 1st Class James L. Boyce** was a member of Company K, 3rd Battalion, 21st Infantry Regiment, 24th Infantry Division, engaged in combat operations against the North Korean People's Army south of Chonui, South Korea. Boyce could not be accounted for and was declared missing in action on July 11, 1950. Interment services are pending. [Read about Boyce.](#)

-- **Marine Corps Pfc. Michael L. Salerno** was a member of Company K, 3rd Battalion, 2nd 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. Salerno died on the first day of the battle, Nov. 20, 1943. Interment services are pending. [Read about Salerno.](#)

-- **Marine Corps Reserve Pvt. Fred E. Freet** was assigned to Company F, 2nd Battalion, 8th Marines, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded. Freet died on the first day of the battle, Nov. 20, 1943. Interment services are pending. [Read about Freet.](#)

-- **Marine Corps Reserve Pfc. Nicholas J. Gojmerac** was a member of Company Q, 4th Raider Battalion, 1st Marine Raider Regiment, when his unit assaulted a Japanese stronghold at Bairoko Harbor, New Georgia Island, Solomon Islands. He was reported missing in action on July 20, 1943, after he was last seen crawling through heavy fire to provide medical care to an injured Marine while he was mortally wounded himself. Interment services are pending. [Read about Gojmerac.](#)



-- **Navy Capt. James R. Bauder** was an F-4B pilot assigned to Fighter Squadron Twenty One, USS Coral Sea, in South East Asia. On Sept. 21, 1966, during a night reconnaissance mission over North Vietnam, contact with Bauder's aircraft was lost and his plane did not return to the ship. An extensive search was conducted with negative results. Based on this information, Bauder was declared missing in action. Interment services are pending. [Read about Bauder.](#)

-- **Navy Electrician's Mate 3rd Class Roman W. Sadlowski** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Sadlowski. Interment services are pending. [Read about Sadlowski.](#)

-- **Navy Ensign William M. Finnegan** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Finnegan. Interment services are pending. [Read about Finnegan.](#)

-- **Navy Fireman 3rd Class Kenneth L. Jayne** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Jayne. Interment services are pending. [Read about Jayne.](#)

-- **Navy Machinist's Mate 1st Class Fred M. Jones** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Jones. Interment services are pending. [Read about Jones.](#)

-- **Navy Reserve Pharmacist's Mate 3rd Class William H. Blancheri** was a member of Headquarters Company, 2nd Battalion, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and Sailors were killed and more than 2,000 were wounded. Blancheri died on the first day of the battle, Nov. 20, 1943. Interment services are pending. [Read about Blancheri.](#)

-- **Navy Seaman 1st Class Camillus M. O'Grady** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including O'Grady. Interment services are pending. [Read about O'Grady.](#)

-- **Navy Seaman 1st Class Harold W. Roesch** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Roesch. Interment services are pending. [Read about Roesch.](#)

-- **Navy Seaman 2nd Class John C. Auld** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Auld. Interment services are pending. [Read about Auld.](#)

-- **Navy Signalman 3rd Class Charles E. Nix** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Nix. Interment services are pending. [Read about Nix.](#)

-- **Navy Water Tender 1st Class Edwin B. McCabe** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including McCabe. Interment services are pending. [Read about McCabe.](#)

-- **USS Oklahoma:** The following personnel were stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including:

- **Navy Electrician's Mate 3rd Class Merle A. Smith.** Interment services are pending. [Read about Smith.](#)
- **Navy Fireman 1st Class Claude O. Gowey.** Interment services are pending. [Read about Gowey.](#)
- **Navy Fireman 1st Class Elmer D. Nail.** Interment services are pending. [Read about Nail.](#)
- **Navy Fireman 1st Class Frank E. Nicoles.** Interment services are pending. [Read about Nicoles.](#)
- **Navy Fireman 1st Class Millard C. Pace.** Interment services are pending. [Read about Pace.](#)
- **Navy Fireman 3rd Class Warren H. Crim.** Interment services are pending. [Read about Crim.](#)

- **Navy Musician 2nd Class Francis E. Dick.** Interment services are pending. [Read about Dick.](#)
- **Navy Radioman 3rd Class Howard V. Keffer.** Interment services are pending. [Read about Keffer.](#)
- **Navy Reserve Fireman 1st Class Lewis F. Tindall.** Interment services are pending. [Read about Tindall.](#)
- **Navy Seaman 1st Class Daniel L. Guisinger.** Interment services are pending. [Read about Guisinger.](#)
- **Navy Seaman 1st Class Robert W. Headington.** Interment services are pending. [Read about Headington.](#)
- **Navy Seaman 1st Class Wesley V. Jordan** Interment services are pending. [Read about Jordan.](#)
- **Navy Seaman 2nd Class Challis R. James.** Interment services are pending. [Read about James.](#)
- **Navy Seaman 2nd Class Charles C. Gomez.** Interment services are pending. [Read about Gomez.](#)
- **Navy Seaman 2nd Class George T. George.** Interment services are pending. [Read about George.](#)
- **Navy Seaman 2nd Class Joe M. Kelley.** Interment services are pending. [Read about Kelly.](#)
- **Navy Seaman 2nd Class Wilbur C. Barrett.** Interment services are pending. [Read about Barrett](#)
- **Navy Storekeeper 1st Class John W. Craig.** Interment services are pending. [Read about Craig.](#)
- **Navy Storekeeper 2nd Class Gerald L. Clayton.** Interment services are pending. [Read about Clayton.](#)
- **Navy Storekeeper 3rd Class Eli Olsen.** Interment services are pending. [Read about Olsen.](#)

[Source: <http://www.dpaa.mil> | December 31, 2018 ++]

\* VA \*



## VA Surveys 2018 ► Trust of VA Health Care Outpatient Services Results

The results of a recent U.S. Department of Veterans Affairs (VA) customer experience feedback survey showed an average 2.4 percent increase in Veteran trust of VA hospitals during fiscal year (FY) 2018. Beginning in fall 2017 through September 2018, VA surveyed 1,660,563 Veterans regarding their trust of VA health care outpatient services and found that the “trust scores” of 128 out of 139 VA Medical Centers (VAMCs) increased by an average of 2.4 percent by the end of FY 2018. “Listening to our Veteran patients plays an important role in providing world class customer service,” said VA Secretary Robert Wilkie. “VA is not only listening to our Veterans, but we are taking action on their concerns as well as their recommendations to improve VA health care.”

The survey revealed Veterans were concerned with issues such as the accessibility of specialty providers and services, while typical recommendations from Veterans incorporated ways to improve parking at facilities and methods of expediting access to medications. VA began soliciting customer feedback in fall 2017, inviting Veterans to respond to a survey after completing a Veterans Health Administration outpatient service appointment. Trust was measured at the nationwide, hospital network and individual VAMC level. Veterans were asked to rate their trust of the VA on a scale of 1 (strongly disagree) to 5 (strongly agree). FY 2018’s customer experience feedback survey revealed 86 percent of Veterans surveyed “agreed” or “strongly agreed” to the trust question.

Veterans also had the option to leave free text responses in their outpatient-services surveys. They selected whether they were leaving a compliment, concern or recommendation. The 439,730 Veterans who participated in the customer experience feedback offered the following:

- 68.2 percent were compliments
- 19 percent were concerns

- 12.8 percent were recommendations

VA is implementing a customer experience feedback program across the entire department in alignment with the Office of Management and Budget's Circular A-11 guidance on establishing and managing a customer experience program. The program also supports the design of a federal customer-experience framework as prescribed by the President's Management Agenda. For more information on VA's customer experience goals and progress, visit [www.performance.gov](http://www.performance.gov). [Source: VA News Release | December 18, 2018 ++]

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## VA Adult Day Health Care Update 03 ► How To Apply

Adult Day Health Care is a program Veterans can go to during the day for social activities, peer support, companionship, and recreation. The program is for Veterans who need skilled services, case management and help with activities of daily living. Examples include help with bathing, dressing, fixing meals or taking medicines. This program is also for Veterans who are isolated or their caregiver is experiencing burden. Adult Day Health Care can be used in combination with other Home and Community Based Services.

Health services such as care from nurses, therapists, social workers, and others may also be available. Adult Day Health Care can provide respite care for a family caregiver and can also help Veterans and their caregiver gain skills to manage the Veteran's care at home. The program may be provided at VA medical centers, State Veterans Homes, or community organizations. For a list of State Veterans Homes locations, visit the National Association of State Veterans Homes at <http://www.nasvh.org/state-homes/statedir.cfm>. You can also use the Locate Services page [https://www.va.gov/geriatrics/Guide/LongTermCare/Adult\\_Day\\_Health\\_Care.asp#](https://www.va.gov/geriatrics/Guide/LongTermCare/Adult_Day_Health_Care.asp#) navigation menu found on the top left to enter your zip code to help you find Adult Day Health Care programs.

Since Adult Day Health Care is part of the VHA Standard Medical Benefits Package, all enrolled Veterans are eligible IF they meet the clinical need for the service and it is available. A copay for Adult Day Health Care may be charged based on your VA service-connected disability status and financial information. Contact your VA social worker/case manager to complete the Application for Extended Care Benefits (VA Form 10-10EC) to learn the amount of your copay. At [https://www.va.gov/geriatrics/Guide/LongTermCare/Paying\\_for\\_Long\\_Term\\_Care.asp](https://www.va.gov/geriatrics/Guide/LongTermCare/Paying_for_Long_Term_Care.asp) you can find out about paying for long term care, if needed.

Adult Day Health Care can be a half-day or full-day program. Usually, you would go to an Adult Day Health Care center 2 to 3 times per week, but you may be able to go up to 5 times a week. Based on availability and need, you can create a regular schedule that works for you and your family caregiver. You may be able to get assistance with transportation to and from an Adult Day Health Care center. You can use the Shared Decision Making Worksheet [https://www.va.gov/geriatrics/Guide/LongTermCare/Shared\\_Decision\\_Making\\_Worksheet.pdf](https://www.va.gov/geriatrics/Guide/LongTermCare/Shared_Decision_Making_Worksheet.pdf) to help you figure out what long term care services or settings may best meet your needs now or in the future. Find out about how you can use the Shared Decision Making approach.

Also at [https://www.va.gov/geriatrics/Guide/LongTermCare/Caregiver\\_Self\\_Assessment.pdf](https://www.va.gov/geriatrics/Guide/LongTermCare/Caregiver_Self_Assessment.pdf) is a Caregiver Self-Assessment which can help your caregiver identify their own needs and decide how much support they can offer to you. Having this information from your caregiver, along with the involvement of your care team and social worker, will help you reach good long term care decisions. Your physician or other primary care provider can answer questions about your medical needs. Some important questions to talk about with your social worker and family include:

- How much assistance do I need for my activities of daily living (e.g., bathing and getting dressed)?
- What are my caregiver's needs?
- How much independence and privacy do I want?
- What sort of social interactions are important to me?
- How much can I afford to pay for care each month?

[Source: [https://www.va.gov/geriatrics/Guide/LongTermCare/Adult\\_Day\\_Health\\_Care.asp](https://www.va.gov/geriatrics/Guide/LongTermCare/Adult_Day_Health_Care.asp) | December 2018 ++]

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## **VA Caregiver Program Update 51 ► Discharge/Support Level Decrease Suspension**

The Department of Veterans Affairs (VA) announced 21 DEC that it will temporarily suspend discharges and decreases in level of support from its Program of Comprehensive Assistance for Family Caregivers because of continued concerns expressed by Veterans, caregivers and advocates about inconsistent application of eligibility requirements by VA medical centers. “It is essential that we get this right,” said VA Secretary Robert Wilkie. “This affects one of our most vulnerable Veteran populations and we need to make sure we have consistency on how we process and evaluate benefit applications across VA.”

The suspension does not impact the current application process. VA medical centers are continuing to accept and approve applications to the family caregivers program based on current eligibility criteria along with processing appeals and monitoring eligible Veterans’ well-being at least every 90 days, unless otherwise clinically indicated. Termination of benefits exempted from the suspension include those made at the request of the Veteran or caregiver, by the local Caregiver Support Program for cause or noncompliance or due to death, permanent institutionalization or long-term hospitalization of a Veteran or caregiver. In addition to initiating an internal review, VA will continue to solicit feedback from external stakeholders. VA is reviewing policy changes as well as pursuing long-term legislative and regulatory changes.

The VA Caregiver Support Program has aided more than 38,000 family caregivers since 2011. Participating families receive an average monthly stipend ranging from \$660 to \$2,600, based on the level of assistance required by the Veteran and the geographic location of the Veteran and caregiver. Participating caregivers also receive access to health care if the caregiver does not have insurance, assistance with travel related to care of the Veterans, mental health care and additional service and support. For more information about the VA caregiver program, visit [www.caregiver.va.gov](http://www.caregiver.va.gov).

[Source: VA News Release | December 21, 201 ++]

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## **VA Benefits Eligibility Update 09 ► Common Vet Barriers**

Obtaining your VA Benefits can sometimes be a slow and arduous process. There are more than 12 million Veterans over the age of 65. These Veterans, who have served in WWII, the Korean War, the Vietnam War, the Persian Gulf War, and to Iraq and Afghanistan, are often battling for the benefits they deserve and many times have to fight to get. While we can all agree that Veterans shouldn’t have to fight for the benefits they rightfully deserve, understanding their struggles can better help to solve this ongoing issue.

One of the biggest barriers to receiving benefits is the lack of necessary proof for the Veteran. A Veteran must provide proof of their current disability and demonstrate the medical link between their disability and their service time. For some, this link is easier to prove than others. Combat injuries that are well documented within a soldier’s service record are easy to prove. However, for servicemembers who face a disability years after they have served, the causal link is much more difficult to prove.

In addition to proving the link between the current disability and the decades-old injury that caused it, Veterans need detailed statements as to how the disability has negatively impacted their lives. Private medical records, VA medical records, and statements from family, friends and any other medical and social work providers can help.

Proving the severity of the disability can be a long process with many necessary and frustrating steps along the way. For many veterans, the struggle begins with actually obtaining service records. In 1973, a fire at the National Personnel Records Center (NPRC) destroyed most of the records collected prior to that point. The VA is required to assist Veterans in finding and obtaining their service records, but Veterans might be able to speed up the process if they are able to ensure that all locations have been notified of the need.

In addition to the NPRC, Veterans can also contact The United States Army and Joint Services Records Research Center (JSRC), the National Archives and Record Administration (NARA), and the Naval Historical Center. JSRRC specializes in supporting Veterans who need to prove PTSD and Agent Orange claims. NARA stores the official records to all those who were discharged from the Navy, Army, Marine Corps, and Coast Guard. The Naval Historical Center houses deck logs and ship histories, which might prove critical when attempting to substantiate an Agent Orange claim. When all else fails, buddy statements can serve as evidence of service time and injury. However, even this is not without difficulty. Elderly servicemembers might not be able to connect with their service buddies for a variety of reasons.

Once a Veteran has obtained the necessary proof, there is still an incredible backlog to actually obtain benefits. In many cases, the backlog is more than two years. Additionally, the Board of Veterans Appeals has a three-year backlog. Unfortunately, in many of these cases, time is not a luxury. These veterans are sick and aging. It is estimated that around 3,000 Veterans die each year while waiting for their disability benefits.

[Source: The Military Connection | Blog | December 17, 2018 ++]

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## **GI Bill Update 273 ► Vet ECA Closure Assistance**

The U.S. Department of Veterans Affairs (VA) will assist GI Bill® students affected by the December closure of Education Corporation of America's (ECA) approximately 70 campuses. VA is in the process of identifying GI Bill beneficiaries currently enrolled at ECA and informing them of follow-on options. If schools close in the middle of a term and Post-9/11 GI Bill students do not receive credit, they may be eligible for restoration of entitlement used during that term. "ECA announced this closure with little warning for its students, including GI Bill beneficiaries. VA remains committed to serving affected Veterans and providing them with the means to continue pursuing their educational goals," said VA Secretary Robert Wilkie.

On 4 DEC, the Accrediting Council for Independent Colleges and Schools notified ECA of its decision to withdraw, by suspension, the current grants of accreditation of all the institutions owned by Virginia College. On 5 DEC, ECA announced that it will be closing all its campuses in December 2018 for the following ECA brands:

- Brightwood College
- Brightwood Career Institute
- Ecotech Institute
- Golf Academy of America
- Virginia College

VA is working closely with the National Association of State Approving Agencies to take the appropriate withdrawal actions by Jan. 1, 2019. The Post-9/11 GI Bill is a VA-administered education benefit available to Veterans or active duty service members with qualifying active duty service after Sept. 10, 2001. Certain members of the Reserves who lost education benefits when the Reserve Educational Assistance Program ended in November 2015 may also be eligible to receive restored benefits under the Post-9/11 GI Bill.

[Source: VA News Releases | December 20, 2018 ++]

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## VA Mission Act Update 05 ► Wilke's Implementation Testimony Before Congress



Secretary of Veterans Affairs Robert Wilke testified on the implementation of the Mission Act before the Senate and House Committees on Veterans' Affairs in a joint hearing 19 DEC. The law requires VA to consolidate community care programs into a single, streamlined service, ultimately giving veterans more control over their medical care. The fast-approaching deadline overhauling and expanding the community care program has lawmakers concerned that they could see a repeat of problems prevalent under the Veterans Choice Program — the program that the Mission Act is set to replace. The Choice Program was intended to curb wait times for veterans seeking VA care, but many still ended up with longer wait times than permitted by law.

"The department, I admit, was taken advantage of because of the hasty nature that took place when the (Choice) program was put together," Wilke testified. "We were forced to take what we could get to implement a law based on the timeline created by that act," he added, addressing a recent report that the companies contracted to run the program took nearly \$2 billion in fees. "This is why it's so vitally important that the Mission Act, which will guide future coordination of care, be executed efficiently and thoughtfully," said House Committee on Veterans' Affairs Chairman Rep. Phil Roe (R-TN) Jon Tester (D-MT), Senate Committee on Veterans' Affairs ranking member, told VA officials, "We need to know what you're doing and how much it is going to cost. No conflicting or vague answers. No fuzzy math. No games. The stakes are too high."

Concerns over how the rules for access to private care are being written were also addressed during the joint hearing. Some lawmakers are worried the guidelines are too broad and could give veterans unfettered access to the private sector, potentially leading to increased costs and lower quality of care. "The Mission Act ... we passed it with the best of intentions, but it could be a train wreck too," Tester told Wilke. "It is in your lap. "We could end up with a problem where we're actually cutting benefits for our veterans moving forward." Sen. Bernie Sanders (I-VT) expressed his concern that "this is nothing short of a steady march toward the privatization of the VA. It's going to happen piece by piece by piece until over a period of time there's not much in the VA to provide the quality care that our veterans deserve."

Wilke addressed these concerns in Wednesday's hearing, assuring the bicameral congressional committee that the changes will not result in the privatization of VA medical care. "VA will be the central node, no matter what that veteran decides to do," Wilke said, refuting the concern the drafted guidelines are paving the way toward the privatization of VA medical care. "It is critical that we deliver a transformed VA health-care system that puts veterans at the center of everything we do. "My experience is veterans are happy with the service they get at the Department of Veterans Affairs," Wilke added.

"They want to go places where people speak the language and understand the culture. "We are on the cusp of the greatest transformative period in the history of VA, and your leadership led to the passage of that historic legislation. I am happy to report that the state of the Department of Veterans Affairs is better, and it is better because of the work of these committees, and the attention paid to our department by the president." [Source: The American Legion | Mackenzie Wolf | December 20, 2018 ++]

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## **VA DEA Program Update 06 ► Extra \$4.5M Paid in 2018 For Duplicate Benefits**

The Veterans Affairs Department paid out an extra \$4.5 million in duplicate benefits last year because officials were late reading email alerts to update payments, an internal watchdog found. The Veterans Benefits Administration last year simultaneously awarded some 1,300 veterans benefits under two different childhood educational assistance provisions, according to the Veterans Affairs Inspector General. The overpayments, which occurred when veterans' dependents were double counted, stemmed from the agency's antiquated system for processing benefit adjustments. And the problem wasn't IT infrastructure, but rather a lack thereof, they said.

Disabled veterans can receive allowances for college-aged children who are enrolled in school, and dependents are also eligible for support under the Survivors' and Dependents' Educational Assistance Program, or DEA. However, those benefits can't overlap. When dependents begin receiving DEA benefits, Veterans Affairs officials are responsible for notifying regional offices via email to stop paying out school child allowances for those individuals. But auditors found those emails often went ignored. Offices don't set requirements for how often to check the inbox for DEA benefit adjustments, they found, and in many cases, there was no one person responsible for doing so.

In its review of all 58 VA regional offices, as of 7 MAY 2018, there were some 3,100 unread benefits adjustments emails across 25 of them. The 25 had an approximate total of 4,600 unread emails dating back to August 2016. The majority of these emails, 67 percent, were about DEA benefits and potentially required adjustments to veterans' claims to keep them from being overpaid. In interviews recorded in the report, VA staff at seven of these offices said they had not been monitoring mailboxes related to the DEA program before the audit. For example, a representative from the Oakland, California, office "stated that the mailbox had not been monitored for three years because managers had been reassigned, but not their mailbox monitoring duties." Another in Houston said the DEA inbox was "not considered a workload priority" because of other workload targets the office was required to meet, according to the report.

"These unread emails all potentially required DEA-related compensation benefit adjustments and, therefore, equate to an unidentified amount of benefit duplication and overpayments," inspectors wrote. They called the email notification system "outdated and ineffective," and recommended the agency implement a new system to ensure these updates were received and processed. They also advised the agency to develop an IT system that automatically flags cases where duplicate payments might occur. If the agency doesn't make these changes, the IG estimated it will overpay roughly \$22.5 million in benefits over the next five years. Because benefits adjustment emails weren't actively read, it took officials significantly longer to process adjustments than anticipated. The department aims to update benefits packages within 90 days, but auditors found that it took 350 days on average to process changes, resulting in months of duplicate payments. The overcompensated vets, who each received an extra \$3,500 on average, will be required to repay the extra money.

Already, the VA has instituted a new policy requiring regional offices to check DEA-related emails twice a month, Susan Carter, a spokesperson for the agency, said in an email. Additionally, the VA Office of Field Operations has committed to sending weekly reminders to check the emails to the regional offices and will likely incorporate oversight of this into future site visits, according to the report. Joe Plenzler, a spokesman for Wounded Warrior Project, said the organization is concerned about the impact these overpayments will have on the affected veterans and plans to work with VA on the department's plans to remedy the situation. "We would hope that the VA would avoid any significant disruptions or financial burdens on the recipients," he said in an email.

Carter said the agency has already identified the veterans who were overpaid and expects to complete all payment adjustments by June 30. Veterans will have several payment options available. "VA is implementing improvements that will focus on the timely establishment of compensation adjustments, ensuring receipt of DEA program benefit

notifications by VA regional office staff, and promptly identifying and rectifying payment duplications,” Carter said. The inspector general’s report also recommends VA move to an electronic system to better identify when there’s a potential for veterans to get paid out of both programs in order to cut down on overpayments. If delays continue, the report states, the VA could end up paying another \$22.5 million in improper payments over the next five years.

The Veterans Benefits Administration has recently found itself in hot water after a delayed IT overhaul left tens of thousands of vets waiting months for G.I. Bill benefits. The system upgrade, which was expected to be completed this August, is now scheduled to wrap up by Dec. 1, 2019. [Source: Nextgov | Jack Corrigan & Natalee Gross | December 18 & 21, 2018 ++]

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## **VA Suicide Prevention Update 52 ► Only 1% of Media Outreach Funds Spent in 2018**

Despite public pronouncements on their continued focus on preventing veterans suicide, Veterans Affairs officials failed to spend millions available for outreach campaigns in 2018 and severely curtailed their messaging efforts, according to a new report released 17 DEC. The Government Accountability Office study found that of \$6.2 million set aside for suicide prevention media outreach in fiscal 2018, only \$57,000 — less than 1 percent — was actually used. In addition, social media content from VA officials on the subject dropped by more than two-thirds from fiscal 2017 to fiscal 2018. Two planned new public service announcements on the topic were delayed, and no public outreach messages were aired on national television or radio for more than a year. Veterans advocates called the report shocking and disappointing.



Available to veterans, troops and their families -- operates 24 hours a day, seven days a week.

“At a time when 20 veterans a day still die by suicide, VA should be doing everything in its power to inform the public about the resources available to veterans in crisis,” said Rep. Tim Walz (D-MN), ranking member of the House Veterans’ Affairs Committee. “Unfortunately, VA has failed to do that, despite claiming the elimination of veteran suicide as its highest clinical priority.” Both VA Secretary Robert Wilkie and former VA Secretary David Shulkin listed suicide prevention as one of their main focuses for the department and their top clinical priority for the Veterans Health Administration. The 20-a-day suicide estimate includes about 14 veterans who have had little or no contact with VA in recent months, a statistic that advocates say illustrates the need for more outreach to individuals who don’t fully understand or typically use the mental health support available from the department.

In statements to the GAO, Veterans Health Administration officials blamed leadership turnover at the agency for the missteps. The department’s top suicide prevention post was vacant from July 2017 to April 2018. “Within weeks of his arrival at VA, then-acting Secretary Wilkie appointed Dr. Keita Franklin as VA’s new suicide prevention director, and she is reviewing the spending for this important program as part of her duties,” department spokesman Curt Cashour said in a statement. Officials also said ongoing campaigns continued to show strong success in helping make veterans more aware of the Veterans Crisis Line as well as other support services. But GAO officials said more needs to be done.



“By not assigning key leadership responsibilities and clear lines of reporting, VHA’s ability to oversee the suicide prevention media outreach activities was hindered and these outreach activities decreased,” the report authors wrote. “As a result, VHA may not have exposed as many people in the community, such as veterans at risk for suicide, or their families and friends, to its suicide prevention outreach content.” VA officials said new hires and “organization improvements” within the relevant offices should produce better results and resource management this fiscal year. They also plan to unveil new tracking metrics this spring, to help evaluate what tools are working best in the suicide prevention efforts.

Walz said that’s not enough. “If VA actually wants to eliminate veteran suicide, then it has to take each of its roles in that mission seriously,” he said. “Our veterans can’t afford to have VA backslide on veteran suicide.” To contact the Veteran Crisis Line, callers can dial 1-800-273-8255 and select option 1 for a VA staffer. Veterans, troops or their families members can also text 838255 or visit VeteransCrisisLine.net for assistance. [Source: MilitaryTimes | Leo Shane III | December 18, 2018 ++]

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## VA Prostate Cancer Program Update 16 ► Survivor Care



Dr. Ted Skolarus is a urologic oncologist—a physician who treats cancer of the urinary tract and male reproductive system. He serves as section chief of urology at the VA Ann Arbor Health Care System in Michigan, and is an associate professor of urology at the University of Michigan. He is also a research scientist at the VA Health Services Research & Development Center for Clinical Management Research in Ann Arbor. His research is focused on survivorship care for men who have undergone treatment for prostate cancer.

While survivors need to be monitored by their providers for cancer recurrence, there are also a number of quality-of-life issues, like urinary incontinence and sexual health, which should be assessed by the medical team. In many cases, there are things that can be done to help survivors enjoy a better quality of life. VA Research Quarterly Update (VARQU) staff held an interview with Skolarus about his VA Career Development Award to help improve the quality of survivorship care for Veterans who have been treated for prostate cancer. Following are his responses:

### **How prevalent is prostate cancer in the U.S.?**

The classic incidence is about 1 in 6 men will be diagnosed with prostate cancer at some point in their lifetime. Given that the VA health care system is over 80 percent male, there is a substantial number of Veterans who are diagnosed with prostate cancer. The annual incidence of prostate cancer impacts approximately 12,000 Veterans in the VA each year. There have been changes in the screening recommendations from various organizations, as to the value and effectiveness of early detection of prostate cancer through prostate-specific antigen [PSA] screening. But in general, most approaches rely on shared decision making—between providers and patients—regarding whether men wish to be screened for prostate cancer. There are some high-risk groups—including men who were exposed to Agent

Orange, African American men, men with a strong family history of prostate cancer, or early onset prostate cancer in a relative—that may be at greater risk of aggressive prostate cancer, that should more strongly consider screening.

### **What is the survival rate for prostate cancer?**

The five-year survival rate for localized prostate cancer is nearly 100 percent. On the other hand, prostate cancer is one of the leading causes of male cancer-related deaths—there are nearly 30,000 deaths expected in 2018. There are over 3 million men alive with a diagnosis of prostate cancer in the United States. Given the patient population and access to health care and screening in the VHA, thousands of these prostate cancer survivors are cared for in the system.

### **What types of follow-up care are important for prostate cancer survivors?**

We recommend—as part of the American Cancer Society prostate cancer survivorship guidelines—measuring and addressing men’s quality of life, with respect to urinary, sexual, bowel, and overall health. That is important to do given the side effects of treatment, yet there remains a lack of systematic organizational approaches for assessment. Following PSA as a cancer surveillance approach is also important. I think engaging and using clear communication about survivorship care plans with primary care providers who end up caring for prostate cancer survivors can really make a difference. Good communication is especially helpful in getting men back to their specialists if there is concern for a recurrence of their prostate cancer or unmet needs with respect to side effects.

### **Can you explain what your VA Career Development Award involved?**

The first aspect of the award was to look at things that would be consistent with high-quality prostate cancer survivorship care. There’s a paucity of quality measures, so that was, in some respect, the reason for this work—to define what quality prostate cancer survivorship care might look like. As we looked at a couple different markers of survivorship care quality, we found a lot of variation within the VA health care system. One of the first things that we did was look at men who were getting androgen deprivation therapy [ADT], and if they were getting a recommended bone density testing to screen for baseline osteoporosis. We know that this is recommended for most men who will be starting hormone therapy.

We found that up to 1 in 5 men were getting this screening study. This was fairly consistent with findings from Medicare studies. But we also found that the more likely you were to get a bone density test, the more likely you were to be diagnosed with osteoporosis. And, if you were diagnosed with osteoporosis, you were more likely to get vitamin D, calcium, and treatment for osteoporosis, in an attempt to prevent fracture given increased risks with ADT. So, this part of the study pointed out areas for improvement in bone health for men who were getting hormone therapy.

### **You also developed an intervention for prostate cancer survivors that used automated telephone calls with advice on symptom management. Can you explain?**

As part of the Career Development Award, I was able to have multiple survivorship-related projects dovetail with each other. One of those was a randomized trial of over 500 men with prostate cancer across four sites in the VA: St. Louis, Cleveland, Ann Arbor, and Pittsburgh. We wanted to understand if we could use an automated telephone system to not only assess men’s side effects, but also to give tailored newsletters and feedback on how they can help themselves self-manage those side effects. We also wanted to teach men when to reach out to their doctors to help them with side effects that might be overlooked during routine care.

That work was presented at the American Society of Clinical Oncology’s annual meeting, and highlighted during one of its poster discussion sessions, this year. What we found was while there were small effects on men’s overall quality of life, when they did want to focus on a given area like urinary or sexual health, we saw improvements in that area. That demonstrates the potential impact of not only measuring patient-reported outcomes for prostate cancer across the entire VA system, but also giving Veteran prostate cancer survivors tailored self-management strategies to improve those areas that are affecting their health. This degree of support is not available in any other system. We are excited about its potential for national impact, as Veteran engagement was excellent throughout the study.

[Source: Vantage Point | Erica Sprey | December 19, 2018 ++]

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## VA Blue Water Claims Update 58 ► Sen. Mike Lee Vote Denies VA Health Benefits

Veterans and advocates will most likely have to start from scratch next year to expand VA benefits to "Blue Water Navy" veterans after a last-minute effort failed in the Senate 19 DEC. Sen. Richard Blumenthal (D-CT) requested the Blue Water Navy Veterans Act of 2018 unanimous consent to approve the legislation, meaning the bill would be on its way to the White House if no senator objected. Sen. Mike Lee (R-UT) opposed, however, saying more science is needed.



**Non-veteran Sen. Mike Lee (R-UT) will be up for reelection in 2023. Will he get your vote?**

"The brave men and women who have sacrificed so much for our country should undoubtedly get the medical care that they need in connection with their service," Lee said objecting to the motion on the Senate floor Wednesday. "But as members of this body, it's also our duty to ensure that it's done in a prudent and proper way, with all the relevant information available to us."

The House unanimously approved the bill (382-0) in June, but it still needs to be passed by the Senate before being sent to the White House before being signed into law. With the current Congress about to sunset at the end of the month, it looks probable that the next Congress will have to re-introduce the bill in 2019, effectively starting over. Some 90,000 "Blue Water Navy" Vietnam veterans stand to benefit from the bill, which would bring sailors who served in ships off the coast of Vietnam in line with those who served on the ground. Currently, any Vietnam veteran who served ashore has a presumption of exposure to Agent Orange, meaning they don't have to prove they were exposed to the harmful chemical to receive VA benefits, including healthcare and disability compensation.

But the same is not true for sailors who didn't step foot on land. Nevertheless, many claim they were exposed to Agent Orange, and this bill would unlock crucial benefits many say they need and deserve. Blumenthal blasted Lee saying they would likely be back next session to take up the issue. "And the cost to our conscience, if not our budget, will rise in the meantime," he said. "These men are dying now, and they are being denied the benefits they deserve." "We don't need more sick veterans to prove sufficient evidence," said VFW National Commander B.J. Lawrence. "Agent Orange made Vietnam veterans sick, and science agrees that there isn't any reason to treat so-called Blue Water Navy veterans any different than their peers who served ashore or on the inland waterways of Vietnam."

Barring a hail-mary-like attempt to pass the bill before year's end, both the House and Senate will have to wait until the next Congress is sworn in on Jan. 3 to start the entire legislative process over.

[Source: ConnectingVets.com | Matt Saintsing | December 20, 2018 ++]

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## VA Fraud, Waste & Abuse ► Reported 16 thru 31 DEC 2018

**Columbia Falls, MT** – A 46-year-old man has admitted overstating his disabilities to receive government payments for nine years. The U.S. Attorney’s Office says it will seek \$830,000 in restitution from John **Cicero Hughes**, a Navy veteran who pleaded guilty 12 DEC to theft of government money and Social Security disability fraud. Sentencing is set for April 12. Prosecutors say the VA found Hughes was 100 percent disabled in 2009 after confirming his multiple sclerosis diagnosis. He said he could walk only a few steps, had no feeling in his left arm and leg and couldn’t care for himself. He received about \$8,400 in benefits each month. Investigators discovered Hughes drove himself to the VA in Helena in January 2018, walked around a grocery store using a cane and used both hands while gambling at a Helena casino. [Source: The Associated Press | December 17, 2018 ++]

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**Leominster, MA** – A 71-year-old woman who collected more than \$300,000 in government benefits erroneously issued to her dead father-in-law for nearly a decade was sentenced 14 DEC in federal court to 3 years’ probation. **Joyce E. Progin** received the sentence recommended by her lawyer, court records show, after the government had separately recommended an 18-month jail term. She was also ordered to pay \$325,245 in restitution, though her lawyer said her age makes full repayment unlikely. “(She) committed a crime of opportunity without malice,” lawyer W. Jamiel Allen wrote in the woman’s sentencing memorandum, adding that she is a devoted mother and grandmother who did something wrong to support her family.

Court documents show Ms. Progin’s crimes began in 2009, when she continued to accept Social Security and Veterans Affairs benefits issued to her father-in-law after his death. The Social Security Administration “was not notified of (his) death and continued to make the monthly benefit payments until March 2017,” Special Assistant U.S. Attorney Karen B. Burzycki wrote in a sentencing memorandum. “Similarly, although (he) died at a VA facility, the VA did not have a record of his death and continued to pay benefits until November 2017.” Social Security caught the error, the prosecutor wrote, after its inspector general conducted an “Electronic State Death Data Audit” in 2017.

Ms. Burzycki noted in court papers that Ms. Progin admitted to authorities in 2017 that her actions were wrong. Ms. Progin used money for credit card and household bills, the prosecutor wrote, along with purchases from airlines, travel websites, Amazon.com, Disney resorts and jewelers. Ms. Burzycki, providing examples of others who received jail time for similar crimes, said the public needed a strong message that those who defraud the government will be incarcerated. Ms. Progin’s lawyer, citing other public fraud cases in which defendants were spared jail, argued that Ms. Progin deserved leniency. “Defendants (in these cases) do not plan or conceive of a crime, they fail to resist a temptation,” Mr. Allen wrote, arguing that his client was only trying to help her family.

He said Ms. Progin endured a tough upbringing – her mother’s death at age 16 and abuse at the hands of her alcoholic father – which Mr. Allen said instilled in her a need to do better for her children. He said she is a loving woman whose name was on her father-in-law’s bank accounts because she cared for him the last nine years of his life, after he suffered serious health problems. When the money kept coming in, Mr. Allen wrote, Ms. Progin was 62, had quit her job years ago to care for her father-in-law and was “experiencing a universal loss of income due to disabilities, divorces and her son’s imprisonment.” Mr. Allen said she used the money to keep her family – which includes four children and six grandchildren – “afloat.” He included letters from a variety of kin and friends vouching for her generosity. “She felt she had one of two choices. Let them fend for themselves as our mother did or risk going to prison to help them,” wrote her sister, Linda Norris of North Brookfield. “Does it make it right? To those of us that have never been in that position probably not. I’m just glad I never had to make that choice!”

In a letter penned to U.S. District Judge Timothy S. Hillman, who settled on a sentence of time served and 3 years of supervised release, Ms. Progin apologized for her actions. “It is humiliating and embarrassing,” she said of her crime, adding that she is “not a bad person” and “did not take money to do anything more than just to help my family when they needed it most.” Ms. Progin said at the time her father-in-law died, she was “100 percent disabled” because

of cardiomyopathy. Her son was in prison, she said, and she was trying to help his kids along with her other grandchildren.

“I did not want to see my children or grandchildren live as I did and made a bad decision to make sure they not only had their needs met but their wants met as well,” she wrote. Mr. Allen wrote in court documents that his client intends to make restitution as well as she can – he noted that Social Security benefits can be garnished – but acknowledged that given her age, it’s unlikely the government will be made whole. In all, Social Security was defrauded of about \$55,000, the government said, and the VA about \$270,000. [Source: Telegram & Gazette | Brad Petrishen | December 17, 2018 ++]

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**Fayetteville, NC – Aaron Wayne Pickrell**, a former registered nurse at the Department of Veterans Affairs Medical Center in Fayetteville, North Carolina, has been indicted with five counts of obtaining possession of hydromorphone, a Schedule II controlled substance, by misrepresentation, fraud, forgery, deception, and subterfuge. The indictment alleges that on various dates, Pickrell falsely reported through the Medical Center’s computer system that a physician had given an order for a controlled substance to be administered to a patient when no such order had been issued, thereby gaining access to the VA’s automated dispensing pharmacy system in order to fraudulently obtain controlled substances that he then diverted for his own purposes.

For each count, if convicted, Pickrell would face maximum penalties of four years’ imprisonment, a fine of \$250,000 or both fine and imprisonment, and a term of supervised release following any term of imprisonment. This case is part of the Take Back North Carolina Initiative, a strategy implemented by United States Attorney’s Office for the Eastern District of North Carolina. This initiative emphasizes the regional assignment of federal prosecutors to work with law enforcement and District Attorney’s Offices on a sustained basis in those communities to reduce the violent crime rate, drug trafficking, and crimes against law enforcement. The charges and allegations contained in the indictment are merely accusations. The defendant is presumed innocent unless and until proven guilty in a court of law. [Source: DOJ, Eastern District of NC | U.S. Attorney’s Office | December 12, 2018 ++]

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**Omaha, NE –** A man convicted in Omaha of embezzling government funds has been ordered to make restitution to two federal agencies. Federal prosecutors say 62-year-old **Michael Basile** was sentenced 14 DEC in U.S. District Court in Omaha to five years of probation and 150 hours of community service. He also was told to pay the Department of Veterans Affairs more than \$62,000 and the Railroad Retirement Board more than \$108,000. The prosecutors say Basile did contract work from June 2014 through September 2017 and had his payments made to a family member in order to conceal the income from the VA and the retirement board. He was receiving disability payments from both agencies at the time and was required to report any income. [Source: The Associated Press | December 11, 2018 ++]

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**Las Vegas, NV –**A federal grand jury indicted **Malik Swinton** for wire fraud and identity theft. The indictment describes various claims that Swinton, 40, made to the Department of Veterans Affairs, the Social Security Administration, and the Department of Labor. According to the indictment, Swinton was discharged from the U.S. Army in February 2001. That month, Swinton submitted a disability claim with the U.S. Department of Veterans Affairs. In the application, Swinton listed, among other physical ailments, degenerative joint disease of the left knee and right knee, and pain in both feet and both ankles. He continued to receive benefits even after he enrolled as an undergraduate at the University of Oklahoma in August 2002 and competed in the Big 12 Indoor Track and Field Championships.

According to the indictment, in July 2012 Swinton applied to the Department of Veterans Affairs for additional disability benefits, claiming that he was unable to work due service-connected post-traumatic stress disorder. Swinton claimed that he suffered from PTSD after his “squad leader pulled his weapon and shot [his] platoon sergeant” in front of him and then later threatened to “kill or hurt Swinton or [his] family if [he] told anyone.” According to the

indictment, no such incident occurred. Further, the indictment alleges that from April through October 2012, Swinton devised a plan to submit false information to the Social Security Administration when he applied for disability benefits from that agency. In April, Swinton submitted a letter in connection with a request for benefits that Swinton claimed was from a doctor. The letter stated Swinton suffered from a number of medical conditions including PTSD and depression. Later, in October 2012, Swinton submitted a second letter to bolster his claim. The second letter was supposedly written by a separate doctor. In reality, neither letter was written or authorized by the persons who supposedly wrote them and both letters contained false information.

Finally, in April 2012, Swinton submitted an application to the U.S. Department of Labor for workers' compensation for injuries that he supposedly sustained while working for the U.S. Department of Justice's Bureau of Prisons. Swinton claimed that he suffered from PTSD as a result of a "stressful, hostile, and harassing" work environment. According to the indictment, Swinton repeatedly submitted fraudulent forms and letters, purportedly written by various doctors, to support his workers' compensation claim. Swinton also never disclosed to the Department of Labor that he was receiving disability benefits from the VA and the Social Security Administration. In sum, Swinton was charged with seven counts of wire fraud, in violation of 18 U.S.C. § 1343 and one count of identity theft, in violation of 18 U.S.C. § 1028A(a)(1).

Defendant was arrested on December 14, 2018, and he made his initial appearance in federal court in Las Vegas on December 17, 2018. Swinton was released on bond and ordered to appear for further proceedings in San Francisco on December 21, 2018. An indictment merely alleges that crimes have been committed, and all defendants are presumed innocent until proven guilty beyond a reasonable doubt. If convicted, the defendant faces a maximum sentence of 20 years' imprisonment and a fine of \$250,000, plus restitution. In addition, if convicted of the identity theft count, Swinton faces a mandatory two years in prison consecutive to any other sentence. However, any sentence following conviction would be imposed by the court after consideration of the U.S. Sentencing Guidelines and the federal statute governing the imposition of a sentence, 18 U.S.C. § 3553. [Source: DOJ, Northern District of CA | U.S. Attorney's Office | December 18, 2018 ++]

**\* Vets \***



## **Arlington National Cemetery Update 80 ► 250,000+ Xmas Wreaths Laid**



**More than 250,000 gravesite were adorned with Christmas wreaths by early afternoon at Arlington National Cemetery on National Wreaths Day Saturday December 15, 2018.**

President Donald J. Trump made an unscheduled visit to Arlington National Cemetery on Saturday during National Wreaths Across America Day. The president’s motorcade stopped at Section 60 where Trump walked among the headstones speaking with a guide and two uniformed service personnel. Trump was overheard saying, “They’re doing a great job,” and later he briefly commented on the planned expansion of the cemetery. Trump told reporters that he supported a plan to expand the cemetery so it could continue to hold burials for decades to come. The president’s trip to Arlington came about a month after he received criticism for not visiting the national cemetery on Veterans Day. And that, in turn, came after a visit to a World War I cemetery in France was scuttled due to poor weather.

About 58,000 people entered the gates of the cemetery at 8 a.m. to participate in the 2018 event to honor the fallen and most had left the cemetery by early afternoon before Trump’s 2:15 p.m. arrival. Wreaths Across America founder and executive director, respectively, Morrill and Karen Worcester, joined chairman of the board Wayne Hanson for an early morning opening ceremony at the McClellan Gate. Organizers reminded the wreath layers that some of those interred at Arlington may not have had their name spoken since last year’s Christmas wreath laying. Featured Articles Volunteers were instructed to “say the name” of the person as they lay the wreath at the headstone and were reminded that although a person dies, they are remembered as long as someone says their name.

Gold Star mother Janice Chance — whose son, Marine Capt. Jesse Melton III, was killed just before his 30th birthday in 2008 during Enduring Freedom combat operations in Afghanistan — addressed other Gold Star families recognized at the ceremony. Her husband, the Rev. Charlton Chance, gave the invocation and Robert McCurdy with the Friendly Sons of Saint Patrick played “Amazing Grace” on his bagpipes. Volunteers traversed the 624-acre final resting grounds leaving a Christmas wreath adorned with a red bow on each of the gravesites in the revered garden of stones. [Source: Inside NOVA | Marty Van Duran | December 17, 2018 ++]

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## **GI Bill Update 274 ► Over 34,000 Vets Still Eligible for Loan Forgiveness**

Nearly 42,000 disabled veterans are eligible to have their federal student loan debt dismissed. But only about 18 percent of them have gotten their loans dismissed, according to the Department of Education. And making matters worse, around 25,000 disabled veterans have already defaulted on their student loans. Veterans who have a total and permanent service-connected disability or receive disability benefits at the 100-percent level are eligible for the loan forgiveness program, called Total and Permanent Disability Discharge, or TPD ([www.disabilitydischarge.com](http://www.disabilitydischarge.com)). This loan forgiveness can also apply to federal student loans that disabled veterans take out for their children.

Last spring, the Education and Veterans Affairs Departments launched a data sharing initiative to cross-check the VA’s records of veterans with a total and permanent service-connected disability against the Education Department’s database of student loan borrowers. When there’s a match, the Education Department mails the veteran a simplified TPD application. As of October, about 42,000 veterans had been contacted, and 7,700 had their loans discharged, according to information provided by the Education Department this week. That leads advocates to wonder whether there’s more the federal government can do to expand the benefit’s reach. “These people can’t work. They’re 100 percent disabled. Of course they’re going to have problems paying back student loans,” said Mike Saunders, director of military and consumer policy at the nonprofit Veterans Education Success. “It’s up to the administration to take proactive action to go out and help these people. To that end, we believe that automatic forgiveness should be something that the administration should be considering.”

Veterans service organizations, including VES, Vietnam Veterans of America and four others, sent a letter to Education Sec. Betsy DeVos asking as much in November, writing, “It is not fair to ask severely disabled veterans to have to complete paperwork, especially given that some catastrophic disabilities will interfere with their ability to complete the paperwork.” But department officials said it’s not quite that simple. “The Department recognizes the

sacrifices veterans and their families have made for our country, which is why we've streamlined the TPD discharge process through the data matching process with the VA," Liz Hill, a spokeswoman for the Education Department, said in an email. "The last thing we want to do is cause unintended consequences — like impact future federal student aid or create a state or local tax liability — for men and women who have given so much."

Another department official told Military Times some veterans eligible for TPD discharge are able to work and go to school, even though they have a VA service-connected disability rating of 100 percent. Getting their loans discharged under this program could make it more difficult for them to qualify for federal student loans in the future. What's more, the official said, a handful of states tax borrowers who have loans discharged, and the Department is not in the business of tracking these laws, or of taking away people's ability to choose whether getting their loans discharged is worth the potential ripple effects.

Currently, veterans who are flagged in the Education Department's system as eligible for loan forgiveness under TPD are contacted by federal loan servicer Nelnet. The company sends them the application, explains the program and gives them 120 days to respond. In the meantime, veterans don't have to continue payments on their student loans. After the waiting period, Nelnet sends the veteran a reminder, but if the veteran still does not respond, the government can start collecting on the loans once more. Any disabled veteran who thinks they may be eligible for the TPD loan discharge program should contact their federal loan service provider, which will then direct them to Nelnet, department officials said. Alternatively, veterans can apply online at <https://secure.disabilitydischarge.com/registration> and, if they're in VA's database of veterans who meet the initial discharge qualifications, the Education Department will fast-track their applications.

Still, VES thinks the government can do more to boost the number of disabled veterans who are getting their loans discharged, maybe even by concentrating efforts in the majority of states where there is no associated tax penalty, Saunders said. "We want them to do more to get that information out there," he said. "People who are in poor financial situations, a lot of times they move, a lot of times they're going through a bunch of different things in their life that makes it hard to (respond) if the government reaches out at one point and sends a letter. It has to be a sustained effort." [Source: MilitaryTimes | Natalie Gross | December 27, 2018 ++]

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## **Burn Pit Lawsuit Update 03 ► KBR Files Brief to Dismiss**

Military contractor Kellogg, Brown, and Root has filed a brief with the U.S. Supreme Court, asking it to throw out multiple lawsuits filed by veterans who say they were made sick by burn pits the company used for waste disposal on bases in Iraq and Afghanistan. In a brief filed last week, officials for KBR and its former parent company Halliburton urged the court not to restore dozens of the lawsuits filed against the companies, who handled daily operations for many of the bases starting in 2001. They claim that the lawsuits were already dismissed properly because the courts have no jurisdiction over military strategy. "The separation-of-powers principles underlying the political question doctrine preclude courts from second-guessing professional military judgments that are within the exclusive province of the political branches," reads a line from the filing obtained by Fox News.

During the wars in both Iraq and Afghanistan, the burn pit method was adopted originally as a temporary measure to get rid of waste and garbage generated on bases. Everything was incinerated in the pits, say soldiers and contract workers, including plastics, batteries, appliances, medicine, dead animals and even human waste. The items were often set ablaze with jet fuel as the accelerant.

In a statement provided to Fox News, KBR officials maintain the court's original decision on these cases was just. "The Fourth Circuit unanimously affirmed the dismissal of this case based on extensive evidence and long-established legal principals, confirming that the U.S. military made all of the decisions regarding the use and operation of the burn pits," reads the statement. "As KBR has consistently stated, the limited number of burn pits operated by KBR were



operated at the direction and under the control of the U.S. military. The Fourth Circuit’s decision was correct and does not warrant review by the Supreme Court.”

Last June a three-judge panel of the Fourth Circuit Court of Appeals agreed with a federal judge in Maryland, who last year threw out the lawsuits brought against KBR. The panel found that the military had unrestricted control over KBR, rendering company decisions on waste management and water services "de facto military decisions" not appropriate for judicial review. It was a crushing blow to those who filed the original class-action lawsuits, who maintain they were made ill by the use of open-air burn pits. More than 60 lawsuits allege that KBR's practice of dumping tires, batteries, medical waste, and other materials into open burn pits created harmful smoke that caused neurological problems, cancers, and other health issues in more than 800 service members.

Attorneys for the plaintiffs maintain in a motion that the evidence against KBR, about improper waste disposal methods at military bases during the wars in Iraq and Afghanistan, is hard to ignore and a new review should be considered because the original panel’s decision was problematic. [Source: Fox News | Perry Chiamonte | December 24, 2018 ++]

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### **PTSD Punitive Discharges Update 06 ► Lawsuit Certified by CT Federal Court**

A federal court in Connecticut has certified (i.e. allowed to proceed) a nationwide class-action lawsuit seeking relief for more than 50,000 Iraq and Afghanistan Army veterans who were labeled with less-than-honorable discharges after developing post-traumatic stress disorders, mental health problems or traumatic brain injuries as a result of their service. Those “bad paper” discharges deny veterans the ability to get military service benefits including education funding, disability benefits and mental health treatment, and can negatively impact their ability to secure work once in the private sector.

The Army lawsuit follows a similar case brought by Navy and Marine Corps veterans to the Naval Discharge Review Board that was approved by the same court last month. Both cases are being represented by the Yale Law School Veterans Legal Services Clinic and the law firm Jenner & Block. “This decision means that thousands of service members who have been denied the support of VA resources because of an unfair discharge status may have another chance at relief,” said Steve Kennedy, one of the lawsuit’s plaintiffs. Kennedy served in Iraq and is a founder of the Connecticut chapter of the Iraq and Afghanistan Veterans of America. [Source: MilitaryTimes | Tara Copp | December 24, 2018 ++]

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### **Veterans in Congress Update 11 ► Arizona’s Afghan Vet Martha McSally**

Arizona Republican Rep. Martha McSally, a former Air Force pilot who lost her Senate bid in November, will serve in the upper chamber after all. On 18 DEC, Arizona Gov. Doug Ducey announced he will appoint McSally to the seat currently held by Republican Sen. John Kyl and formerly held by Navy veteran Sen. John McCain. Kyl is set to step down from the role at the end of the year. “All her life, Martha has put service first — leading in the toughest of fights and at the toughest of times,” Ducey said in a statement. “She served 26 years in the military, deployed six times to the Middle East and Afghanistan, was the first woman to fly in combat and command a fighter squadron in combat. “With her experience and long record of service, Martha is uniquely qualified to step up and fight for Arizona’s interests in the U.S. Senate.”

McSally, a former combat aviator who was one of the highest-ranking female pilots in service history, currently serves on the House Armed Services Committee, and has been a vocal defender of preserving the Air Force’s A-10 fleet as well as an advocate for opening combat roles to female troops. In November, she conceded her bid for the state’s other U.S. Senate seat (currently held by Republican Sen. Jeff Flake) to Democratic Arizona Rep. Kyrsten

Sinema, after a recount showed her losing by about 40,000 votes. Almost immediately after that loss, speculation began about whether Ducey would tap her to replace Kyl. Now, the two election rivals will serve together in the Senate.



The timing of McSally's swearing in was not made immediately clear. If she takes the oath before the newly elected senators are sworn in on 3 JAN, she would hold seniority over Sinema. McSally will also have to run for re-election again in 2020, most likely on the same ticket as President Donald Trump. McSally defended several Trump moves during her recent campaign, including the decision to deploy active-duty troops along the southern U.S. border. McSally's appointment brings the number of female veterans in Congress to an all-time high. Four female veterans will serve as Democrats in the House in the 116th Congress, and McSally will serve alongside Sens. Joni Ernst, R-Iowa, and Tammy Duckworth (D-IL). The move also brings the total number of vetsset for the 116th Congress to 96, a drop of six from the start of the 115th Congress. [Source: MilitaryTimes | Leo Shane III | December 18, 2018 ++]

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## **Peterson AFB Update 05 ► Blood Tests Confirm Resident's Toxic Exposure | Drinking Water**

Many residents living in El Paso County, Colorado have extremely high levels of toxic chemicals in their bodies compared with other Americans -- apparently from drinking water contaminated by firefighting foam used for decades at Peterson Air Force Base -- according to a first-of-its-kind study released 13 DEC. The Colorado School of Public Health and the Colorado School of Mines released the results of the first widespread blood tests of residents in southern El Paso County. In doing so, the researchers strengthened the link between the chemicals found in part of the county's aquifer and Peterson Air Force Base's use of the foam.



"The compounds measured are relatively consistent with the idea these are coming from firefighting foam use," said Christopher Higgins, a Colorado School of Mines researcher involved in the study. The results largely confirmed researchers and residents' suspicions that people living in that area are loaded with toxic chemicals that weaken the immune system and are linked to cancer, liver disease and high cholesterol. But it also shed light on the extent to which people are contaminated with a toxic chemical that the Environmental Protection Agency has yet to target for further action, despite another federal agency's concerns about its toxicity.

The study, which surveyed 220 people, gave tens of thousands of other residents in the area their first hint at what could be in their blood. "If you've lived here for a long time and you've been drinking the city water, particularly in Security, where the levels are highest, there's a good chance your levels are elevated," said John Adgate, a Colorado School of Public Health researcher who led the study. The 13 DEC announcement offered preliminary results from

the study, which began this year with funding from the federal National Institutes of Health. It did not offer insight into whether the chemicals appeared to be causing health ailments. "We don't have an answer on that yet," Adgate said.

The results could prove useful in seeking more money for further testing, said Liz Rosenbaum, who heads the Fountain Valley Clean Water Coalition. Her blood had levels of one chemical that was 14 times higher than the general public. Still, she said the results were a relief. "Before we didn't know -- we were just a bunch of complaining citizens," Rosenbaum said. "But now we have scientific studies. I'd like to say we were right." For chemicals most commonly associated with the foam, the contamination was worst among Security residents. In general, blood levels of the chemicals gradually dropped the farther south that people lived, the study found. The most prevalent chemical found in the participants' bloodstreams has largely been ignored by the Environmental Protection Agency. Levels of perfluorohexane sulfonate, or PFHxS, were about 10 times higher among the study's participants than the general U.S. population, the study found.

That's important, researchers said, because the chemical is often strongly associated with toxic firefighting foam used at Peterson Air Force Base and hundreds of other military installations around the world. It's also far more troublesome. The chemical is smaller than its better known molecular cousins and moves far more easily through water and through the environment. It's also harder -- though not impossible -- to remove from drinking water, because of its small, nimble size. And for reasons unknown, despite its small size, it stays in the body longer than its larger molecular cousins. The half-life of PFHxS -- the time it takes the body to rid itself of half the chemical -- is 8 1/2 years. That's longer than the two types of perfluorinated compounds listed in the EPA's current health advisory. A recent report by the Agency for Toxic Substances and Disease Registry suggested it could cause liver damage and a decreased ability to respond to vaccines. There also exists a possibility that it could lead to early menopause, the agency said.

The EPA has only focused on two other types of perfluorinated compounds -- both of which also were in residents' bloodstreams. Results for perfluorooctane sulfonate, or PFOS, were about twice as high as the general U.S. population. Results for another chemical, and perfluorooctanoic acid, or PFOA, were 40 percent to 70 percent higher than other Americans. Both chemicals were included in a lifetime health advisory that began the water crisis in 2016. Still, no perfluorinated chemicals are regulated by the EPA. The agency has said it plans to release a national response plan for the chemicals by year's end. Work on the plan is ongoing, and it will be released "as soon as possible," said Lisa McClain-Vanderpool, an EPA spokeswoman.

For Rick Giles, 68, the results were expected. A Fountain resident of more than 40 years, his blood test results came back at nearly eight times as much PFHxS as a typical American. He also had elevated levels of at least one other type of perfluorinated compound. "You'd think at least the water system is safe," Giles said. "This substantiates what we already knew, to tell you the truth. I just hope in the long run it's not going to be a detrimental effect." Mike Delmonico, 71, agreed. His tests showed PFHxS levels that were about 50 times higher than the general population. "We've been drinking the water all along," Delmonico said. "I don't know what the long-term consequences are. This raises more questions."

Kristy Richardson, an environmental toxicologist with the Colorado Department of Public Health and Environment, said the test results do nothing to change the agency's guidance on whether other residents should get their blood tested. No studies exist that can tell doctors what to expect when a patient has a certain amount of perfluorinated compounds in their blood. In other words, simply knowing how much perfluorinated compounds are in someone's blood doesn't offer any help to doctors on what to do next, she said.

At a cost of several hundred dollars, it doesn't make economic sense for residents to pay for blood tests, she said. Adgate recommended that people limit their exposure to the chemicals. Already, water districts in Security, Widefield and Fountain have removed the chemicals from drinking water. But Adgate recommended that people using private wells get their water tested, if they haven't already. And he said people should limit use of myriad household items containing the chemicals, such as many nonstick and water-resistant products. He plans to retest the blood of 50 people

in June, to see how quickly the chemicals have left their bodies. [Source: The Gazette (Colorado Springs, Colo.) | Jakob Rodgers | December 16, 2018 ++]

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## **Vietnam Vets [33] ► John Fales (Sgt Shaft)**

John was born in 1940 and would eventually become known as the colorful, combat-wounded Marine who worked tirelessly for over two decades helping military personnel and Veterans. After being kicked out of Catholic high school, John joined the Marine Corps. During basic training at Parris Island, he graduated with his G.E.D. During his Marine Corps career, John served in Lebanon and Vietnam. He served his first tour in Vietnam from 1957-1963 and re-enlisted for a second tour in 1966. While serving as a Marine forward artillery spotter during his second tour, John lost his sight during an ambush. He retired from the Marines with disability in 1966. Following his medical discharge, John returned to New York where he earned his bachelor's degree from Saint John's University and his Masters in Education from Hofstra University.



From 1982-1985, John authored the “Sgt. Shaft” column in the Stars and Stripes newspaper. This column drew from his wry sense of humor, empathy for the underdog, and strong love of family, country, and most importantly- his fellow Veterans. After a revival in 1991, his final column for the newspaper was in 2013. In 1985, John and two fellow blinded veterans started the Blinded American Veterans Foundation (BAVF) which focuses on research, rehabilitation, and re-employment for blinded Veterans. The BAVF is profound for research, information dissemination, and educational efforts. John was a dominant figure on Capitol Hill for his advocacy and commitment to improving benefits for Veterans. He assisted in establishing the Vietnam Veterans Leadership Program which helps Veterans struggling to find work or dealing problems associated with their Vietnam War experience.

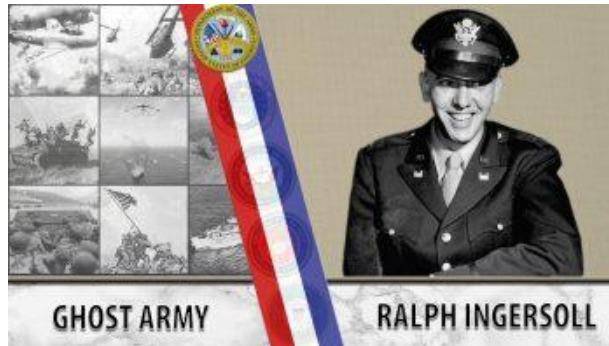
John's service decorations include Purple Heart, Vietnam Service Medal, Vietnam Campaign Medal, National Defense Service Medal, Armed Forces Expeditionary Service Medal, New York State Conspicuous Service Medal, Presidential Unit Citation, Combat Action Ribbon, and South Vietnamese Cross of Gallantry. In June 2005, the Marine Corps honored him at a sunset parade at the Iwo Jima Memorial. Former Secretary of Homeland Security and Pennsylvania Gov. Tom Ridge, a Vietnam Veteran and friend of John described him as “relentless” in his commitment to improving the lives of Veterans. John lived by the motto, “If it helps one Veteran, it's effective.” His life truly reflected this belief. John passed away on November 26th of heart failure. He was 78. [Source: Vantage Point |Wilson Miles | December 23, 2018 ++]

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## **WWII Vets 180 ► Ralph Ingersoll | Conceiver of The Ghost Army**

Ralph Ingersoll was the son of an engineer. After graduating from Hotchkiss prep school he was accepted to Yale University where he earned his engineering degree. From there, he spent a year working in a mine in Mexico before

moving to Brooklyn, New York to live with Lillian Hellman where he wrote about his experiences in Mexico. The move was his way of getting out from under his father's control so he could pursue his true passion, journalism. He became the managing editor of The New Yorker, publisher for Fortune and general manager of Time, Inc. He founded PM, a tabloid magazine. As a journalist, his stories polarized readers. Ingersoll had a reputation as a creative thinker, but many said he was a liar that would say anything to get what he wanted. The one thing he couldn't talk his way out of was a draft summons.



Ingersoll enlisted as an engineer at age 41 and went to basic training in Cape Cod. He was chosen to be part of a general's staff and was soon commissioned as an officer. From there, he moved up the ranks to colonel. While living in London during the early days of World War II, he conceived the idea for a phantom army. He wrote up a report and sent his idea to Washington. Shortly after, the United States began assigning people to make Ingersoll's idea a reality. However, they didn't choose personnel from the draft. The directors of the program actively recruited artists, architects, set designers and actors from Philadelphia and New York City art schools.

The Ghost Army had camouflage, sonic and radio. The camouflage unit was equipped with inflatable tanks, cannons, jeeps, trucks and airplanes. The sonic unit used state-of-the-art recordings of mobilization that could be broadcasted up to 15 miles. The radio unit was part of Signal Company. They created spoof traffic nets and impersonated radio operators from real units. There was never more than 1,100 men assigned to the Ghost Army, but they were about to fool the German's into thinking a ten man outfit was a ten thousand man unit. In 1944, the Ghost Army proved useful to Gen. George Patton when they held a dangerously undermanned part of Patton's line at the Battle of Metz, impersonating an infantry division until the real division arrived. In all, they're credited with saving an estimated 25,000 lives with their deceptions. What began as an epic idea in Ingersoll's imagination helped win World War II.

When he returned after the war, he found the PM paper \was less lively and well-written than it had been under his leadership, and with the pro-communist and anti-communist liberals writing at cross purposes. The paper never quite recovered and ceased publication in 1948, an early victim of the Cold War. He wrote nine books, including two novels and nonfiction works on his experiences in World War II and on an extraordinary career in which he was managing editor of The New Yorker in the 20's, the editor of Fortune and publisher of Time magazine in the 30's, general manager of Time Inc. and one of the principal catalysts in founding Life magazine in 1936. He died March 8, 1985 at Mount Sinai Hospital in Miami Beach, Fla. He was 84 years old. [Source: Vantage Point | Alisa Adams | December 20, 2018 ++]

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**Obit: Wilfred DeFour ► 15 DEC 2018 | WWII Tuskegee Airmen**

A New York City man who served as an aircraft technician with the famed all-black Tuskegee Airmen died 15 DEC at age 100. Police say a home health aide found Wilfred DeFour unconscious and unresponsive inside his Harlem

apartment at about 9 a.m. DeFour was pronounced dead by Emergency Medical Service workers. Police say he appears to have died from natural causes but the medical examiner's office will perform an autopsy. DeFour was honored just last month at a ceremony to rename a Manhattan post office after the Tuskegee Airmen.



**April 15, 2012, shows Tuskegee Airman Wilfred Defour on Jackie Robinson Day at a New York Yankees' baseball game in New York.**

The Daily News reported that Defour said at the 19 NOV ceremony that the World War II squadron's members "didn't know we were making history at the time. We were just doing our job." The Tuskegee Airmen were the first African-American military aviators in the U.S. Armed Forces, which were racially segregated until after the war. According to Return of the Red Tails, a nonprofit dedicated to preserving the memory of the Tuskegee Airmen, DeFour joined the Air Corps in 1942 and was assigned to the 366th Air Service Squadron, serving in Italy, after basic training in Tuskegee, Alabama. He served as an aircraft technician and painted the red tails on the planes that gave the squadron its nickname.

DeFour was a Post Office employee for more than 30 years after his military service. He remained active into his later years and often spoke to schoolchildren about his experiences. Newsday reported that DeFour and fellow Tuskegee Airman Dabney Montgomery visited a fifth-grade class in Hempstead, New York, to mark Black History Month in 2016. Montgomery, who died in September of that year, told the students that when he returned from wartime service to his native Alabama, he was not allowed to vote. "We have lost so much talent, we have lost so much achievement because of discrimination," Montgomery said. DeFour added, "We need to spread the word to let them know what went on in our time. It's history." [Source: Vantage Point | December 1, 2018 ++]

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## **Obit: Carlos Jaime Torres ► 8 DEC 2018 | Banished Army Vet**

Carlos Jaime Torres' family recently gathered under a tree to watch him lowered to his final resting spot at the Rio Grande Valley State Veterans Cemetery in Mission, Texas. The area newspaper reported the late veteran received a hero's welcome back to the country that twice deported him, complete with full military funeral honors — a 21-gun salute, "Taps," and presenting of the flag to the next of kin. Torres died 8 DEC in Reynosa, Mexico, at 64. "It means a lot, actually," Torres's 33-year-old son Sam Mosqueda said of the ceremony performed by the Fort Sam Houston Honor Guard. "That's what he deserves. It's the bare minimum, since he was not allowed re-entry into this nation."

Torres was brought to the United States as a small child and was raised in California. "While other people were draft dodging, he actually volunteered," Sam said. "He wanted to go to Vietnam. That was just the type of person he was." Torres was honorably discharged in 1976 after serving four years. In 1994, he was convicted of possession of marijuana and served four years before his deportation to Mexico. "He believed he was an American citizen until the

time he was deported," Sam said. Torres returned to the United States illegally and lived in Mission. He would be deported a second time in 2010.



Since his 2010 deportation Torres had lived in a small concrete home in one of the poorest neighborhoods in the border city of Reynosa, across the Rio Grande from McAllen, Texas. His cramped bedroom was decorated with photos from his time in the U.S. Army, at Fort Bragg in North Carolina, and a large black POW/MIA flag. He scraped by as a security guard, called his mother every morning at 8:30 and tried to avoid the violence that often erupted in the troubled city. He worked in a drab industrial park on the edge of town where he earned a little over 80 cents an hour making sure employees who earn even less building air compressors don't pocket the parts. Forty-four years after he volunteered for the U.S. Army during the Vietnam War, Torres was among an untold number of U.S. military veterans who've been deported to Mexico over the past decade after arrests or prison sentences. In cities and towns up and down the Mexico-Texas border, former soldiers, airmen, sailors and Marines, who fought in conflicts from Southeast Asia to Iraq, try to make a living in the midst of a grinding drug war.

Torres' sons said their father instilled a sense of service in them. Four of his five sons served in the military. "Growing up, he would say, 'You're an American. Be proud of it,'" his 36-year-old son Carlos Edward Mosqueda said. His children said Torres always embodied an attitude of selflessness and set a good example. Carlos remembers seeing his father apprehend someone running through the yard that was chased by law enforcement. "My father was always a hero to me, from a very early age," Carlos said. "I wanted to grow up to be just like that." Carlos served in both the Navy and Army. "He encouraged all of us at the age of 18 to serve our country," he said. "He was just proud to be an American, period. "Even in Mexico, he would say, 'Yeah, I'm an American.'" In Mexico, he was seen as an American, and in the United States, he was seen as a Mexican. "He was a bastard of two countries," the son said. "He didn't have a place, period. I'm pretty sure that put him in the grave a little bit earlier."

Before Torres was deported a second time, Sam lived with his father from age 13 until the time he enlisted in the Navy at 20. "I felt a duty," he said. "My dad always instilled that." He remembered his father giving him vocabulary words and said he owed his affection for reading to Torres. He reminisced about playing chess and getting advice from the man he called his best friend. Sam called his time with him the "best thing that could have happened to me because I had the chance to build a relationship with my father." And he remembered how his father tried to steer him away from the wrong crowds so he could help Sam not make the same mistakes he did. "Look son, you're headed down the wrong way," Sam said, recalling the advice of his father. "I know, because I've been there. I've done this."

Sam said his father never gave up hope that he'd return to the United States to be with his family — even up until the day he died. "I think sometimes he waited for a paper to state that he was American, but inside he knew he was American," said his 35-year-old son Robert Mosqueda. "That was his God-given right, not for someone to take and remove, but that's the way it fell." "My father was All-American," Carlos said. [Source: The (Mission, Texas) Monitor via the AP | Daniel A. Flores | December 18, 2018 ++]

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## **Obit: Cornelius Cornelssen VIII ► 17 DEC 2018 | WWII Survivor**

Have courage. That's how Cornelius Cornelssen VII signed off on a brief telegram to his son, Cornelius VIII, who had just been wounded in Luxembourg during the Battle of the Bulge in the winter of 1945. "Hope wounds not serious

mother and I are praying for you have courage,” read the telegram, now an artifact folded and faded in the possession of Cornelissen’s granddaughter, his son’s daughter. Pfc. Cornelius Cornelissen VIII — born July 25, 1925, in Manhattan and died Dec. 17, 2018, in Hoschton — had courage.

He enlisted into the Army at 18 years old and was a heavy machine gunner in the 101st Infantry Regiment. He was awarded the Bronze Star for “exemplary conduct in ground combat against the armed enemy” during the Rhineland Campaign in early 1945. He earned two Purple Hearts for his war wounds in Luxembourg and Arracourt, in northern France. “He was shot in the calf and he fell to the ground,” his daughter, Candice Easton, told The Times on Christmas Eve about his fight in Luxembourg. “As he lay there and waited for medics, he saw somebody going around the field — a German picking off the wounded. He lay there and he played dead and hoped for the best, and he got bypassed.” “When a medic got there to help him, the medic was shot. It was really something. My dad isn’t very dramatic — I’m being dramatic about it — but by the time my father was taken to a field hospital, he thought it was over with and he could finally relax, the field hospital got bombed and they had to move all the patients.”

Cornelius Cornelissen's discharge papers show his experience and training during World War II. At the end of the war, Cornelissen would return to Pennsylvania, where he attended Drexel University in Philadelphia on the GI Bill to study engineering. He would also meet his wife, Jeanne Cornelissen, at Drexel before graduating and going on to create his own engineering firm in Camden, New Jersey, across the Delaware River from Philadelphia. He moved to North Georgia in the 1990s to be closer to his children. While living in the area, he attended the Brenau University Learning and Leisure Institute and enjoyed local theater. He lived independently until age 90, when an injury left him in the care of his daughter. For the past few years, he lived in the Oaks at Braselton because of his deteriorating health.

Now, 63 years after he was brought to the ground by a rifle round halfway around the world, there’s almost no one left to bid farewell to the late soldier — a fate becoming more common for the longest-lived veterans of WWII. Cornelissen is survived by two children, a son in Hilton Head and his daughter in Hoschton. He was awarded the Bronze Star for “exemplary conduct in ground combat against the armed enemy” during the Rhineland Campaign in early 1945. With her father already buried in the Georgia National Cemetery in Canton only two days after his death, Easton is trying to give him a celebration of life worthy of the man himself. “My dad was a very good man, and just because he died so old there’s nobody left to come,” she said, her voice breaking. “We’re from New York, and he has two friends up there, and they’re in their 90s and they won’t be able to come. I’m the only one left. I’m 63, I’m having a celebration of life for him in Flowery Branch Saturday at the Masonic Hall, and I’m worried nobody will come.”

Cornelissen’s celebration of life was set for noon on Saturday, Dec. 29, at the Flowery Branch Masonic Lodge on 5416 Spring Street. Easton invited local veterans to attend and celebrate her late father. “Ever since I stepped into my father’s life — remember, I was just this little girl, so I wasn’t somebody he told a whole lot of stories to — I realize every time my dad was with veterans or veterans are together, they have a certain, very strong, bond and camaraderie,” Easton said. “There’s a brotherhood, and it matters. They matter to each other.”

More than 16 million Americans fought in World War II, and fewer than 500,000 are estimated to still live, according to the Department of Veterans Affairs. Like other soldiers who returned from Europe and the Pacific theaters, Cornelissen at first didn’t talk much about his time in the war. But later in his life, he opened up to his daughter. “One time, I asked my father what he was thinking about when he was sent overseas,” Easton told The Times. “He answered that he was thinking the same thing as every other soldier, ‘I hope I’m brave.’” You can read Cornelissen’s obituary [here](#). [Source: Gainesville Times | Nick Bowman | December 27, 2018 ++]

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## **Vet Hiring Fairs** ► **Scheduled As of 31 DEC 2018**

The U.S. Chamber of Commerce’s (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses



and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next month. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. refer to the Hiring Our Heroes website <http://www.hiringourheroes.org/hiringourheroes/events>. Listings of upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. You will need to review each site below to locate Job Fairs in your location:

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

[Source: Recruit Military, USCC, and American Legion | December 31, 2018 ++]

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## **Military Retirees & Veterans Events Schedule ► As of 31 DEC 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\vetterans related websites and resources.

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

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

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\vetterans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com)

[Source: Retiree\Veterans Events Schedule Manager | Milton Bell | December 31, 2018 ++]

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## **Veteran State Benefits & Discounts ► Hawaii 2018**

The state of Hawaii 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 – HI**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://dod.hawaii.gov/ovs>.

- Housing Benefits
- Financial Assistance Benefits

- Employment Benefits
- Recreation Benefits
- Other State Veteran Benefits

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

**\* Vet Legislation \***



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

**Government Shutdown USCG Impact ► Exemption Legislation Needed**

It is irresponsible of the United States Government to put the burden of stress on our men and women of the United States Coast Guard during the Holiday Season. Being deployed away from their families is hard enough, worrying about the hardships that will be faced by the lack of a paycheck is unacceptable. Our members of the Coast Guard have a mission to do. They serve in the military the same way their brothers and sisters of the DOD do, so they should be exempt from a government shutdown. The impact this will have on our 42,000+ Coast Guard personnel is shameful and needs to end now.

If you concur let your legislator know you feel there is a need to pay Coast Guard personnel during shutdowns. At present their 15 JAN paycheck is in question and future shutdown's should guarantee their payment the same as our other military services are. NCOA's link at <https://www.votervoicenet/BroadcastLinks/5j1FiPSyzZsYXyBrAJfixA> offers a means to send a preformatted editable message asking your legislators to introduce and/or support a '**Pay Our Coast Guard Act!**' Similar legislation was introduced in the 114<sup>th</sup> Congress during FEB 2015 but failed to pass. To review that legislation go to <https://www.govinfo.gov/content/pkg/BILLS-114s545is/pdf/BILLS-114s545is.pdf>. [Source: NCOA DC | Jon Ostrowski | December 28, 2018 ++]

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**Vet Tax Legislation ► H.R.1 | Tax Cuts and Jobs Act Reform Issues**

For the final few months of 2018, Republican lawmakers have built and rebuilt legislation to expand or extend provisions and fix certain flaws in the 2017 Tax Cuts and Jobs Act which was signed into law by President Donald Trump on December 22, 2017. The marquee legislation was widely celebrated as a massive victory for businesses, investors, and taxpayers. But these attempts to tweak the law show there are some ongoing issues. The House, by way of House Ways and Means Committee Chair Kevin Brady (R-TX), has now put forth three different versions of a tax extender and reform bill. With each new version comes a new cost estimate. According to Brady, the latest might

cost \$80 billion, 30 percent more than the original bill. There are a couple of items of interest at play affecting the military and veterans community during these talks.

- The Work Opportunity Tax Credit (WOTC), which MOAA has been seeking to both extend and expand, could face some new restrictions thanks to an effort to extend the new Base Erosion and Anti-Abuse Tax (BEAT). WOTC is a valuable incentive for businesses to hire veterans.
- The legislation would change Thrift Savings Plan contribution caps for members of the Ready Reserve who already have maxed out their private retirement plan contributions. MOAA has been pushing for this change since the implementation of the blended retirement system, so all members of reserve components have an opportunity to take full advantage of their military retirement, regardless of other employment.
- The bill, as currently written, also would clarify that veterans are to be considered eligible for the Low-Income Housing Tax Credit (LIHTC). This HUD program gives state and local agencies authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

The constant rewrites are a product of uneasiness in the Senate as well as principled opposition from Democrats, who want to wait for their turn as the House majority to take a stab at tax reform. Regardless of whether or not the House bill is passed this week, if the Senate is interested in passing tax legislation, it will provide its own substitute text. Presumably, the House then would accept that version without qualms, just to get something passed.

Sen. Chuck Grassley (R-IA), next in line to chair the Senate Finance Committee, has made it clear the House needs to reconsider provisions related to the alternative minimum tax and state and local tax (SALT) deductions if they hope to gain some traction. During an interview on CNBC's Squawk Box, he insisted on the necessity of a compromise within his own party.

The government shutdown debate, which largely revolves around funding for the border wall, will certainly suck up a lot of the air in Congress in the final few days of this year. There is a chance the Senate will try to tack their tax provisions onto a spending bill, but anything that makes the funding debate more controversial than it already is might not go over well. A last-minute Christmas tax-focused spending spree is possible, but expect some strong resistance in both the House and Senate first. [Source: The MOAA Newsletter | Forrest Allen | December 19, 2018 ++]

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## 115<sup>th</sup> Congress ► Vet Legislative Roundup

While the Senate failed to pass the VFW-supported *Blue Water Navy Vietnam Veterans Act*, Congress was able to send several VFW-supported bills to the president before it concluded the 115th Congress. These included:

- [S. 2248](#), a miniature omnibus package, which improves programs for homelessness veterans, transition assistance, veteran-owned small businesses, student veterans, and also includes the *SIT-REP Act*, which would protect student veterans from penalties due to delayed GI Bill payments.
- [S. 3777, \*Forever GI Bill Housing Payment Fulfillment Act of 2018\*](#), which will require VA to set up a team to plan and schedule dates for when student veterans who were impacted by GI Bill payment problems will receive their corrected housing payments.
- [S. 3661](#), which requires DOD to conduct a program to commemorate the 75th Anniversary of WWII and support programs sponsored by veterans organizations and local governments.
- [S. 2679, \*Veterans Small Business Enhancement Act\*](#), which enables veteran-owned small businesses to participate in the Federal Surplus Property Donation Program.

All bills that were not passed this year must be re-introduced in the 116th Congress. The VFW applauds efforts of the 115th Congress to improve the quality of life of veterans, service members, and their families and survivors. More

than two dozen VFW-supported bills have been enacted into law over the past two years, or are awaiting the president's signature. Among them are:

- [Forever GI Bill](#), which removes the 15-year use-or-lose window for veterans discharged after January 2013, grants full eligibility to all Purple Heart recipients, adds additional months of eligibility for veterans pursuing STEM (science, technology, engineering and math) degrees, and restores benefits to veterans whose schools abruptly closed.
- [VA MISSION Act](#) expands caregiver benefits to pre-9/11 veterans, consolidates access to private sector doctors into one simplified and improved program. The VA MISSION Act also improves the VA's ability to hire and retain high quality health care professionals, and established a process to evaluate and improve VA facilities across the country.
- [Veterans Affairs Accountability and Whistleblower Protection Act](#) improves accountability at the VA and protects the rights of whistleblowers.
- [Veterans Appeals Improvement and Modernization Act](#) ensures veterans receive faster decisions on their claims appeals, easier to understand rating decisions, new claims resolution options at VA Regional Offices, and hiring more staff to oversee claims appeals.

The VFW will work to make certain its [2019 Legislative Priority Goals](#) are reflected in bills that are reintroduced and passed in the 116th Congress. [Source: VFW Action Corps Weekly | December 21, 2018 ++]

**\* Military \***



## **U.S. Space Command ► To Be Recreated By Trump**

President Donald Trump plans to sign an executive order before the end of the year creating a U.S. Space Command as a major military command. Vice President Mike Pence will make the announcement 18 DEC at the Kennedy Space Center, in Cape Canaveral, Florida, two U.S. officials said, and Trump could sign the order as soon as Tuesday. The move is separate from Trump's goal of creating a "Space Force" as an independent armed service branch, but could be a step in that direction.



An Atlas V rocket launches a satellite for the U.S. Air Force from Cape Canaveral Air Force Station in Florida in the early morning hours of Oct. 17.

The U.S. Air Force's existing Space Command would be a key component of the new joint entity, raising space to the same status as U.S. Cyber Command. According to U.S. officials, Pence will be at the Pentagon on Tuesday and will meet with the Joint Chiefs. Space Command is expected to be among the issues discussed. The officials spoke on condition of anonymity because they weren't authorized to speak publicly. The move would actually recreate a U.S. Space Command, which existed from 1985 to 2002. It was disbanded in the aftermath of the 9/11 terrorist attacks so that U.S. Northern Command could be established, focusing on defense of the homeland. Although Space Command went away, its functions did not. They were absorbed by U.S. Strategic Command, and the Air Force retained its lead role in space through Air Force Space Command. [Source: The Associated Press | Zeke Miller & Lolita C. Baldor | December 17, 2018 ++]

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## **Government Shutdown USCG Impact Update 01 ► 1 JAN Pay Date Will Be Paid**

In a surprise reversal 28 DEC, Coast Guard officials announced that service members will receive their regularly scheduled paychecks next week, despite the ongoing government shutdown. In a message to all Coast Guard members, Vice Commandant Adm. Charles Ray said that service and Department of Homeland Security officials “identified a way to pay our military workforce on 31 December.” The move means that service members won’t go an entire month without paychecks, as many had feared when the shutdown began on 22 DEC. Earlier in the week, Coast Guard officials had announced that without an end to the shutdown or new emergency legislation, the paychecks would stop completely.

“I recognize that this changes course from previously provided guidance on military pay,” Ray wrote in the message. “However, this is outstanding news for our military workforce.” Service and administration officials did not provide details on how they managed to cover the \$75 million shortfall in funding. Appropriations for the Department of Homeland Security lapsed on 21 DEC when Congress and the White House failed to reach a deal on full year funding for a host of federal agencies. Members of the Army, Navy, Air Force and Marines are unaffected by the budget stalemate because funding for their departments was finalized last fall. The same goes for veterans benefits, since the Department of Veterans Affairs saw its full fiscal 2018 budget approved in September. But Coast Guard funding is handled through the Department of Homeland Security, and about 42,000 service members have been required to work through the shutdown without pay.

Ray noted in his message that the funding work-around will not apply to the next scheduled pay period on 15 JAN, if the shutdown continues until then. But it does mean that many Coast Guard members anticipating new year rent payments and post-holiday credit card statements will see their regular paychecks arrive on time next week, creating less financial havoc for their families. “While this is a great New Year’s gift to our Coasties, we encourage lawmakers to realize this could happen again in a few weeks,” said Mike Little, executive director of the Sea Service Family Foundation. “Just because the threat is gone tonight, Congress and the White House still have a long way to pass a budget. Their paychecks are still stuck in the middle of that fight.”

Advocates were working in recent days to pass emergency legislation authorizing Homeland Security officials to process paychecks despite the partial shutdown. They sent nearly 70,000 emails to congressional offices asking for action, but the proposal never got any significant legislative momentum. In the last week, Coast Guard officials have said child care subsidies may also be halted during the shutdown, and some non-essential travel will be curtailed. Service exchange locations are scheduled to remain open for now, as will service day care centers. Several public affairs and public outreach offices have already been closed. The partial government shutdown entered its seventh day on Friday and is poised to become the third longest since 1980 if it stretches until 3 JAN, the day the new Congress is scheduled to be seated. [Source: MilitaryTimes | Leo Shane III | December 28, 2018 ++]

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## Mine Disposal ► Autonomous Robot Minesweepers Under Consideration

A sea mine is a promise of tragedy in the future. Built for the immediate demands of a naval conflict, deployed for some once-pressing strategic end, and now left in place for decades, sea mines are an enduring risk. Clearing the sea from the dangerous refuse of the past can be a high-stakes proposition. Why not, then, let robots do it?

In August 2018, a loose mine was spotted off the coast of Washington state, and then detonated without harm (or secondary explosion, indicating that it was an inert training mine). This detonation work is typically done by human divers, and while the mine spotted in Washington was luckily inert, there are plenty of sea lanes where live weapons of dead wars persist. In the Baltic, for example, NATO estimates there remain 80,000 sea mines, a number that's been unchanged for nearly a decade.

On 21 DEC, Thales and Aquabotix announced a memorandum of understanding to cooperate on the research and design of autonomous robot minesweepers. Formally described as a “rapidly deployable Mine Counter Measures (MCM), Rapid Environment Assessment (REA) and Military Hydrographic autonomous system mission solution,” the robots the companies hope to collaborate on will be an alternative to sending humans immediately into the danger of aquatic unexploded ordnance. Acronyms aside, this robot has a much simpler, clearer title: the Swarm Diver, named because it will do just that.

As described, a sort of mothership surface drone or underwater drone will release swarms of smaller autonomous underwater robots to scout, identify and ultimately neutralize discovered mines in littoral waters. Autonomy is key here, as communicating underwater is difficult and communicating with above-water assets from underwater especially tricky without an intermediary. Should the Swarm Diver project work as intended, swarms of autonomous robots could be the long-awaited answer to the enduring threat posed by autonomous explosives, new and old alike. [Source: C4ISRNET | Kelsey D. Atherton | December 27, 2018 ++]

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## Afghan Trash Disposal ► Burn Pit Alternative Fuels Million-Dollar Economy

The heaps of garbage made at the largest U.S. base in Afghanistan fuel a million-dollar economy that has curbed the use of open burn pits linked to medical issues among both locals and international troops. The sprawling base, home to thousands of troops and civilians, makes about 70 tons of trash each day on average, which Afghan workers sort by hand. Over the years they've plucked out items like classified documents, live grenades, medical needles, detonating cord and even swords, setting them aside so that they don't move beyond the base.



Each month, trash workers also find hundreds of uniforms, contractors said, which troops are supposed to toss into special containers so they can be destroyed to keep them from reaching militants. About half of the trash, however, is cleared for recycling and becomes treasure in the form of repurposed goods sold outside the base's walls — furniture from discarded wood pallets, pillows from water bottles and toilet paper from cardboard boxes, for example. Discarded

mattresses from base are donated to older people in the community. “What is called waste becomes useful for people,” said Bilal Momand, general manager of Malika and Refa Environmental Solutions, a contractor that recycles the base’s trash. About 500 Afghans are economically dependent on Bagram’s waste, he said.

Almost everything used to be burned in open pits, said Chris Waechter, country environmental manager for Fluor, the contracting company that runs many of the services at coalition bases in the country. When he got here in 2009, almost 300 tons of trash was burned in pits daily. In the winter, when the smog was too heavy to escape the valley surrounding Bagram, walking through base was like plodding through a dirty cloud, he said. “I would walk out and there would be a fog over the base,” Waechter said. Toxic plumes produced by the burn pits have been linked to medical problems among veterans of the wars in Iraq and Afghanistan. The Department of Veterans Affairs maintains a registry to track those who may have been exposed to burn pit toxins for possible health issues. A recent VA-commissioned report called for tracking the health of veterans’ children and grandchildren.

Afghans living near Bagram cough up blood and have kidney and liver problems that may be linked to the pits, according to doctors, health specialists and Afghan government officials who spoke to Radio Free Europe in 2011. The last open burn pit here was closed in 2014, though smaller bases continue to burn their trash or send it out to local landfills without checking through it, Waechter said. The focus of the recycling program is to decrease the trash going into incinerators or landfills. Once sorted, usable materials are trucked just off base to a compound where carpenters working for Momand sort through scrap wood from things being built or torn down, one of Bagram’s largest sources of waste. Carpenters build tables and benches or even birdhouses from it. The rest is sold as firewood. In a compound behind the carpenters, workers rolled large plastic bags onto a truck. The plastic gets melted down for reuse. Water bottles are shredded to make stuffing for pillows.

At another site, women cleared tomato plants from a garden where some of the compost made from the 7.5 tons of food waste from base cafeterias each day nourishes vegetables that will be sold at stores in Kabul. In a compound right outside Bagram’s walls, Momand stood near a massive pile of compost and held up a roll of coarse toilet paper. Even this was made from Bagram’s trash. Cardboard is mashed up, treated with chemicals and made into toilet paper that, at five Afghans a roll, or about seven cents, is cheap enough for poor Afghans to afford. The recycling contract generates about \$100,000 a month, a number that includes sales of raw material to other recycling companies, said Momand’s brother, Alex Momand, who co-founded the company in 2013. The waste materials are cheaper than raw imports and he can afford to sell it to recycling plants at wholesale prices, he said.

What’s not recycled, about 35 tons of garbage each day, is burned in one of two incinerators that together guzzle up about 1,600 gallons of fuel, which includes biodiesel made from the base’s cooking oil. Waechter said it makes a noticeable difference. He used to lose sleep thinking about the environmental damage of Bagram’s open burn pits. “The air quality is better now,” he said.

[Source: Stars & Stripes | J.P. Lawrence | December 26, 2018 ++]

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## **AGM-158C LRASM ► First Missile Put Into USAF Service**

The US Air Force (USAF) has received into service the first Lockheed Martin AGM-158C Long-Range Anti-Ship Missiles (LRASMs), the company announced on 18 DEC. The rollout of an undisclosed number of missiles to unspecified operational units coincides with the declaration of early operational capability (EOC). Lockheed Martin told Jane's that EOC is similar to initial operating capability (IOC) in that it is defined by the delivery of a quantity of missiles. The US Navy (USN), which oversees the LRASM programme, had not responded to a request for information at the time of writing.



In USAF service the LRASM will be carried by the Rockwell B-1B Lancer bomber (up to 24 missiles in its internal weapons bay), while the USN is integrating it on board its Boeing F/A-18E/F Super Hornets (eight missiles on its underwing pylons). With the first LRASMs now with the USAF, the USN should begin receiving its missiles in 2019. The LRASM is a stealthy subsonic cruise missile that is designed to meet the anti-surface warfare (ASuW) needs of both services in contested environments. Armed with a 1,000 lb penetrator and blast-fragmentation warhead, the LRASM utilizes a multimode sensor, weapon datalink, and an enhanced digital anti-jam Global Positioning System to detect and destroy specific targets within a group of ships.

Developed as a successor to the Lockheed Martin AGM-158A Joint Air-to-Surface Stand-off Missile (JASSM) and AGM-158B JASSM-Extended Range (ER) missiles currently fielded by the USAF, the LRASM will also replace the AGM-84 Harpoon fielded by the USN. [Source: Jane's Missiles & Rockets | Gareth Jennings | December 20, 2018 ++]

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## **Poseidon Underwater Nuclear Drone ► Moscow Reportedly Has Begun Testing**

Moscow has reportedly begun testing an underwater nuclear weapon that has been touted as invincible by Russian President Vladimir Putin. The Poseidon, previously known as the Status-6 Oceanic Multipurpose System and dubbed Kanyon by the U.S.-led NATO Western military alliance, is a state-of-the-art nuclear-capable drone being developed by the Russian armed forces. Citing a defense industry source, the state-run Tass Russian News Agency reported Tuesday that the Russian navy had begun trials for the weapon at sea. "In the sea area protected from a potential enemy's reconnaissance means, the underwater trials of the nuclear propulsion unit of the Poseidon drone are underway," the source said, according to the official outlet.

The Poseidon's true power has never been revealed, but rumors of its existence have swirled among defense circles for years. In September 2015, The Washington Free Beacon cited Pentagon sources as saying Russia was developing submarines armed with "Kanyon" nuclear-capable drones dubbed "city busters," with "tens" of megaton explosive power and capable of traveling long distances at high speeds. Two months later, Russian state media outlet NTV showed blueprints of a nuclear-capable underwater drone, titled "Status-6 Oceanic Multipurpose System," while covering a meeting of officials.

Putin revealed the drone's existence during his State of the Nation address in March, along with an arsenal of other advanced weapons said capable of thwarting even the most modern defense systems—and many of which were capable of being fitted with nuclear warheads. At the time, he said that Russia had completed its development of "an innovative nuclear power unit" 100 times smaller than existing submarine reactors, but still more powerful and capable of hitting its maximum capacity 200 times faster, while carrying "massive nuclear ordnance." "We have developed unmanned submersible vehicles that can move at great depths (I would say extreme depths) intercontinentally, at a speed multiple times higher than the speed of submarines, cutting-edge torpedoes and all kinds of surface vessels, including some of the fastest," Putin told his federal assembly in March. "It is really fantastic. They are quiet, highly maneuverable and have hardly any vulnerabilities for the enemy to exploit. There is simply nothing in the world capable of withstanding them."



The Poseidon received its name later that month after the Russian Defense Ministry held a poll in which users also dubbed the Peresvet laser weapon system and 9M730 Burevestnik nuclear-powered cruise missile. A number of reports have claimed that the weapon may be capable of producing massive, **radioactive tsunamis** that would pose a threat to major cities. Some experts have corroborated this theory, although they have questioned the tactical effectiveness of this strategy.

Russia has set out to modernize its strategic and conventional arsenal in response to a perceived threat posed by the U.S. military dominance and development of a global missile shield made possible by Washington's withdrawal of the Anti-Ballistic Missile (ABM) treaty in 2001. President Donald Trump has since threatened to pull out of the Intermediate-range Nuclear Forces (INF) treaty banning land-based missile systems ranging from 310 to 3,400 miles, while Moscow has claimed that the Trump administration has not responded to offers to start talks regarding the renewal of the New Strategic Arms Reduction Treaty (START). [Source: Newsweek | Tom O'Connor | December 25, 2018 ++]

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## **Navy LCS Program Update 03 ► The Worst U.S. Navy Warship Ever?**

Nobody wants the Littoral Combat Ship, and yet here it is.



The USS St. Louis (LCS-19) was launched and christened on 15 DEC as the latest Freedom-class installment of its Littoral Combat Ship family, the much-derided “Little Crappy Ship” that’s been plagued with so many problems that not a single one is in operational use by the U.S. Navy after 16 years in development. Envisioned as a “relatively inexpensive surface combatant” with an advanced modular design, the Navy technically had 11 operational LCS hulls at the end of fiscal year 2017, according to the latest Congressional Research Service analysis of the line, with plans to expand the fleet to 32 vessels. But in April, the service announced that it wouldn’t deploy any of them this year despite previous plans to deploy several to join the 7th and 5th Fleets in Singapore and Bahrain, respectively.

The reasons why were clear. The Pentagon Operational Test & Evaluation office’s review of the LCS fleet published back in January 2018 revealed alarming problems with both Freedom and Independence variants of the line, including: concerning issues with combat system elements like radar, limited anti-ship missile self-defense capabilities, and a distinct lack of redundancies for vital systems necessary to reduce the chance that “a single hit will result in loss of propulsion, combat capability, and the ability to control damage and restore system operation.” “Neither LCS variant is survivable in high-intensity combat,” according to the report. “Although the ships incorporate capabilities to reduce their susceptibility to attack, testing of analogous capabilities in other ship classes demonstrated that such capabilities have limited effectiveness in high-intensity combat.”

But Congress, like Congress, loves to throw money at stuff it doesn't need. Not only is the Navy eyeing the development of the Guided Missile Frigate Replacement Program or FFG(X) to fulfill basically all the strategic roles that the LCS would have as a small surface combatant (having opted back in 2014 to reduce the number of LCS vessels ordered from Lockheed Martin out of concern over the line's performance), but lawmakers decided back in September to foist three more LCS hulls on the Navy while reducing funding for the modules necessary to increase the effectiveness of the current hulls.

"Congress, unhappy with the development of the modules falling behind schedule, will cut funding and cause development to fall further behind schedule, according to a source familiar with the details of the impact of the cuts who spoke on background," as Defense News reported at the time. "All this while Congress continues to pump money into building ships without any of the mission packages having achieved what's known as initial operating capability, meaning the equipment is ready to deploy in some capacity." On the upside, there was a bit of good news for the LCS this week: the USS Freedom just came back into service after two years of repairs designed to fix a critical engine failure. Refer to [https://www.navy.mil/navydata/fact\\_display.asp?cid=4200&tid=1650&ct=4](https://www.navy.mil/navydata/fact_display.asp?cid=4200&tid=1650&ct=4) for additional information on the Littoral combat Ship Class – LCS.

Regarding the USS St. Louis, Barbara Broadhurst Taylor, the ship sponsor and the daughter of World War II pilot Lt. Gen. Edwin Borden Broadhurst, christened her by breaking a bottle of sparkling wine on her bow. U.S. Sen. Roy Blunt (R-MO) was the principal speaker at the event. The Lockheed Martin-built Freedom-class LCS boasts new technology and capabilities allowing the ship to take on any mission from deep water to the littorals, according to a Navy statement Friday. The ship is a fast, maneuverable, focused-mission platform designed for near-shore operations and will specialize in countering threats such as quiet diesel submarines, mines and fast surface craft, the statement said.

"I am thrilled and very honored to be the sponsor of the future USS St. Louis," Taylor said during the ceremony. "The combination of my family's military background and the enduring spirit of the great city of St. Louis make this incredibly meaningful." Taylor's husband, Andy Taylor, is the chairman of Enterprise Holdings, the St. Louis-based rental car company. Company founder Jack Taylor flew Navy fighters in World War II from the carrier USS Enterprise, for which the company is named, according to St. Louis Public Radio. During the ceremony, Barbara Taylor placed two combat ribbons in the ship's steel box to represent the Purple Heart and Distinguished Flying medals her father received in World War II. The ship's box, at the base of its mast, remains on board for its entire service life.

The St. Louis is the seventh ship to bear the name of Missouri's major port city. The first St. Louis was commissioned in 1828 as a sloop for most of the 19th century. The next was a gunboat during the Civil War, followed by a steamer troopship in the Spanish-American War, a World War I cruiser, a World War II light cruiser, and an attack cargo ship during the Cold War, according to the statement. "This christening marks the transition of USS St. Louis being a mere hull number to a ship with a name and a spirit and is a testament to the increased lethality and readiness made possible by the combined effort between our industrial partners and the Navy and Marine Corps team," Secretary of the Navy Richard Spencer said in the statement. [Source: Task & Purpose / Stars & Stripes | Jared Keller & Christian Lopez | December 19 & 20, 2018 ++

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## **Avangard Hypersonic Glide Vehicle ► Putin Claims Impossible To Intercept**

Russian President Vladimir Putin oversaw a test 12 DEC of a new hypersonic glide vehicle, declaring that the weapon is impossible to intercept and will ensure Russia's security for decades to come. Speaking to Russia's top military brass after watching the live feed of the launch of the Avangard vehicle from the Defense Ministry's control room, Putin said the successful test was a "great success" and an "excellent New Year's gift to the nation."

The test comes amid bitter tensions in Russia-U.S. relations, which have sunk to their lowest level since the Cold War times over the conflict in Ukraine, the war in Syria and the allegations of Russian meddling in the 2016 U.S. presidential election. Putin's hopes for repairing ties with Washington under President Donald Trump have fizzled amid investigations into allegations of Trump's campaign ties with Russia, and tensions have escalated as the U.S. administration slapped Russia with new waves of sanctions.

The Avangard was among the array of new nuclear weapons that Putin presented in March, saying that Russia had to develop them in response to the development of the U.S. missile defense system that could erode Russia's nuclear deterrent. In Wednesday's test, the weapon was launched from the Dombrovskiy missile base in the southern Ural Mountains. The Kremlin said it successfully hit a designated practice target on the Kura shooting range on Kamchatka, 6,000 kilometers (3,700 miles) away. "The Avangard is invulnerable to intercept by any existing and prospective missile defense means of the potential adversary," Putin said after the test, adding that the new weapon will enter service next year with the military's Strategic Missile Forces.

When first presenting the Avangard in March, the Russian leader said the new system has an intercontinental range and can fly in the atmosphere at 20 times the speed of sound (i.e Mach 20 or 15,220 mph), bypassing the enemy's missile defense. He emphasized that no other country currently has hypersonic weapons. Putin has said that Avangard is designed using new composite materials to withstand temperatures of up to 2,000 degrees Celsius (3,632 degrees Fahrenheit) that come from a flight through the atmosphere at hypersonic speeds. [Source: The Associated Press | Vladimir Isachenkov | December 26, 2018 ++]

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## **Commissary Alcohol Sales Update 01 ► Picking Up**

Sales of beer and wine in commissaries are picking up, said a source close to industry — even with the limited selection and limited number of stores selling it. Through 1 DEC, beer and wine sales had exceeded \$375,000 for the 12 pilot stores in the continental U.S., said Air Force Lt. Col. Carla Gleason, a spokeswoman for the Defense Department. That breaks out to \$183,000 in beer sales and \$192,000 in wine sales, she said. Those stores began selling beer and wine in late July.

Gleason said there is no schedule for rolling out beer and wine sales to the remainder of the commissaries within the Defense Commissary Agency, as commissary and exchange officials gather and analyze the factors related to the sales. "Once that analysis is complete, military resale will make its recommendation to DoD leadership, and DoD will decide any future expansion," Gleason said. However, two sources said industry is preparing for the expansion, and beer and wine should be available in virtually all commissaries by the end of 2019. This initiative to begin selling beer and wine doesn't include distilled spirits.

Robert Wilkie, previous under secretary of defense for personnel and readiness, authorized the sale of beer and wine in commissaries in a memo dated 27 APR, noting that "commissary stores are intended to be similar to commercial grocery stores and may sell merchandise similar to that sold in commercial stores. "The availability of beer and wine at [commissaries] will increase customer satisfaction and convenience, and align with common commercial grocery store practices."

The commissaries purchase beer and wine for resale from the military exchanges, to minimize any potential impact on exchange profits and dividends to morale, welfare and recreation programs. This is similar to the way tobacco is priced in commissaries. Commissary customers also pay a 5 percent surcharge at the cash register on all items they purchase in commissaries. For now, the selection of beer and wine is not as large as it is in the exchanges, nor are the selections necessarily the best, said one source. But that's expected to improve, the source said. The initial phase was designed to help commissary and exchange officials make sure all the business systems and ordering and delivery

processes are in sync before expanding beer and wine sales across the commissary system. [Source: MilitaryTimes | Karen Jowers | December 24, 2018 ++]

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## **USMC Rifle Ranges ► About To Be Upgraded**

As a shooter on rifle range qualification day, have you ever seen your target come up crooked, barely hanging onto the stand, and wonder, “What the heck are the Marines doing in the rifle pits?” Pulling pits at the rifle range might be most Marines' least favorite task. It requires constantly raising and lowering targets just to see them fall off the rickety stands, and quickly patching them up with pasties to give the shooter a clean canvas ... just to watch them fall off again. It's a frustrating, tedious task.

- There's the fact you have to rely on another Marine in the pit to accurately score your shots — and that one-point difference between the marksmen pizza box badge and sharpshooter can save a a lot of scorn before the next chance to qualify.
- There's the shooter who probably missed the target entirely during the last course of fire, leaving the scorer staring at the target for an eternity, seeking a nonexistent shot hole.
- There's always the Marine who shoots on the wrong target — those must just be bonus points to help a buddy who is about to fail on the range.

The Corps' entire rifle range qualification process is rife with human error and inefficiencies that can impact Marines' scores on the range. Well, the Corps finally is looking to remedy this. In a request for information posted on the government's business opportunities portal, the Corps is in the hunt for an automatic scoring system for its ranges. In the posting the Corps said that the purpose of the new scoring system is to “reduce the amount of labor necessary to conduct KD [known distance] training/qualification. By eliminating the need for target operators in the pits, the labor overhead associated with KD training is greatly reduced.”

The Request For Information (RFI) stated, “During marksmanship training the KDAS [known distance automated scoring] will be required to accurately show the shooter where they hit the target, to provide feedback that will assist the shooter in developing their shooting skills,” And the Corps is looking for a complete system that will streamline the scoring process and ease the rifle range qualification process. According to the RFI, the Corps wants new scoring platform display systems for coaches and shooters. For marksman coaches on the range, a new display unit will allow the coach to view and track the shots of four shooter lanes at once. Shooters will have a display unit that will let them track their individual shot placement and score as well.

A single control system will be able to communicate wirelessly and control up to 100 targets at once, according to the RFI. That means no more Marines in the pits manually pulling targets up and down. The new scoring system is intended to reduce “the amount of time shooters need to spend on the range, freeing them up to perform other work,” the RFI reads. So maybe the days of showing up to the range at dawn also are coming to an end? Responses to the Corps' RFI regarding the new scoring system are due by 11 JAN. [Source: MarineCorpsTimes | Shawn Snow | December 18, 2018 ++]

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## **USS Freedom ► LCS-1 Underway After Two Year Repair**

Littoral Combat Ship USS Freedom (LCS-1) left a pier in San Diego, Calif., for the first time in more than two years, after an extensive repair period to fix the ship's propulsion system. The underway was part of contractor trials to test repairs after a Colt-Pielstick diesel engine was damaged in 2016, a Navy spokesperson told USNI News on 17 DEC. “The Freedom-variant littoral combat ship USS Freedom (LCS-1) achieved a major milestone this week as the ship

began contractor sea trials, Dec. 10,” LCS Squadron 1 spokeswoman Lt. Cmdr. Miranda Williams told USNI News. “This important step is the culmination of nearly two years’ worth of work across multiple organizations. This milestone allows the first ship of its class to return to sea and fulfill its new role as a testing ship.”



In 2016, the crew of the ship discovered one of its two Colt-Pielstick diesels had failed due to contamination of the ship’s lube oil system by seawater. After participating in the Rim of the Pacific 2016 exercise operating on its gas turbines, the ship returned to its homeport in San Diego. Once pier-side, a Southwest Regional Maintenance Center’s Diesel Engine Inspector found “significant damage to the engine caused by rust and seawater,” USNI News reported at the time. Since then, the ship has been undergoing repairs in San Diego. The first word on the successful repairs came from the ship’s Facebook page last week. With the repairs to the ship completed, Freedom is now on its way to rejoin the four-ship LCS test force. The other Freedom-class ship in the test division, USS Fort Worth (LCS-3), was also sidelined after operator error damaged the combining gear that linked the ship’s main propulsion diesels with the Rolls Royce MT30 gas turbines in Singapore in 2016.

In contrast to the two-years NAVSEA took to repair the two ships, the command was able to replace a damaged MT30 gas turbine on Zumwalt-class Michael Monsoor (DDG-1001) in a matter of months. The inclusion of Freedom and Fort Worth back into the testing regime will free up operational assets that were waylaid to complete testing of the emerging mission package capabilities. Due in part to the demands of mission package testing, the Navy did not deploy any Littoral Combat Ships in 2018. For example, USS Milwaukee (LCS-5) was used as a platform for Surface-to-Surface Missile Module (SSMM) developmental testing that will integrate the AGM-114L Longbow Hellfire onto the LCS.

[Source: USNI News | Sam LaGrone | December 18, 2018 ++]

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## **Navy Submarine Armaments ► Shift to Ship-Killer Missiles | Eye on China**

With an eye on China, the Navy will begin arming its attack submarines with ship-killer missiles for the first time in decades. The weapon of choice: an updated model of the decades-old Harpoon. In a little-noticed announcement posted earlier this month on a government contracting site, the Navy said it was entering into negotiations with Boeing to refurbish and recertify Harpoon anti-ship missiles for Los Angeles-class subs. It’s a major shift after decades in which submarines focused on projecting power ashore — stealthily collecting intelligence or launching Tomahawk Land-Attack Missiles (TLAMs) — with their only anti-ship weapons being their rarely-used torpedoes. Driving the change: increasing American anxiety about China’s rapidly growing military presence in the Pacific and Indian oceans.



Sailors load a Harpoon anti-ship missile aboard the USS Olympia (left) and launch of a Harpoon anti-ship missile by a Navy cruiser

The move comes months after a Harpoon was successfully launched from the USS Olympia submarine during the biannual RIMPAC naval exercise off the coast of Hawaii. It was the first time the missile had been fired from an American submarine since the sub-launched version of Harpoon was retired in 1997. The test was part of a broader effort across the Navy to rebuild its surface-to-surface warfare prowess at a time when the Chinese Navy has made huge strides to modernize and expand its fleet, and Russia — to a lesser degree — is also modernizing its naval capabilities.

The effort to bring a modernized Harpoon back to the submarine fleet coincides with the delivery of the first Long Range Anti-Ship Missiles (LRASM) to operational Air Force units, a delivery announced Dec. 18. The precision-guided missile is designed to detect and destroy specific targets operating within groups of ships by identifying the target using links to drones or aircraft. An air-launched variant has been successfully tested aboard the Air Force's B-1 bomber on a number of occasions, and it's on schedule to achieve early operational capability on the Navy's F/A-18 Super Hornet in 2019. Contractor Lockheed Martin has also test-fired LRASM from the same Vertical Launch System tubes used on Navy cruisers and destroyers.

Over the last handful of years, the Pentagon has made a concerted effort to get its ship-killing ability back, first under Obama's last Defense Secretary Ash Carter and his deputy Bob Work — part of what they called the Third Offset Strategy — and under Defense Secretary Jim Mattis, whose focus on "lethality" picked up the offset effort under a new tagline. That work is seen in the award this past May by the Navy for its next over-the-horizon ship killer to the team of Raytheon and Norway-based Kongsberg for the Naval Strike Missile program. The weapon, with a range of about 100 miles (roughly comparable to Harpoon), is destined for the Littoral Combat Ship and the future FFG(X) frigate. Initially worth \$14.8 million, the contract could eventually grow to \$850 million if options are exercised.

The Naval Strike Missile was also fired during RIMPAC, but not by the Navy. The Army launched NSM from the back of a truck parked at the Pacific Missile Range Facility in Hawaii, an experiment in providing land-based anti-ship firepower to support the Navy in future multi-domain operations. There's also an effort underway to refit surface ships with anti-ship Tomahawk missiles by 2022, some 40 years after a Tomahawk first sunk a ship in testing.

In the South China Sea, American military leadership has been particularly concerned about what the four-star commander in the Pacific called the "great wall of SAMs." China has built in the critical waterway, having the effect of pushing Chinese offensive capabilities well out past the mainland and China's territorial waters. The militarization of small reefs has had the practical effect of putting commercial shipping and US Navy ships in the region under threat, with the American military scrambling to come up with a response. That response was dramatically on show during the massive RIMPAC exercise in July, during which the submarine Olympia teamed with allied forces to sink the former Newport-class amphibious ship USS Racine, which went to the bottom after absorbing an international barrage of missiles from planes, subs, ships, and even trucks.

Six Harpoons were fired from U.S. and Australian P-8 Poseidon aircraft, the Singaporean frigate RSS Tenacious, and the Olympia. The exercise was the first time Australia has fired a Harpoon from a P-8. Japan also hit the ship with truck-mounted Type 12 anti-ship missiles, while the Army hit it with its truck-mounted High Mobility Artillery Rocket

System (HIMARS). Olympia delivered the coup de grace with a Mark 48 heavy torpedo. The plan is for UGM-84 Harpoon program is to make a contract award to Boeing in 2019, with the Navy describing the work as “the refurbishment, repair, recertification, upgrade, and reissue of capsules and Encapsulated (ENCAP) Harpoon Block IC (HIC) All Up Rounds (AURs) to HIC, HIG, HII, or HII+ configurations for USN SSN-688 class submarines.”

[Source: Breaking Defense | Paul McLeary | December 18, 2018 ++]

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## Warships That Will Change The Future ► CNS Linyi



The CNS Linyi is yet another brand new frigate in the service of the China’s People’s Liberation Army Navy Surface force. With an even larger weapons capacity than the aforementioned Kunming, the Linyi is also equipped with advanced electronic warfare capabilities. Specifically, the ship can use a missile’s guidance system against itself. The Linyi does this by scrambling the incoming missile’s radar, using that scramble to take control of the missile, and then re-direct the missile right back to its point of origin.

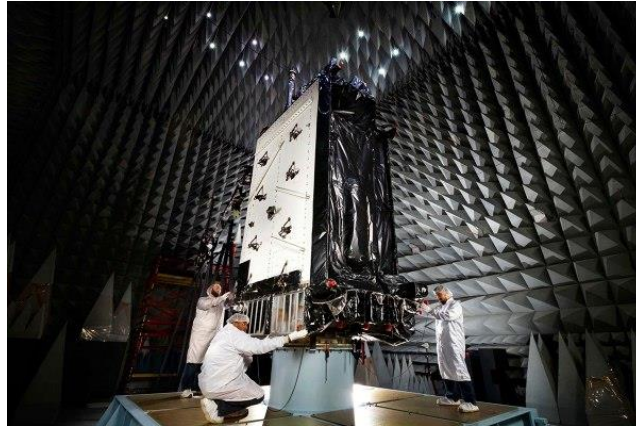
## GPS ► USAF Launching New Generation Satellites | 32 Planned

After months of delays, the U.S. Air Force was set to launch the first of a new generation of GPS satellites, designed to be more accurate, secure and versatile. But some of their most highly touted features will not be fully available until 2022 or later because of problems in a companion program to develop a new ground control system for the satellites, government auditors said. The satellite was scheduled to lift off 18 DEC from Cape Canaveral, Florida, aboard a SpaceX Falcon 9 rocket but was delayed one day due to unspecified problems. It’s the first of 32 planned GPS III satellites that will replace older ones now in orbit. Lockheed Martin is building the new satellites outside Denver.

GPS is best-known for its widespread civilian applications, from navigation to time-stamping bank transactions. The Air Force estimates that 4 billion people worldwide use the system. But it was developed by the U.S. military, which still designs, launches and operates the system. The Air Force controls a constellation of 31 GPS satellites from a high-security complex at Schriever Air Force Base outside Colorado Springs. Compared with their predecessors, GPS III satellites will have a stronger military signal that’s harder to jam — an improvement that became more urgent after Norway accused Russia of disrupting GPS signals during a NATO military exercise this fall.

GPS III also will provide a new civilian signal compatible with other countries' navigation satellites, such as the European Union's Galileo system. That means civilian receivers capable of receiving the new signal will have more satellites to lock in on, improving accuracy. "If your phone is looking for satellites, the more it can see, the more it can know where it is," said Chip Eschenfelder, a Lockheed Martin spokesman. The new satellites are expected to provide location information that's three times more accurate than the current satellites.

Current civilian GPS receivers are accurate to within 10 to 33 feet (3 to 10 meters), depending on conditions, said Glen Gibbons, the founder and former editor of Inside GNSS, a website and magazine that tracks global navigation satellite systems. With the new satellites, civilian receivers could be accurate to within 3 to 10 feet (1 to 3 meters) under good conditions, and military receivers could be a little closer, he said. Only some aspects of the stronger, jamming-resistant military signal will be available until a new and complex ground control system is available, and that is not expected until 2022 or 2023, said Cristina Chaplain, who tracks GPS and other programs for the Government Accountability Office. Chaplain said the new civilian frequency won't be available at all until the new control system is ready.



**This March 22, 2016, photo provided by Lockheed Martin shows the first GPS III satellite inside the anechoic test facility at Lockheed Martin's complex south of Denver. The facility is used to ensure the signals from the satellite's components and payload will not interfere with each other.**

The price of the first 10 satellites is estimated at \$577 million each, up about 6 percent from the original 2008 estimate when adjusted for inflation, Chaplain said. The Air Force said in September it expects the remaining 22 satellites to cost \$7.2 billion, but the GAO estimated the cost at \$12 billion. The first GPS III satellite was declared ready nearly 2½ years behind schedule. The problems included delays in the delivery of key components, retesting of other components and a decision by the Air Force to use a Falcon 9 rocket for the first time for a GPS launch, Chaplain said. That required extra time to certify the Falcon 9 for a GPS mission.

The new ground control system, called OCX, is in worse shape. OCX, which is being developed by Raytheon, is at least four years behind schedule and is expected to cost \$2.5 billion more than the original \$3.7 billion, Chaplain said. The Defense Department has struggled with making sure OCX meets cybersecurity standards, she said. A Pentagon review said both the government and Raytheon performed poorly on the program. Raytheon has overcome the cybersecurity problems, and the program has been on budget and on schedule for more than a year, said Bill Sullivan, a Raytheon vice president in the OCX system. Sullivan said the company is on track to deliver the system to the Air Force in June 2021, ahead of GAO's estimates. The Air Force has developed work-arounds so it can launch and use GPS III satellites until OCX is ready to go.

While the first GPS III waits for liftoff in Florida, the second is complete and ready to be transported to Cape Canaveral. It sits in a cavernous "clean room" at a Lockheed Martin complex in the Rocky Mountain foothills south of Denver. It's expected to launch next summer, although the exact date hasn't been announced, said Jonathon Caldwell, vice president of Lockheed Martin's GPS program. Six other GPS satellites are under construction in the clean room, which is carefully protected against dust and other foreign particles. "It's the highest-volume production line in space," Caldwell said. For the first time, the Air Force is assigning nicknames to the GPS III satellites. The first one is Vespucci, after Amerigo Vespucci, the Italian navigator whose name was adopted by early mapmakers for the continents of the Western Hemisphere. [Source: The Associated Press | Dan Elliott, December 16, 2018 ++]



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## Military Snipers Update 02 ► Improved Ghillie System Testing

Army snipers might soon see a new ghillie suit that they'll actually want to use. For three days in early November, snipers from across the Army conducted "visual testing" for a bench-top evaluation of the Improved Ghillie System, or IGS, according to an Army release. Conventional, Ranger and Special Forces snipers provided input to test the system's camouflage. Some snipers wore the IGS models provided in both woodland and desert terrain while other snipers tried to locate them at distances between 10 and 200 meters.

"Ghillie suits provide snipers that edge and flexibility to maintain a concealed position, which is partial to our trade," said Staff Sgt. Ricky Labistre, a tester and sniper team leader with 1st Battalion, 160th Infantry Regiment of the California Army National Guard. "A sniper's mission dictates that he remains concealed in order to be successful. Anytime we can improve our survivability, it is very welcomed." The test is one step in a larger effort by Army researchers to replace the current Flame Resistant Ghillie System available to snipers but rarely used. It was first fielded in 2012 to Army and Marine snipers.



The current ghillie suit, known as the Flame Resistant Ghillie System, is shown here.

The existing system is "thick and heavy and comes with a lot of pieces that aren't used," said Maj. WaiWah Ellison, assistant product manager, Durable Goods, Soldier Clothing and Individual Equipment with Program Executive Office Soldier. The new system will use "sleeves, leggings, veil and cape" and will ditch the current ghillie accessory set, which few sniper use, officials said. "Soldiers are creating ghillie suits with their own materials to match their personal preference. We want to make the IGS simpler and modular so the snipers will use what is issued to them instead of relying on outside resources," Ellison said. An undisclosed number of suits were tested. But the Army plans to purchase as many as 3,500 suits, according to an Army posting. There are approximately 3,300 snipers across the Army, including conventional, Guard and special operations snipers.

"The battlefield has changed, and our enemies possess the capabilities that allow them to better spot our snipers. It's time for an update to the current system, and I am happy to be a part of the testing," said Sgt. Bryce Fox, sniper team leader with 2nd Battalion, 505th Infantry Regiment. Having a range of snipers from a variety of units and backgrounds helped testers get a thorough review of the new systems presented. "Bringing snipers together with various backgrounds from throughout the Army is a big plus," Fox said. "There are so many different ways to do the job. Everyone's background and training is essential in situations like this. This collaboration with our peers makes everyone better and more knowledgeable at our craft." Systems that pass the key performance parameters set in the requirements will move on to the Limited User Evaluation phase before the Army decides which, if any, to purchase for its snipers. [Source: ArmyTimes | Todd South | December 18, 2018 ++]

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## Navy Terminology, Jargon & Slang ► Arse Bandit thru AWOL Bag

Every profession has its own jargon and the Navy is no exception. Since days of yore the military in general, and sailors in particular, have often had a rather pithy (dare say 'tasteless?') manner of speech. That may be changing somewhat in these politically correct times, but to Bowdlerize the sailor's language represented here would be to deny its rich history. The traditions and origins remain. While it attempted to present things with a bit of humor, if you are easily offended this may not be for you. You have been warned.

Note: 'RN' denotes Royal Navy usage. Similarly, RCN = Royal Canadian Navy, RAN = Royal Australian Navy, RM = Royal Marines, RNZN = Royal New Zealand Navy, UK = general usage in militaries of the former British Empire

**Arse Bandit** – (UK) Homosexual.

**Artificer** - (RN) Engineering technician.

**ASAP** – As Soon As Possible. Usually spoken as a word, "A-sap," the first 'a' given the long sound.

**Ashcan** – A depth charge which is cylindrical in shape. See also "TEARDROP"

**Athwartships** – Moving or placed from side to side aboard ship, or straddling a particular position. At right angles to the ship's centerline.

**At Loggerheads** – A serious difference of opinion. A Loggerhead is two iron balls attached by an iron rod, which was heated and used for melting pitch. Sailors sometimes used them as weapons to settle a grudge, i.e. when fighting they were "at loggerheads."

**Auto Dog** – (USN) Soft serve ice cream, due to its similarity in appearance (at least when having chocolate flavor) to dog feces.

**Autorotation** – (1) A method of making an emergency landing in a helicopter which has experienced engine failure. Energy is stored in the rotor as rotational momentum, then expended to slow the decent and cushion the landing. (2) Facetiously, a way for a helicopter pilot to keep his hands and feet occupied as he plummets to his death.

**AUX** - Pronounced 'ox.' (1) Verbal shorthand for 'auxiliary', as when referring to a machinery space, 'Aux One'. (2) Alternate form of AOW.

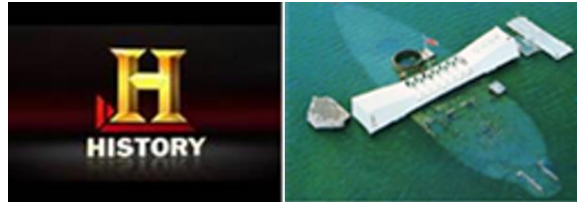
**Avast** – A command which means, basically, "Stop what you're doing." This term appears to be from the French "Haud Vast," literally "hold fast."

**Aweigh** – (sometimes seen (improperly) as "away") When a ship raises (weighs) anchor, the anchor is said to be aweigh as soon as it is no longer in contact with the sea bottom. From the process of weighing anchor; the sequence of reports is usually as follows:

- "Anchor's at short stay" – The ship has been pulled up to the anchor, but the anchor is still lying on the bottom, undisturbed.
- "Anchor's up and down" – The anchor's flukes have broken free of the bottom, and the shank is more or less vertical. The crown of the anchor is still resting on the bottom.
- "Anchor's aweigh" – The anchor has left the bottom. Legally, at this point the ship is under way, whether or not it is "making way" (moving through the water under its own power).

**AWOL Bag** – A small canvas or vinyl bag used to carry clothing or personal items while on weekend liberty.

[Source: <http://hazegray.org/faq/slang1.htm> | December 31, 2018 ++]



## Christmas Eve at the Front ► The Night Before Christmas 1943

The night before Christmas 1943, millions of Americans sat before their radios, the dial lamps offering a bit of cheer, awaiting a show scheduled to begin at the top of the hour. Cabbies, on a typically slow night, parked nose to tail along curbs, engines idling to keep warm and at the ready for the occasional fare, their dashboard radio receivers switched on. In barracks at induction centers and on bases around the country, men awaiting training or preparing to head overseas gathered near any available radio speakers, ready to hear what promised to be a very special broadcast – one that featured some of their brothers-in-arms already over there, at or near the front.



It was one of those rare media events, usually reserved for President Franklin D. Roosevelt’s “fireside chats.” On that one winter night, all four major U.S. radio networks – CBS, NBC Red, NBC Blue and Mutual – devoted their airwaves to a single program featuring several amateur singers and musicians, along with jokes and sketches. At 10 p.m. in New York, the announcer on the NBC networks began by apologizing that their regular Friday evening shows – “Amos ‘n’ Andy,” “Bill Stern’s Sports Newsreel,” “Fred Waring in Pleasure Time” – would not be broadcast that night, pre-empted by this special holiday presentation. That radio broadcast, “Christmas Eve at the Front,” gave U.S. audiences a real-time glimpse of soldiers and sailors deployed around the globe that holiday season, and for those servicemembers, it was the opportunity to speak to the folks back home via the fastest-growing mass medium of the day.

At that time, more than 90 percent of Americans had access to a broadcast radio. News and entertainment programming on the air was, for the first time, rivaling newspapers as the medium of choice for news and entertainment. Even those who could not afford to subscribe to a paper could usually find a radio to listen to. Important programming attracted huge audiences. Many of FDR’s “fireside chats” reached more than 70 percent of the country’s population. Those were Super Bowl-like numbers. Stephen Early, FDR’s press secretary, had little trouble persuading his boss of the power of radio when he delivered his first nationwide address into a microphone in 1933, while the United States was still in the throes of the Great Depression. “It cannot misrepresent or misquote,” Early said. “It is far-reaching and simultaneous in releasing messages given it for transmission to the nation or for international consumption.”

On that Christmas Eve in 1943, a live audience gathered in a radio studio in Hollywood, Calif., ready for the broadcast to begin promptly at 7 p.m. local time. The show was scheduled to air in what was already being called “prime time” across all four U.S. time zones. Those in the audience that night, coached to applaud and laugh when

prompted by lighted signs, or those who dialed into the program on radios across America, had little idea of the months of planning by technicians around the globe to make the show possible. Those engineers were attempting something thought impossible only a few years before: bringing live voices from various spots around the world to a single point and broadcasting them to eager listeners at home. The first trans-Atlantic telephone cable was still a decade away. Communications satellites were the stuff of science fiction. This big show depended on relatively new technology and the vagaries of shortwave signal propagation.

It was an all-star production, and likely would have commanded high listenership even without its technical and heart-tugging aspects. The show was actually the idea of the military, which believed a real-time broadcast would be a tremendous morale boost not only for the fighting men, but also for their families back home, separated during this holiday season by an awful globe-spanning war. When it came time to select the program's primary host, the choice was obvious. At the time, Bob Hope's network radio show commanded huge audiences each week. He had started his showbiz career on the vaudeville stage, and by 1934 was already working in radio and the movies. His first major film was "The Big Broadcast of 1938," in which he introduced the song "Thanks for the Memory." It became his theme, closing hundreds of Hope's USO shows between 1941 and 1991.

However, the first voice heard in the 1943 Christmas Eve broadcast is not Hope's. Following a rousing orchestra rendition of "Jingle Bells," an announcer introduces distinguished actor Lionel Barrymore, whose portrayal of Ebenezer Scrooge in the annual radio production "A Christmas Carol" made it appropriate that he be a part of "Christmas Eve at the Front." Even so, his deep, sad voice sounds almost out of place after the peppy musical introduction: "Well, it's Lionel Barrymore here in Hollywood, and here it's Christmas Eve, the third our country's experienced in the war. But tonight, I'm not going to play the part of Scrooge."

Instead, Barrymore promises to take listeners "by the hand to the side of your loved ones fighting at every quarter of the globe" – including Italy, North Africa, New Guinea, Guadalcanal, New Caledonia, China ("where it's already Christmas"), India, Panama, Alaska, Pearl Harbor and even "some of the ships of our Navy." Then the actor introduces Bob Hope, "whose name is synonymous with joy to the GI." "The guest conductor of this worldwide tour," as Barrymore describes him, immediately picks up the pace and the show is on. Greeted with loud applause, Hope quips, "Thanks, relatives!" As usual, the comic's jokes are topical: "It has been so cold in the Midwest that even the Republicans are waiting for the 'fireside chats.'" Then, after a few zingers, the most challenging part of the production begins.

The first stop is Algiers in North Africa. The signal fades a bit at times, but an unidentified voice tells us it is just after 3 a.m. as he reads from a prepared script. He informs listeners that this will for the most part be a typical day for the men working there. A soldier from Sheffield, Ala., comes on mic and, in a deep Southern accent, talks about how he and his fellow troops spent Christmas Eve so far from home. It is difficult for us today – accustomed as we are to high-definition live communications from anywhere on the planet – to imagine how impressive this short, wavering presentation was to millions sitting in living rooms around the country. Indeed, most had recently heard Edward R. Murrow as he dramatically described the Nazi bombing of London live, as it happened, using a shortwave transmitter. But the voice the audience was hearing this night was that of a soldier, a regular guy, whose distant transmission wraps with, "We return you to America." There may well have been some wishful thinking in those five simple words.

Bing Crosby, Hope's usual foil and movie partner, joins the broadcast then, along with the Army Air Force Orchestra, singing "God Rest Ye Merry Gentlemen." Some of the segments that night came through so clearly that, based on their technical quality, they were almost certainly pre-recorded, most likely using either wire or metal tape-recording technology. That was especially true of the reports from an aircraft carrier and a battleship, the latter from which a sailor sings a beautiful tenor version of "Gesù Bambino." Of course, the names and locations of those ships were never given on air, nor were those segments ever portrayed as anything but live and in the moment.

Except for atmospheric noise and some fading, most of the remote shortwave transmissions are surprisingly listenable. Others are difficult to understand. Some transmission paths did not work at all. At one point, when nothing came through from Alaska, someone off-mic is heard saying, "No copy," meaning if there is a signal, it is not readable.

Another time, the listening audience can hear someone saying, “Go ahead, Panama,” since those standing by at most of the far-flung spots could not actually hear the broadcast to which those back home were tuned in. They had to be prompted over the shortwave radio circuit to begin their presentations.

Knowledge of shortwave propagation was quite limited in those days. That portion of the radio spectrum was still an unfamiliar quantity, mostly occupied by “ham” radio operators. Such long-distance radio transmissions were subject to not only seasonal variations but could even fluctuate day-to-day or hour-to-hour. Northern latitudes are especially problematic. Such glitches were likely an anticipated possibility for the broadcast. Hope, Crosby and crew handled it smoothly, ad-libbing, until they could verify there would be no bit from that “quarter of the globe.” Each time a signal from some distant part of the world was not able to make the trip, they moved on to the next segment. The planned 90-minute broadcast ended 15 minutes early because of the missed segments.

About 45 minutes into the program is a message from FDR, recorded earlier in the day. In his typically calm, strong, and positive voice, he reports on recent talks with other world leaders, discussing not only the continued progress in the war but what will happen when the fighting ends. He also announces that the new supreme commander of America’s war effort in Europe will be Gen. Dwight Eisenhower. Speaking for about half an hour, the president in effect delivers yet another inspirational “fireside chat.” It is clear from this segment that he president does, indeed, understand the power of this still relatively new medium, and that the right words and intonation can positively affect the mood of the country.

The Army Air Force Orchestra concludes the program with “The Star-Spangled Banner,” and the NBC announcer again apologizes for the network having pre-empted “Amos ‘n’ Andy.” It is difficult for us today to imagine what effect this broadcast might have had on its listenership across the country. We know a large audience tuned in, though there appears to be no ratings information available. We also know it was one of the first times in which people from so many points of the globe were able to speak live on a radio broadcast, letting their fellow Americans hear –in real time – what life was like where they were and how they were spending the holiday.

Despite expected technical hitches, this historic broadcast almost certainly accomplished its goal. Families felt a bit closer to their loved ones – more than 3.5 million Americans were deployed overseas at the time of the show – on this special night of the year “Christmas Eve at the Front” can be heard today in its entirety – blemishes and all – online, including on [YouTube](#) and the [Old Time Radio Downloads](#) site. [Source: The American Legion | Don Keith | November 17, 2018 ++]

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## **War Memorials** ► **National Memorial Arch, Valley Forge, Pennsylvania**



In the tradition of a Roman triumphal arch, the arch at [Valley Forge National Historical Park](#) commemorates the arrival of General George Washington and his Continental Army to Valley Forge during the Revolutionary War. Approximately 1.5 million visitors annually see Valley Forge and its arch, which was dedicated in 1917.

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## Navy's First WWII Ace ► Lt. Edward H. "Butch" O'Hare | 5 In One flight

Early in World War II, less than three months after Pearl Harbor, the Japanese held the initiative throughout the Pacific. The Dec. 7, 1941, attack had put the American battleships out of action but missed the carriers. The Japanese partially corrected this oversight a month later when a submarine torpedoed the aircraft carrier Saratoga, sending her back to the West Coast for repairs. With its few remaining carriers, the Navy took the battle to the Japanese. On Feb. 20, 1942, the flattop Lexington was steaming toward the Japanese base at Rabaul, Papua New Guinea, when it was approached by two enemy flying boats. Their crews managed to signal its coordinates before American fighters flamed the planes, and the Japanese immediately launched an attack against Lexington.



Lt. Edward H. "Butch" O'Hare, stands by an F4F Wildcat in 1942

That chance encounter had dire implications for the U.S., which couldn't afford the loss of a single ship and certainly not a carrier. American radar picked up two waves of Japanese aircraft. Mitsubishi G4M1 "Betty" bombers—good planes with experienced pilots. Six American fighters led by legendary pilot Jimmy Thach intercepted one formation, breaking it up and downing most of the Bettys. The second wave, however, approached from another direction almost unopposed. Almost. Two American fighters were close enough to intercept the second flight of eight bombers. The Navy pilots flew Grumman F4F-3 Wildcats, which like most American planes were practically obsolete at the time, certainly inferior to the best Japanese aircraft. At this point in the war, the Navy had to rely on the men who flew them.

As the Japanese bombers dove from 15,000 feet, the guns jammed on one of the Wildcats, leaving Lexington's fate in the hands of one young American aviator. Lt. Butch O'Hare—who'd been aboard Saratoga when she was torpedoed—had only enough .50- caliber ammunition for about 34 seconds of sustained firing. And the Bettys were mounted with rear-facing 20mm cannons, a daunting defense. O'Hare's aircraft may have been inferior, but his gunnery was excellent. Diving on the Japanese formation at an angle called for "deflection" shooting, but Thach had taught his men how to lead a target. O'Hare flamed one Betty on his first pass, then came back in from the other side, picked out another and bored in.

Still too far away to help, Thach observed three flaming Japanese planes in the air at one time. By the end of the action, O'Hare had downed five of the attacking Japanese planes and damaged a sixth, approaching close enough to Lexington that some of its gunners had fired on him. After landing on the carrier, he approached one sailor and said, "Son, if you don't stop shooting at me when I've got my wheels down, I'm going to report you to the gunnery officer." Thach estimated that O'Hare had used a mere 60 rounds for each plane he destroyed. It's hard to say which was more extraordinary—his courage or his aim. Regardless, he had saved his ship.

On April 21, 1942, at a White House ceremony, Rita O’Hare draped the Medal of Honor around her husband’s neck as President Franklin Roosevelt looked on. Roosevelt promoted the pilot to lieutenant commander. Later in the war, Butch O’Hare was killed off Tarawa while flying a pioneering night intercept against attacking Japanese torpedo planes—an exceedingly dangerous mission, employing tactics that were in their infancy. He had volunteered. Aviators throughout the fleet reacted with disbelief at the news that Butch O’Hare was dead.

There is a surprising footnote to the story. “O’Hare” resonates with Americans today for the airport in Chicago that bears his name. Ironically, O’Hare’s father had been an associate of Al Capone. On Nov. 8, 1939, “Easy Eddie” O’Hare was gunned down a week before Capone was released from prison, supposedly for helping the government make its case against his former boss. His son, Butch, was in flight training at the time, learning the skills he would put to use little more than two years later in the South Pacific.

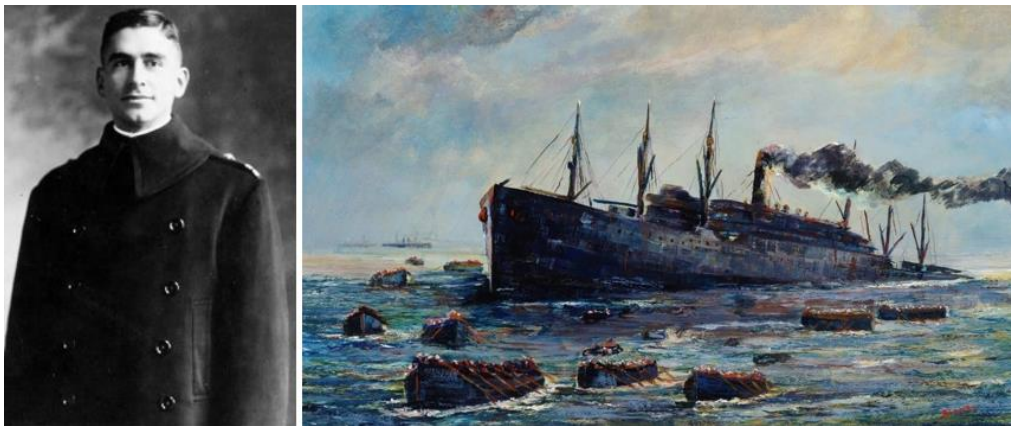
[Source: Military History Magazine | Geoffrey Norman | December 26, 2018 ++]

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## **Navy’s First POW to Receive MOH ► Lt. Edward H. Izac**

Edouard Izac was born in Iowa in 1891, but grew up speaking German at home. His father hailed from the German-speaking area of Alsace, France, while his mother’s parents had emigrated from an area of Germany whose dialect was similar to that spoken in Alsace. Izac concealed his facility with the language from German captors when they held him aboard their U-boat in 1918. Had they known Izac understood all they were saying, they would have spoken less freely.

Izac graduated from the U.S. Naval Academy in 1915 and initially served on the battleship Florida. When America entered World War I, he transferred to the Naval Transport and Supply Service. In July 1917, the junior-grade lieutenant was assigned to the troopship President Lincoln, which had been a German Hamburg-America Line passenger steamer of the same name until seized by the U.S. government. By spring 1918, Izac had made five transatlantic crossings from New York on President Lincoln, which transported some 23,000 troops to Europe. By that fifth voyage, Izac had become the ship’s executive officer.



**Lt. Edouard V. M. Isaacs’s portrait and the oil on canvas painting by Edmund Sears Sayer of The Sinking Of the President Lincoln**

In late May 1918, President Lincoln disembarked its latest load of troops at Brest, France, and on the 29th started for New York in a convoy escorted by destroyers. At sundown the following day, the escorts left the convoy as it passed beyond what was considered the U-boat danger zone. But just before 9 the next morning, the German submarine U-90 put three torpedoes into President Lincoln. Although the transport sank in little more than half an hour, most of the 715 men aboard managed to get into the lifeboats. U-90, meanwhile, surfaced, and its commander demanded the transport’s

captain accompany the sub to Germany as proof of the sinking. Izac, speaking English, told the Germans the captain had been killed in the attack, so the U-boat crew took the executive officer prisoner instead.

While aboard U-90, Izac listened to and watched everything around him. Gaining critical intelligence that could be used against the U-boats, Izac knew he must get the information to Allied authorities. Soon after arriving in Germany, Izac was placed in a POW camp, from which he made several escape attempts. A month later, guards put him on a train to another camp. En route he leaped from a window of the speeding train under fire. Recaptured and severely beaten, Izac attempted escape again after reaching the new camp. After scaling the barbed wire one night, he purposely drew fire from guards, enabling other POWs to flee. Izac and a fellow prisoner then made their way through Izac's ancestral homeland, hiding in the woods and living on raw vegetables.

Reaching the Rhine, they evaded German sentries and swam across to Switzerland. Izac finally reported to the Bureau of Navigation in Washington, D.C., on Nov. 11, 1918, the day the war ended. The fact that Izac's information was no longer useful detracted in no way from his heroism during more than five months as a POW. He received the Medal of Honor, but the injuries he sustained during his escape attempts ended his Navy career. He was medically retired in 1921 as a lieutenant commander.

From 1937 to 1947, Izac served in the U.S. House of Representatives as a Democrat from California. A member of the House Naval Affairs Committee, he joined a delegation of lawmakers that inspected the liberated Buchenwald, Mittelbau-Dora and Dachau concentration camps in April 1945. Izac died in January 1990 at age 98. The U.S. Navy's first recipient of the Medal of Honor for heroism as a POW was buried with full honors at Arlington National Cemetery. [Source: Military History Magazine | David T. Zabecki | December 26, 2018 ++]

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## **WWII Stolen Art ► 'Ivan the Terrible' Painting to be Returned to Ukraine Museum**

A painting that was stolen during World War II and later spent decades in a Connecticut home will be returned to an art museum in Ukraine, according to U.S. and Ukrainian officials. The FBI seized the painting after a retired couple in Ridgefield transported it to Washington, D.C., to be auctioned last year. The couple, David and Gabby Tracy, had long cherished the painting but figured it was a copy, not the signed original. Standing nearly 8 feet tall (2.4 meters), the painting depicts the 16th century Russian czar Ivan the Terrible looking crestfallen as he flees the Kremlin on horseback.

It had been left behind in a Ridgefield home that David Tracy bought in 1987. The previous couple in the home said the painting was already there when they purchased the house from a Swiss man in 1962. When Tracy and his wife moved to a different house in the area, they paid \$37,000 to add a sunroom big enough to display the painting. "This painting was a beautiful painting, and we treasured it," Gabby Tracy, 84, told The Associated Press on 22 DEC. "You couldn't help but admire the fine painting, what detail was in Ivan's face." But as they made plans to move to a condominium in Maine last year, they realized the painting wouldn't fit. They hired an auctioning company near Washington to sell the work, which was appraised at about \$5,000.

After the auction house added the painting to its catalog, though, an employee received an urgent email from an art museum in Ukraine. "Attention! Painting 'Ivan the Terrible' was in the collection of the Dnepropetrovsk Art Museum until 1941 and was stolen during the Second World War," the email said, according to court documents. "Please stop selling this painting at auction!!!"

The museum identified the painting as a 1911 work by Mikhail Panin, titled "Secret Departure of Ivan the Terrible Before the Oprichina." It was a permanent exhibit at the Ukrainian museum until 1941 but disappeared during Nazi occupation of the city. FBI officials took custody of the painting and later traced it to the Swiss man who sold the Ridgefield home in 1962. Officials didn't release his name but said he moved to the U.S. in 1946 after serving in the Swiss Army. He died in 1986. Gabby Tracy said it's unknown how he obtained the painting.





Photo from Ukraine Museum



Painting to be auctioned

After learning it had been stolen, the Tracy couple agreed the painting should be returned to Ukraine. The story particularly moved Gabby, who was born in Slovakia and survived the Holocaust. Her father, Samuel Weiss, died in a concentration camp. "There was never a question that it was going back. It's just sad that we had to go through this experience," Gabby said. "It's ironic that I should have been so worried about keeping this painting safe."

Federal officials filed paperwork 20 DEC formally passing the painting from the FBI to the U.S. District Attorney's Office in Washington, which is turning it over to Ukraine's embassy. "The looting of cultural heritage during World War II was tragic, and we are happy to be able to assist in the efforts to return such items to their rightful owners," U.S. Attorney Jessie Liu said in a statement Friday. Officials at Ukraine's embassy thanked the Tracy couple and U.S. officials who helped recover the painting. A statement from spokeswoman Natalia Solyeva said it's the first time the two nations have worked together to recover stolen cultural goods. "The Embassy of Ukraine was excited to work with its American partners on the case of returning the painting to its rightful owners — the people of Ukraine," the statement said. [Source: Associated Press | Collin Binkley | December 24, 2018 ++]

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## WWII Pan Am Pacific B-314 ► Clipper's 35 Day 31,500 mile Flight Home

It was a few minutes before 6 a.m. and still very dark on January 6, 1942, when the control tower at New York's LaGuardia Airport received a radio message: "Pan Am Pacific Clipper, inbound from Auckland, New Zealand. Capt. Ford reporting. Due arrive Marine Air Terminal LaGuardia seven minutes." The tower quickly checked with Pan American Airways operations. There was no flight plan for a Pan Am flying boat to arrive at that time—certainly not one from as far away as New Zealand. World War II had begun for America a month before. Was this a joke? Could it be a German crew flying an American plane? Weather reports were being coded—might this be a coded message that the control tower couldn't decipher?

Since it was still dark, no one could spot the plane from the airport. Seaplane night landings were forbidden in Bowery Bay, so the Pacific Clipper was instructed to circle and wait for sunrise. While Capt. Robert Ford orbited the New York area, Pan Am officials and military personnel were alerted and rushed to LaGuardia's Marine Air Terminal building. The giant Boeing B-314 landed a little after 7 a.m., completing the longest continuous—and most unusual—flight of a commercial aircraft during the early days of American involvement in WWII. More significant at the time, it was the first vessel of any kind to reach the United States from the Pacific war zone. To learn how this flight started and the means by which it was able to return to the U.S. after the attack on Pearl Harbor refer to the attachment to this Bulletin titled, "**WWII Clipper's Hard Way Home**". [Source: Aviation History Magazine | C.V. Glines | December 21, 2018 ++]

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**Every Picture Tells A Story ▶ Tinian**



Preparing the place from which Japan's end will come. In July of 1944, the crew of a Grumman Avenger of the United States Navy flies past the Japanese-held Ushi Point Airfield, which they have just attacked on the island of Tinian in the Marianas chain. The black plumes of smoke from burning Japanese aircraft signal the coming wreckage of the Japanese empire and homeland. As soon as the US Marines had secured the field, Navy Seabee construction battalions began work on constructing an airfield capable of B-29 Superfortress operations. A year after this photo was taken, a B-29 named *Enola Gay* would take off from here, bound for a city hardly anyone had heard of —Hiroshima. A week later, another B-29 named *Bockscar* also lifted off from this place, bound for Nagasaki.

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**Post WWII Photos ▶ Nuremberg War Crimes Trials Courtroom**



The interior of the courtroom of the Nuremberg War Crimes Trials in 1946 during the Trial of the Major War Criminals, prosecuting 24 government and civilian leaders of Nazi Germany. Visible here is Hermann Goering, former leader of the Luftwaffe, seated in the box at center right, wearing a gray jacket, headphones, and dark glasses. Next to him sits Rudolf Hess, former Deputy Fuhrer of Germany, then Joachim von Ribbentrop, former Nazi Minister of Foreign Affairs, Wilhelm Keitel, former leader of Germany's Supreme Command (blurry face), and Ernst Kaltenbrunner, the highest ranking surviving SS-leader. Goering, von Ribbentrop, Keitel, and Kaltenbrunner were sentenced to death by

hanging along with 8 others -- Goering committed suicide the night before the execution. Hess was sentenced to life imprisonment, which he served at Spandau Prison, Berlin, where he died in 1987. (AP Photo/STF)

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**WWII Bomber Nose Art [21] ▶ Bouncin' Better and Her Teddy**



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**Military History Anniversaries ▶ 01 thru 15 JAN**

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, **“Military History Anniversaries 01 thru 15 JAN.** [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | December 2018 ++]

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**Medal of Honor Citations ▶ Dale M. Hansen | WWII**



*The President of the United States takes pride in presenting the  
MEDAL OF HONOR posthumously  
to  
**DALE MERLIN HANSEN***

**Rank and organization:** Private, 2nd Battalion 1st Marines, U.S. Marine Corps

**Place and date:** Hill 60, Okinawa May 7, 1945

**Entered service:** May 11, 1944 Wisner, Nebraska

**Born:** December 13, 1922 in Wisner, Nebraska

## Citation

For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty while serving with Company E, 2d Battalion, 1st Marines, 1st Marine Division, in action against enemy Japanese forces on Okinawa Shima in the Ryukyu Chain, 7 May 1945. Cool and courageous in combat, Pvt. Hansen unhesitatingly took the initiative during a critical stage of the action and, armed with a rocket launcher, crawled to an exposed position where he attacked and destroyed a strategically located hostile pillbox. With his weapon subsequently destroyed by enemy fire, he seized a rifle and continued his 1-man assault. Reaching the crest of a ridge, he leaped across, opened fire on 6 Japanese and killed 4 before his rifle jammed. Attacked by the remaining 2 Japanese, he beat them off with the butt of his rifle and then climbed back to cover. Promptly returning with another weapon and supply of grenades, he fearlessly advanced, destroyed a strong mortar position and annihilated 8 more of the enemy. In the forefront of battle throughout this bitterly waged engagement, Pvt. Hansen, by his indomitable determination, bold tactics and complete disregard of all personal danger, contributed essentially to the success of his company's mission and to the ultimate capture of this fiercely defended outpost of the Japanese Empire. His great personal valor in the face of extreme peril reflects the highest credit upon himself and the U.S. Naval Service.



While attending the schools of Cuming County, he helped out on the family farm, and after graduating from high school in Wisner in 1940, he worked full-time on the farm

Hansen was inducted into the Marine Corps Reserve on 11 May 1944. He completed recruit training at the Marine Corps Recruit Depot San Diego, California, and was then assigned to the Infantry Training Battalion at Camp Pendleton, California, where he underwent four weeks of infantry indoctrination and two weeks of training with the Browning automatic rifle. With that weapon he turned in a score of 175 to become an Expert Automatic Rifleman.

Private Hansen sailed for the Pacific theater on 12 November 1944, with a replacement draft, and the following month, joined Company E, 2nd Battalion, 1st Marines, at Pavuvu in the Russell Islands. There, he underwent "bazooka" training before sailing with the 1st Marine Division for maneuvers at Banika Island and Guadalcanal in February 1945.

Late that March, after a few more days back at Pavuvu, the division left for Okinawa where Pvt Hansen landed with his unit on Easter Sunday, 1 April 1945. The action which brought him the Medal of Honor occurred in the battle for Hill 60 on the southern part of the island where his determination and total disregard of personal danger helped his unit take a well-defended enemy position. Pvt Hansen was killed by a Japanese sniper on 11 May 1945 in the Wana-Dakeshi Ridge fighting.

The Medal of Honor was presented to Pvt Hansen's parents on 30 May 1946, by the officer in charge of the Midwestern Recruiting Division as part of Wisner's Memorial Day observance. Private Hansen was initially buried in the 1st Marine Division Cemetery on Okinawa, but his remains were returned to the United States in 1948 for burial in Wisner Cemetery in Wisner, Nebraska.

Camp Hansen, one of the ten Marine Corps camps on Okinawa comprising Marine Corps Base Camp Smedley D. Butler, is named in honor of Pvt. Hansen. In 1967, a three-tiered display was commissioned by the Marine Corps and given to the city of Wisner, Nebraska, Hansen's hometown. It features an oil painting of Hansen wearing his Medal of

Honor, a brass plaque recognizing his achievements, and a reproduction of the citation honoring Hansen. It currently is on display at Wisner-Pilger High School.

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

**\* Health Care \***



## Weight Control Update 01 ► Water Impact

A new study published in the journal Obesity, which can be found via WebMD, found that preloading water before meals helps you lose weight. The study looked at 84 obese adults and had 41 members of the group drink around 16 ounces of water before meals, while the other 43 adults were asked simply to imagine being full before digging into their food. (And yes, we're talking pure, natural water here — no pre-packaged fizzy waters or store-bought bottles of flavored water that can sometimes also contain sugar or chemicals.) Interestingly, those who had the 16 ounces of H<sub>2</sub>O before meals lost an average of 2.87 pounds more than those who just pictured themselves full. In fact, over the course of the 12 weeks, those who filled up on water prior to eating the three main meals a day lost an average of 9.48 pounds, whereas doing it just once a day or not at all resulted in an average loss of 1.76 pounds.

So beyond potential weight loss, why else should you drink more water? Ah, if only we had enough time to count all the beneficial reasons for sipping on this elemental elixir. In addition to keeping your skin healthy, your bowels moving regularly, and your muscles energized, all of your cells and vital organs crave water to keep them running smoothly. If this doesn't get you saying "cheers" to drinking up, we don't know what will. You can also get the essential liquid from soup, veggies, and fruits, but the majority of your intake comes from water and other beverages. Oh, and lest you think that's license to go to town with coffee and brewski's, allow us to warn you: Alcohol and coffee actually act as diuretics, which work to flush water out of your body instead of into it.

Americans need to kick the can. The soda can, that is. According to WebMD, about one in five Americans drink at least one sugary beverage every day. That might not seem too bad, but each 12-ounce can contains nine to 12 teaspoons of sugar. Upgrade to a 20-ounce bottle, and it's even worse. Skip the sweet stuff and focus your efforts on water instead. While it might not pack the flavor of soft drinks, water is one of life's building blocks and accounts for two-thirds of our body weight. Water, not juice or soda. The Washington Post explained sweetened beverages slow the body's ability to absorb water and can actually increase the amount we need to quench our thirst.

Drinking enough water is important because it keeps the body functioning properly. John Batson, a sports medicine doctor, told The American Heart Association, "If you're well hydrated, your heart doesn't have to work as hard." That means blood can circulate more easily and keep you feeling great. And it's not just important for athletes. Shape writes that even mild dehydration can negatively impact mood and energy levels. But if drinking water isn't a part of your regular routine, we've got some great tips to help you out.

For people who are used to swigging flavored beverages throughout the day, the switch to water can be a little bland. There are plenty of products on the market designed to make H<sub>2</sub>O exciting, but going for something natural is

a better bet. Women's Health suggested adding fruit slices and letting the mixture sit for a few hours to concentrate the flavor. Using fruit and herbs instead of artificial flavorings also means you'll save a couple of bucks. And don't limit yourself to lemon. Everyday Health has some suggestions to get you guzzling more of the good stuff in no time. Once you run through these ideas, you'll find the possibilities are endless. How about ginger with mint. [Source: Journal of Obesity | November 13, 2018 ++]

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## **TRICARE Vitamin Supplement Coverage ► Express Scripps Drops 389 Varieties**

Starting 1 JAN, Tricare will stop covering certain vitamin supplements, including some multivitamins, fluoride and iron, for roughly 25,000 beneficiaries. Those affected received letters at the end of November from Express Scripts, the company that manages Tricare's pharmacy benefit, notifying them that only vitamins that have been reviewed by the Food and Drug Administration through clinical trials are considered prescription medications and therefore eligible for coverage. The supplements -- 389 varieties, according to Defense Health Agency spokesman Kevin Dwyer -- lost their "preferred drug" status because they have not been reviewed by the FDA to treat a condition and are available over the counter.

According to the letter, "the change isn't the result of any issues with the vitamins themselves." Affected beneficiaries simply will need to pay full price for these supplements if they want to continue taking them. DHA officials said roughly 60 percent of affected patients are Tricare for Life beneficiaries. The Defense Health Agency oversees the health benefits of 9.6 million patients. An Express Scripts spokesman said Tricare is making the change "consistent with industry standard." "Some of the previously covered ... vitamins (those medications that require a physician-written prescription) [are becoming] over-the-counter (OTC). Thus, the vitamins will no longer be covered by the pharmacy benefit but rather available OTC," the Express Scripts spokesman said. [Source: Military.com | Patricia Kime | December 27, 2018 ++]

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## **Obamacare Update 01 ► Ways Canadian HCS is Better**

Costly complexity is baked into Obamacare. No health insurance system is without problems but Canadian-style single-payer— full Medicare for all— is simple, affordable, comprehensive and universal. In the early 1960s, President Lyndon Johnson enrolled 20 million elderly Americans into Medicare in six months. There were no websites. They did it with index cards! Below are 25 ways the Canadian health care system is better than the chaotic U.S. system. Replace it with the much more efficient Medicare-for-all: everybody in, nobody out, free choice of doctor and hospital. It will produce far less anxiety, dread, and fear.

**Number 25:** [In Canada, everyone is covered automatically at birth – everybody in, nobody out.](#) In the United States, under Obamacare, 28 million Americans (9 percent) are still uninsured and 85 million Americans (26 percent) are underinsured.

**Number 24:** [In Canada, the health system is designed to put people, not profits, first.](#) In the United States, Obamacare has done little to curb insurance industry profits and in fact has increased the concentrated insurance industry's massive profits.

**Number 23:** [In Canada, coverage is not tied to a job or dependent on your income – rich and poor are in the same system, the best guaranty of quality.](#) In the United States, under Obamacare, much still depends on your job or income. Lose your job or lose your income, and you might lose your existing health insurance or have to settle for lesser coverage.

**Number 22:** In Canada, health care coverage stays with you for your entire life. In the United States, under Obamacare, for tens of millions of Americans, health care coverage stays with you for as long as you can afford your insurance.

**Number 21:** In Canada, you can freely choose your doctors and hospitals and keep them. There are no lists of “in-network” vendors and no extra hidden charges for going “out of network.” In the United States, under Obamacare, the in-network list of places where you can get treated is shrinking – thus restricting freedom of choice – and if you want to go out of network, you pay dearly for it.

**Number 20:** In Canada, the health care system is funded by income, sales and corporate taxes that, combined, are much lower than what Americans pay in insurance premiums directly and indirectly per employer. In the United States, under Obamacare, for thousands of Americans, it’s pay or die – if you can’t pay, you die. That’s why many thousands will still die every year under Obamacare from lack of health insurance to get diagnosed and treated in time.

**Number 19:** In Canada, there are no complex hospital or doctor bills. In fact, usually you don’t even see a bill. In the United States, under Obamacare, hospital and doctor bills are terribly complex, making it very difficult to discover the many costly overcharges or massive billing fraud.

**Number 18:** In Canada, costs are controlled. Canada pays 10 percent of its GDP for its health care system, covering everyone. In the United States, under Obamacare, costs continue to skyrocket. The U.S. currently pays 17.9 percent of its GDP and still doesn’t cover tens of millions of people.

**Number 17:** In Canada, it is unheard of for anyone to go bankrupt due to health care costs. In the United States, health-care-driven bankruptcy will continue to plague Americans.

**Number 16:** In Canada, simplicity leads to major savings in administrative costs and overhead. In the United States, under Obamacare, often staggering complexity leads to ratcheting up huge administrative costs and overhead.

**Number 15:** In Canada, when you go to a doctor or hospital the first thing they ask you is: “What’s wrong?” In the United States, the first thing they ask you is: “What kind of insurance do you have?”

**Number 14:** In Canada, the government negotiates drug prices so they are more affordable. In the United States, under Obamacare, Congress made it specifically illegal for the government to negotiate drug prices for volume purchases, so they remain unaffordable and skyrocketing.

**Number 13:** In Canada, the government health care funds are not profitably diverted to the top one percent. In the United States, under Obamacare, health care funds will continue to flow to the top. In 2017, the CEO of Aetna alone made a whopping \$59 million.

**Number 12:** In Canada, there are no required co-pays or deductibles in inscrutable contracts. In the United States, under Obamacare, the deductibles and co-pays will continue to be unaffordable for many millions of Americans.

**Number 11:** In Canada, the health care system contributes to social solidarity and national pride. In the United States, Obamacare is divisive, with rich and poor in different systems and tens of millions left out or with sorely limited benefits.

**Number 10:** In Canada, delays in health care are not due to the cost of insurance. In the United States, under Obamacare, patients without health insurance or who are underinsured will continue to delay or forgo care and put their lives at risk.

**Number 9:** In Canada, nobody dies due to lack of health insurance. In the United States, tens of thousands of Americans will continue to die every year due to lack of health insurance and much higher prices for drugs, medical devices, and health care itself.

**Number 8:** In Canada, health care on average costs half as much, per person, as in the United States. And in Canada, everyone is covered. In the United States, a majority support Medicare-for-all.

**Number 7:** In Canada, the tax payments to fund the health care system are modestly progressive – the lowest 20 percent pays 6 percent of income into the system while the highest 20 percent pays 8 percent. In the United States, under Obamacare, the poor pay a larger share of their income for health care than the affluent.

**Number 6:** In Canada, people use GoFundMe to start new businesses. In the United States, fully one in three GoFundMe fundraisers are now to raise money to pay medical bills. Recently, one American was rejected for a heart transplant because she couldn't afford the follow-up care. Her insurance company suggested she raise the money through GoFundMe.

**Number 5:** In Canada, people avoid prison at all costs. In the United States, some Americans commit minor crimes so that they can get to prison and get free health care.

**Number 4:** In Canada, people look forward to the benefits of early retirement. In the United States, people delay retirement to 65 to avoid being uninsured.

**Number 3:** In Canada, Nobel Prize winners hold on to their medal and pass it down to their children and grandchildren. In the United States, Nobel Prize winners sell their medals to pay for their medical bills. (i.e. Leon Lederman won a Nobel Prize in 1988 for his pioneering physics research. But in 2015, the physicist, who passed away in November 2018, sold his Nobel Prize medal for \$765,000 to pay his mounting medical bills. According to a report in Vox, the University of Chicago professor began to suffer from memory loss in 2011, and died in an Idaho nursing home.)

**Number 2:** In Canada, the system is simple. You get a health care card when you are born. And you swipe it when you go to a doctor or hospital. End of story. In the United States, Obamacare's 2,500 pages plus regulations (the Canadian Medicare Bill was 13 pages) is so complex that then Speaker of the House Nancy Pelosi said before passage "we have to pass the bill so that you can find out what is in it, away from the fog of the controversy."

**Number 1:** In Canada, the majority of citizens love their health care system. In the United States, a growing majority of citizens, physicians, and nurses prefer the Canadian type system – Medicare-for-all, free choice of doctor and hospital, everybody in, nobody out and far less expensive.

[Source: In The Public Interest | Ralph Nadar + December 26, 2018 ++]

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## **TRICARE Annual Costs Update 01 ► Change From FY to Calendar Year 1 JAN**

In 2018, TRICARE implemented a number of changes. These changes include improving access to care and simplifying costs. Most TRICARE costs limits also moved from a fiscal year October 1 - September 30 cycle to a calendar year cycle. What does this mean for you? Your annual [catastrophic cap](#) and deductibles reset every 1 JAN. Visit the [Cost Terms](#) page to help you better understand the definitions of these TRICARE terms. You can review costs for your plan with the [TRICARE Compare Cost Tool](#) and also the [TRICARE Costs and Fees Sheet](#). Also, note that [some costs](#) for TRICARE Prime and TRICARE Select, including enrollment fees for some beneficiaries and out-of-pocket costs change on 1 JAN.

Premiums for TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program change on 1 OCT each year. The [Extended Care Health Option](#) (ECHO) was one of the few programs that stayed on fiscal year timing in 2018. It's [shifting to calendar year in 2019](#). The benefit cap for the ECHO increased by \$9,000 to cover the remaining quarter of this year (Oct. 1–Dec. 31). The \$36,000 total TRICARE coverage limit resets on Jan. 1, 2019. If you have questions about [ECHO limits](#) and the change to calendar year, contact



your case manager. You can learn more about TRICARE changes at <https://www.tricare.mil/changes>. Also, you can familiarize yourself with your health plan costs at <https://tricare.mil/Costs/Compare>. [Source: TRICARE Communications | December 18, 2018 ++]

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## **Tricare Health Advice ► Talk to a Registered Nurse Anytime**

Sometimes you need a quick answer to a health question, and it helps to have an expert to turn to. With the Military Health System (MHS) Nurse Advice Line, you can get advice from a registered nurse anytime, 24/7. Whether you're worried about your sick child, or need health care advice while traveling, the MHS Nurse Advice Line is only a call or click away. The registered nurse can:

- Answer your urgent care questions
- Help you understand your symptoms and decide when to visit a provider
- Find an urgent care or emergency care facility
- Schedule an appointment within 24 hours at a military hospital or clinic, if available

You can reach a nurse online 24/7 using secure web chat and video chat. Connect at the MHS Nurse Advice Line website <https://mhsnurseadvice.com>, or find all country-specific numbers listed there for a phone call. If you're in the U.S., Guam, or Puerto Rico, you can call 1-800-TRICARE (1-800-874-2273) and choose option 1. Remember, the MHS Nurse Advice Line is only available to beneficiaries living or traveling in the U.S. or a country with an established military hospital or clinic. Also, to use it you must already be in TRICARE system and an authorized user.

The MHS Nurse Advice Line isn't for emergencies. If you have an emergency, call 911 or your local emergency service center, or go to the closest emergency room or facility. There is a different resource for you to use if you have the US Family Health Plan. Call 1- (800) 241-4848 first. [Source: <https://tricare.mil/CoveredServices> | Leo Miller | December 26, 2018 ++]

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## **TRICARE Health Matters Update 01 ► Obamacare Ruling Impact**

When a Texas judge struck down the entire Affordable Care Act (ACA), also known as Obamacare, in DEC, the stunning news caused nationwide anxiety just as many open season periods were winding down. The ruling went way beyond what even the Trump Administration had envisioned, or what conservative states had sought - an end to the coverage mandate and to the mandatory coverage of pre-existing conditions. But when it comes to those receiving TRICARE or TRICARE for Life benefits, the ruling won't change their coverage or their costs.

Since the ACA's inception, all types of TRICARE have qualified as "minimal essential coverage," meaning users wouldn't be subject to any fees associated with a lack of coverage - a main sticking point for those against the original legislation. In fact, the 2017 Tax Cuts and Jobs Act repealed this coverage mandate; starting in 2019, those without coverage no longer will have to pay a penalty on their tax returns. While TRICARE won't be affected, the judge's ruling would impact the expanded Medicaid program serving millions, penalties for poorly performing hospitals, and other Medicare cost and quality initiatives already underway.

Also affected would be the Trump administration's own plans to lower drug prices and protections for pre-existing conditions - an issue that was key to the Democratic take-back of the House of Representatives and some swing-state Senate seats. However, there was no injunction from the court, so the decision does not block the ACA's operations for now. Officials with the White House and the Department of Health and Human Services have indicated that it will be business as usual, pending legal appeals.

What is next? The ruling could be upheld by the conservative leaning federal appeals court. However, if the case is appealed all the way to the Supreme Court, it will be difficult to see how it would win favor given the Texas judge's verdict aims squarely at the 2012 majority ruling of Chief Justice John Roberts, who wrote that the law could stand even though Roberts believed that part of it was unconstitutional. "The Federal Government does not have the power to order people to buy health insurance," Roberts wrote, saying that the law "would therefore be unconstitutional if read as a command." However, he continued, the government "does have the power to impose a tax on those without health insurance. [The insurance-mandate section of the law] is therefore constitutional, because it can reasonably be read as a tax." Many legal scholars of both parties, think the likelihood of this case to hold up before the Supreme Court is nil. [Source: The MOAA Newsletter | Kathryn M. Beasley | December 20, 2018 ++]

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## Medicare Fraud Update 134 ► Drug Manufacturer Kickbacks



A former physician assistant has been convicted of receiving more than \$49,000 from a drug manufacturer in exchange for writing more than 700 fentanyl spray prescriptions. **Christopher Clough**, of Dover, New Hampshire, was convicted 19 DEC on charges of conspiracy and the receipt of kickbacks. The 44-year-old Clough was accused of writing the prescriptions from mid-2013 through fall 2014 for the spray, including more than 225 prescriptions for Medicare patients. The under-the-tongue spray is meant only for treating pain in cancer patients and contains fentanyl, an opioid 100 times stronger than morphine. The program paid over \$2.1 million for those. Prosecutors said a drug manufacturer paid Clough to speak about the spray at more than 40 programs at about \$1,000 per event. In many instances, Clough was paid to have dinner with company representatives, and signatures were forged on evaluation forms to make it appear that medical professionals attended them.

The verdict came a month before six former Insys executives and managers including John Kapoor, a onetime billionaire who was its founder and chairman, face trial on charges that they conspired to bribe medical practitioners to prescribe Subsys. Prosecutors in that case allege Kapoor and his co-defendants conspired to bribe doctors and others like Clough by paying them fees to participate in speaker programs ostensibly meant to educate medical professionals about Subsys that were actually shams. Federal prosecutors in Boston have said they plan to introduce evidence about Clough at the trial of Kapoor, former Chief Executive Michael Babich and their co-defendants. They have pleaded not guilty.

In August, Insys said it had agreed to settle a related U.S. Justice Department probe for at least \$150 million. It resolved a probe by New Hampshire's attorney general focused on payments to Clough for \$3.4 million in 2017. Clough's scheduled to be sentenced March 29, 2019. [Source: Coalition Against Insurance Fraud ||December 19, 2018 ++]

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## Prescription Drug Costs Update 19 ► Affordable Drug Manufacturing Act

Sen. Elizabeth Warren (D-MA) and Rep. Jan Schakowsky (D-IL) have introduced the Affordable Drug Manufacturing Act, a bold and transformative policy to address the skyrocketing price of prescription drugs by increasing competition in the generic pharmaceutical market. Warren's bill is different than some others in that it targets generic drugs, which are often thought of as cheap. But Warren's office said the generic drug market is "broken" and lacks competition, pointing to an investigation into a massive price-fixing scheme in the generic drug market.

In 2016, headlines hit the drug corporation Mylan hard about their decision to skyrocket the price of an EpiPen from around \$57 to \$317. This 461 percent price increase, paired with CEO Heather Bresch's compensation increasing 671 percent to \$19 million, was rightfully met with outrage around the country. This new price, for the exact same product, made it impossible for many families to afford EpiPens. Without an EpiPen, which was invented with taxpayer dollars, a child with a peanut allergy is one poorly labeled cookie away from possible death. The good news, the public was told, was that Teva Pharmaceuticals was going to ride to the rescue and introduce a "generic" alternative to the EpiPen. This should have been good news for working and middle class families, but it wasn't. Teva charges \$300 for their version, the exact same price as the EpiPen! Why? Because they can.

That isn't how competition works. In a working market, many different companies would be making generics and competing against each other to charge the lowest prices, with consumers benefiting. But drug corporations have created a market failure by forming cartels and otherwise engaging in anti-competitive behavior. One cartel is currently under investigation in 47 states for driving up the prices of over 300 generic drugs and is described by Connecticut assistant attorney general Joseph Nielsen as "the largest cartel in the history of the United States." The Washington Post reported that alleged collusion transformed a cutthroat, highly competitive business into one where sudden, coordinated price spikes on identical generic drugs became almost routine."

Generic drug companies are critical to a functioning pharmaceutical market, and many of the companies in this space are doing great work producing drugs that people need and selling them at prices that people can afford. But, when Wall Street gets their greedy little hands on the reins of these companies, they mimic the "business model" practiced in the branded pharmaceutical space, price gouging the public for every last penny they can get. Twenty percent of the generic drugs investigated by the Government Accountability Office in 2016 had at least one "extraordinary price increase." This is market failure.

The Affordable Drug Manufacturing Act would smash generic drug cartels and otherwise fix the market failures in the generic market. Their legislation would establish a new **Office of Drug Manufacturing** within the Department of Health and Human Services. Sen. Warren has also separately introduced S.3775 to amend the Public Health Service Act to establish an Office of Drug Manufacturing. When drug corporations charge outrageous prices for generic drugs, this office would authorize the public manufacture of these drugs. They would be priced so that everyone who needed them can get the medicines they need.

Passing this legislation into law is critical for lowering the prices of prescription drugs. The generic drug market supplies nearly 90 percent of prescriptions in the U.S. A single company manufactures 40 percent of generic drugs. This is not a free market, it is a rigged market – designed to benefit pharma CEOs and shareholders at the expense of people who desperately need medication. The Affordable Drug Manufacturing Act would bring down prescription drug costs for millions of Americans by unrigging the generic drug market, increasing competition and addressing shortages. The new Office of Drug Manufacturing would be authorized to manufacture generic drugs if:

- No company is manufacturing the drug.
- Only one or two companies produce the drug, and the price has spiked or the drug is in shortage.
- Only one or two companies produce the drug, the price is a barrier to patient access, and the drug is listed as an "essential medicine" by the World Health Organization.
- Any drug that has been granted a competitive license by the federal government.

The legislation specifically addresses the deadly high price of insulin. Insulin prices tripled between 2002 and 2013. Since 2013, they have doubled. The Affordable Drug Manufacturing Act would require the new Office of Drug Manufacturing to begin public production of insulin within one year. This would be life-changing for millions of Americans. In many cases, it would be life-saving. It is simple economics: market failure creates the need for government action that improves economic efficiency. That is what The Affordable Drug Manufacturing Act would do by authorizing the public manufacture of generic drugs where drug corporations have broken the market. [Source: The Hill | Alex Lawson | December 23, 2018 ++]

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## Prescription Drug Costs Update 20 ► Hardest Thing About Diabetes Is Accessing Insulin

Angela Lautner knew her thirst was unusual, even for someone directing airplanes, outside in the Memphis summer heat. “We had coolers of Gatorade and water for people to always have access to,” Lautner recalled of her job as a ground services agent. “But the amount of thirst that I felt was just incredible.” She had no appetite and she lost an unusual amount of weight. Then after a trip to the emergency room, Lautner, who was 22, was diagnosed with Type 1 diabetes. The diagnosis was life-changing. To start, it meant that for the rest of her life she would require insulin injections every day to stay alive. Unlike Type 2 diabetes, which can sometimes be controlled by diet, people with Type 1 diabetes need daily insulin injections to regulate their blood sugar.

Lautner’s diagnosis also meant she was no longer allowed to become a commercial airline pilot in the U.S. — a lifelong dream that she was training for in flight school at the time. “I cried harder over losing my dream to fly than I did at the diagnosis of Type 1 diabetes,” Lautner said. But after 18 years living with diabetes, Lautner now says the hardest thing about the diagnosis is accessing insulin — the expensive drug she needs to keep her alive. She has had to borrow money from her parents to pay for insurance; she has spent hours on the phone with drug companies; she has switched brands of insulin to save costs; and she even moved to a new state, Kentucky, with a more generous Medicaid plan.

Last year, Lautner noticed other people with Type 1 diabetes tweeting similar stories under the hashtag [#Insulin4All](#). She read the stories of Shane Patrick Boyle and Alec Raeshawn Smith, two men who died because they could not afford their insulin. It was an epiphany. “I thought, ‘My goodness, there’s more people than me. I’m not the only one out here,’ ” she said. Since then, Lautner has joined a group of consumer activists, people who need insulin to live and are angry about the sky-high prices. They are putting pressure on the three main companies that make insulin: Sanofi of France, Novo Nordisk of Denmark and Eli Lilly and Co. in the U.S.

The cost of insulin nearly tripled from 2002 to 2013 and has doubled again since then. The list price is over \$300 for a single vial of medicine, and most people with Type 1 diabetes need multiple vials every month to live. That cost is typically lower with insurance or with discount programs. Still, for some people the price is unmanageable. There’s been some action by lawmakers on the issue. In October, Minnesota’s attorney general [sued insulin manufacturers](#) alleging price gouging, and a bipartisan caucus in the U.S. Congress issued a report in November urging action to bring insulin prices down. But prices are still going up, so consumer activists like Lautner are taking things into their own hands. Nonprofit group [T1International](#), which advocates for Type 1 diabetes around the world, with a particular focus on insulin prices, has started holding rallies outside the Indianapolis headquarters of pharmaceutical giant Eli Lilly and Co.

Lautner joined more than 70 people who came together to demonstrate there in September. They were asking for three things: transparency about how much it costs to make a vial of insulin and how much profit comes from each vial, and a commitment from the company to lower the list price of insulin. Protesters hailed from at least 12 states, mainly Ohio, Illinois, Indiana and Kentucky, but also from as far away as New York. Lautner, who now lives outside Cincinnati, rented a school bus with a dozen others to make the 112-mile trip. “Insulin is kind of the face of the drug

pricing crisis in America,” said Elizabeth Pfiester, founder of T1International who has Type 1 diabetes herself. “We literally die without it,” she said. “We’re fighting for our lives.”

This was the third time the group had protested at Eli Lilly headquarters. Last fall, when the group held its first protest there, Pfiester said, it was “the first time where people living with Type 1 were able to physically stand and show that people are angry enough to come out.” Eli Lilly declined a request for an interview, but in statement a spokesperson said, “We understand why people are making their voices heard.” Protesting is one arm of their advocacy efforts; the group is also lobbying at the state and national level, and conducting online awareness-raising campaigns under the hashtag #Insulin4All.

Last spring, the fight got even more personal for Angela Lautner. She got a letter from her insurance company saying they were no longer going to pay for the insulin she was taking. They wanted to switch her to a different brand. Most people with Type 1 diabetes use two types of insulin: short-acting insulin to counteract the carbohydrates consumed with meals, and long-acting insulin to keep blood sugar stable throughout the day. Lautner has found that the long-lasting insulin brand Lantus works best with her body; it keeps her blood sugars low, but not so low that she becomes dangerously hypoglycemic, risking death. But her insurer was dropping its coverage of Lantus in favor of a different long-lasting insulin, Basaglar. “The problem that I immediately saw was that [Basaglar] had not worked for my body,” Lautner said. “So I go into my doctor’s office with this letter and I’m like, ‘What am I going to do?’”

Lautner’s doctor connected her to Sanofi’s drug discount program, where she was able to get a month’s supply of Lantus for a couple of hundred dollars. So she decided to pay for the insulin herself. “I’m fortunate enough to have an emergency fund,” Lautner said. But she knows others aren’t so lucky. This year, Lautner organized her own group of diabetes activists in Kentucky, Ohio and Indiana, called [KOI Insulin4All](#). They’ve met with legislators in all three states about establishing emergency insulin prescription refills and about making the cost of insulin more transparent. There are similar groups starting up in Oklahoma, Pennsylvania, Minnesota and Illinois. In November, activists protested outside the Cambridge, Mass., office of Sanofi. All of them are pushing for the same thing — to make the voices of people with diabetes heard. [Source: Kaiser Health News | Bram Sable-Smith |December 12, 2018 ++]

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## **TRICARE Podcast 480 ► Missed Open Season – Care Costs - Ambulance Services**

**Did You Miss TRICARE Open Season?** -- Starting on January 1st, you can only enroll or make changes to your TRICARE Prime or TRICARE Select plan during open season or after a Qualifying Life Event, or QLE. The next TRICARE Open Season will take place in fall of 2019. Learn more about QLEs at [www.TRICARE.mil/lifeevents](http://www.TRICARE.mil/lifeevents). You have three options to enroll in a TRICARE Prime or TRICARE Select plan:

- Online: Go to the Beneficiary Web Enrollment website for stateside enrollment only.
- By phone: Call your TRICARE regional contractor.
- By mail: Send your enrollment form to your regional contractor.

Go to [www.TRICARE.mil/enroll](http://www.TRICARE.mil/enroll) for more information .

The Federal Benefits Open Season has been extended to 1 MAR 2019. If you were eligible, this open season allowed you to enroll in the Federal Employees Dental and Vision Insurance Program, or FEDVIP. To find out what options are available to you, visit the FEDVIP enrollment website at [benefeds.com](http://benefeds.com).

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**Health Care Costs** -- Your health care costs are different based on who you are and your health plan options. In some cases, you may have to pay a portion of the cost for a health service or prescription as a cost-share or copayment. Active duty service members pay nothing out of pocket for any type of authorized care. There are no costs for services received at a military hospital or clinic, except for a per-day fee when using inpatient care. Costs change annually

based on a number of factors. Understanding your costs will help you make informed health care decisions. View 2019 costs at [www.TRICARE.mil/costs](http://www.TRICARE.mil/costs). You may also use the TRICARE Compare Cost Tool to view plans side-by-side at [www.TRICARE.mil/costs/compare](http://www.TRICARE.mil/costs/compare).

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**Ambulance Services Update** -- TRICARE expanded ambulance services to cover both treat-and-release and joint response services this year. TRICARE now covers:

- Treat-and-release: This is when an ambulance treats you, but doesn't take you to the hospital.
- Joint response: This is when an ambulance crew needs the help of a paramedic or intermediate EMT to give you advanced life support services.

Ambulances can be network or non-network providers. In an emergency, sometimes a non-network ambulance may treat or transport you. If a non-network provider bills you for treat-and-release or joint response, they can charge up to 115 percent of the TRICARE-allowable charge. Active duty service members aren't liable for payment for treat-and-release or joint response services. Learn more about TRICARE ambulance services and your costs by visiting [www.TRICARE.mil/CoveredServices/IsItCovered/AmbulanceServices](http://www.TRICARE.mil/CoveredServices/IsItCovered/AmbulanceServices).

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 13, 2018 ++]

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## **TRICARE Podcast 481 ► Calendar Year Resets - Open Season Grace Period - Updating DEERS**

**Calendar Year Resets** - In 2018, TRICARE implemented a number of changes. These changes include improving access to care and simplifying costs. Most TRICARE costs limits also moved from a fiscal year cycle to calendar year cycle. What does this mean for you? Your annual catastrophic cap and deductibles reset every January 1st. Also, note that some costs for TRICARE Prime and TRICARE Select, including enrollment fees for some beneficiaries and out-of-pocket costs, change on Jan. 1. Premiums for TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program update on October 1st each year. To learn more about TRICARE costs, visit [www.TRICARE.mil/costs](http://www.TRICARE.mil/costs) and download the TRICARE Costs and Fees Sheet.

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**Open Season Grace Period** - If you missed TRICARE Open Season, you still have time to act. For this year only, you can enroll in or change your TRICARE Prime or TRICARE Select plan through December 31st, 2018 for coverage starting on January 1st, 2019. If you're considering a change, don't delay. Starting on January 1st, you can only enroll or make changes to your TRICARE Prime or TRICARE Select plan during open season or after a Qualifying Life Event. The next TRICARE Open Season will take place in fall of 2019. You have three options to enroll in a TRICARE Prime or TRICARE Select plan:

- Online: Go to the Beneficiary Web Enrollment website for stateside enrollment only.
- By phone: Call your TRICARE regional contractor.
- By mail: Send your enrollment form to your regional contractor.

Go to [www.TRICARE.mil/enroll](http://www.TRICARE.mil/enroll) for more information. The Federal Benefits Open Season also ended on December 10th. If you were eligible, this open season allowed you to enroll in the Federal Employees Dental and Vision Insurance Program, or FEDVIP. If you wanted to enroll in FEDVIP, but missed the open season for reasons beyond your control, you may have a chance to apply for belated enrollment. Visit the FEDVIP enrollment website at [www.benefeds.com](http://www.benefeds.com) to learn about your options.

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**Updating DEERS** - Is your information current in the Defense Enrollment Eligibility Reporting System, known as DEERS? Before the year ends, be sure you and your family's information is up to date and correct. Incorrect information in DEERS can cause problems with TRICARE claims and other health care benefits. To remain eligible for TRICARE coverage, you must keep your information up to date in DEERS. This is a database of active duty and retired service members, their family members, and others who are eligible for TRICARE. Maintaining your DEERS record is key to getting your TRICARE benefits.

If you experience a Qualifying Life Event, or a QLE, update DEERS. A QLE is a certain change in your life, such as marriage, the birth of a child, or a child going away to college, which may mean different TRICARE options are available to you. Therefore, it's essential to update and verify your information in DEERS anytime you experience a QLE. Make sure your Social Security number and the Social Security numbers of all of your covered family members are in DEERS. You have several options for updating and verifying DEERS information. You can make changes in person, by phone, online, or by mail. To add or remove family members, visit a local ID card office. Find more information about DEERS at [www.TRICARE.mil/deers](http://www.TRICARE.mil/deers). And start the New Year with your DEERS information up to date.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 21, 2018 ++]

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## **TRICARE Podcast 482 ► MHS Nurse Advice Line - Open Season Grace Period Ending**

**MHS Nurse Advice Line** – With the Military Health System Nurse Advice Line, you can get advice from a registered nurse anytime, 24/7. Whether you're worried about your sick child, or need health care advice while traveling, the Military Health System Nurse Advice Line is only a call or click away. The registered nurse can:

- Answer your urgent care questions;
- Help you understand your symptoms and decide when to visit a provider;
- Find an urgent care or emergency care facility; and
- Schedule an appointment within 24 hours at a military hospital or clinic, if available

You can reach a nurse online 24/7 using secure web chat and video chat. Connect at the Nurse Advice Line website, which is [www.MHSNURSEADVICELINE.com](http://www.MHSNURSEADVICELINE.com), or find all country-specific numbers listed there for a phone call. If you're in the U.S., Guam, or Puerto Rico, call 1-800-874-2273 and choose option 1. The Nurse Advice Line is only available to beneficiaries living or traveling in the U.S. or a country with an established military hospital or clinic. The Nurse Advice Line should not be used for emergencies. If you have an emergency, call 911 or your local emergency service center, or go to the closest emergency room or facility. Learn more about the Military Health System Nurse Advice Line at [www.TRICARE.mil/nal](http://www.TRICARE.mil/nal).

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**Open Season Grace Period Ended** – As of 1 JAN you can no longer enroll in or change your TRICARE Prime or TRICARE Select plan for 2019. If you didn't change your current TRICARE health plan you'll remain in your current plan for 2019. If you aren't already in a plan and didn't enroll, you'll only be eligible for care at a military hospital or clinic if space is available.

Starting on January 1st, 2019, you can only enroll or make changes to your TRICARE health plan during the annual TRICARE Open Season or after a Qualifying Life Event, or QLE. The next TRICARE Open Season will take place in fall of 2019 for coverage starting on January 1st, 2020. A Qualifying Life Event is a certain change in your life,

such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE options are available to you. A QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes. Learn more at [www.TRICARE.mil/lifeevents](http://www.TRICARE.mil/lifeevents) . To find out more about enrolling in or changing your TRICARE health plan, visit [www.TRICARE.mil/openseason](http://www.TRICARE.mil/openseason).

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 28, 2018 ++]

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## Medicare Cost | Military Retirees Update 01 ► 2019 Premium Changes

Most goods and services become more expensive with time, and that includes the federal government's Medicare health insurance program for seniors. Several premiums and deductibles for folks enrolled in traditional Medicare — also called Original Medicare — will increase in 2019. These costs do not apply to folks enrolled in Medicare Advantage plans, as explained below. These rising costs include the:

- 2019 Medicare Part B standard monthly premium: \$135.50 per month — an increase of \$1.50
- 2019 Medicare Part B annual deductible: \$185 per year — an increase of \$2
- 2019 Medicare Part A annual inpatient hospital deductible: \$1,364 per benefit period — an increase of \$24 from 2018

Medicare Part A covers care for inpatient hospital services, skilled nursing facility services, and some home health care services. About 99 percent of Medicare beneficiaries don't have to pay a premium for their Part A coverage thanks to how long they worked. They get this break because they had Medicare taxes withheld from their paychecks for that period of time, according to the federal government. However, beneficiaries who are hospitalized on an inpatient basis in 2019 will pay the annual inpatient hospital deductible when they are admitted. That deductible covers the first 60 days of such hospital care in a benefit period.

Medicare Part B covers Physician services, Outpatient hospital services, certain home health services, Durable medical equipment, and certain other medical and health services not covered by Medicare Part A. Note that the Part B standard monthly premium applies to individual federal income tax filers with a taxable income of up to \$85,000 and joint filers with an income of up to \$170,000. Folks with more taxable income pay higher monthly premiums — which will be anywhere from \$189.60 to \$460.50 in 2019, depending on their income.

Traditional Medicare, also referred to as Original Medicare, is the traditional health care insurance program that the federal government offers directly. Medicare Advantage is an alternative to traditional Medicare. Medicare Advantage plans are offered by private insurance companies that contract with the federal Medicare program. These plans include HMOs and PPOs, for example. Medicare Advantage costs will vary by plan and insurer, although the federal government has estimated that these monthly premiums will average \$28 in the new year — a decrease of \$1.81. [Source: MoneyTalksNews | Karla Bowsher | December 15, 2018 ++]



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## **Divorce Financial Impact Update 03 ► Ways to Cut the Cost**

A divorce can be as costly as it is stressful, especially if you must go to trial to resolve disputes over assets shared with your spouse. End up fighting over everything you own, and your attorneys may be the only ones who emerge from the conflict as winners. If a divorce can't be avoided, there are practical ways to reduce expenses. Following are 15 steps that can help you to walk away from your marriage with more money in your pocket.

**1. Have realistic goals when you start the divorce process** -- Create a list of the things you hope to achieve in the divorce, and share the list with your attorney. A good attorney can help you decide what to realistically expect from a settlement, says New York City attorney Gabriella Dylan Formosa. "At your initial consult, be wary of an attorney who promises you the world, or assures you (that) he or she can get you whatever you're asking for," Formosa says. "Guarantees in the matrimonial world are few and far between, so promises like this signal that your attorney isn't realistic. This could translate into large fees spent fighting for things that aren't worth fighting for." Take the important steps at <https://www.moneytalksnews.com/15-smart-financial-moves-make-before-you-divorce> first to safeguard your financial future.

**2. Try to resolve problems and stay together** -- Trying to resolve disputes is a good alternative for people who believe they can save their marriages, since even a friendly divorce can be costly. If your marriage can be salvaged, counseling may make sense, says Pam Mirehouse, a divorce and health coach based in Ontario, Canada. "I believe working things out is always worth a try if both parties are willing," she says.

**3. Consider mediation** -- You often can save money in a divorce by going through mediation to resolve disputes with a spouse. Mediation can eliminate the delays and risks that often come with litigation, says Jeffrey J. Kash, an attorney based in Pennsylvania. Mediators don't make decisions. Instead, they help you and your partner figure out what is for the best. Alexis Moore, a California attorney and author, says mediation can be an "amazing tool" for saving money.

**4. Explore do-it-yourself divorces** -- It's possible to complete the divorce process without the help of an attorney or a mediator. This works best for people who have no disputes over assets or the custody of children. "Many people go through the divorce process without legal counsel, and that can make a lot of sense in simple, straightforward divorces with few assets and debts and few disputes about parenting issues," says Denver attorney Margot Freedman Alicks. She recommends hiring an attorney to give your legal forms "a quick once-over" before you file them. That way, you'll make sure you haven't made any mistakes.

The do-it-yourself route isn't a good choice for people with assets to divide or child custody issues, says Formosa. "If you have assets or children, you will want to speak with an attorney and draft a comprehensive agreement which divides your property and details how you will share time with your children," she says.

**5. Shop for attorneys who offer free consultations** -- Legal expenses in a divorce can be considerable. You'll save money when shopping for a divorce attorney if you interview lawyers who offer free consultations. Chat with several attorneys to find one whom you can work well with.

**6. Understand what your attorney plans to charge** -- Most disputes between attorneys and clients are over fees, according to the Nolo legal issues website. Expenses add up quickly during a divorce case. Having a written fee agreement will help you understand how you will be billed. The agreement should include what you will pay for the time of paralegals and legal assistants, as well as for your attorney. Be sure it includes the costs of copying documents and other expenses. If you don't understand something about your charges, ask questions right away. This will help you avoid misunderstandings.

**7. Don't insist on working with a law firm's partners** -- You may believe a partner in a law firm is more knowledgeable than an attorney who is an associate, but much of the work involved in putting together a divorce case is routine. Formosa recommends working with associates as much as possible, since their hourly rates generally are cheaper. If your initial consultation is with a partner, she suggests asking to work with an associate capable of handling the day-to-day needs of your case.

**8. Be organized and efficient when you meet with an attorney** -- When it comes to working with an attorney, time is money. The more efficient and organized you are, the faster and less expensive your meetings with your attorney will be. Walking into a law office "with all your ducks in a row" will reduce your expenses, says Mirehouse. The more you can do on your own, the less you will pay in legal fees, says Formosa. "For example, the first step in most litigated divorces is completing something called a statement of net worth," she says. "This is a breakdown of your assets and liabilities as well as a monthly budget. Creating the budget can be very daunting for clients who are unorganized, and they often pass this task on to their attorneys."

**9. Make a list of all marital assets** -- Reduce the amount of time your attorney spends searching for marital assets by creating an accurate list to which he or she can refer. A list will make sure no properties in your spouse's possession are overlooked. Even though your partner may be the primary user of a new car or boat, you still are entitled to an equitable distribution of wealth. Divorcing when you are a senior can be especially risky, financially. Learn more by reading ["10 Hazards of Divorcing When You're Older."](#)

**10. Find an attorney with whom you can communicate** -- If you and your lawyer don't get along or communicate well, you are starting the divorce process at a disadvantage. "It's very important to find an attorney who has good communication skills," says Formosa. She adds that you want an attorney with whom you feel comfortable talking. "Divorce is a very personal thing," she says. "If you hide things from your attorney because you don't feel comfortable talking to them, they won't be able to litigate your case as effectively. This could cost you money down the line."

**11. Don't drag your feet when it comes to attorney requests** -- If your attorney asks you for information, such as a financial document, provide it promptly. This will speed the divorce process and ultimately save you money. Remember that your attorney likely will charge you for the time spent on every text message, email or telephone call. By helping your attorney, you're helping yourself.

**12. Don't take emotional issues to your attorney** -- Your attorney may be very supportive, but it will cost you dearly if you spend billable hours discussing emotional issues that have little to do with your divorce case. Don't forget that your attorney's relationship with you isn't personal. You are likely to be charged for all of the time you spend talking about problems. Kash recommends taking your personal issues to a mental-health counselor.

**13. Carefully review all legal bills** -- Alicks urges you to review your legal bills. That's because an honest mistake about how much time was spent working on your case can cost you hundreds of dollars. She recommends checking each bill as it comes in and getting back to your attorney promptly with any questions.

**14. Disclose all your assets** -- When it comes to disclosing assets, honesty is the best policy. If you try to hide assets from your spouse during a divorce, you might regret it. If the court finds out, the deception likely will hurt your case. The judge will have broad discretion in imposing penalties. You also could be charged with a crime, says Mirehouse.

**15. Pick your battles** -- Nobody gets everything they want in a divorce settlement. There typically is a lot of compromise. If you insist on going to battle over every dispute, your legal fees will be higher. "Pick your battles," says Alicks. "In a divorce, where emotions are high, it is tempting to pay lawyers to fight for every last lamp and piece of cutlery."

[Source: MoneyTalksNews | Emmet Pierce | December 26, 2018 ++]

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## VA Home Loan RefIs ► Negative Side

Veterans we proudly served this nation. Following their service, like many others in this nation, veterans largely spend their lives pursuing the American dream. In that pursuit, they are aided by one of the many benefits they earned from their service, the U.S. Department of Veterans Affairs Home Loan Guaranty. The program helps veterans purchase homes with zero money down, often at interest rates lower than the conventional mortgage market. Those low rates are made possible by the secondary mortgage market, in which lenders package and sell home loans — including the loans obtained through the VA home loan program — to investors. Because the lenders can sell the loan at a premium, they are able to profitably offer lower rates to veterans. But this prevailing model has come under attack.

**Here's what's going on:** In recent years, veterans, as a group, have refinanced their homes at a much higher rate than the average American homeowner. Many of these refinances have happened for legitimate reasons, because veterans wanted to cash out equity to consolidate debt, make home improvements, or tend to other family needs. But some veterans — likely without fully understanding the risks involved — have used their homes as an ATM of sorts, cashing out equity every time home values increase. This practice, promoted by aggressive lenders, is bad for many of the veterans cashing out their equity, bad for other veterans, and it's bad for VA home-loan program as a whole. Cashing out equity repeatedly is bad for veterans for a number of reasons:

- They may end up with lower credit scores. Each time they incur debt, the credit bureau assesses their ability to repay based on their current income and financial obligations. A higher debt-to-income ratio usually corresponds with a lower credit score and higher borrowing costs.
- It removes the valuable cushion provided by equity appreciation. As we learned the hard way in 2008, home prices can fall nationwide, with the decline especially acute in some areas. If a veteran cashes out all, or most, of his or her equity, any buffer for market fluctuations disappears.
- They may hinder the ability to sell their homes. At closing, real estate transaction costs will total approximately 10 percent of the home's value. If the loan balance is above 90 percent of the value or other repairs are needed to close the transaction, sellers may be forced pay for the excess costs, or just not be able to close.
- They could add tens of thousands of dollars in payments over the life of their loans. If veterans refinance at a higher interest rate than they had before, the additional monthly interest costs incurred will be on the whole balance of the loan, not just the cash-out amount. The additional cost that may be hidden or incorporated in the loan amount will be paid back one day, either through higher monthly payments for the life of the loan or when the home is sold.

Veterans are being bombarded with solicitations to refinance, often with low teaser rates — and hidden fees. For some veterans in need of cash, it may be better to take out a personal loan or use a credit card, rather than risk the potential negative effects of cashing out equity. Just as important, because the VA home-loan program relies on investors willing to buy mortgage-backed securities, anything that disrupts the market — including a high rate of rapid refinancing — puts the whole program at risk. Global investors are becoming increasingly unwilling to invest in government-guaranteed mortgage-backed securities because of the rapid rate of VA refinancings. Should investor sentiment worsen further, it could spell the end of competitive interest rates for VA loans.

We can't let that happen. As veterans, we owe it to each other and to future veterans to keep the VA home-loan program healthy and viable. So, before you respond to one of those aggressive solicitations in the mail or online, promising terms that are too good to be true, take a step back and consider that refinancing and taking equity out of your home may not be the best option for you — and other veterans too. [Source: Stars & Stripes | Michael Huff | December 21, 2018 ++]

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## Insulting Fees Update 01 ► 401(K) |The Worst One

It seems as though businesses have specialized teams whose only job is to come up with new and outrageous fees to charge us. After spending an arm and leg for an airline ticket, we fork over even more so the plane will carry our bag, too. If we need to make a last-minute payment, we may even be charged a convenience fee for the privilege of paying over the phone. Of all the many fees you pay, which is the worst? Which one has the most potential to take you to financial ruin?

Of all those bank fees, convenience fees and other random charges we pay, the worst by far are the fees attached to 401(k)s and other retirement accounts. Federal regulations that went into effect in 2012 require 401(k) plan administrators to disclose fee information to employees. However, many workers still do not understand and often overlook 401(k) fees. What's more, the fees seem deceptively small even though they can add up to hundreds of thousands of lost dollars. Consider this example from the U.S. Department of Labor: Say you have a 401(k) with a current balance of \$25,000. Over the next 35 years, you earn an average return of 7 percent on that balance. Even if you didn't contribute another penny during those 35 years, here's how much money you would have if account fees were 0.5 percent, compared with how much money you'd have if your fees were 1.5 percent:

Beginning balance	Annual return	Fees	Balance in 35 years
\$25,000	7%	0.50%	\$227,000
\$25,000	7%	1.50%	\$163,000

So the higher fee cost you an additional \$64,000 over 35 years — even though the fee was only 1 percent higher. That's \$64,000 less to live on in your golden years. And that's if your 401(k) had only \$25,000 in it. Imagine how much money you would stand to lose in fees if you were more diligent about saving for retirement. Want to find out how badly you're personally being dinged by fees? [Click here](#) for a calculator from the Pew Charitable Trusts that will show you.

It may be news to you that you're paying 401(k) fees. That's part of the problem. Although 401(k) plan administrators are required to disclose fees, some employees mistakenly believe that they don't pay any expenses or fees for their plan. There can be dozens of fees attached to a 401(k). They typically fall into one of three categories:

- Plan administration fees: These are fees associated with the cost of providing and maintaining your 401(k). They may be included in the investment fees or charged separately.
- Investment fees: These are fees you pay to have your money managed in an investment fund. These fees are listed on disclosure statements as a percentage that is often called an "expense ratio."
- Individual service fees: These are fees attached to optional features offered by a 401(k) plan, such as fees for getting a 401(k) loan.

While these fees can cost you thousands of dollars each year, you might never know it because you don't pay them directly. Instead, they are pulled out of your 401(k) automatically. Without the pain of having to write a check to the investment firm for managing your account, it's easy to miss the fact that fees can be a drain on your retirement savings. To stop the bleeding, you first need to assess the damage. Your 401(k) is required to provide an annual statement showing — among other things — the fees included in the plan. Pull it out and take a look at what you're paying. In 2014, American workers paid an average of about 1 percent of their 401(k) plan assets in fees, including expense ratios and administrative fees, according to the Center for American Progress. But fees can be as low as 0.25 percent, depending on your plan and the investments you select. Try these ways to limit your fees:

- Invest in index funds: Actively managed mutual funds have higher fees than passively managed funds, aka index funds. Active funds also usually lag behind index funds in terms of performance. So invest your money in funds tied to stock indexes, such as Standard & Poor's 500 Index, to reduce your costs and maybe even increase your returns.

- Leave your money alone: In some cases, you might pay a fee if you sell one fund and purchase another. Pretend your 401(k) is a rotisserie chicken: Set it and forget it. Well, you don't want to forget it completely, but you shouldn't be switching funds every time the market hiccups either.
- Talk to your employer: If you look through your plan disclosures and aren't impressed with what you see, let your employer know. Ask if the employer would consider changes that may open up new fund options. Gather a few of your co-workers to approach the human resources department together in order to make a stronger case for your proposal.

[Source: MoneyTalksNews | Maryalene LaPonsie | December 25, 2018 ++]

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## Tax Statements | 2018 ► Availability Dates

Tax statements from 2018 soon will be available for retirees, active duty troops, and Defense Department civilians. The tax statements for those serviced by the Defense Finance and Accounting Service (DFAS) will be distributed now through January. The retiree 1099R form, the first to be made available, was expected to go online 19 DEC. The IRS forms will be available on the DoD's online pay account management system, [myPay](#). Online forms are typically available earlier - and are more secure from identify thieves - than the forms sent to customers through the postal service. Agency officials encourage people paid by DFAS to select electronic-only delivery of their documents.

Although the deadline for selecting electronic-only delivery for 2018 statements may have passed for some users, DFAS officials have said the option will ensure future documents are kept within myPay's secure environment until needed. Users can also request documents through an application online from [askDFAS](#). DFAS will continue to provide IRS Forms 1095-B or 1095-C for military, retiree, and federal civilian employees who receive health insurance coverage through the Tricare or Federal Employee Health Benefit programs. The tax document delivery schedule, with dates for myPay and postal availability, is below. Note: The postal date is the day the form is sent out, not the day beneficiaries should expect to receive it.

- Retiree 1099R: Dec. 19 (myPay), Jan. 11 (USPS).
- Annuitant 1099R: Dec. 21 (myPay), Jan. 11 (USPS).
- Reserve Army, Navy, Air Force W-2: Jan. 5 (myPay), Jan 14 (USPS).
- Army Student Loan Repayment Program (SLRP) W-2: Jan. 7 (myPay), Jan. 6 (USPS).
- Navy SLRP: Jan. 7 (myPay, not mailed).
- Marine Corps active/reserve W-2: Jan. 11 (myPay), Jan. 14 (USPS).
- Military/military retiree 1095 forms: Jan. 11 (myPay), Jan. 31 (USPS).
- Military Voluntary Separation Incentive/Special Separation Bonus (VSI/SSB) W-2: Jan. 11 (USPS, not available via myPay).
- Army non-appropriated fund employee (W-2): Jan. 18 (myPay), Jan. 17 (USPS).
- Federal civilian employee 1099INT: Jan. 18 (mailed, not available via myPay).
- Federal civilian employee W-2: Jan. 19 (myPay), Jan. 24 (USPS).
- Active Army, Navy, Air Force W-2: Jan. 19 (myPay), Jan. 24 (USPS).
- Federal civilian employee 1095 forms: Jan. 22 (myPay), Jan. 31 (USPS).
- Saving Deposit Program 1099INT: Jan. 22 (myPay, not mailed).
- Vendor 1099INT/1099M: Jan. 25 (mailed, not available via myPay).
- Travel/vendor/misc. W-2: Jan. 31 (myPay), Jan. 31 (USPS).

[Source: The MOAA Newsletter | Amanda Dolasinski | December 20, 2018 ++]

## Applying For Social Security Benefits ► Think Ahead | 7 Things To Do

It's never too early to start planning for retirement. Even if you don't plan to have a traditional retirement, it's a good idea to consider how you'll manage your income as you age. "I'd like to work until I'm dead because I love what I do," says Stacy Johnson, the founder of Money Talks News. "But I'll want to cut back at some point, and my Social Security strategy is a part of that." As you put together your own Social Security strategy, here are seven things you should be sure to do before you apply for benefits:

**1. Create a mySocialSecurity account** -- Want to stay on top of your Social Security situation? Your mySocialSecurity account is your starting point. As long as you're at least 18 and have a Social Security number, email address and mailing address, you can create an account at <https://www.ssa.gov/myaccount>. Creating an account can help you thwart fraud. Among other things, you can use your mySocialSecurity account to:

- Receive personalized estimates of future benefits.
- View your latest Social Security statement.
- Review your earnings history as detailed in the next section.

**2. Verify that your earnings are accurate** -- Your Social Security statement should have a record of your annual income. Check it for accuracy before claiming benefits, and ideally check it regularly. The amount of your monthly retirement benefit is based on your top 35 years of earnings. So, if there's an error in your earnings record, your monthly payment could suffer for it. For example, say an employer fails to correctly report your earnings for even one year. Your benefit upon retiring could be around \$100 less every month, according to the SSA. If you find an error in your earnings record, follow the SSA's directions for correcting it.

**3. Understand your full retirement age** -- Your full retirement age (FRA) is the age at which you're eligible to receive your "full" Social Security retirement benefit amount. Your FRA is based on the year you were born. You can find out what it is by using the SSA's Retirement Age Calculator. While you can generally begin getting Social Security at age 62, you will receive less than your full benefit if you claim before your FRA. On the flip side, if you wait until after your FRA to receive your benefits, you'll see a bigger monthly payment. "I want to make my Social Security payment as big as I can," says Stacy. "So, I'm waiting until I'm 70. But if you need the money now, you might need to start taking payments at the earliest possible date."

**4. Estimate your retirement income streams** -- Understanding your FRA and how it relates to your total income in retirement is vital, says Roger Whitney, a financial adviser and the founder of Retirement Answer Man. "Get a clear idea of whether you'll have income in retirement — whether it's from your tax-advantaged retirement account, a part-time job or some other source," Whitney tells Money Talks News. "Also pay attention to the tax issues and what your [required minimum distributions](#) might look like from a 401(k) or IRA once you reach age 70½."

**5. Tally up your probable retirement expenses** -- Don't forget to estimate how much you'll spend in retirement. Consider creating a budget. Break down your needs into monthly costs. Whitney suggests making sure you consider your lifestyle preferences and potential health care needs. "Do you think you'll travel? Do you have a [health savings account](#) you can use to cover some of your health costs?" Whitney asks. "How you live your life, whether you downsize or go on long vacations, and your health issues can all impact your costs. Do your best to plan for them."

Once you know how much your monthly expenses will be in retirement, compare them with your expected retirement income. This will give you a better idea of how much Social Security income you will want each month and thus the age at which you should first claim benefits. Whitney recommends sitting down with a retirement professional who can help you chart a course that makes financial sense for you. Johnson says you can get a pretty good idea of how to proceed by ordering a customized analysis of your options from Social Security Choices at <http://www.socialsecuritychoices.com/info/analysis.php>.

**6. Don't forget about your spouse** -- When one spouse dies, the other may be eligible to receive a survivors benefit — which is equal to as much as 100 percent of the deceased spouse's basic Social Security benefit. For this reason, a breadwinner may want to delay claiming Social Security to increase their benefit and thus increase their spouse's survivors benefit in the event that the breadwinner dies first. "Even if it makes sense for you to start taking Social Security, it might not help your spouse later," says Whitney. "Especially for baby boomers, it's usually the wife that has a lower income, and women typically have longer life expectancies. That can be a problem for her later."

**7. Watch out for over-earning** -- Be realistic about whether you expect to work during retirement. Maybe you'll decide to go back to work full-time or take up consulting. If that happens before you reach full retirement age, your Social Security benefit could be reduced temporarily. The extent of the hit to your benefit depends on multiple details, including your exact age and how much income you earn while also receiving Social Security. An expert breaks it all down in "[Social Security Q&A: Will Earning Money in Retirement Reduce My Social Security?](#)"

[Source: MoneyTalksNews | Miranda Marquit | December 24, 2018 ++]

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## **SSA COLA 2019 Update 01 ► Largest In Seven Years**

Social Security recipients will be receiving the largest increase in their monthly benefits that they've seen in seven years. The U.S. Social Security Administration announced in October that beneficiaries will receive a 2.8 percent cost-of-living adjustment, or COLA, next year. As a result, a worker who was receiving \$1,422 per month in Social Security benefits prior to the COLA would receive \$1,461 after the COLA takes effect, according to Social Security Administration estimates. That's an increase of \$39 a month. A couple receiving \$2,381 before the COLA would receive \$2,448 after. That's a jump of \$67 a month.

The COLA takes effect in January for more than 62 million people who receive Social Security benefits. It will take effect on Dec. 31 for more than 8 million people who receive Supplemental Security Income (SSI) benefits — income supplements for people who are aged, blind or disabled and who have little to no income. The 2.8 percent increase for 2018 is the largest since 2012, when beneficiaries received a 3.6 percent bump. The COLAs for the past twelve years were:

- 2018 — 2.0 percent
- 2017 — 0.3 percent
- 2016 — 0.0 percent
- 2015 — 1.7 percent
- 2014 — 1.5 percent
- 2013 — 1.7 percent
- 2012 — 3.6 percent
- 2011 — 0.0 percent
- 2010 — 0.0 percent
- 2009 — 5.8 percent
- 2008 — 1.4 percent
- 2007 — 3.0 percent

By law, COLAs are tied to the Consumer Price Index for Urban Wage Earners and Clerical Workers maintained by the U.S. Department of Labor. COLAs are meant to counteract the effect of inflation on Social Security and SSI payments. To learn more about the potential perils of working and collecting Social Security payments before full retirement age, check out "[Want to Work While Collecting Social Security? Be Careful.](#)" If you have yet to start receiving your Social Security benefits, check out "[Maximize Your Social Security](#)" to learn how you can obtain a

personalized report on the best way to claim benefits. [Source: MoneyTalksNews | Karla Bowsher | December 15, 2018 ++]

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## Exchange Online Shopping Update 13 ► Vets Have Saved At Least \$4 Million

Veterans have spent more than \$60 million at their online military exchange since the new benefit was launched more than a year ago, officials said. The new veteran benefit was approved by the Defense Department in 2017 — for online shopping only. Sales at the ShopMyExchange.com site operated by the Army and Air Force Exchange Service (AAFES) have increased by more than 12 percent compared to the same period last year, said AAFES spokesman Chris Ward. Veterans can also shop at [www.mynavyexchange.com](http://www.mynavyexchange.com) and [www.shopcgx.com](http://www.shopcgx.com). Any veteran can shop at any of the online stores, regardless of their branch of service.



AAFES “is highly encouraged by the response from authorized veteran shoppers,” Ward said. And since the new benefit was launched, veterans have saved more than \$4 million in sales taxes alone with their purchases at the AAFES site, where online shopping remains tax free, Ward said. “Increased online sales are playing a role in overall earnings increases at the Army and Air Force Exchange Service,” Ward said. Tom Shull, chief executive officer of AAFES, formally proposed the idea to DoD of expanding the online benefit to honorably discharged veterans in May 2014, noting that it would provide a modest benefit to those who had served but left the military short of retirement. It also helps the military by generating more profits than normally would be raked in, and those dollars help fund morale, welfare and recreation programs for troops and their families.

Overall, more than 400,000 veterans have verified their eligibility to shop at the military exchanges online, at [www.VetVerify.org](http://www.VetVerify.org). Of those, 75,000 have placed an order at [ShopMyExchange.com](http://ShopMyExchange.com) – generating a total of 260,000 sales worth \$60 million, Ward said. Navy Exchange Service Command officials don’t track how many purchases veterans make, or other general information about their spending but officials have recorded an 8 percent hike in sales on the [myNavyExchange.com](http://myNavyExchange.com) website, spokeswoman Kristine Sturkie said. NEXCOM currently has 85,000 veteran myNavyExchange.com account holders, she added.

The top 10 veterans online shopping benefit categories for AAFES' ShopMyExchange.com in descending order are Home entertainment, Computer hardware, Furniture, Footwear, Major appliances, Sporting goods, Cosmetics, Housewares, Outdoor Living, and Men’s clothing. The top 10 states where veterans are using their online shopping benefit for AAFES' ShopMyExchange.com in descending order are California, Texas, Florida, New York, Virginia, Georgia, Washington, North Carolina, Ohio, and Arizona. [Source: MilitaryTimes | Karen Jowers | December 24, 2018 ++]



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## TFL User Cost ► 1 JAN thru 31 DEC 2019

Following is what you and/or your spouse/widow(er) can expect to be charged for medical care under Tricare for Life (TFL) in calendar year 2019. If you are Medicare Part A & B eligible, Medicare will become the primary payer for 80% of the TFL covered health plan costs and TFL as the secondary payer should cover your copays after you have paid TFL's annual deductible.

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**Enrollment Fees:** \$0

**Annual Deductibles:** \$150 per individual, no more than \$300 per family

**Catastrophic Cap:** \$3500

### Health Plan Costs

- Outpatient Visit - Primary Network: 20% | Non-network: 25%
- Outpatient Visit – Specialty Network: 20% | Non-network: 25%
- Urgent Care Network: 20% | Non-network: 25%
- Emergency Services Network: 20% | Non-network: 25%
- Laboratory and X-Ray \$0
- Ambulance Services Network: 20% | Non-network: 25%
- Ambulatory Surgery (Same Day) Network: 20% | Non-network: 25%
- Mental Health (Inpatient) Network: \$250 + 20% | Non-network: \$901 + 25%
- Mental Health (Outpatient/Partial Hospitalization) - Primary Care Network: 20% | Non-network: 25%
- Mental Health (Outpatient/Partial Hospitalization) - Specialty Care Network: 20% | Non-network: 25%
- Mental Health (Residential Treatment Facility) Network: 20% | Non-network: 25%
- Clinical Preventive Services Network: \$0 | Non-network: 25%
- Durable Medical Equipment, Prosthetics, and Medical Supplies Network: 20% | Non-network: 25%
- Home Health Care N/A
- Hospice Care N/A
- Hospitalization (Inpatient Care) Network: \$250 + 20% | Non-network: \$901 + 25%
- Immunizations \$0
- Maternity (Delivery/Inpatient) Network: \$250 + 20% | Non-network: \$901 + 25%
- Maternity (Delivery/Birthing Center) N/A
- Maternity (Home) - Primary Network: 20% | Non-network: 25%
- Maternity (Home) - Specialty Network: 20% | Non-network: 25%
- Newborn Care Network: \$250 or 25% + 20% | Non-network: \$901 or 25% + 25%
- Skilled Nursing \$0

### Pharmacy

- Generic - MTF \$0
- Generic - Home Delivery Network: \$7
- Generic - Retail Network: \$11 | Non-network: \$28 or 20% of total cost, whichever is more
- Brand-name – MTF \$0
- Brand-name - Home Delivery Network: \$24
- Brand-name – Retail Network: \$28 | Non-network: \$28 or 20% of total cost, whichever is more
- Non-Formulary - MTF N/A

- Non-Formulary - Home Delivery Network: \$53
- Non-Formulary – Retail Network: \$53

[Source: Various | December 31, 2018 ++]

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## Social Security Q & A ► 181216 thru 181231

### (Q) What is the difference between SSDI and SSI?

**A:** Social Security pays disability benefits through two programs. One is the Social Security disability insurance (SSDI) program. The other is the Supplemental Security Income (SSI) program. SSDI has been around for almost 60 years. It's not a free program! You've earned your right to your benefits when you need them. To be insured, you must have worked 20 of the last 40 quarters. There are other rules to accommodate the age of the younger worker. The SSI program is for individuals who have not worked enough to be insured for the SSDI program. There are also certain income and resource requirements. The disability requirements are the same for both programs.

Social Security pays benefits to people who can't work because of a medical condition. The condition must be expected to last at least one year or result in death. Social Security disability rules are strictly followed. You are either totally disabled or not. There are no provisions for partial or short-term disability programs. Social Security uses many regulations which may prevent you from getting paid. Recent numbers show that over 60 percent of initial applications are denied. Unfortunately many, many claimants just give up without pursuing all their options. For more information refer to <https://www.ssa.gov/pubs/EN-05-10029.pdf>.

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### (Q) What will I need when I file my SSDI or SSI claim?

**A:** You will need the following:

- Personal Information -- You should have your Social Security number and location of your birth. Also, the name, birth date or age of your current spouse plus her Social Security number is needed. The names and birthdates of your minor children are required. Information about any former spouse(s) should be available.
- Medical Information -- The names, addresses, and dates of treatment for all medical conditions. The names of the medicines you take and the medical tests you have undergone.
- Employment Information -- Your employment for the current year and the year before along with how much money you made. Social Security inquires about past jobs for the last 15 years. As well as, some income received such as workers compensation or other similar benefits.

[Source: Louisiana Social Security Lawyer | Hallman Woods | November 30, 2018 ++]

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## Gift Cards Scam 4 ► Con Uses Phony Balance Check Website to Drain Gift Cards

If you receive a gift card this holiday season, watch out for this scam. According to recent BBB Scam Tracker reports, a website claiming to help check gift card balances is really a con. When you enter your card's information, scammers use it to access and drain your gift card.

### How the Scam Works:

- You receive a gift card and want to check how much money is on it. You search online and find a website that claims to do just that. All you need to do is enter the card's ID number and PIN or security code. Very easy!
- You don't even notice you've been scammed until days – or months – later. When you try to use the gift card, the store clerk or website said the balance is gone! Scammers used the information you provided to the gift card balance check website, to drain the money off your card.

**Avoid Gift Card Scams:**

- Go to the retailer's website: If you need to check a gift card balance, go to the site listed on the back of the card itself. If there is none, go to the website of the company and look for a link to the gift card page.
- Use gift cards right away: A good way to avoid scams and other issues is to simply use gift cards soon after you receive them.
- Examine the gift card before buying: Before purchasing a gift card, be sure to give it a thorough look to make sure the PIN isn't exposed, or the packaging hasn't been tampered with.
- Register your gift card with the retailers: If the retailer allows the option to register your gift card, take full advantage. Registering your gift card makes it easier to keep track of any misuse occurring, that way you can report it sooner and potentially end up saving the money that is stored.

**For More Information**

Read more holiday shopping tips at [www.BBB.org/HolidayHelper](http://www.BBB.org/HolidayHelper). To learn more about other kinds of scams, go to [www.BBB.org/ScamTips](http://www.BBB.org/ScamTips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience at [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). [Source: Better Business Bureau | December 21, 2018 ++]

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**VA Disability Claim Processor Scam ► VA Impersonators Rip Off Veterans**

Phony disability claims processors are making the rounds this Holiday season ripping off thousands of veterans. One veteran who lost \$6500 reported, “These guys are really good.”

**How the Scam Works:**

- The scammers are contacting veterans via telephone claiming they work for the Department of Veterans Affairs (VA), claiming they are disability claims processors, and informing veterans new information has been flagged in their records as possible opportunity for an increase in benefits, or award a huge compensation benefit.
- To verify information, the scammers ask veterans for personal information like their social security number, VA file number, current home address, military branch, bank account information for direct deposits, and credit card information to allegedly “hold the compensation award,” until all data is authenticated through the Veterans Benefits Administration (VBA).
- To further trick veterans they [scammers] are the VA, the scammers are using telephonic technology to mimic VA telephone numbers, making it look like the scammers are actually calling from the veterans local VA.
- According to countless reports, if veterans don't answer calls, the scammers will leave voice messages directing veterans to call back quickly to claim benefits they are flagged for in their records.

**How to Protect Yourself from this Scam:**

- VA officials want to remind veterans that they will never request payment of any sort by telephone from veterans.
- Any veteran who believes he/she was involved in this complex scam is asked to alert local police as soon as possible.

[Source: U.S. Veteran Compensation Programs | December 24, 2018 ++]

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## GoFundMe Scam ► Donors Get Their Money Back



Mark D'Amico (center), his girlfriend Katelyn McClure (right), and homeless veteran Johnny Bobbitt (left) will reportedly face charges that include theft by deception and conspiracy to commit theft by deception.

Thousands of people who opened up their wallets for a homeless man in a GoFundMe scam too good to be true got their money back just in time for Christmas. GoFundMe confirmed 24 DEC that 14,000 donors will be getting their money back from the scam, which raised more than \$400,000. “All donors who contributed to this GoFundMe campaign have been fully refunded. GoFundMe always fully protects donors, which is why we have a comprehensive refund policy in place,” spokesman Bobby Whithorne told the Daily News.

“While this type of behavior by an individual is extremely rare, it’s unacceptable and clearly it has consequences. Committing fraud, whether it takes place on or offline is against the law. We are fully cooperating and assisting law enforcement officials to recover every dollar withdrawn by Ms. McClure and Mr. D’Amico.” GoFundMe typically keeps 2.9% of each donation, as well as 30 cents for each transaction, according to the company website, but the full donation will be refunded, Whithorne said.

Prosecutors say Johnny Bobbitt, a homeless veteran from Philadelphia, schemed with Katelyn McClure and her ex-boyfriend, Mark D’Amico, to create a story about how he gave his last \$20 to buy gas for McClure, who was stranded at a gas station. After sharing their story on GoFundMe, the threesome raised more than \$400,000, which they allegedly spent on trips and luxury items. McClure claims she was set up by Bobbitt and D’Amico, but their lawyers said she was in on the grift. All three were arrested and charged with theft by deception and conspiracy to commit theft by deception. They could face up to 10 years in jail if convicted. [Source: New York Daily News | Kate Feldman | December 25, 2018 ++]

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## Tax Burden for Michigan Retired Vets ► As of NOV 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 Michigan:

### **Sales Taxes**

**State Sales Tax:** 6% (food and prescription drugs exempt; home heating fuels are taxed at 4%)

**Gasoline Tax:** 44.70 cents/gallon (Includes all taxes)  
**Diesel Fuel Tax:** 50.70 cents/gallon (Includes all taxes)  
**Cigarette Tax:** \$2.00/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** Flat rate of 4.25% of adjusted gross income

**Personal Exemptions:** None however qualified disabled vets can claim \$400

**Standard Deduction:** Multiply \$4,000 by the number of exemption claimed on U.S. form 1040 or 1040A

**Medical/Dental Deduction:** None

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Social Security retirement income that is considered taxable on a federal income tax return can be subtracted from a taxpayer's adjusted gross income (AGI) when filing state taxes in Michigan. Military, federal, and state/local government pensions may be partially exempt, based on the year you were born and the source of the pension. For a complete breakdown of retirement and pension taxes, go to the Michigan Info for Seniors & Retirees.

For a complete breakdown of retirement and pension taxes, go to the Michigan Info for Seniors & Retirees. **Retired Military Pay:** Not taxed. Survivor benefits are exempt if the amounts are exempt from federal income tax or classified as military compensation or military retirement pay. Military retirement benefits that pass to the spouse of a deceased member of the military are exempt. Retirement benefits passing to other beneficiaries are taxed.

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

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

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

### **Property Taxes**

Property in Michigan is generally assessed at 50% of its true cash value. Some seniors, disabled persons, veterans, surviving spouses of veterans, and farmers may be able to delay paying property taxes. It depends on the county of residence and your income level. If you own the home you live in, you may be exempt from a portion of local school taxes under the Homeowner's Principal Residence Exemption Program, formerly known as the Michigan Homestead Exemption Program. It allows homeowners an exemption from their local school operating millage. In accordance with Public Act 237 of 1994, homeowners that occupy their property as their principal residence may exempt up to 18 mills. A Homestead Property Tax Credit is available to homeowners or renters. The credit is based on the property tax on a homestead that is subject to local property taxes or your household income. Only those whose household income is less than \$135,000 are eligible. For information on the [Homestead Credit](#) or other property tax matters, call 517-636-4486. To view the state's property tax estimator, [click here](#).

### **Inheritance and Estate Taxes**

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

### **Other State Tax Rates**

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

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

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For Penalty and Interest rates on Michigan unpaid taxes refer to <https://www.michigan.gov/taxes/0,4676,7-238-43513-156387--,00.html>. For further information, visit the [Michigan Taxes](#) web site. Seniors are invited to [click here](#) or call a special assistance number: 800-487-7000. [Source: <https://www.retirementliving.com/taxes-kansas-new-mexico#MICHIGAN> | NOV 2018 ++]

**\* General Interest \***



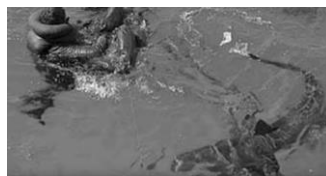
## Notes of Interest ► 16 thru 31 DEC 2018

- **The Candy Bomber.** At <https://biggeekdad.com/2014/04/candy-bomber> is the amazing story of Colonel Halverson efforts during the Berlin airlift to provide German children with candy. He called this “Operation Little Vittles” and it was greatly appreciated by the children.



- **Lone Ranger.** You will get a laugh listening to Jay Thomas tell his classic Lone Ranger Story on the Late Show with David Letterman at <https://youtu.be/KFabfnhIaY>. If you liked this entertaining story you might also like to hear A True Texas Story at <https://biggeekdad.com/2012/05/a-true-texas-story>.
- **Open or Closed.** When you sleep should you keep your bedroom door open or closed. Check out <https://youtu.be/bSP03BE74WA>. It could save you or your family’s lives.
- **VA Forms.** Need one? Go to <https://www.va.gov/vaforms> and enter the form number OR title to access it.
- **Locksmith.** If you should need one and get a quote of \$\$ or more on the phone, be aware of what could happen. View <https://youtu.be/cTVOH4QDoNA>.
- **Car Maintenance.** Take a look at [https://youtu.be/7ytmN7T\\_HEI](https://youtu.be/7ytmN7T_HEI) to see what can happen when you take your car to a shop for a oil change or check engine (idiot) light.
- **Dealer Car Sales.** Are you getting a fair deal? Take a look at <https://youtu.be/z9YKti86v58> for some insight.
- **Lease or Finance.** Buying a new car? Should you lease or finance? What about buying used? Are warranties worth it? Car Help Canada’s Mohamed Bouchama and Shari Prymak answer your questions about getting the best vehicle for a good deal at <https://youtu.be/xl5Plid2-OG8>
- **Unneeded Car Maintenance.** How car dealerships upsell you on maintenance you don’t need. Go to <https://youtu.be/JLgdECwyOLY> to learn what you should and should not do.
- **Santa Boot Camp.** A funny look at how Santa recruits are turned into a real Santa Claus just in time for Christmas can be viewed at [https://youtu.be/ff\\_RZzTpyX4](https://youtu.be/ff_RZzTpyX4)
- **A Cleaver Old Man.** Kids not coming home for Xmas again. At <https://youtu.be/V6-0kYhqRo> is something this lonely man tried that worked.

- **Defense Secretary.** President Trump on 20 DEC announced that Defense Secretary Jim Mattis would be retiring at the end of February. You can read his resignation [here](#). A good read.
- **December Odyssey.** December 2018 will be the only time in your life you will see this phenomenon. The month had 5 Saturdays 5 Sundays and 5 Mondays. That only happens once every 823 years. The Chinese call it "BAG FULL OF MONEY". They say you should send this information to all your friends and within 4 days the money will surprise you. Based on Chinese Feng Shui, the one who does not transmit this message can lose this great opportunity ... I did my part, you never know!
- **Surprise!** Check out <https://www.facebook.com/Officialtraveldesire/videos/2097085177018074/?t=2>. Has anything like this ever happened to you or yours.
- **DOD Face Chart.** The Department of Defense's Organizational chart as of 12/22/18, inclusive of pictures and titles of all key personnel, is available at <https://virginiaptap.org/wp-content/uploads/2018/03/DoD-Face-Chart-20180222.pdf>.
- **Quote of the Week.** "Bravery is being the only one that knows you are afraid".
- **Government Shutdown.** VA is fully funded for fiscal year 2019, and in the event of a partial government shutdown, all VA operations will continue unimpeded.
- **POW/MIA.** DPAA released its annual report which provides an overview of the past year's accomplishments and missions. In FY18, the agency accounted for 203 formerly missing service members, which is the highest yearly total reached to date, and made substantial progress in identifying remains who were previously accounted for as a part of group burials. [Read the report](#).
- **Change for a Dollar.** It doesn't take much to be the change in someone's life. Something to think about the next time you have some spare change in your pocket can be viewed at <https://youtu.be/9DXL9vIUbWg>.
- **Bob Hope Christmas.** Without a doubt one of the greatest entertainers of all time. What a classic entertainer he was and I'm sure that anyone that ever saw him perform live will never forget the show. Thank You to all the Veterans that ever spent a Christmas away from their family and to Bob Hope for spending his Christmas with the troops. <https://youtu.be/ppA4qYF7ARo>.
- **Pearl Harbor Memorials.** The visitors' center at the USS Arizona Memorial will stay open during the federal government shutdown. The National Park Service runs the visitors center. But the Honolulu Star-Advertiser reports nonprofit organizations that operate historic sites at Pearl Harbor will provide financial support to keep the center open. Pacific Historic Parks President Aileen Utterdyke says the nonprofits will do their best to avoid the disruption and inconvenience of a shutdown. Other nonprofits chipping in are the USS Bowfin Submarine Museum & Park, the Battleship Missouri Memorial and Pearl Harbor Aviation Museum.
- **Airborne Beer.** At <https://youtu.be/1Ze2H8nvUAM> WWII veteran Vince Speranza tells the Airborne Beer story that occurred at the Battle of the Bulge.
- **Military Funerals.** New York National Guard officials say honor guard teams will have conducted 11,115 military funerals by the time the current year ends at midnight Monday. That's slightly down from the 11,170 funeral services conducted across the state last year.
- **Navajo Code.** At <https://youtu.be/2QK-a7139ys> author, poet, and storyteller Bob Welsh tells the story of the young Navajo marines who helped take the island of Iwo Jima. If you like that you might want to go to <https://youtu.be/uqykFf-6NYg> for his story of the sinking of the USS Indianapolis (CA-35)



[Source: Various | December 31, 2018 ++]

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## **Aquino International Airport (MNL) ► DHS Security Alert**

The U.S. Department of Homeland Security (DHS) announced 26 DEC the determination that aviation security at Ninoy Aquino International Airport (MNL), which serves as a last-point-of-departure airport for flights to the United States, does not maintain and carry out effective security consistent with the security standards established by the International Civil Aviation Organization (ICAO). This determination was based on assessments by a team of security experts from the Transportation Security Administration (TSA).

In view of this finding and effective immediately, airlines issuing tickets for travel between the United States and MNL are directed to notify passengers in writing of this determination. The Secretary has also directed this advisory be displayed prominently at all U.S. airports that provide regularly scheduled service to MNL and that it be published in the Federal Register, pursuant to sections 114 and 44907 of Title 49 of the United States Code.

In coordination with the U.S. Department of State and the Department of Transportation, TSA representatives have been working with the Philippine government to assist airport and transportation authorities in bringing MNL up to international security standards. TSA will continue to work with the Philippines and assist its aviation authorities with correcting the security deficiencies at the airport. In addition, TSA will continue to assess security measures at the airport and take appropriate actions as warranted. Under section 44907 of Title 49 of the United States Code, DHS is charged with the responsibility of assessing security at foreign airports with direct service to the United States to ensure they meet international standards as set by ICAO. [Source: U.S. Embassy Manila | December 26, 2018 ++]

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## **HASC Update 08 ► New Chairman Puts White House On Notice**

"Constant misinformation from the president is a real problem in a democratic society, and we in Congress have got to do our best to hold him accountable," said Rep. Adam Smith (D-WA) who assumes chairmanship of the House Armed Services Committee (HASC) in January. Smith was reacting to a tally of inaccurate claims by President Donald Trump, in speeches or tweets, on issues military people and veterans care about, such as the relative size of pay raises, the purpose of border deployments, assertions of readiness in disarray before he became president, and his premature claims of expanded health care choices for veterans who rely on the Department of Veterans Affairs medical system.

The latest occurred during Trump's brief visit with U.S. troops in Iraq on 26 DEC when he said again as he had last May, that "the big pay raise you just got" -- 2.4 percent last January, a 2.6 percent increase to take effect next month -- was the first raise in "more than 10 years," according to a White House transcript. And Trump added, falsely, that the military raise was 10 percent. On 12 DEC, following an hour-long press breakfast hosted by the Defense Writers Group, Smith warned that a new Democratic majority in the House no longer will allow Trump misstatements targeting troops to slide.

At the breakfast, Smith also said the House committee with Democratic majority will resist some declared presidential plans for the Defense Department, including creation of a Space Force and a five percent bump in defense spending next year, which Trump embraced this month, reversing an earlier call for cuts. On Space Force, Smith said, there is "bipartisan concern about creating a separate branch of the military." Even defense officials, he said, weren't "crazy about Space Force until the president decided we had to have one. ... But they know this isn't the best way." He conceded a need "to place a greater emphasis on space" because "the Air Force hasn't done as good a job managing our space assets as they could. Difficulties we've had with space launch has been a good example."



The company United Launch Alliance (ULA) got "this monopoly 20 years ago," and enormous sums have been spent, Smith said. "We have become reliant on Russian-made engines" on arguments that a U.S. investment would be too costly and "competition is impossible," he said. And yet, the company "SpaceX proved us wrong; they went out and did it." Launch is just one of area of underperformance, Smith said. "But creating a whole new bureaucracy, a whole new branch, to address it [is not] the best way. It costs more money than it nets." On securing the border with Mexico, Smith said Trump's deployment of active-duty forces before last November's elections, as a caravan of immigrants approached seeking asylum, was an "optics thing ... to make people believe this is an invasion and a huge problem." It was "a misuse of our troops," he said.

Trump "misunderstands the problem," Smith added. Democrats agree that border security is important. Over the last dozen years, the border security budget quintupled, resulting in "a significant decline in unlawful border crossings," he said. "We've had Guard and Reserve troops down there. ... We've built a wall; the president seems to have missed that. [But] on a lot of the property where the president wants [more] wall, some of it is tribal land, some of it is privately owned land, some of it is like 10,000 feet high, so you're not going to put a wall up there," Smith said. "The challenge we are facing now is different. It's asylum seekers. You don't need to build more security because folks are not trying to sneak in. They are turning themselves in [to get] through the process," he said. "I don't deny there has been a significant increase in people seeking asylum, but the solution to that is not to harden the border. The solution is to hire more judges and expedite the process." Trump, Smith said, misstates the challenge to stoke fear. He echoed Sen. Chuck Schumer, ranking Democrat in the Senate, to note that of \$1.3 billion in border security money approved for the current year, the administration had spent only six percent, or about \$78 million.

Smith said he agrees with Democratic colleagues that defense spending needs to be brought into balance with spending on domestic programs. "It's fair to say that in a Democratic budget, in a tight environment scenario, we're going to want to have other priorities in addition to defense," he said. "How do we do that? We did it last year by agreeing that we just weren't going to worry about how much money we spent ... on defense or domestic priorities. I don't know that that's going to work in the future." The question then for defense budgets, Smith said, is "what's the right number, assuming a return to some kind of fiscal sanity."

The Republican approach to national security "is to point out all the areas where we don't have enough capability and say we have to spend more money," he said. Under current "strategy, we have to win a war with China and Russia, preferably simultaneously. We have to stop North Korea. And do all this stuff that, frankly, adds up to more money than we possibly have." Smith added, "I'm interested in trying to find a national security strategy that balances risk [and] also understands that the strategy has to fit within a realistic budget framework. We can't do everything." He noted recent arguments from the department that any budget below \$733 billion for fiscal 2020 "would increase our risk," he said. "Well anything below \$1 trillion will increase our risk? What's the magic of 733? I have asked that of several Pentagon officials. Thus far, I have not been satisfied with the answer."

Trump earlier this year ordered all federal departments, including the DoD, to cut budgets for 2020 by five percent. He even tweeted in early December that the \$716 billion in defense spending authorized for 2019 was "crazy." The next day, however, Trump met with Defense Secretary Jim Mattis and top Republicans on the Armed Services Committee and agreed to back \$750 billion for defense in 2020 -- \$27 billion more than the DoD projected before Trump directed a department budget cut of five percent. Smith noted that the nation's debt has reached \$22 trillion and would soon be climbing by \$1 trillion annually if Congress doesn't act. Interest on the debt will surpass the size of the defense budget this fiscal year, he said. The debt "hangs over everything" because there's not "money to do what we'd all like to do" including repair bridges, roads and other deteriorating infrastructure, he added.

A prediction Smith got wrong in conversing with reporters in mid-December was the longevity of Mattis as defense chief. "I think President Trump knows how important he is to the administration and what they're doing," Smith said. "I don't see any evidence whatsoever that he wants to leave or that the president wants him to." A week later, Trump announced the withdrawal 2000 U.S. troops from Syria, a move Mattis vehemently opposed. The next day, Mattis became the first defense secretary to resign in protest over presidential orders impacting military operations.

Congressional leaders and U.S. allies, who had not been consulted, joined in criticizing the abrupt withdrawal, arguing it betrayed Kurdish forces allied with the U.S. in fighting the Islamic State.

Russian President Vladimir Putin and President Recep Tayyip Erdoğan of Turkey, who threatens to wipe out the Kurds, praised the move. In his resignation letter, Mattis spelled out his differences with Trump on respecting allies and "being clear-eyed about both malign actors and strategic competitors" like Russia and China. Trump initially praised Mattis. When news reports focused on the tone of Mattis' letter, which Trump apparently had not read, the president criticized the retired Marine Corps general and ordered his departure by 1 JAN, two months earlier than Mattis planned to ensure a smooth transition. [Source: Military.com | Tom Philpott | December 27, 2018 ++]

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## **Border Wall Update 06 ► Vet's GoFundMe Raises \$8M in 9 Days to Pay for Wall**

An airman who survived the most catastrophic war wounds in the service's history has started a fundraiser — with a goal of \$1 billion — in an effort to pay for the U.S.-Mexico border wall. Brian Kolfage ([Bkolfage@gmail.com](mailto:Bkolfage@gmail.com)), a triple-amputee Purple Heart recipient, started the [GoFundMe account, "We The People Will Fund The Wall."](#) amidst ongoing deliberations on how the border wall, a campaign promise of President Donald Trump, will actually be funded. Trump most recently stated it will be U.S. troops who are tasked with building the wall if Democrats refuse to fund the project, a notion the president emphasized over a series of 19 DEC tweets discussing border security.

Kolfage, meanwhile, had enough of the delays resulting from back-and-forth funding discussions, and decided to encourage the American public — specifically those who voted for President Trump — to pay for the controversial project. "If the 63 million people who voted for Trump each pledge \$80, we can build the wall," Kolfage wrote on the fundraiser page. "That equates to roughly \$5 billion, Even if we get half, that's half the wall. We can do this." Donations have been pouring in since Kolfage started the fundraiser fourteen days ago, already generating more than \$18 million from a total of more than 301,519 donors.

Kolfage says 100 percent of the donations will go toward wall construction, and that a point of contact within the Trump administration has been made to secure "where all the funds will go upon completion." In the event the goal — or a total sum in the neighborhood of the goal — is not reached, Kolfage says every donor will receive a full refund. "This won't be easy, but it's our duty as citizens," he says.



**The Kolfage Family Goal**

Kolfage became the most catastrophically wounded airman to survive his injuries when, while deployed to Iraq on Sept. 11, 2004, a 107mm enemy rocket impacted just three feet away from him. Both of his legs were instantly shredded, he lost his dominant right hand and his lung collapsed. Medics would go on to perform hours of life-saving surgery before placing Kolfage on a flight to Walter Reed Medical Center in Washington, where he arrived only 36 hours after being wounded — the fastest medevac to the U.S. from a war zone in history. Kolfage completed rehab and walked out of the hospital only 11 months after being wounded. "As a veteran who has given so much — three

limbs — I feel deeply invested to this nation to ensure future generations have everything we have today,” he wrote on the fundraiser page.

A donation of this scale to fund a federal project may be unprecedented, but it would not mark the first time the government has accepted large contributions from private donors. Billionaire David Rubenstein, co-founder of the Washington-based private-equity firm, the Carlyle Group, donated nearly \$40 million between restoration and preservation projects on the Washington Monument, the Marine Corps War Memorial’s Iwo Jima sculpture, President James Madison’s historic Virginia residence, Robert E. Lee’s Arlington House and the White House Visitor Center.

**Note:** Contributions via the <https://www.gofundme.com/TheTrumpWall/donate> website require a mandatory tip of 10% which goes to the GoFundMe Company for administrative fees. Thus, if Brian Kolfage reached his one billion dollar goal solely through the GoFundMe Company it would collect \$100,000,000 in tips. Additionally, according to the GoFundMe website, the company accesses from the collections a standard payment processing fee of 2.9% plus \$0.30 per donation to allow for credit card processing and safe transfer of funds. As of this writing according to the charges posted on their website they have already collected \$1,827,337 in tips and will be reducing from the \$18M+ donated by the 301,519 donors \$529,928 in processing fees plus \$90,455 in donation fees. Also, according to Consumer Affairs at <https://www.consumeraffairs.com/business/gofundme.html> this company is not yet accredited by them. To avoid their use and maximize your donation CHECK DONATIONS can be made Payable to: “We Fund The Wall” and sent to Brian Kolfage, 4833 Front St. Unit B-158, Castle Rock, CO 80104

[Source: MilitaryTimes | J.D. Simkins | December 20 & 30, 2018 ++]

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## Retirement Planning Update 18 ► 8 Surprising Things Nobody Tells You About It

Most of us spend decades working and dreaming of a day when we can retire. But when we finally arrive at our post-work destination, it’s not unusual to find ourselves in a world of surprises. Knowing what to expect in advance can help you prepare for — and adjust to — life in your golden years. Following are some key things no one tells you about before you retire.

**1. Housing will remain your biggest expense** -- Many retirees dream of paying off their mortgage so they will be free to spend their money on travel and other activities. But the reality is that housing likely will remain the biggest expense in your budget for as long as you live. Retirees in four separate age cohorts all said they spent more money on maintaining a home than anything else, according to a survey by the Employee Benefit Research Institute. In every age group, housing was cited as the top cost by at least 42 percent of respondents. No other expense — not even health care — was even close. Some of this cost pain may be self-inflicted. Merrill Lynch and Age Wave surveyed 3,000 retirees and found that 30 percent of those who moved during retirement purchased a larger — and presumably, more expensive — home than their previous digs.

**2. Work will not end — it will simply change** -- You will probably work in retirement — and not just because you have to. More than 70 percent of people say they want to work during retirement, according to the findings of “Work in Retirement: Myths and Motivations,” a joint study by Merrill Lynch and Age Wave. As you age, chances are good that the nature of work will change, though. The study found that 3 in 5 retirees plan to launch a new line of work that differs from what they have done in the past. Working retirees also are three times more likely than pre-retirees to own their own business.

**3. If you’ve never volunteered before, you won’t start in retirement** -- About 90 percent of Americans say they would like to do volunteer service for someone or some cause that needs their help. But just 25 percent actually do so, according to the Stanford Center on Longevity. When asked why they don’t follow through on the wish to help, Americans most commonly cite a lack of free time. Yet, retirees — with plenty of time on their hands — do not

volunteer at rates that are any higher than those of workers. And among people who never volunteered during their working years, just one-third finally begin volunteering during retirement.

**4. Retirement can be lonely for men** -- In some ways, retirement is more challenging for women. Because they live longer than men, they will have to stretch the funds from their nest eggs over a longer period. To make matters worse, women generally start with less in retirement savings than men do. But women who are single have one big advantage over their male counterparts: They are less likely to be lonely. Just 48 percent of retired men who live alone say they are very satisfied with the number of friends they have, according to an analysis of Pew Research Center survey findings. However, a robust 71 percent of women who live alone are satisfied with the number of friends they keep.

**5. Health issues likely will catch you by surprise** -- Slightly more than one-third of retirees — 34 percent — say health problems have put a damper on their retirement years, according to a survey from the Nationwide Retirement Institute. And 75 percent of those folks say their health problems emerged sooner in life than they expected. To make matters worse, one-quarter (24 percent) say health-related expenses keep them from living the retirement of their dreams. Such sobering numbers underscore why many people would benefit from opening a health savings account and stashing as much cash as possible into that HSA.

**6. As you grow older, you will feel younger** -- Everyone has heard the cliché: “You’re only as old as you feel.” If that is true, here is some good news for retirees: Paradoxically, the older people get, the younger they are likely to feel, according to “Growing Old in America: Expectations vs. Reality,” a paper from the Pew Research Center. For example, among people ages 18-29, about half say they feel their age, one-quarter feel older than their age and another one-quarter feel younger. However, among those 65 and older, 60 percent say they feel younger than their age and 32 percent say they feel exactly their age. Just a scant 3 percent say they feel older than their age.

**7. Your early golden years might not gleam as you had hoped** -- Nearly one-third of recent retirees — 28 percent — say life is worse in retirement than it was during their working years, according to the Nationwide Retirement Institute survey. What is the source of this gloom and doom? Money — or lack thereof. Among those who lament post-work life, 78 percent cite a lack of income and 76 percent cite a high cost of living as the top factors in giving them the blues during their golden years. The message to future retirees is obvious: Save early, save often and keep saving. For more tips, check out “[Ready to Rescue Your Retirement in 2018? Here’s How.](#)”

**8. Initial disappointment will give way to later satisfaction** -- If you are among those disappointed with retirement, take heart: As with so many things, retirement is what you make it. You can take steps to boost your overall satisfaction with life during your golden years. For example, researchers at the University of Exeter in the United Kingdom found that people who volunteer are less likely to be depressed and more likely to be satisfied with life. There is even evidence that volunteers live longer. So, if retirement has got you down, stop gazing at your navel and start looking outward at ways to help others. A lot of other research has found that a happy marriage and spending time with close family and friends can greatly boost retirement satisfaction. Even if you don’t take steps to make yourself happy, you might just end up feeling joyous anyway. The Pew Research Center found that 45 percent of adults 75 and older believe life has turned out better than they expected. Just 5 percent say it has turned out worse.

[Source: MoneyTalksNews | Chris Kissell | December 21, 2018 ++]

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## **Retirement Planning Update 19 ► Best Places to Retire Abroad in 2019**

The average retiree’s Social Security benefit is only \$1,420 a month. But that’s no problem for folks who opt to spend their golden years in the Algarve region of Portugal. There, a couple can retire comfortably on as little as \$1,700 per month, according to Live and Invest Overseas. But the Algarve offers a lot more than just an affordable cost of living. Based on an array of factors, this coastal region of Europe recently ranked as the No. 1 place to retire abroad in Live

and Invest Overseas' [2019 Overseas Retirement Index](#). It also has taken the top honor several times in the past, including in 2018.

### **Why the Algarve?**

Portugal in general earned especially high marks in the categories of residency program and health care. The nation's Golden Visa program makes it easier to establish residency in Portugal than in other countries in the 2019 index, according to Live and Invest Overseas. And legal foreign residents who register with their local medical center can get public health care. The Algarve in particular earned high marks for crime and safety and for recreation opportunities — at least for those who enjoy golf courses and beaches. The region is also home to areas where you can get by on English alone. Other advantages to this region off the Atlantic Ocean include short and mild winters and an undervalued real estate market. You could buy a place for \$150,000 or less. If you'd rather rent, a two-bedroom apartment runs as little as \$720 per month. That would leave a retired couple plenty of Social Security money for other spending each month.

The Algarve is one of 21 destinations that ranked in the latest index. Kathleen Peddicord, publisher of Live and Invest Overseas and author of the book "[How to Retire Overseas](#)," describes these locales as "covering the spectrum of every lifestyle option." In fact, Peddicord notes that the annual Overseas Retirement Index is designed to help you make an informed decision as to which overseas retirement destination would suit you best. The latest index ranks locales based on 15 factors. A few factors are financial, including taxes and real estate prices. Others address everything from the quality of health care and infrastructure to how commonly English is spoken and how easy it is to establish residency. The top 10 destinations for 2019 are:

- Algarve, Portugal
- Annecy, France
- Bled, Slovenia
- Canggu, Bali
- Cascais, Portugal
- Città Sant' Angelo, Italy
- Cuenca, Ecuador
- Da Lat, Vietnam
- Da Nang, Vietnam
- Fortaleza, Brazil

[Source: MoneyTalksNews | Karla Bowsher | December 21, 2018 ++]

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## **DPRK Nuclear Weapons Update 24 ► Removal Hinges on U.S. Nuclear Threat Removal**

North Korea said 20 DEC it will never unilaterally give up its nuclear weapons unless the United States first removes what Pyongyang called a nuclear threat. The surprisingly blunt statement could rattle South Korea and the fragile trilateral diplomacy to defuse a nuclear crisis that has had many fearing war. The latest from North Korea comes as the United States and North Korea struggle over the sequencing of the denuclearization that Washington wants and the removal of international sanctions desired by Pyongyang. The statement carried by the North's official Korean Central News Agency also raises credibility problems for the liberal South Korean government, which has continuously claimed that North Korean leader Kim Jong Un is genuinely interested in negotiating away his nuclear weapons as Seoul tries to sustain a positive atmosphere for dialogue.

The North's comments may also be seen as proof of what outside skeptics have long said: that Kim will never voluntarily relinquish an arsenal he sees as a stronger guarantee of survival than whatever security assurances the United States might provide. The statement suggests North Korea will eventually demand the United States withdraw

or significantly reduce the 28,500 American troops stationed in South Korea, a major sticking point in any disarmament deal. Kim and President Donald Trump met 12 JUN in Singapore where they agreed on a vague goal for the “complete denuclearization” of the Korean Peninsula without describing when and how it would occur. The leaders are trying to arrange another meeting for early next year.

But North Korea for decades has been pushing a concept of denuclearization that bears no resemblance to the American definition, with Pyongyang vowing to pursue nuclear development until the United States removes its troops and the nuclear umbrella defending South Korea and Japan. In Thursday’s statement, the North made clear it’s sticking to its traditional stance on denuclearization. It accused Washington of twisting what had been agreed on in Singapore and driving post-summit talks into an impasse. "The United States must now recognize the accurate meaning of the denuclearization of the Korean Peninsula, and especially, must study geography," the statement said. "When we talk about the Korean Peninsula, it includes the territory of our republic and also the entire region of (South Korea) where the United States has placed its invasive force, including nuclear weapons. When we talk about the denuclearization of the Korean Peninsula, it means the removal of all sources of nuclear threat, not only from the South and North but also from areas neighboring the Korean Peninsula," the statement said.

The United States removed its tactical nuclear weapons from South Korea in the 1990s. Washington and Seoul have not responded to the North Korean statement. North Korea's reiteration of its long-standing position on denuclearization could prove to be a major setback for diplomacy, which was revived early this year following a series of provocative nuclear and missile tests that left Kim and Trump spending most of 2017 exchanging personal insults and war threats. The statement could jeopardize a second Trump-Kim summit as the United States may have difficulty negotiating further if the North ties the future of its nukes to the U.S. military presence in the South, analysts said. South Korean President Moon Jae-in, who met Kim three times this year and lobbied hard for the Trump-Kim meeting, has said Kim wasn't demanding the withdrawal of U.S. troops from the Korean Peninsula as a precondition for abandoning his nuclear weapons. But Kim has never made such comments in public.

"The blunt statement could be an indicator that the North has no intentions to return to the negotiation table anytime soon," said Shin Beomchul, a senior analyst at Seoul's Asan Institute for Policy Studies. "It's clear that the North intends to keep its nukes and turn the diplomatic process into a bilateral arms reduction negotiation with the United States, rather than a process where it unilaterally surrenders its program." Yang Moo-jin, a professor at Seoul's University of North Korean Studies, said it's unlikely that the North would push things too far and allow the momentum for dialogue to collapse. Pyongyang has been strengthening its demands for the removal of sanctions and its latest statement is another attempt to win concessions from Washington, Yang said. "Pyongyang is sending a message to Washington that confrontation and dialogue cannot coexist," Yang said.

The nuclear negotiations between Washington and Pyongyang have stalled since the Trump-Kim meeting. The United States wants North Korea to provide a detailed account of nuclear and missile facilities that would be inspected and dismantled under a potential deal, while the North is insisting that sanctions be lifted first. Since engaging in diplomacy, North Korea has unilaterally dismantled its nuclear testing ground and parts of a missile engine test facility and suspended nuclear and long-range missile tests. However, none of those moves were verified by outsiders, and most experts say they fall short as material steps toward denuclearization. In the third meeting between Kim and Moon in September, the North also said it would dismantle its main nuclear facility in Nyongbyon if the United States takes "corresponding measures," which the state media later specified as sanctions relief.

Kim declared his nuclear force was complete after the torrent of weapons tests in 2017, including the detonation of a purported thermonuclear weapon and three test-flights of intercontinental ballistic missiles potentially capable of reaching the U.S. mainland. Several reports from private analysts in recent weeks have accused North Korea of continuing nuclear and missile development, citing details from commercial satellite imagery. "If we unilaterally give up our nuclear weapons without any security assurance despite being first on the U.S. list of targets for pre-emptive nuclear strikes, that wouldn't be denuclearization — it would rather be a creation of a defenseless state where the balance in nuclear strategic strength is destroyed and the crisis of a nuclear war is brought forth," the KCNA said.

"The corresponding measures we have asked the United States to take aren't difficult for the United States to commit to and carry out. We are just asking the United States to put an end to its hostile policies (on North Korea) and remove the unjust sanctions, things it can do even without a snap of a finger." The North Korean statement came a day after Stephen Biegun, the Trump administration's special envoy on North Korea, told reporters in South Korea that Washington was reviewing easing travel restrictions on North Korea to facilitate humanitarian shipments to help resolve the impasse in nuclear negotiations.

During his four-day visit, Biegun plans to discuss with South Korean officials the allies' policies on North Korea, including the enforcement of sanctions. The meetings are likely to include conversations about a groundbreaking ceremony the Koreas plan to hold at the border village of Panmunjom next week for an aspirational project to reconnect their roads and railways. The North has yet to respond to Biegun's comments. [Source: The Associated Press | Kim Tong-Hyung | December 20, 2018 ++]

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## **Syria Update 03** ► **How the U.S. Got Into the Fight, And How Trump Is Trying To Get Out**



**Soldiers with the 3rd Cavalry Regiment fire artillery at known ISIS locations near the Iraqi-Syrian border, June 7, 2018. Coalition forces provided fire support to assist the Syrian Democratic Forces during Operation Roundup, the military offensive against the terrorist organization in Syria.**

Defense Secretary Jim Mattis on 23 DEC signed the order to withdraw an estimated 2,200 U.S. forces from Syria, the Pentagon said. On Sunday, just days after stating that U.S. troops would begin to return home immediately, Trump said he'd spoken with Turkey's president Recep Erdogan to coordinate a "slow and highly coordinated pullout." Military officials said they were still in the dark about how a drawdown would take place, or what the timeline would be. Marine Corps Commandant Gen. Robert Neller, traveling overseas to visit troops during the holidays, was asked by Marines he visited what they could expect next. "The honest answer is I have no idea," Neller said, according to the Wall Street Journal.

### **HOW IT STARTED**

In September 2014, then-President Barack Obama launched a U.S. air campaign against the Islamic State in Syria, one month after starting airstrikes in neighboring Iraq. The Islamic State had built substantial military firepower in Syria, which it used to sweep across western and northern Iraq earlier in 2014. In late 2015 the first American ground troops entered Syria — initially 50, growing to the current official total of about 2,000. They recruited, organized and advised thousands of Syrian Kurdish and Arab fighters, dubbed the Syrian Democratic Forces, and pushed IS out of most of its strongholds.

### **MILITARY OPERATIONS**

To date, the U.S.-led coalition has launched airstrikes on at least 17,000 locations in Syria since the start of the operation. Last week, there were strikes on 208 locations, largely on Islamic State fighters and facilities in the Middle Euphrates River Valley, according to the U.S. military. Thousands of IS fighters have been killed or captured, but

U.S. military officials say there are still as many as 2,000 insurgents still in the MERV, and a number of others who have escaped to various locations around the country.

### **COMPLICATIONS**

Russia joined the big-power entanglement in Syria in the fall of 2015. Moscow said it was there to defeat terrorists, but Washington objected, saying the Russian military was propping up Syrian President Bashar Assad and making it more difficult to eliminate IS. To avoid aerial confrontations and accidents, U.S. and Russian military officials set up a telephone “deconfliction line,” which remains in effect. Turkey's concern about links between the U.S.-supported Syrian Kurdish militias and Kurdish insurgents inside Turkey added a further complication for Washington. The Turkish military intervened in northern Syria, prompting the Syrian Kurds to temporarily abandon the fight against IS. Iran has also maintained a presence in the country, supporting Assad and supplying weapons, the U.S. has asserted.

### **THE U.S. PULLOUT**

President Donald Trump said his administration had continued the Syria fight only because of the IS threat. On 19 DEC the president tweeted, “We have defeated ISIS in Syria,” and later U.S. officials said he had ordered a full withdrawal of U.S. forces there. The Pentagon said in a prepared statement that IS-held territory had been “liberated,” but added that the U.S. would continue “working with our partners and allies to defeat ISIS wherever it operates.” Officials refused to say when all U.S. troops would be out of Syria.

### **REACTION TO THE DECISION: OPPONENTS**

The decision has been met with widespread condemnation and only a smattering of support. Pentagon leaders were largely mum on Wednesday, adhering to the mandate that U.S. civilian leaders make policy and the military salutes and moves forward. But top defense officials have been blunt in recent assessments that the fight against the Islamic State is not over. Brett McGurk, the administration's envoy for the fight against IS, said on 11 DEC: “It would be reckless if we were just to say, well, the physical caliphate is defeated, so we can just leave now. I think anyone who's looked at a conflict like this would agree with that.” Sen. Marco Rubio, a Florida Republican, called the pullout “catastrophic,” and Sen. Lindsey Graham (R-SC) deemed it a “disaster in the making.” Sen. Jeanne Shaheen (D-NH) said an ill-informed and hasty withdrawal may breathe new life into ISIS and other insurgent groups, and “will also cede America's hard-fought gains in the region to Russia, Iran and Assad.”

### **REACTION TO THE DECISION: SUPPORTERS**

Sen. Rand Paul (R-KY) said he was “very supportive” of the decision. “For the first time in my lifetime we have a president with the courage to declare victory and bring the troops home. We haven't had a president in 20 or 30 years who can figure out how to declare victory,” he said. Sen. Bill Cassidy (-LA) said Americans don't want troops in Syria in perpetuity. “We brought them there to crush ISIS. We've crushed ISIS. We have troops in Iraq who can spring over there (to Syria) to do something” if needed.

[Source: The Associated Press | December 19, 2018 ++]

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## **Afghan Peace Talks Update 01 ► Taliban Says US Withdrawal Focus of Talks to End War**

The latest talks between the Taliban and a U.S. peace envoy on the war in Afghanistan focused on the withdrawal of NATO troops, the release of prisoners and halting attacks on civilians by pro-government forces, a Taliban spokesman said 19 DEC. U.S. envoy Zalmay Khalilzad, who tweeted that talks held this week in the United Arab Emirates were “productive,” was in Pakistan on 19 DEC to meet with the chief of the country's army before heading to the Afghan capital Kabul later in the day. The UAE talks also involved Saudi, Pakistani and Emirati representatives. The Taliban have refused to meet directly with the Afghan government, viewing it as a puppet of the U.S.





**U.S. peace envoy Zalmay Khalilzad, left, talks with Pakistani Army Chief Gen. Qamar Javed Bajwa during a meeting in Rawalpindi, Pakistan, Dec. 19, 2018.**

Khalilzad said he would like to see a "roadmap" agreement reached before Afghan presidential elections, scheduled for next April. He has met on several occasions with all sides to try to start direct peace negotiations between the Taliban and the Afghan government aimed at ending America's longest war, now in its 17th year. This would be the first time a U.S. envoy has met with representatives of the Haqqani network, declared a terrorist group by Washington and considered one of the most lethal fighting forces in Afghanistan. In a significant development, three representatives of the Haqqani network — Hafiz Yahya, Saadullah Hamas and Dr. Faqeer, who goes only by a single name — were also present at the talks, according to a Taliban official, who asked not to be identified because of the sensitivity of the talks.

Although part of the Taliban, the Haqqani network has its own military committee. Its leader, Sirajuddin Haqqani, is deputy head of the Taliban. Their prowess on the battlefield makes their presence at the meeting particularly significant because it's unlikely any agreement could be enforced without their support. At the meeting, Khalilzad pressed for the release of two professors from the American University of Afghanistan — American Kevin King, 61, and Australian Timothy Weeks — who were kidnapped from Kabul in August 2016, the Taliban official said. A 2017 video message from King revealed he was in poor health. It is widely believed the two Westerners are being held by the Haqqani group, which has close ties to Pakistan's premier intelligence agency known as the ISI. Haqqanis have been demanding the release of Anas Haqqani, a brother of Sirajuddin captured by Afghan intelligence agents in 2014. Apparently, Taliban leader Haibaitullah Akhundzada ordered the three to attend the UAE meetings, the official said.

"We called for an end to the invasion and they insisted on the exchange of prisoners, including teachers of the university," said the Taliban official, adding there was no discussion about a cease-fire and "we do not hold any discussions on Afghanistan's internal issues with the Americans and we do not want any advice from anyone." Two former inmates at the U.S. prison in Guantanamo Bay, ex-Taliban army chief Mohammed Fazle and former governor of western Herat province, Khairullah Khairkhwa, were also at the meetings. The Afghan government sent a delegation that included the National Security Adviser Hamdullah Mohib to the UAE but it did not take part in the talks, instead holding separate talks with Khalilzad, who said he would meet with Afghan leaders later on 19 DEC in the Afghan capital. Khalilzad's meeting with Pakistan's powerful army chief Gen. Qamar Javed Bajwa was presumably to brief him on the talks, which Pakistan helped orchestrate by getting the Taliban to the UAE. It seems likely Pakistan also played a part in getting the Haqqani network representatives to the meeting.

The U.S. Embassy in Pakistan said Khalilzad met with Bajwa to express "his appreciation for Pakistan's efforts to encourage the Taliban to negotiate directly with the Afghan government and other senior Afghan political figures to reach a political settlement that ends the war in Afghanistan." Taliban spokesman Zabihullah Mujahid said no direct talks with the Afghan government had yet been held. The Taliban view the Afghan government as an American puppet and have long demanded direct talks with the U.S.

The United States and the Taliban have concluded their two days of marathon peace talks in the United Arab Emirates, promising to meet again in the Gulf country for another round "to complete the Afghanistan reconciliation process."

The talks were supposed to last three days, as per earlier official announcements, but neither side explained what prompted them to abruptly end the process. Taliban spokesman Zabihullah Mujahid, in a separate statement, said, “Future negotiation meetings shall continue after deliberations and consultations by both sides with their respective leaderships. [Source: The Associated Press | Kathy Gannon | December 19 & 20, 2018 ++]

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## **Afghan Manning Levels Update 02 ► Trump Directs Withdrawal of 7,000 Troops**

President Donald Trump has directed the Pentagon to withdraw thousands of U.S. troops from Afghanistan in coming months, with an eye towards ending the 17-year deployment of American forces there, a U.S. official confirmed to Military Times. The Wall Street Journal first reported that more than 7,000 service members will begin returning from Afghanistan in coming weeks, per a White House order. The move comes just a day after Trump signaled plans to remove all U.S. forces from Syria, declaring that “We have won against ISIS.”

The U.S. official said there is no timeline set for the return of the troops. The news also comes on the same day as the announced resignation of Defense Secretary Jim Mattis, who said he is leaving the administration so Trump can find a military leader “whose views are better aligned with yours.” The withdrawal announcement also comes amid news first reported by Military Times that Erik Prince’s former security contractor firm, Blackwater USA, had announced its return. Prince has lobbied the Trump administration since the president took office to privatize the war in Afghanistan. “We are coming,” a full-page ad in the January/February 2019 issue of “Recoil” gun and hunting magazine announces.

Mattis referenced several conflicts with Trump in his resignation letter, including Trump’s lack of support for American alliances in the Middle East and Afghanistan. Like the Syria withdrawal, the rapid reduction in U.S. forces in Afghanistan represents an abrupt reversal of previous administration policies. Earlier this month, Mattis said the president and the country were “still committed to this effort” and the Taliban still posed a formidable threat in the region.

Last month, in a nomination hearing to take over U.S. Central Command, Lt. Gen. Kenneth McKenzie Jr., the nominee to lead CENTCOM, said terrorist groups in the country still represented a credible threat to the American homeland. He added that despite years of training from coalition troops, local security forces still did not have the ability to defend the Afghan government without assistance. “They’re not there yet,” he said. “If we left precipitously right now, they would not be able to successfully defend their country.” Trump during his 2016 presidential campaign promised less U.S. military intervention overseas, but after he took office increased the U.S. presence in both the Middle East and Afghanistan upon the advice of his military commanders.

A 7,000-service member cut would roughly half the U.S. military footprint in Afghanistan today. Troops are serving in training and support roles, with less direct contact with enemy fighters. Still, this year has proven to be deadly for American troops in the country. At least 14 since the start of the year. More than 2,400 U.S. military personnel have died since the initial invasion of American forces in 2001. [Source: MilitaryTimes | Leo Shane III & Tara Copp | December 20, 2018 ++]

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## **Afghan Manning Levels Update 03 ► U.S. Troop Withdrawal Impact on War**

The withdrawal of half of the 14,000 U.S. troops serving in Afghanistan will have little impact on the fighting capacity of the Afghan National Security Forces, the spokesman for President Ashraf Ghani said 21 DEC. Haroon Chakansuri was responding to reports the Pentagon is developing plans to withdraw 7,000 American soldiers by the summer. He

said Afghanistan's military has been in charge of the country's security since 2014 when more than 100,000 NATO troops withdrew. Since then, U.S. forces have provided training and advice, assisting in military operations only when requested by Afghan troops. However, the Taliban are stronger today than they have been since their ouster in 2001. They control or hold sway over nearly half the country, carrying out near daily attacks that mostly target Afghan security forces.

Several high ranking Afghan military officials, who spoke on condition they not be identified because they were not authorized to speak to the media, said the morale of Afghanistan's undertrained and poorly equipped security forces was already at a dangerously low ebb. The troops routinely complain about reinforcements that arrive too late, equipment that fails and even running out of food. These officials called America's withdrawal a defeat, comparing it to the U.S.'s evacuation from Vietnam, and Russia's 1979 forced withdrawal from Afghanistan that capped a failed 10-year campaign.

U.S. troops invaded Afghanistan in November 2001 in response to the Sept. 11 attacks. Their ouster of the Taliban returned to power former warlords, whose bitter infighting and runaway corruption had resulted in vast tracts of the capital Kabul being destroyed and given rise to the Taliban, who used a strict and harsh interpretation of Islam to restore calm to the country. Ordinary Afghans have mixed feelings about the presence of U.S. and NATO troops. Many fear their departure believing it will strengthen the Taliban, yet criticize their presence for doing little to improve security, which has deteriorated. Afghans complain bitterly about their deeply corrupt government and see the U.S. — which largely bankrolls the government — as responsible.

Neighbor Pakistan, who has been harshly criticized by Trump for not doing enough to bring the Taliban to the table, had warned that a sudden departure of U.S. troops would result in chaos in Afghanistan and destabilize the region. "The last thing it (Pakistan) wants is a radical Islamist state on its Western border, even if that eliminates or reduces Indian influence in Afghanistan," said Shuja Nawaz, author and fellow at the Atlantic Council's South Asia Center.

Bill Roggio, an Afghanistan analyst with the Washington-based Foundation for Defense of Democracies, says Afghanistan's security forces rely heavily on U.S. airpower against both Taliban and an upstart Islamic State affiliate, and Afghan military officials note the announcement by the Trump administration comes as the country's security is at its worst since 2014, when more than 100,000 NATO troops pulled out of the country and handed off security to Afghans. The U.S. and NATO retreated into a training and advising role. "A complete withdrawal of U.S. forces would very likely cause the Taliban to make gains in key areas throughout Afghanistan," Roggio said. "This likely would cause the general collapse of the (Afghan National Security and Defense Force) as a cohesive fighting force and lead to the return of the warlords."

A Taliban official, who did not want to be identified because he wasn't authorized to speak to the media, called the planned withdrawal a "positive step" that can aid efforts at a negotiated end to the fighting. Since leading the multi-nation invasion of Afghanistan in 2001, the U.S. has lost more than 2,400 soldiers and spent more than \$900 billion in its longest war. U.S. officials, who revealed the Pentagon planning for a gradual withdrawal from Afghanistan, spoke on condition of anonymity to discuss internal deliberations. While U.S. soldiers occasionally accompany Afghan troops on ground operations, the bulk of American military action in Afghanistan is the air support provided to Afghan ground troops.

In recent months, there has been a renewed effort to make progress on peace talks with the Taliban. Officials now worry that any move to withdraw U.S. troops this year could dampen those prospects and encourage the Taliban to wait it out until they can take advantage of the gaps when U.S. forces leave. Withdrawing troops would also seem to contradict U.S. President Donald Trump's earlier statements that promised to deny Taliban insurgents advance warning of U.S. military strategy. Trump strongly criticized former President Barack Obama for announcing the 2014 withdrawal nearly a year before troops left. For many Afghans there is a mixed reaction to the presence of U.S. and

NATO troops. Many fear their departure believing it will strengthen the Taliban, yet criticize their presence as having done little to improve the security situation, which has deteriorated in recent years. [Source: The Associated Press | Amir Shah & Kathy Gannon | December 21 & 22, 2018 ++]

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## **U.S. War Privatization ► Are America's Wars About to be Privatized?**

Secretary of Defense Jim Mattis is out. Mattis' resignation comes amid news that President Donald Trump has directed the drawdown of 2,000 U.S. forces in Syria, and 7,000 U.S. forces from Afghanistan, a U.S. official confirmed to Military Times, a story first reported by the Wall Street Journal. This month, in the January/February print issue of the gun and hunting magazine "Recoil," the former contractor security firm Blackwater USA published a full-page ad, in all black with a simple message: "We are coming." Is the war in Afghanistan — and possibly elsewhere — about to be privatized?

If Blackwater returns, it would be the return of a private security contractor that was banned from Iraq, but re-branded and never really went away. By 2016 Blackwater had been re-branded several times and was known at the time as Constellis Group, when it was purchased by the Apollo Holdings Group. Reuters reported earlier this year that Apollo had put Constellis up for sale, but in June the sale was put on hold.



**Erik Prince (left) & Blackwater's Ad in Recoil Magazine (Right)**

Blackwater's founder and former CEO Erik Prince has courted President Donald Trump's administration since he took office with the idea that the now 17-year Afghan War will never be won by a traditional military campaign. Prince has also argued that the logistical footprint required to support that now multi-trillion dollar endeavor has become too burdensome. Over the summer and into this fall Prince has engaged heavily with the media to promote the privatization; particularly as the Trump administration's new South Asia Strategy, which was crafted with Mattis, passed the one-year mark. Prince has no connection to the current Constellis group; if Blackwater does return to operations, it is not clear what, if any tie, Prince would have to the endeavor. Constellis, which had maintained a footprint at Camp Integrity by the Kabul Airport through its previous iteration as "Academi" has leased land at the facility to hold another 800 personnel, Military Times learned.

The news of a leaning on a smaller number of privatized forces, instead of a larger U.S. military footprint — and contracted support for U.S. forces that knew few bounds and at times included coffee shops, base exchanges, restaurants, a hockey rink and local vendor shops — may be welcomed by current U.S. military leadership on the ground. That includes former Joint Special Operations Command chief Army Lt. Gen. Scott Miller, a source familiar with Miller's approach told Military Times. Miller replaced Gen. John Nicholson as the head of all U.S. and NATO forces in Afghanistan in September.

In a previous exclusive interview with Military Times, Prince said he would scrap the NATO mission there and replace the estimated 23,000 forces in country with a force of 6,000 contracted personnel and 2,000 active-duty Special

Forces. The potential privatization of the Afghan War was previously dismissed by the White House, and roundly criticized by Mattis, who saw it as a risk to emplace the nation's national security goals in the hands of contractors. "When Americans put their nation's credibility on the line, privatizing it is probably not a wise idea," Mattis told reporters in August. But Mattis is out now, one in a series of moves that has surprised most of the Pentagon. Drastic change would "be more likely" now, one DOD official said. [Source: MilitaryTimes | Tara Copp | December 20, 2018 ++]

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## **Japan Defense** ► **New Approved Guidelines Call for More Spending**

According to new defense guidelines approved 18 DEC, Japan will be taking steps to counter potential threats from North Korea and China and other vulnerabilities. Cited plans cover the country's first aircraft carrier and big increases in defense spending and weapons capability in the coming years. The guidelines approved at a meeting of Prime Minister Shinzo Abe's Cabinet call for refitting an existing helicopter carrier (Izumo) into a ship that can deploy expensive, U.S.-made F-35B stealth fighters capable of short takeoffs and vertical landings. Japan plans to buy 147 F-35s, including 42 F-35Bs, over the next decade.

The guidelines would replace the current defense plan halfway through its intended lifespan and underscore Abe's push to expand Japan's military role and capability to make it, as he puts it, "a normal country." He has long wanted to revise Japan's U.S.-drafted constitution that renounces war and has already broadened the concept of self-defense to allow Japanese personnel to defend allied military forces as Japan increasingly works alongside American troops. Defense officials say Japan needs higher deterrence and increased missile defense and fighter capability as North Korea's missile and nuclear threats remains unchanged in the absence of concrete steps to dismantle them, and China's maritime activity has grown increasingly assertive. The new guidelines say Japan needs to be well-prepared and to show it can withstand threats, noting the archipelago is prone to natural disasters and its coastline is dotted with vulnerable nuclear power plants.

Officials say the Maritime Self-Defense Force's helicopter carrier Izumo, a 250-meter- (820-foot)-long, flat-top destroyer that can carry 14 helicopters, is set to be refitted as an aircraft carrier. Japan has relatively little land on which to build runways long enough for conventional F-35s, and an aircraft carrier would be particularly useful in the western Pacific, where Japan tries to defend remote islands, including those disputed with China, and to play a greater role as part of the U.S.-Japan alliance. A cost estimate for the refitted carrier wasn't given. The work would be done over five years and the ship would carry 10 stealth fighters. The refitting of a second helicopter carrier would follow. The step is a major shift to Japan's postwar naval defense, which has lacked aircraft carriers in part out of concerns that they may remind Japan's Asian neighbors of aggression by Japan's wartime Navy.

Critics say possession of an aircraft carrier would give Japan a strike capability in violation of its pacifist constitution that limits use of force to self-defense only. Japan, under the new defense guidelines, also plans to possess cruise missiles designed to hit enemy targets, which opponents say could violate Japan's pacifist principle. China urged Japan to stick to a defense-only policy and peaceful development. "Due to historical reasons, neighboring countries in Asia and the international community have long been highly concerned about Japan's moves in military and security fields," Chinese Foreign Ministry spokeswoman Hua Chunying told reporters in Beijing. Japan was making "groundless and irresponsible accusations against China's normal defense construction and military activities" to play up the China threat, she said.

Defense officials brushed off the criticism, saying Izumo will be a multifunctional warship used as an aircraft carrier only when necessary for national defense. Chief Cabinet Secretary Yoshihide Suga said the plan is mainly for fighter pilots in case of an emergency at sea and that it "falls within the minimum necessity allowed under the constitution." He said the revised guidelines presented what Japan truly needs to protect its people and portrayed what Japan's future defense should be.



**This May 2017 photo shows Japanese Maritime Self-Defense Force's helicopter carrier Izumo.**

The guidelines say Japan needs to beef up its air defense capability in the Pacific, while expanding surveillance in the area. The Defense Ministry says Japan plans to purchase 105 conventional F-35s and 42 F-35Bs to replace some of its fleet of F-15s. The big price tag for the jets — a F-35B costs about 10 billion yen (\$90 million) — will drive up Japan's defense spending, which has already climbed steadily for six straight years since Abe took office at the end of 2012. Japan plans to spend 235 billion yen (\$2 billion) to buy a pair of land-fixed U.S. missile defense systems, Aegis Ashore, as well as other American missile interceptors. The Cabinet, under the guidelines, also approved a new Medium Term Defense Program requiring a record five-year defense spending of 27 trillion yen (\$240 billion) beginning in 2019, up more than 2 trillion yen (\$17.6 billion) from an earlier five-year defense budget.

As Japan comes under pressure from President Donald Trump to allow more exports from the U.S., purchases of costly American weapons would be a way to reduce the U.S. trade deficit, while enhancing military cooperation between the allies. Japan's U.S. arms purchases have surged, and the Defense Ministry came under criticism by the government's Board of Audit for agreeing too easily to Washington's hefty asking price. The guidelines said Japan will seek more cost-efficient purchase of advance-capability U.S. equipment, while pushing for more joint research and development. Buying more American weapons, however, would be a setback for Japan's fledgling defense industry and its hopes to develop its own replacement of F-2 fighter jets are uncertain. The guidelines did not mention whether the F-2 successor would be made in Japan or jointly developed.

The guidelines also called for setting up a unit specializing in space, cyberattacks and electronic warfare, while integrating the ground maritime and air forces to better coordinate operations. Japan should aim for a unified, simultaneous "multi-dimensional and unified defense capability" that breaks away from the conventional concept of ground, maritime and air defense, the guidelines said. As the fast-aging country faces a declining population and workforce, Japan will accept more women to join the self-defense force, postpone retirement age and promote research and development of robotics and unmanned equipment, the guidelines said. [Source: The Associated Press | Mari Yamaguchi & Liu Zheng | December 18, 2018 ++]

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### **Robocalls Update 03 ► Do Not Call List Registration**

The US Department of Veterans Affairs (VA) and the Federal Communications Commission (FCC) continue to team up to combat illegal robocalls targeting Americans, including Veterans and their families. Each year, the FCC receives more than 200,000 complaints about unwanted calls. While this may seem like a big number, it pales in comparison to the millions of robocalls being made each day. The calls interrupt dinners and family time; they flood landline and mobile phones. Scam calls frequently solicit money for fake charities, including ones claiming to support America's Veterans - some even claiming to be VA representatives. We know that scam activity increases during the hustle and

bustle of the holiday season, so the FCC and VA urge you to be vigilant. The following tips are offered to help you avoid unwanted calls and scams.

- Don't answer calls from unknown numbers. Scammers may spoof their caller ID to display a fake number that appears to be local. If you answer such a call, hang up immediately.
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, or passwords in response to unexpected or suspicious calls.
- Be sure to set a password for all voice mail accounts to avoid being hacked.
- Register your number on the **Do Not Call List** [<https://donotcall.gov>] to block calls from legitimate telemarketers. When you do you will receive an email verification that you are registered. It's free, your number is never taken off the list, and it will at least stop some law-abiding solicitors. It's for both cellphones and landlines.
- Ask your phone company about call-blocking tools and services for your landline phone, and check for helpful apps that you can download to your mobile phone.

Help spread the word about robocall fraud among those who may need assistance particularly those who are frequently targeted by phone scams. For more information, visit: [www.fcc.gov/robocalls](http://www.fcc.gov/robocalls). [Source: American Legion | Raymond P. Toczek | December 18, 2018 ++]

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## **Philippine Islamic Extremism** ▶ **An Islamic Fighter's View**

The battle against "Islamic State" fighters turned Marawi, Philippines into a ghost town. But more than a year after the Philippine government regained control, Islamic extremism remains a threat. Germany's International Broadcaster Deutsche Welle (DW) reports on what one of the Islamic fighter's hopes are in establishing an Islamic state. To read what they have to say about it go to the attachment to this Bulletin titled, "**Philippine Islamic Extremism**". [Source: DW | Sandra Petersmann | December 18, 2018 ++]

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## **Social Security** ▶ **Bits and Pieces 03**

Millions of Americans currently receive Social Security benefits, and millions more are counting on it to help fund their retirement. While much has been written about when to collect benefits, how to maximize benefits and whether to work while receiving benefits, the topic is still something of a mystery to many people. Here are some facts about Social Security that you may not know.

### **1. Some people can get retirement benefits before age 62.**

All workers are eligible to claim early retirement benefits at age 62, but there is a segment of the population that gets access to Social Security benefits at an even younger age. Widows and widowers can begin claiming benefits at age 60. If they are disabled, they can start their payments as young as age 50.

### **2. Taking early benefits can permanently reduce your and your spouse's benefit payments.**

If you do decide to claim retirement benefits at age 62, you'll forfeit close to 30 percent of your full monthly retirement benefit amount. That's a permanent reduction. The benefit won't bump up once you hit full retirement age. Plus, the spousal benefits a husband or wife receives will be permanently reduced.

### **3. Some government pensions can wipe out Social Security benefits.**

Thanks to Social Security's Windfall Elimination Provision, some government workers aren't able to claim Social Security benefits at all. Some jobs — teachers in certain states, for one example — that don't pay into the Social

Security system. That means these workers won't get any Social Security benefits from work in that position. Sounds fair enough, right? You don't pay in; you don't get benefits out.

But let's say that teacher worked a second job in the summer or started a career after teaching in which they did pay Social Security taxes. They may not be able to claim Social Security benefits from that job, either. That's because the Windfall Elimination Provision can reduce benefits if the worker receives pension income from a job that's not covered by Social Security. A big enough pension could wipe out the worker's Social Security benefits entirely.

#### **4. Your benefits are safe from private creditors ...**

If you've over-extended yourself on credit cards or have medical debt, you don't have to worry about your retirement benefits being garnished. Social Security is protected from private creditors.

#### **5. Uncle Sam can garnish money from your Social Security check.**

The protection against garnishment doesn't extend to debts owed to or overseen by the government. If you're behind on federal taxes, federal student loans, child support or alimony, the government can and will garnish your Social Security benefits to pay off your obligations.

#### **6. Social Security benefits can be taxed.**

Since you have to pay taxes to receive Social Security retirement and disability benefits, you might assume the money you get from the programs comes tax-free. Well, for some lower income households, that may be correct. For others, at least a portion of Social Security benefits is taxable. The government is a fan of making things complex, and the formula for determining whether your Social Security is taxable is no exception.

- First, calculate your combined income — that would be your adjusted gross income plus any nontaxable interest you receive plus half your Social Security benefits. Now, see where you stand:
- Individuals with a combined income between \$25,000 to \$34,000 could pay taxes on up to 50 percent of benefits.
- If you earn over \$34,000, you could owe federal income tax on up to 85 percent of your Social Security income.
- For married couples, half of benefits are taxable when their combined benefit is \$32,000 to \$44,000; if their combined income exceeds \$44,000, then 85 percent of Social Security benefits could be taxed.

You may be able to reduce the tax you owe, however, as explained in “5 Ways to Avoid Paying Taxes on Your Social Security Benefits.” At <https://www.moneytalksnews.com/5-ways-to-avoid-paying-taxes-on-your-social-security-benefits>.

#### **7. Self-employed? You'll pay more Social Security tax.**

While almost all workers pay Social Security taxes, those who are self-employed get hit with a percentage that's double the amount paid by wage and salaried employees. In 2018, the federal government charged a 12.4 percent Social Security tax on earnings of up to \$128,400. Those who work for someone else split the cost with their employer, so workers only end up paying 6.2 percent. However, self-employed workers have to cover the entire 12.4 percent tax themselves. They do get a deduction on their income taxes for half that amount though.

#### **8. The Social Security trust funds will soon run out of cash.**

It might not be a surprise to hear that Social Security is running out of money. After all, people have been sounding that alarm for years. But you may not realize how quickly the trust funds could be depleted. In 2034 — just 15 years from now — the retirement trust fund is expected to be depleted, according to a 2018 report from the fund's board of trustees. The disability trust fund is expected to run out of cash in 2032.

#### **9. Benefits will still be paid when the trust funds are depleted.**

Ideally, Congress will act before the Social Security trust funds run out of money. But even if they don't, you'll still continue to receive benefits. They might just be reduced. Using expected tax income, Social Security will be able to



pay 96 percent of disability benefits after that trust fund runs dry in 2032. After the retirement trust fund is depleted in 2034, the government should be able to continue paying out 77 percent of scheduled benefits.

[Source: MoneyTalksNews | Jeff Miller | December 6, 2018 ++]

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## USCG Icebreakers Update 07 ► U.S. May Have to Ask Russia for Assistance

Countries are jockeying for position as the changing climate makes the Arctic more amenable to shipping and natural-resource extraction. Conditions in the high north are still formidable, requiring specialized ships. That's felt acutely in the US, mainly because of the paucity of its ice-breaking capability compared with Arctic countries — particularly Russia. Moscow, which has the world's largest Arctic coastline, has dozens of icebreakers, some of which are heavy models for polar duty, and others that are designed to operate elsewhere, like the Baltic. The US has just two, only one of which is a heavy icebreaker that can operate in the Arctic and Antarctica.



That heavy icebreaker, the Polar Star (above), is more than 40 years old and clinging to service life — something former Coast Guard commandant Paul Zukunft was well aware of when he was asked to send the Polar Star north. "When I was the commandant, the National Security Council approached me and said, 'Hey, we ought to send the Polar Star through the Northern Sea Route and do a freedom of navigation exercise,'" Zukunft, who retired as an admiral in 2018, said this month at a Wilson Center event focused on the Arctic. "I said, 'Au contraire, it's a 40-year-old ship. We're cannibalizing parts off its sister ship just to keep this thing running, and I can't guarantee you that it won't have a catastrophic engineering casualty as it's doing a freedom of navigation exercise, and now I've got to call on Russia to pull me out of harm's way. So this is not the time to do it,'" Zukunft said.

The Polar Star was commissioned in 1976 and refurbished in 2012 to extend its service life. It's the Coast Guard's only operational heavy icebreaker, and it can chop through ice up to 21 feet thick. The Coast Guard's other heavy icebreaker (Polar Star's sister ship) the Polar Sea, was commissioned the same year but left service in 2010 after repeated engine failures. The Healy, the service's other icebreaker, is a medium icebreaker that is newer and bigger but has less ice-breaking capability. Like Zukunft said, the service has been stripping the Polar Sea of parts to keep the Polar Star running, because many of those parts are no longer in production. When they can't get it from the Polar Sea, crew members have ordered second-hand parts from eBay.

The icebreaker makes a run to McMurdo Station in Antarctica every year. On its most recent trip in January, the ship faced less ice but still dealt with mechanical issues, including a gas-turbine failure that reduced power to the propellers and a failed shaft seal that allowed seawater into the ship until it was sealed. Harsh conditions wear on the Polar Star — it's the only cutter that goes into drydock every year. It also sails with a year's worth of food in case it gets stuck. As commandant, Zukunft said the Polar Star was "literally on life support." The Coast Guard has been looking to start building new icebreakers for some time. In 2016, Zukunft said the service was looking to build three heavy and three medium icebreakers. Along with the Navy, it released a joint draft request for proposal to build a new heavy icebreaker in October 2017. The Homeland Security Department, which oversees the Coast Guard, requested

\$750 million in fiscal year 2019, which began 1 OCT, to design and build a new heavy polar icebreaker. That request included \$15 million for a service-life extension project for the Polar Star.

But the Homeland Security Department is one of several that have not been funded for 2019, and it's not clear the icebreaker money will arrive as lawmakers focus on other spending priorities, such as a wall on the US-Mexico border. The \$750 million was stripped by the House Appropriations Committee this summer — a move that was protested by House Democrats. The Coast Guard commandant, Adm. Karl Schultz, said earlier this month that he was "guardedly optimistic" that funding for a new polar icebreaker would be available.

When asked what infrastructure was needed in the Arctic to support US national defense, Zukunft stressed that much of it, like ports, would be dual-use, supporting military and civilian operations. "But the immediate need right now is for commercial [operations], and that was driven home when we didn't get the fuel delivery into Nome," Zukunft said, likely referring to a 2012 incident in which the Alaskan city was iced-in and a few weeks away from running out of fuel. "At that point in time we were able to call upon Russia to provide an ice-capable tanker escorted by the Coast Guard cutter Healy to resupply Nome." Thus, the need for Russian assets to support the US in the high north would not be unprecedented. [Source: Business Insider | Christopher Woody | December 14, 2018 ++]

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## **USCG Icebreakers Update 08 ► Trump Pledges to Fund A New One**

President Donald Trump on 25 DEC renewed his pledge to fund a new icebreaker for the Coast Guard, comparing its necessity with his effort to build a wall on the southern border. "It's like the border wall. We still need a wall," and the Coast Guard needs an icebreaker to replace the 42-year-old Polar Star, Trump said in a series of Christmas Day phone calls to service members around the world. In a call to the Coast Guard's District 17 in Juneau, Alaska, he said the new icebreaker will be fitted with the latest technology, but its defining feature will be the thick steel in its hull. "With all of the technology, it still needs very thick steel," Trump said.

Following the partial government shutdown that began at midnight last Friday over \$5 billion the president is seeking to fund the wall, Trump said the new sections of the wall he proposes would consist of "steel slats." Technology would be no substitute for the wall, despite what House and Senate Democrats claim, he said. "They can have all the drones they want, all the technology they want," but the wall is essential to border security, Trump said in the call to Alaska. "I call it bells and whistles," he said of the technology, "but if you don't have the wall, it doesn't work." The new icebreaker will have capabilities "the likes of which nobody's seen before. The bad part is the price," Trump said, apparently referring to the Coast Guard's estimate of \$950 million. "The good part is it's the most powerful in the world," he said. "The ice is in big trouble when that thing gets finished. It'll go right through it. It's very expensive, but that's OK."

Trump called the icebreaker a Christmas present for the Coast Guard and suggested that a contract had already gone out, although Coast Guard Commandant Adm. Karl Schultz said earlier this month that he expected an announcement on a contract award in the spring. In addition to the phone call to the Coast Guard, Trump also called Task Force Talon at Andersen Air Force Base, Guam; Marine Attack Squadron 223 and Navy Forces Central Command in Manama, Bahrain; and the 379th Air Expeditionary Wing at Al Udeid Air Base, in Qatar. The overall message: "There's no greater privilege for me than to serve as your commander," Trump said. "I know it's a great sacrifice for you to be away from your families."

In his own Christmas message to the troops, Defense Secretary Jim Mattis, who resigned on 13 DEC in a dispute with Trump over his order to withdraw troops from Syria and other issues, said he was proud to serve with them. "To those in the field or at sea, 'keeping watch by night' this holiday season, you should recognize that you carry on the proud legacy of those who stood the watch in decades past. In this world awash in change, you hold the line," Mattis said in the message prepared before his resignation. "Far from home, you have earned the gratitude and respect of

your fellow citizens, and it remains my great privilege to serve alongside you," he said. [Source: Military.com | Richard Sisk | December 26, 2018 ++]

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## **ROK's Defense** ► **U.S. Cost Share Agreement Remains Unresolved**

The United States and South Korea have failed to agree on a bigger South Korean share of the cost of maintaining U.S. troops, an official said on 14 DEC, as the U.S. military warned Korean workers they might be put on leave if no deal is reached. U.S. President Donald Trump has repeatedly said that South Korea should bear more of the burden for keeping some 28,500 U.S. troops in South Korea, where the United States has stationed forces since the 1950-53 Korean War. Senior officials from both sides held three-day talks in Seoul from 11 DEC to hammer out an accord to replace a 2014 deal due to expire this year, which requires South Korea to pay about 960 billion won (\$850 million) this year.

Despite 10 rounds of negotiations since March, the two sides struggled to reach an agreement after the United States demanded a sharp increase, South Korean officials said. "We've come to agreement on almost all elements but could not make it final because of differences on the total scale of the deal," a senior South Korean foreign ministry official told reporters on condition of anonymity due to the sensitivity of the issue. In a statement, U.S. Forces in Korea (USFK) said it was seeking a "swift conclusion" to the negotiations "to mitigate a possible lapse in contributions" from South Korea. "Due to the ongoing consultative talks between U.S. and Republic of Korea (ROK) delegations, we are unable to speculate on potential outcomes," the statement said.

The United States initially pushed South Korea to increase its share of the burden to about \$1.2 billion, The Wall Street Journal reported last week, citing unidentified sources. South Korean and American officials have not publicly confirmed a dollar amount. South Korean officials have said the United States asked that South Korea pay for the mobilization of equipment, such as bombers, nuclear-powered aircraft carriers and submarines, during joint military exercises. Trump announced a halt to the exercises in June after a summit with North Korean leader Kim Jong Un, saying they were very expensive and paid for mostly by his country. Some small-scale joint exercises have taken place since then, while major ones were suspended as part of efforts to expedite talks aimed at ending North Korea's nuclear program. The South Korean official said the two sides were not expected to meet again this year, raising the risk of a funding gap.

Last month, U.S. Forces Korea warned South Korean workers some of them might have to "furlough", or go on unpaid leave, from mid-April if a deal could not be reached. In its statement on 14 DEC, USFK said it would ensure that South Korean employees "have adequate time to prepare for any potential furlough." About 70 percent of South Korea's contribution covers the salaries of some 8,700 employees who provide administrative, technical and other services for the U.S. military. "We are making efforts to minimize any negative impact that may have on the employees," said the ministry official. [Source: Reuters | Hyonhee Shin | December 17, 2018 ++]

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## **Interesting Ideas** ► **Passing the time**





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## One Word Essays ► True Love



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## Have You Heard? ► Try Being Stupid | Japanese Sex | The Irish Divorce

### Try Being Stupid

This story from an Army vet could well be true: Pocket Tazer Stun Gun, a great gift for the wife. A guy who purchased his lovely wife a pocket Tazer for their anniversary submitted this:

Last weekend I saw something at Larry's Pistol & Pawn Shop that sparked my interest. The occasion was our 15th anniversary and I was looking for a little something extra for my wife Julie. What I came across was a 100,000-volt, pocket/purse-sized Tazer.

The effects of the Tazer were supposed to be short lived, with no long term adverse effect on your assailant, allowing her adequate time to retreat to safety...?? WAY TOO COOL! Long story short, I bought the device and brought it home. I loaded two AAA batteries in the darn thing and pushed the button. Nothing! I was disappointed I learned, however, that if I pushed the button and pressed it against a metal surface at the same time, I'd get the blue arc of electricity darting back and forth between the prongs. AWESOME!!! Unfortunately, I have yet to explain to Julie what that burn spot is on the face of her microwave.

Okay, so I was home alone with this new toy, thinking to myself that it couldn't be all that bad with only two AAA batteries, right? There I sat in my recliner, my cat Gracie looking on intently (trusting little soul) while I was reading the directions and thinking that I really needed to try this thing out on a flesh & blood moving target. I must admit I thought about zapping Gracie (for a fraction of a second) and then thought better of it. She is such a sweet cat. But, if I was going to give this thing to my wife to protect herself against a mugger, I did want some assurance that it would work as advertised. Am I wrong? So, there I sat in a pair of shorts and a tank top with my reading glasses perched delicately on the bridge of my nose, directions in one hand, and Tazer in another.

The directions said that: A one-second burst would shock and disorient your assailant; A two-second burst was supposed to cause muscle spasms and a major loss of bodily control; A three-second burst would purportedly make your assailant flop on the ground like a fish out of water. Any burst longer than three seconds would be wasting the batteries.

All the while I'm looking at this little device measuring about 5" long, less than 3/4 inch in circumference (loaded with two it'sy, bitsy AAA batteries); pretty cute really, and thinking to myself, 'no possible way!'

What happened next is almost beyond description, but I'll do my best. I'm sitting there alone, Gracie looking on with her head cocked to one side so as to say, 'Don't do it stupid,' reasoning that a one second burst from such a tiny lil ole thing couldn't hurt all that bad.. I decided to give myself a one second burst just for heck of it. I touched the prongs to my naked thigh, pushed the button, and... HOLY MOTHER OF GOD. WEAPONS OF MASS DESTRUCTION. WHAT THE... !!!

I'm pretty sure Hulk Hogan ran in through the side door, picked me up in the recliner, then body slammed us both on the carpet, over and over and over again. I vaguely recall waking up on my side in the fetal position, with tears in my eyes, body soaking wet, both nipples on fire, testicles nowhere to be found, with my left arm tucked under my body in the oddest position, and tingling in my legs! The cat was making meowing sounds I had never heard before, clinging to a picture frame hanging above the fireplace, obviously in an attempt to avoid getting slammed by my body flopping all over the living room.

**Note:** If you ever feel compelled to 'mug' yourself with a Tazer, one note of caution: There is NO such thing as a one second burst when you zap yourself! You will not let go of that thing until it is dislodged from your hand by a violent thrashing about on the floor! A three second burst would be considered conservative!

A minute or so later (I can't be sure, as time was a relative thing at that point), I collected my wits (what little I had left), sat up and surveyed the landscape. My bent reading glasses were on the mantel of the fireplace. The recliner was upside down and about 8 feet or so from where it originally was. My triceps, right thigh, and both nipples were still twitching. My face felt like it had been shot up with Novocain, and my bottom lip weighed 88lbs. I had no control over the drooling. Apparently I had crapped in my shorts, but was too numb to know for sure, and my sense of smell was gone. I saw a faint smoke cloud above my head, which I believe came from my hair. I'm still looking for my testicles and I'm offering a significant reward for their safe return!

PS: My wife can't stop laughing about my experience, loved the gift and now regularly threatens me with it! If you think education is difficult, try being stupid!!!!

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### Japanese Sex

A Japanese couple is arguing about how they will have sex.

Husband: "Sukitaki. Mojitaka!"

The wife replies: "Kowanini! Mowi janakpa!"

The husband says angrily: "Toka a anji rodi roumi yakoo!"

The wife is on her knees, literally begging: "Mimi nakoundinda tinkouji!"

The husband shouts angrily: "Na miaou kina tim kouji!"

I can't believe you just sat there trying to read this!

You don't know Japanese!

You'll read anything as long as it's about sex....

Sometimes I worry about you.

You're in need of serious help!

-o-o-O-o-o-

**The Irish Divorce**

A man in Ireland calls his son in London the day before Christmas Eve and says, "I hate to ruin your day but I have to tell you that your mother and I are divorcing; forty-five years of misery is enough".

"Dad, what are you talking about?" the son screams.

"We can't stand the sight of each other any longer", the father says. "We're sick of each other and I'm sick of talking about this, so you call your sister in Leeds and tell her".

Frantically, the son calls his sister, who explodes on the phone, "Like hell, they're getting divorced", she shouts, "I'll take care of this".

She calls Ireland immediately and screams at her father, "You are NOT getting divorced. Don't do a single thing until I get there. I'm calling my brother back and we'll both be there tomorrow. Until then, don't do a thing, DO YOU HEAR ME?" and hangs up.

The old man hangs up his phone and turns to his wife. "Done! They're coming for Christmas - and they're paying their own way.

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