

# RAO

# BULLETIN

## 15 April 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 – Louisiana Vet State Benefits

**\* DoD \***



### **POW/MIA Update 122 ► Don't Replace POW/MIA flags with Transgender Banners**

The American Legion is spitting mad that some members of Congress have removed the black POW/MIA flags from their office entrances and replaced them with transgender equality flags. The Legion issued a press release 29 MAR expressing "extreme displeasure" with the swap. National Commander Brett Reistad said he takes no issue with members of Congress honoring additional groups but, he added, "it should be in addition to, rather than instead of our heroes." "These servicemen and servicewomen went missing while defending all Americans. Their flags should not go missing as well," Reistad said in the release.



The National Center for Transgender Equality sent flags to all members of Congress to commemorate the International Transgender Day of Visibility on 31 MAR. According to media reports, Sen. Bernie Sanders (I-VT) and Speaker of the House Rep. Nancy Pelosi (D-CA) swapped out their POW/MIA flags for the banners. On 26 MAR, a federal appeals court granted a government request to lift an injunction against a proposed ban on people with gender dysphoria serving in the U.S. military, a decision that will allow the policy to go into effect 12 APR. Two days later, the House voted 238-185 on a nonbinding resolution opposing the policy. In a floor speech 28 MAR, Pelosi called the ban "an act of cruelty." "There is no moral justification for this ban, which violates every value of our American democracy and betrays our fundamental belief in fairness, dignity and respect," she said.

Reistad said every member of Congress should honor POWs and those missing in action by showing the flag. Lawmakers should ensure, he said, that it is "properly and permanently displayed outside their offices." [Source: MilitaryTimes | Leo Shane III | March 14, 2019 ++]

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### **DoD Tuition Assistance Update 09 ► MyCAA Spouse Program**

The number of spouses of junior personnel who are using the Defense Department's spouse tuition assistance program declined by about 45% between 2011 and 2017, according to a new report by government auditors. About 7% of eligible spouses used the My Career Advancement Accounts in 2017, according to the report from auditors in the

Government Accountability Office. The program, commonly referred to as MyCAA, provides up to \$4,000 in tuition assistance for education or training for spouses of service members in the paygrades of E1 to E5, W1 to W2, and O1 to O2. MyCAA funds can be used only for the pursuit of certificates, licenses, or associate's degrees in a portable career field – a high-growth and high-demand field that is most likely to have job openings near military installations. A recent RAND report found that the program may be contributing to higher retention rates, as well as helping the spouses' job prospects and earnings.

Auditors said the number of military spouses receiving tuition assistance through MyCAA declined from 38,000 in fiscal 2011 to about 21,000 in fiscal 2017. That 21,000 represented about 7% of the 302,000 eligible spouses, using the program, which was similar to the rates for fiscal years 2014 through 2016, auditors stated. In 2011 about 10 percent of eligible spouses were using the program.

DoD officials attributed the decline partly to the decreases in the active duty forces, the improvements in the labor market, and to lack of awareness of the program, according to GAO. Survey data of spouses in 2015 as well as 2017 show that spouses noted they didn't have time for additional education and training because of family and personal obligations. In the 2017 survey, while 21 percent of spouses who were aware of MyCAA said they didn't have that additional time, a higher percentage -- 39% -- of spouses of enlisted members in paygrades E1 to E4 cited that reason. Others noted they needed education, training or testing not covered by MyCAA, or they weren't interested in additional education or training. [Source: MilitaryTimes | Karen Jowers | April 10, 2019 ++]

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## **Commissary/Exchange Merger Update 03 ► Vet Coalition Asking for More Study**

A coalition of 27 military and veteran organizations asked leaders of the House and Senate armed services committees for more study and congressional oversight before allowing DoD to merge the commissary and exchange systems. "We are very concerned that proposals to merge the various elements of the defense resale system may pose a threat to its continued viability," stated a 8 MAR letter signed by leaders of the 27 groups in The Military Coalition, representing 5.5 million service members, veterans, their families and survivors

A task force convened to analyze the business case for consolidating the stores reported to the DoD chief management officer in January that their analysis supports merging the above-store functions of the exchange systems entirely, along with the above-store functions of the Defense Commissary Agency, into a single organization, while keeping specific grocery functions separate. "Given the varying opinions about the advisability of the [DoD task force] recommendation, we believe an independent review by the Government Accountability Office would be appropriate," stated the coalition letter. They're also calling for a congressional hearing to examine the recommendations. Among the groups that signed the letter are Air Force Association, Military Officers Association of America, National Military Family Association, Tragedy Assistance Program for Survivors, Reserve Officers Association, Fleet Reserve Association and Iraq and Afghanistan Veterans of America.

In a memo signed 1 MAR, Lisa Hershman, acting DoD chief management officer, approved the business case for the merger. The consolidation of the commissary and exchange systems also must be approved by Acting Deputy Secretary of Defense David Norquist. The first step would be to merge the exchange operations — Army and Air Force Exchange Service, Navy Exchange Service Command, and Marine Corps Exchange. The merger will require the approval of Congress. Current law requires the Defense Department to operate separate commissary and exchange systems, so that law would have to be repealed. Another law prohibits DoD from using any taxpayer dollars to implement consolidation of resale entities until Oct. 1, as lawmakers evaluate the proposal.

In their letter, the coalition members note that while military service leaders concurred with the task force report, they did so with reservations, expressing concerns that the consolidation would take longer and cost more than anticipated, while failing to result in the projected savings in operational costs. DoD personnel and readiness leaders

also expressed reservations in their concurrence. “We are concerned that if these predictions are accurate, the defense resale system may be unable to provide the services (low cost groceries and support for [morale, welfare and recreation] programs) relied on by service members, their families and survivors,” the coalition’s letter stated. Part of the profits from sales at exchange stores go the services to fund MWR programs.

While the coalition is not opposed to the study of consolidating and streamlining the commissary and exchange back office operations, “we urge caution in implementing changes to a fragile military community ecosystem that may impact other important programs,” the leaders wrote. Their letter was addressed to Sen. James Inhofe (R-OK) and Sen. Jack Reed (D-RI) who are the chairman and ranking member of the Senate Armed Services Committee; and to Rep. Adam Smith (D-WA) and Rep. Mac Thornberry (R-TX) who are chairman and ranking member of the House Armed Services Committee. In May, 2018, then-Deputy Secretary of Defense Patrick Shanahan ordered the formation of the task force to study the business case for merging commissary and exchange systems. [Source: MilitaryTimes | Karen Jowers | April 2, 2019 ++]

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## PCS Moves Update 06 ► 10 Rules to Get Them Done

One of the most dreaded experiences for military families is permanent change of station (PCS) season. No matter how senior or junior you are, this invariably strikes service members every one to three years and is a massive undertaking that requires saying goodbye to friends you have made, finding a place to live at the new duty station, identifying schools for kids, potentially new jobs for spouses, and the list goes on!

Over the course of Matthew Reiley’s 20-plus year active duty career as a Marine, he executed 10 PCSs. One of the things he found is having a solid strategy for getting the house packed on one end, and unpacked on the other took an immense amount of air out of the family stress balloon. This allowed his team to focus on the important things like proper farewells, getting off on the right foot at the new job, and setting conditions for his family to put down roots in a new community, instead of getting distracted by literally our “stuff.” Reiley organized a 10-rule model (learned the hard way early in his career) that often had them all the way moved in to include pictures on walls and no boxes strewn about the house in about 72 hours. Whether you use these rules verbatim, or have variations on the themes below, he can assure you it will help relieve stress, make the move easier on you and your family, and reduce distractions as you are invariably tackling a new role and challenge in your professional career.

### **Rule 1: Organize your stuff the way you want it unpacked on the other side.**

Movers approach packing your house room-by-room and label the boxes the same way (kitchen, children bedroom No. 1 etc.). In nearly every circumstance, the new house will NOT be a near match to the one you are departing, so you should organize your house functionally. For Reilly, this meant aggregating lamps, consolidating all electronics into a single area, taking all the art and pictures off of walls and stacking them in the same corner. This is clearly extra work on the front end, but will allow you to find things on the other side in an organized manner, which is critically important to getting moved into the new house efficiently.

### **Rule 2: Deliberately set aside all the items you need for the first two to three weeks when the majority of your possessions will be inaccessible.**

Anyone who has PCS’d has found themselves in the circumstance where something they needed got packed. This routinely happens because we procrastinate and set those items aside haphazardly and at the last minute after we get children to sleep and the movers are arriving the next morning. First and foremost, set aside the types of things that are must-have items. This could be medicine, baby/toddler food and safety devices, pet cages and leashes etc. You should also set aside the things that you are not comfortable with having movers put in boxes. I routinely brought my computers, family photo albums (mostly digital these days), weapons, and things that I considered irreplaceable. Finally, pack away the things you know you will need: toiletries, electronic device chargers, favorite kid toys, clothes for the trip and put ALL of this in a well-marked place that is labeled “do not move.” Executing Rule 1 well should

allow you to free up a closet to put these do-not-pack items. Once they are there, label it and check throughout the packout to ensure the movers were compliant.

**Rule 3: Let the purge begin.**

Reiley doesn't know why, but he has observed tons of military families hesitate to get rid of stuff they haven't used in years. One of the rules of thumb he and his wife employed was if they hadn't touched it in the past year (and it wasn't a seasonal item like scuba stuff, snow gear, or sports equipment) they should strongly consider getting rid of it. The likelihood that you will continue to not use it is high, which means it just takes up room on the other side when space will invariably be at a premium as you settle into your new house.

**Rule 4: Visualize how your stuff fits into the new house.**

When the new house is empty it is essential that you visualize how your stuff will fit into it. The reason this is so important is because once the moving truck starts disgorging your stuff, the movers will move it once, and then it is on you if you want it changed. Therefore, lack of a plan means it that in addition to the challenges of getting the family resettled; you can add finding a new chiropractor to the list! Wherever possible, this visualization step is best done when you are still in the old house. For example, it was not uncommon that an outdoor table or a kid's playset simply couldn't fit at the new location. Under those circumstances, Reiley would default to step 3 so it reduced the distractions on the other end.

**Rule 5: All the cardboard goes out with the movers.**

This is far and away the most arduous step of this process. Most military move contracts stipulate that they are required to unbox your stuff and put it on a flat surface. They would prefer not to do this because it is incredibly time consuming, and they often don't make a point of starting that process unless prompted to do so. More often than not, you simply just want the movers out of the house because it is late, kids need to be fed, pets need to be walked, and if you just sign the paperwork acknowledging all your stuff has arrived, you can make this annoyance go away. This is not the approach Reiley recommends.

Rule 5 requires two sets of hands to execute properly. One of you needs to be at the door signing off on the boxes as they enter the house and directing furniture and items based on what you determined in Rule 4. The other member has a box cutter and is slashing boxes open like their lives depended on it. Reiley's approach was to try and match movers with boxes coming in, and give them the opportunity to carry the now empty boxes back out on their way to grab the next load. This does a couple things, first it reduces the amount of debris that will be under foot while you are trying to organize the house; and second, it forces you to deal with the problem of finding a home for all this stuff and not ignore it in a box for months on end. The only exception he has to the no-cardboard rule is book boxes. He has a ton of books, and keeping them in the box makes it easier to eventually get them on the right bookshelves located in multiple places throughout the new house.

**Rule 6: One room at a time and stay on target.**

As stated in Rule 5, unboxing everything is a forcing function to do something about it. Reiley usually was laser focused on one room at a time. He traditionally started in the kitchen, migrated to the bathrooms, and then got his daughter's room situated. This deliberate approach helped him from getting distracted with the surrounding chaos and incrementally chip away at the problem in a way that he didn't have to constantly backtrack.

**Rule 7: Give yourself one room, closet, or corner for the stuff you are just not sure about.**

Despite your best attempts to visualize where stuff should go, there will be stuff that comes out of a box, and you will be flummoxed as to what to do with it. If you find yourself in that position, immediately stick it in your "not sure" room, closet, or corner and keep attacking the stuff you do know what to do with. You will find that as the house starts to take shape, you will slowly work through the "not sure pile," and eventually the remainder is likely best suited for Goodwill or storage.

**Rule 8: Plan on a Goodwill run and start your pile immediately.**



It doesn't matter how well you plan on the front end, you will realize there was stuff you missed on the first purge that needs to get donated or items simply won't work in the new house configuration. Be decisive, stick it in the Goodwill pile that is out of the way and not underfoot, and keep attacking the problem.

**Rule 9: Get pets and kids out of the house, if possible.**

You know this is easier said than done, but if you are able to get kids to a friend's house, daycare or camp, and the pets to a local animal daycare, you should do it. This action will buy you time at a very critical juncture. It is also particularly important if your pets are escape artists or your children are at an age where it isn't safe for them, due to lack of kid proofing in the new house.

**Rule 10: It's just stuff.**

When your stuff gets packed up, moved hundreds or thousands of miles, occasionally gets put in a warehouse (i.e. taken off a truck, then put back on a truck), then eventually delivered and unpacked at the new destination, it is a miracle that MORE stuff isn't broken during the PCS process. It is inevitable that items you cherish will be broken or damaged. At the end of the day, it's just stuff and lingering over it will just distract you from the immense pile of items that still require tending to. There will be a time and a place to address the items that are broken, but Reiley has found that is best done a few days later and after the house is in a good state of order.

[Source: MilitaryTimes | Matthew Reiley | April 2, 2019 ++]

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## **SBP DIC Offset Update 54 ► The Time is Overdue for Congress to Repeal the Offset**

Under current law, survivors of deceased servicemembers must forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when they are awarded the VA's Dependency and Indemnity Compensation (DIC). The loss of any portion of the SBP annuity is known as the widows tax. For approximately 66,000 military survivors, the "widows tax" makes SBP the only insurance product in the country that you pay into but can legally be prohibited from collecting.

SBP is a voluntary, member-purchased annuity provided by DoD, allowing a continuation of a portion of military retired pay upon the death of the servicemember. According to DoD, the intended purpose of SBP is to "insure that the surviving dependents of military personnel who die in retirement or after becoming eligible for retirement will continue to have a reasonable level of income." After 9/11, coverage was expanded to include surviving dependents of active duty personnel deaths as well. DIC is a VA-paid monetary benefit for eligible survivors whose sponsors died of a service-connected injury or disease. These separate benefits are paid for separate reasons and should not be construed as redundant compensation.

Surviving spouses of active duty or retired servicemembers who died of a service-connected cause are forced to forfeit \$1 of their military SBP annuity for each \$1 received in DIC. This offset wipes out most or all of the SBP check for a majority of survivors, totaling approximately \$12,000 annually, including those whose servicemembers purchased the plan through deductions from their retired pay. Over the years, Congress has helped a small minority of survivors by:

- Raising the lump-sum death gratuity for servicemembers who died after 2001,
- Ending the offset for survivors who remarry after age 57, and
- Authorizing in FY 2008 the Special Survivor Indemnity Allowance (SSIA), a modest rebate to SBP-DIC recipients subjected to the widows tax.

However, the lump-sum increases in the death gratuity did not help the 95 percent of survivors whose spouses died of service-caused conditions before 2001. Further, while SSIA serves as evidence of congressional interest and support, it only provides relief for about 25 percent of the widows tax.

In 2007, Congress established a commission to review the appropriateness of veterans and survivor benefits. That commission agreed with MOAA and other veterans organizations that when military service causes a member's death, VA indemnity compensation should be paid in addition to the SBP annuity, not subtracted from it. The commission recommended Congress eliminate the widows tax. No other federal annuity is structured with this offset; DIC is not deducted from federal survivor annuities for military veterans in civil service jobs. The time is overdue for Congress to repeal the SBP-DIC offset.

### What About the Cost?

Congress estimates the cost of repealing the widows tax to be approximately \$5 billion. If Congress cannot achieve full repeal all at once, there is a way they can still improve the lives of thousands of affected survivors. When Special Survivor Indemnity Allowance (SSIA) was established in FY 2008, it started as a very small allowance to survivors. As the program was renewed and extended, the allowance increased to its current amount. Starting in FY 2019, future increases in SSIA will be indexed to COLA. And while it's commendable Congress has fixed about 25 percent of the total offset, more can be done.

Congress should continue to incrementally increase SSIA above COLA adjustments to help mitigate the overall effect of the widows tax. For instance, even small, \$50 increases to the allowance can take big chunks out of the offset. If Congress were to authorize standard increases of \$50 in SSIA payments over the next five years, they could eliminate half of the total burden of the widows tax. This would be a low-cost way for Congress to make a good faith effort toward eliminating a tax on military survivors. [Source: The MOAA Newsletter | Dan Merry | April 4, 2019 ++]

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## **SBP DIC Offset Update 55** ► **More Lawmakers Needed to Back Bills Ending the Widows Tax**

The Military Officers Association of America (MOAA) hosted its annual Storming the Hill event on 10 APR. During the all-day event, MOAA members from across the country visited their elected officials to address important issues affecting servicemembers and their families. One of the issues MOAA members discussed with lawmakers was the widows tax, a financial penalty affecting almost 66,000 military survivors. Under current law, survivors of deceased servicemembers must forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when they are awarded the VA's Dependency and Indemnity Compensation (DIC). The widows tax is the loss of any portion of the SBP annuity.

*“People paid into this thinking they were going to get a return. It's just not fair,” said MOAA board member Gail Joyce, a surviving spouse and Gold Star mom, who lobbied Texas legislators to do their part and bring an end to the widows tax.*

Legislation to end the offset has been introduced in the House by Rep. Joe Wilson (R-SC) and in the Senate by Doug Jones (D-AL) and has broad, bipartisan support. The House bill had 216 cosponsors and the Senate bill had 50, as of 10 APR, with others expected to join. New rules passed earlier this year in the House make it easier to force a vote on a bill if it has 290 cosponsors. With your help, we can make that happen. Readers are encouraged to take a moment to send the preformatted editable MOAA-suggested message at <http://takeaction.moaa.org/app/write-a-letter?0&engagementId=495393> to their elected officials about the widows tax.

Barb Smith, who stormed for the first time this year, is a surviving spouse from Virginia Beach. She is storming for not only those spouses affected today, but the future widows and widowers who will lose money due to this unjust legislation. Any spouse of a servicemember in uniform today could be affected. “It's wrong,” Smith said. [Source: The MOAA Newsletter | April 11, 2019 ++]

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## TRICARE Benefit Erosion ► Concern About the Slow Cost/Fee Increases

Congress has fairly consistently supported the principle that military retirees - by virtue of their service - should be recognized with some level of health care premium support. However, that level of support has always been vague, leaving it ripe for erosion. Further, as a result of several years of TRICARE fee increases, today's working-age TRICARE retiree cost shares are closely aligned with the average civilian's cost shares and in proportion to civilian employers' cost of coverage.

We must resist the urge to compare military retiree health care cost shares with civilians'. The cost disparities between civilians and veterans cannot truly be compared; those who served have already paid their share of their health care premiums through decades of service and sacrifice - the true costs of which are significant. "While I realize I don't have much to complain about - \$30 here and \$30 there - [when it's] combined with increased prescription costs and the annual fee, [it] eventually [adds] up to real money," says Capt. Craig Herrick, USN (Ret), of Mechanicsburg, Pa. "I appreciate the value of this earned benefit, and I'm concerned by the slow erosion."

In the civilian economy, approximately three of four full-time employees participate in employer-sponsored group health plans. According to the Kaiser Family Foundation Employer survey, the typical employee paid about 29 percent of the company's total premium cost for family coverage in 2018; the employer paid the remaining 71 percent. Premiums for employer-sponsored health plans vary mostly by the type of coverage, individual or family. Other health insurance premiums and out-of-pocket expenses for the average civilian family and the amount of cost shares (including pharmacy costs) for military retirees under age 65 are becoming much more closely aligned. It also is important to note retirees age 65 and over continue paying some of the highest costs of all.

"In light of the original premise of TRICARE For Life - premiums already paid by service, 22 years, in my case - why am I being charged at all for Medicare Part B?" asks Cmdr. William Breed, USN (Ret), of Hyde Park, N.Y. "My wife and I have lived frugally and amassed a healthy nest egg; I can't help but think we are being penalized for planning our future." Additionally, the newest generation of servicemembers retiring or considering retirement in the next few years have served the duration of their careers during post-9/11 wartime conflicts. While all generations of servicemembers, veterans, and retirees have endured tremendous sacrifices for the nation, service in Iraq and Afghanistan during the past 20 years has unquestionably affected servicemembers and their family members in ways not yet fully understood. Here are some of the true costs this most recent cohort already has paid:

- *Deployments.* In its annual Military Family Lifestyle Survey, Blue Star Families has consistently found servicemembers and spouses rank the amount of time away from family as their top issue of concern, followed by concern regarding military pay and benefits.
- *Transition.* A recent survey by the Pew Research Center focusing on the transition from the military into civilian life found veterans who served after 9/11 have experienced difficulties readjusting to civilian life. The model Pew used predicts a veteran who served in the post-9/11 era is 15 percentage points less likely than veterans of other eras to have an easy time readjusting to life after the military (62 percent versus 77 percent). Additionally, two other factors have significantly shaped the reentry experiences of post-9/11 veterans but appear to have had little impact on those who served in previous eras: Post-9/11 veterans who were married while they served had a significantly more difficult time readjusting than did married veterans of past eras or single people, regardless of when they served.
- *Physical health.* It's not often recognized that those who have served for any amount of time in uniform, much less a full career in service, have a difference in their physical health status from civilians who have never served. MOAA, in partnership with the United Health Foundation, examined these differences across a number of domains using data from Centers for Disease Control and Prevention surveys from 2011-16. The most recent iteration, America's Health Rankings Health of Those Who Have Served Report, was published in 2018. Overall, individuals who have served reported their general health was better than reported by their

civilian counterparts. However, despite reporting better health, those who have served actually present higher rates of chronic disease than civilians, and few improvements have been made on many important markers of good health. Many chronic disease rates for those who have served indicate significant differences, especially among veterans over age 50, whose rates are even more disparate from their civilian counterparts

- *Mental health.* The report also noted, “Both men and women who have served have higher rates of depression, anxiety, and frequent mental distress than civilian men and women.” Since the first time MOAA and United Health Foundation examined these numbers, in 2011-12, the rate of depression among those who have served has increased as much as 32 percent among those ages 26-34, and 9 percent overall. During this time, little improvement has been observed in rates of anxiety and frequent mental distress among those who have served.

### **A Need to Change**

Military health care costs have decreased and leveled off since 2010. The Defense Health Agency (DHA) has even reprogrammed funds from end-of-year health care savings back into DoD to be used for readiness. In 2018 alone, the DHA reallocated \$870 million, which was then spent on night-vision goggles and put back into the DoD working capital fund. It was not invested back into the health care program nor provided to beneficiaries to lower their costs.

“The two major complaints that I hear from providers [are] that the referral submission procedures seem to change on a daily basis and that TRICARE pays less than Medicare. The latter issue is such that many providers are losing so much money that they are either reducing services provided or dropping from TRICARE,” says Maj. James B. Carr, USA (Ret), of Valdosta, Ga. Through the years, adjustments have been made to TRICARE in terms of managed care contractor changes, TRICARE regional office configurations, and where TRICARE Prime would be offered. However, as a result of the 2017 National Defense Authorization Act (NDAA), TRICARE has experienced its greatest reforms since its inception.

The model has now changed for beneficiaries. For example, TRICARE beneficiaries are required to declare their TRICARE health care option during mandated open-enrollment periods, as is commonly done in civilian health plans. Importantly, major structural changes have occurred in the military health system simultaneously with TRICARE benefit changes. TRICARE contract oversight, as well as control of military treatment facilities, now will be completely executed under DHA's authorities, as was legislatively mandated in the 2017 NDAA. DHA believes it can better prepare for future budget strategies by consolidating enterprise-wide functions such as pharmacy and information technology. The objective is to reduce duplication and create greater savings and efficiencies across the system.

The beginnings of those savings, which include increases in pharmacy and TRICARE cost shares paid by beneficiaries, are being realized by DoD. As of FY 2017, they have remained ahead of schedule. “Ever since our contractor switched, we have had an incredibly difficult time getting payments processed on referrals - multiple calls and resubmissions, and payments coming six months late. Makes me wonder how many people give up fighting for our benefits and just pay to avoid being turned into collections,” says Chief Warrant Officer 2 Brian K. Slaybaugh, USA (Ret), of Gettysburg, Pa.

In a robust economy, employers compete for the best and the brightest employees by offering ever-expanding compensation packages. People will realize the threat to their well-being associated with being in the military is not worth the benefits if their compensation differs only marginally from what is available in the civilian sector. “Those looking at military budgets and ways to reduce costs have no clue as to what happens to retirees when they turn 65, and what the true costs are for the programs set in place,” says Lt. Col. George Glann Jr., USA (Ret), of Fayetteville, N.C. [Source: The MOAA Newsletter | Kathryn Beasley | April 4, 2019 ++]

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## DoD Financial Survey ► 2019 Results

The DoD financial survey is part of DoD's efforts to embed financial literacy in the service culture, rather than a separate program in family support centers. The mission is to expand literacy to the total force rather than focus on the junior enlisted population. A goal is to prevent financial problems and decrease the adverse personnel actions due to financial mismanagement. The latest survey gave servicemembers an edge in financial literacy compared with their civilian counterparts, but it also showed that about 3 in 10 servicemembers are facing some kind of financial unease. About 20 percent of the 120,000 distributed surveys were filled out. Among the findings:

- Servicemembers scored 61 percent in financial literacy, compared with the 54 percent scored by the general public on the Consumer Financial Protection Bureau's National Financial Well-Being Survey.
- Approximately 70 percent of servicemember survey-takers consider themselves financially "comfortable." The other 30 percent have "some difficulty" or are "uncomfortable."
- Of servicemembers surveyed, 80 percent save regularly or save some each month. About 35 percent have no emergency savings, or less than a month's worth.
- The top three servicemember financial goals are preparing for retirement, building emergency savings, and being debt-free.

The survey provides insight into the status of financial literacy among servicemembers. A recent law requires a robust DoD financial education program, and financial literacy is more critical in light of the new retirement program, the Blended Retirement System (BRS). The BRS reduces retired pay by 20 percent while establishing a 5 percent match for members contributing to the Thrift Savings Plan (TSP). The BRS also provides a lump-sum retention bonus at the 8-to-12-year point and a lump-sum payout option at retirement for a reduced retired pay amount. Learn more about the BRS [here](#).

A MOAA mission is to enhance financial literacy. Efforts include conducting base classes, publishing books and articles, and providing counsel and consumer advice to our Premium and Life members. You can review their publications at [www.moaa.org/publications](http://www.moaa.org/publications). [Source: The MOAA Newsletter | Shane Ostrom | April 4, 2019 ++]

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## DoD Grief Program ► Volunteers Needed to Test Apps That Help Deal with It

The Department of Defense is seeking volunteers to test apps that help survivors deal with the grief accompanying loss. The apps, developed by scientists and clinicians at Uniformed Services University and Columbia University, are designed to address grief-related challenges and help survivors share their experiences about changes in their lives during the period of adjustment following a death. Study participation may also help you evaluate how you are coping with the situation and whether you would like to request additional support after the study has ended.

The Stepping Forward in Grief Study, in partnership with The Tragedy Assistance Program for Survivors, the Travis Manion Foundation, Army Survivor Outreach Services, American Gold Star Mothers, and Gold Star Wives of America, is testing two apps. They were developed in response to findings from the National Military Family Bereavement Study, which suggested that grief-related challenges among military survivors can continue for years after a loss and that many survivors desire additional support. Family members over the age 18 who have experienced a loss can volunteer to become participants in the study.

Volunteers will be randomly assigned to one of two programs, GriefSteps or WellnessSteps. Once enrolled, participants will have access to their assigned program for six months and will be asked to provide feedback about their experience. Enrollment is open through 30 JUN. You can sign up by going to <https://steppingforwardstudy.org> and clicking "Enroll Now." You'll be asked to answer screening questions, to fill out an online consent form, and to

complete a 20-minute survey. Once your application is submitted, you will be called by study personnel to complete a screening and enrollment.

According to the developers, the program is designed to create an online community that helps survivors adapt to loss and encourages them to discuss their grief with others who have experienced similar situations. While participants may be located all over the world, their shared experiences allow them to receive support from others and provide assistance to others who need it. [Source: MilitaryTimes | Jim Absher | April 3, 2019 ++]

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## **POW/MIA Recoveries & Burials** ► Reported 1 thru 15 APR 2019 | Five

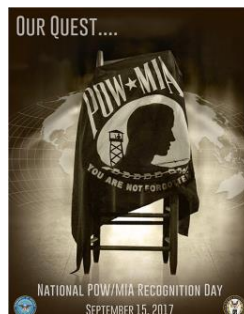
“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i.e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, 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 <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2019> for a listing and details of those accounted for in 2019. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

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

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

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



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

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

## LOOK FOR

-- **Army Air Forces 2nd Lt. Walter B. Stone**, 24, will be buried May 11 in his hometown of Andalusia, Ala. On Oct. 22, 1943, Stone was assigned to the 350th Fighter Squadron, 353rd Fighter Group. He was killed when his P-47 Thunderbolt aircraft crashed in northern France during a bomber escort mission. Because France was enemy-occupied territory at the time of the crash, search and recovery operations were not possible. [Read more about Stone.](#)

-- **Army Air Forces Staff Sgt. Vincent J. Rogers, Jr.** was a radio operator for the 38th Bombardment Squadron, (Heavy), 30th Bombardment Group, stationed at Hawkins Field, Helen Island, Tarawa Atoll, Gilbert Islands. On Jan. 21, 1944, he was onboard a B-24J bomber that crashed shortly after takeoff. Interment services are pending. [Read about Rogers.](#)

-- **Army Cpl. Benjamin W. Scott**, 19, of Alamo, Miss., will be buried April 13 in Atwood, Tenn. In July 1950, Scott was a member of Company M, 3rd Battalion, 21st Infantry Regiment, 24th Infantry Division, engaged in combat actions against North Korean forces in the vicinity of Choch'iwon, South Korea. Scott was declared missing in action July 12, 1956. [Read more about Scott.](#)

-- **Navy Reserve Journalist 3rd Class Raul A. Guerra**, 24, of Montebello, Calif., will be buried April 25 in Whittier, Calif. On Oct. 8, 1967, Guerra was a passenger aboard an E-1B Tracer en route from Chu Lai Air Base to the aircraft carrier USS Oriskany. Radar contact was lost with the aircraft approximately 10 miles northwest of Da Nang, South Vietnam, and adverse weather hampered subsequent search efforts. [Read more about Guerra.](#)

-- **Navy Seaman 1st Class Herbert J. Poindexter Jr.**, 24, will be buried June 21 in his hometown of Jacksonville, Fla. On Dec. 7, 1941, Poindexter was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo as it was moored at Ford Island in Pearl Harbor, Hawaii. The attack on the ship resulted in the deaths of 429 crewmembers, including Poindexter. [Read about Poindexter here.](#)

[Source: <http://www.dpaa.mil> | April 15, 2019 ++]

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## VA Nursing Homes Update 13 ► Inspections Find Vets Harmed in 25 States

Nine months after USA TODAY and The Boston Globe reported veterans received substandard care at many Department of Veterans Affairs nursing homes, newly released inspection reports paint a discouraging picture of the care that veterans have received. From April through December 2018, inspectors from a private contractor cited 52 out of 99 VA nursing homes for deficiencies that caused “actual harm” to veterans. In three facilities, they found veterans’ health and safety in “immediate jeopardy,” and in eight, inspectors found both veteran “harm” and “jeopardy”

- At the Veterans Affairs nursing home in Brockton, Massachusetts, a severely impaired veteran with dementia sat trapped in his wheelchair for hours, his right foot stuck between the foot rests. Inspectors watched as staff walked past the struggling man without helping.
- Veterans moaned in pain without adequate medication at VA nursing homes in Dayton, Ohio, and Augusta, Maine. A unit at the VA nursing home in Lyons, New Jersey, had no functional call system for residents to summon caregivers.

The facilities cited for shortfalls that caused harm are in 25 states, the District of Columbia and Puerto Rico. Harm and jeopardy are standard categories of severity in the industry, but non-VA nursing homes are rarely cited for them. “That is really bad. It’s really bad,” said Richard Mollot, executive director of the Long Term Care Community Coalition, a New York City-based nonprofit advocate of nursing home care improvement. “It should be very rare when there is harm (or) when someone is ... in immediate jeopardy,” he said in an interview, adding it’s difficult to compare VA findings with inspections of non-VA nursing homes because those inspections may not be as rigorous.

Inspectors found that staff at more than two dozen VA nursing homes failed to take steps to ensure bedsores healed or new ones didn’t develop. They can occur when frail people are left in the same position for too long. In Cincinnati, one resident had five bedsores in six months, yet when inspectors visited, they found no one moved the man or put cushions under him for hours. “It’s heartbreaking, and you think these are our vets, how can we not be taking care of them?” Mollot said. Bedsores are “almost always preventable and quickly treatable,” he said. “So there’s just no excuse.”

In a statement issued with the inspection reports this month, VA officials said residents in their nursing homes are more difficult to care for than residents in private facilities. They said 42 percent of residents last year had conditions related to military service that have left them 50 percent or more disabled. “Overall, VA’s nursing home system compares closely with private-sector nursing homes, though the department on average cares for sicker and more complex patients in its nursing homes than do private facilities,” VA Secretary Robert Wilkie said. VA spokesman Curt Cashour said 27 MAR that non-VA nursing homes also have problems. He said that by posting the VA reports for the first time, “we hope to drive improvements throughout the system.” The inspection results reveal for the first time the deficiencies identified during surprise visits by the outside inspectors.

- At two out of three VA nursing homes, inspectors found the staffs often didn’t follow simple protocols, such as wearing sterile gowns and gloves when treating residents.
- In Des Moines, Iowa, they found managers didn’t make sure staff adequately cleaned a veteran, who contracted six urinary tract infections in seven months – the last three from E. coli bacteria.
- Residents weren’t properly monitored or were exposed to hazardous conditions at more than 50 VA nursing homes, inspectors concluded.
- Water used for washing hands and bathing was so dangerously hot at nursing homes in Carrollton, Georgia; Martinsburg, West Virginia; and St Cloud, Minnesota, that it could scald residents, particularly those with dementia or other conditions that make them less sensitive to pain or heat. Temperatures at the facilities – up to 128 degrees in two cases – were intended to kill Legionella bacteria but were too high to be safe, inspectors said.
- In Bedford, Massachusetts, inspectors concluded veterans were in “immediate jeopardy” because a resident with dementia who was physically unable to hold, light or extinguish a cigarette was allowed to go outside to smoke by himself. And it wasn’t the first time – he previously had returned with burn holes in his clothing and on the seat cushion of his wheelchair.
- In Chillicothe, Ohio, the VA allowed a family to hire a private aide to take care of a resident and didn’t provide adequate supervision. Inspectors said the aide nearly allowed the man with Parkinson’s disease to fall. The aide was lying on the man’s bed looking at a cellphone as the man leaned dangerously forward. He had fallen four times in less than two months, once sustaining a head injury that the aide said required stitches. The same aide was supposed to feed the man a semi-liquid diet because he had trouble swallowing, but the aide often fed him fast food. In one instance, the veteran was found eating Styrofoam from fast-food packaging. When confronted by inspectors, facility management agreed to immediately stop allowing untrained aides to feed residents.
- Inspectors cited a handful of VA nursing homes, including in Washington, for failing to meet standards of care in as many as 10 key categories, such as treating residents with dignity.



- The VA nursing home in Jackson, Mississippi, performed the worst of all the facilities on that count, with failures cited in 12 areas. Residents suffered in serious pain. A veteran didn't have a bowel movement for days, but staff didn't tell doctors until his temperature spiked to more than 100 degrees. Veterans languished without staff-assisted exercise to help them gain or maintain muscle tone.
- In just seven cases, VA nursing homes passed inspections with no identified problems. Those facilities are in Topeka and Wichita, Kansas; Orlando; Houston; Miles City, Montana; Fargo, North Dakota; and New Orleans.

When veterans need nursing home care, the VA can place them in agency nursing homes or in other facilities at VA expense. More than 40,000 elderly and infirm veterans stay in the agency's nursing homes each year. Taxpayers pay \$1,125 each night to house a veteran in VA nursing homes. That's far higher than the average \$296 each night in private facilities or \$174 in state-run nursing homes where the VA pays a portion of the cost, according to agency budget documents. VA officials said the rates are not directly comparable because VA nursing home costs include hospital care and "more expensive medical services that just aren't available in most non-VA facilities." The agency told the Government Accountability Office in 2013 that about 40 percent of VA nursing home costs account for "core" services and would be comparable. At that percentage, the current VA core cost would be \$450 a night, still 52 percent more than the agency's cost for private placement.

Despite the sizable public spending on VA nursing homes – more than \$3.6 billion in 2018 – the agency until recently had kept the findings of inspections of its nursing homes confidential. It was revealed in June 2018 that the VA had long tracked the quality of care at its nursing homes through inspections as well as quality indicators and star ratings. Under pressure from the news outlets, the VA pledged to release the inspection reports. That did not happen until March, when the agency posted the reports for 99 of its nursing homes on its website. The VA said it planned to post the remaining 35 reports by October. Inspections can provide veterans and their families' important background information on the homes. Overall the reports for the 99 VA homes showed:

- 11 VA nursing homes where veterans safety was in immediate jeopardy.
- 26 VA nursing homes where veterans were harmed because of inadequate bedsores or prevention treatment.
- 52 VA nursing homes where deficiencies caused actual harm to veterans.
- 7 VA nursing homes where no deficiencies were identified.

[Source: USA TODAY | Donovan Slack & Andrea Estes | March 28, 2019 ++]

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## **VA DEA Program Update 07 ► Reservist Kids Not Covered in Scholarship Program**

Tammy McCracken is supposed to be helping her 16-year-old daughter tour colleges this month, but “she’s looking at the campuses and all she can look at are the expenses.” Her 19-year-old son is already attending Embry-Riddle Aeronautical University, thanks to his father’s post-9/11 GI Bill benefits. But when Col. David McCracken died in 2011 of brain cancer related to an earlier deployment to the Middle East, it left their family with a single income and a host of confusion surrounding his military benefits.

Under current law, the children of a service member who dies on active duty are eligible for full college tuition and a living stipend under the John David Fry Scholarship program, a generous benefit recognizing their families’ sacrifice and stress. But the McCracken children aren’t eligible for it, because their father was a member of the Army Reserves when he died. Although his injuries were tied to toxic exposure during an active duty deployment, his symptoms didn’t show until months later. Guardsmen and reservists are held in a different category due to language in the federal code authorizing the scholarship. “He was in the military for 30 years,” Tammy McCracken said. “We always felt part of that community. We never felt like we weren’t a full part of it until after he died.”

Advocates are pushing for a congressional fix to the problem this session. “(These families’) service and sacrifice is no different than the service and sacrifice of those serving on active duty,” said Ashlynn Haycock, deputy director for policy at the Tragedy Assistance Program For Survivors. “While most benefits are equal for their survivors, the education benefits are not. It is time to make sure their survivors are afforded the same access to the Fry Scholarship as their active duty counterparts.” This week, lawmakers are proposing a legislative fix to the problem, inserting language in the scholarship eligibility to include children and spouses of guardsmen and reservists who die from a service-connected disability within four years of leaving active-duty status.

The measure, sponsored in the House by Reps. Gus Bilirakis (R-FL) and Mike Levin (D-CA) will be up for discussion before the House Veterans’ Affairs Committee this morning. In a statement, both lawmakers said the move is “the least we can do to honor their sacrifice.” While the issue only affects a few hundred families, the difference between receiving the educational benefits and being shut out entirely can be life changing.

Brittany Tipps, a freshman at Texas A&M University-Commerce, lost her father to suicide in 2010. Texas National Guard Spc. Anthony Tipps has returned from a deployment to Iraq just a few months earlier, but his death was not considered an active-duty event because of the time that had passed. “To me, I just always thought he had served in the Army,” she said. “I never really saw any difference.” Over the last year Tipps has cobbled together a host of state and federal benefits to cover most — but not all — of her college costs. She said keeping up with all the required paperwork and deadlines is “hectic,” but she is appreciative that other support systems are available. “It just all would have been so much easier if the Fry scholarship were an option for us,” she said.

No cost estimate has yet been calculated for the bill. As with past efforts to change military and veterans education benefits, that could be a key sticking point for the effort in the months ahead. As they advocate for the change, McCracken will press on with the college tours with her daughter, and Tipps will continue her studies in Texas. She’s also planning on working with TAPS this summer on a host of legislative lobbying efforts, connected to her political science major. “Going through this has definitely sparked my interest in the topic,” Tipps said. “I’d like to see how I can help other families not go through these kinds of problems.” [Source: MilitaryTimes | Leo Shane III | April 9, 2019 ++]

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## **VA Community Care Update 05 ► No Delay on Expansion Even if ‘IT’ Systems Not Ready**

Department of Veterans Affairs Secretary Robert Wilkie on 3 APR told a skeptical House Committee that his agency is sticking with the 6 JUN rollout date for expanded private health care options, even if the IT systems aren't fully in place to handle the transition. In testimony before the House Veterans Affairs Committee, Wilkie said the Mission Act requires the new rules on access to community health care for veterans to go into effect regardless of whether the systems are operational. He said the main concern is the "decision support tool," which aids doctors and veterans in deciding whether the best health care option is in the private sector. "We're going to be implementing the Mission Act even if the decision support tool is at 70% or 50%," Wilkie said under questioning from Rep. Julia Brownley (D-CA).

Wilkie spoke a day after another committee hearing at which several lawmakers suggested that the planned rollout of new rules for the Mission Act should be delayed to ensure that IT systems are functioning properly. That hearing focused on a report from the U.S. Digital Service -- a White House team aimed at improving technologies across federal agencies -- which warned that the VA's IT system for implementation of the Mission Act has the potential to create confusion and disrupt care. "I believe in taking the time to get things right," said Rep. Phil Roe (R-TN), the committee's ranking Republican. "I would rather VA postpone implementation of this program than to rush to implementation in name only and have veterans pay the price for it."

Wilkie, however, said VA staff are prepared to deal with glitches in the IT systems. "Our people have been trained on how to work with our veterans in setting the access standards and availability standards," he said. VA staff, he added,

will send vets to community care if the right choices are in the private sector. Brownley noted previous VA failures in putting IT systems in place. "I think it's fair to say that we don't have the greatest reputation" for IT implementation, she said.

Dr. Richard Stone, executive in charge of the Veterans Health Administration, testified that another IT problem is in tracking and keeping inventory of medical supplies for the VA's vast system of 170 hospitals and more than 1,000 clinics. "This is a deeply fractured supply chain," Stone said. "What we have is not working." He said that the VA had more than four million credit card transactions for supplies last year. "I believe it is ripe for potential corruption," Stone said.

The hearing was called to consider the VA's budget request of \$220 billion, but several lawmakers questioned whether the funding is sufficient for implementation of the Mission Act and other major initiatives, including the multi-billion dollar plan to finally make Defense Department and VA electronic health records compatible. Rep. Mark Takano (D-CA), the committee's chairman, said projections put the Mission Act's costs at \$47 billion over five years. He questioned whether money might be pulled from other programs to fund expanding private health care options under the act. "We do not know if this budget goes far enough," Takano said.

Wilkie called the budget the largest "in the history of the department" and once again sought to allay fears that the aggressive implementation of the Mission Act would lead to the "privatization" of VA health care. He said surveys show that veterans' satisfaction rate with the health care they receive from the VA is at 90%, and morale among VA employees is at an all-time high. The surveys are "my response to those who say we're in the middle of privatizing this institution," Wilkie said.

[Source: Military.com | By Richard Sisk | April 4, 2019 ++]

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## **VA Community Care Update 06 ► New Eligibility Criteria Under Mission Act**

VA recently proposed new rules for Veteran community care that include six new eligibility criteria for Veterans under the VA MISSION Act, which was signed into law by President Trump in June 2018. The new eligibility criteria will be a major improvement over existing criteria in terms of making things simpler: currently, eligibility criteria vary between VA's community care programs. When the new criteria go into effect, Veterans can expect better access and greater choice in their health care, whether at VA or through a community provider. The eligibility criteria are projected to go into effect in June 2019 after final regulations are published and effective, so the criteria are not yet final. In addition, key aspects of community care eligibility include the following:

- Veterans must receive approval from VA prior to obtaining care from a community provider in most circumstances.
- Veterans must either be enrolled in VA health care or be eligible for VA care without needing to enroll to be eligible for community care.
- Eligibility for community care will continue to be dependent upon a Veteran's individual health care needs or circumstances.
- VA staff members generally make all eligibility determinations.
- Veterans will usually have the option to receive care at a VA medical facility regardless of their eligibility for community care.
- Meeting any one of the six eligibility criteria is sufficient to be referred to a community provider—a Veteran does not have to meet all of them to be eligible. (Real-world examples of when a Veteran would be eligible for community care are included in the eligibility fact sheet linked at the end of the article).

### **Eligibility Criteria**

1. *Veteran Needs a Service Not Available at a VA Medical Facility* -- In this situation, a Veteran needs a specific type of care or service that VA does not provide in-house at any of its medical facilities.

2. *Veteran Lives in a U.S. State or Territory Without a Full-Service VA Medical Facility* -- In this scenario, a Veteran lives in a U.S. State or territory that does not have a full-service VA medical facility. Specifically, this would apply to Veterans living in Alaska, Hawaii, New Hampshire, and the U.S. territories of Guam, American Samoa, the Northern Mariana Islands, and the U.S. Virgin Islands.

3. *Veteran Qualifies under the "Grandfather" Provision Related to Distance Eligibility for the Veterans Choice Program* -- For this element, there are a few different ways that a Veteran could be eligible for community care. Initially, the following two requirements must be met in every case:

- Veteran was eligible under the 40-mile criterion under the Veterans Choice Program on the day before the VA MISSION Act was enacted into law (June 6, 2018), and
- Veteran continues to reside in a location that would qualify them under that criterion.

If both of these requirements have been met, a Veteran may be eligible if one of the following is also true:

- Veteran lives in one of the five States with the lowest population density from the 2010 Census: North Dakota, South Dakota, Montana, Alaska, and Wyoming, or
- Veteran lives in another State, received care between June 6, 2017, and June 6, 2018, and requires care before June 6, 2020.

4. *VA Cannot Furnish Care within Certain Designated Access Standards* -- To be eligible under this criterion, VA would have to be unable to schedule a VA appointment for a Veteran at a facility within a specific average drive time to a VA medical facility and within a certain number of days (wait-time). If VA could not schedule an appointment that is within both the average driving time standards and the wait-time standard, then the Veteran would be eligible for community care. The specific access standards are described below. (Important: Access standards are proposed and not yet final).

- Average drive time to a specific VA medical facility.
  - 30-minute average drive time for primary care, mental health, and non-institutional extended care services (including adult day health care).
  - 60-minute average drive time for specialty care
- Appointment wait time at a specific VA medical facility
  - 20 days for primary care, mental health care, and non-institutional extended care services, unless the Veteran agrees to a later date in consultation with their VA health care provider.
  - 28 days for specialty care from the date of request, unless the Veteran agrees to a later date in consultation with their VA health care provider

5. *It is in the Veteran's Best Medical Interest* -- In this situation, a Veteran may be referred to a community provider when the Veteran and the referring clinician agree that it is in their best medical interest to see a community provider.

6. *A VA Medical Service Line Does Not Meet Certain Quality Standards* -- In this scenario, if VA has identified a medical service line is not meeting VA's standards for quality based on specific conditions, Veterans can elect to receive care from a community provider with certain limitations.

### **Going Forward**

What is described above should be taken as a preview of what the final eligibility criteria may be, because it is not yet final. The new criteria are expected to go into effect in June 2019, after final regulations are published and effective.

[Source: Vantage Point | Jonathan Ludwig | April 9, 2019 ++]

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## **VA VCS ► Online Shopping Site for VA Eligible Vets and their Families Launched**

VA's Veterans Canteen Service (VCS) is excited to announce a new benefit for Veterans and VA employees. Last November, VCS launched [www.ShopVCS.com](http://www.ShopVCS.com), an online shopping site exclusively available to Veterans enrolled in VA, their families, and VA employees. This shopping experience offers thousands of products from hundreds of name brands with the ability to easily and securely shop from any device including desktop, smartphone or tablet. ShopVCS.com features products ranging from sportswear, jewelry, home décor, appliances, electronics, military items, health and beauty, Made-in-USA brands, Veteran-Owned brands, and much more.

ShopVCS.com serves as an expanded catalog of items not offered in Patriot Stores, the retail shops located in the VA hospitals and clinics. Ticketing and travel services are also available which include deals for: hotels, theme parks, movie tickets, concert tickets and much more. Registration is free and Veterans enrolled in VA, their family members and VA employees are eligible to register at ShopVCS.com as authorized customers.

Proceeds from your purchases are given back to the Veteran community in support of VA programs such as: National Rehabilitation Adaptive Sports Games, Vets Crisis Suicide Prevention, Fisher House, Women Veteran Programs, National Disaster Relief, Homeless Veterans programs, and much more. Veteran Canteen Service operates as a self-sustaining entity. Sales and income are used to sustain the operation with the goal of "giving back" to the VA community in support of programs or initiatives that serve to enhance the quality of life for Veterans, their families and those who provide for their care. Veterans, their families, and VA employees can sign up to shop at ShopVCS.com. [Source: Vantage Point | April 2, 2019 ++]

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## **VA Disability Claims Update 03 ► Obesity | Cannot be Considered a Service-Connected Disability**

Obesity cannot be considered a service-connected disability, according to a new ruling by the Department of Veterans Affairs General Counsel expected to be published in the April 8, 2019, edition of the Federal Register. The new ruling, among several precedent opinions set to be included, reinforces the VA's long-standing opinion that obesity isn't a disease or injury according to the law for wartime or peacetime compensation and can't be considered directly related to military service for compensation purposes. So why does the VA reject obesity as a service-connected disability if Medicare covers obesity treatment and the Centers for Disease Control and National Institutes of Health both say obesity is a disease?

While the VA treats obesity as a disease for which treatment is warranted, the distinction is in the words "service-connected." The VA simply does not see it as a condition that was a result of military service, and therefore for which compensation is payable. The VA estimates that 78% of veterans are obese, and it does offer several treatment programs for obese vets. However, the new opinion means it won't pay compensation for it anytime soon. But the determination could be a good thing, at least for the current force. We all have heard of people getting kicked out of the military for being overweight. This ruling by the VA means that obesity can't be considered willful misconduct when making line-of-duty determinations for other disabilities.

And blocking it as a service-connected disability doesn't mean that it isn't what's known as an "extra-schedular rating," or a rating that can be tagged onto an existing disability, the General Counsel has ruled. For example, you may be rated 40% because of Agent Orange related diabetes but the diabetes may cause obesity so you may be able to get an extra-schedular rating and increase your disability to 50%. Also, obesity may be so bad that it has life-altering consequences. That may be considered when determining an overall rating if there are other qualifying disabilities. It may be considered an "intermediate step" between a non-service-connected and service-connected disability when considered with other disabilities.

In their ruling, the lawyers said that since obesity "occurs over time and is based on various external and internal factors, as opposed to being a discrete incident or occurrence, or a series of discrete incidents or occurrences," the condition may be reversed by treatment before it becomes disabling. So while obesity can, and should, be considered a disease since it is a treatable condition that results in other, more serious health conditions, it shouldn't be considered a disease when you are trying to blame it on your military service. [Source: Military.com | Jim Absher | April 5, 2019 ++]

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## **VA Telehealth Update 15** ► **Virtual Clinics | Mental Health & Primary Care Treatment**

The Department of Veterans Affairs, which already has the biggest telehealth program in the United States, is expanding its coverage to fill critical gaps in areas such as mental health and primary care. In fiscal 2018, VA conducted more than a million patient visits through video, and more than 13 percent of veterans have received at least some of their treatment through telehealth. Dr. Neil Evans, the chief officer for the Veterans Health Administration's Office of Connected Care, speaking 4 APR at a GovernmentCIO conference on health IT modernization, said the agency now provides intensive care unit-level treatment to its rural VA facilities. "We're really excited about seeing that continued expansion of how we reach patients and also how we can operate more efficiently as an integrated national health system," Evans said.

The agency is also running a "virtual tick clinic," where patients contact a call center, get connected by video to a provider and receive a diagnosis. Evans said the agency launched the virtual clinic in response to an increase in Lyme disease-related visits to VA facilities. The virtual clinic, Evans said, represents part of the VA's focus on "moving care out of the traditional face-to-face paradigm and engaging veterans where they are." The virtual clinic also echoes a project the Department of Health and Human Services launched last year, which focused on using emerging tech to address Lyme- and tick-borne illnesses.

VA is also currently building telehealth hubs focused on primary care and mental health aimed at ensuring there's always providers available to see patients. "We don't have brick-and-mortar facilities in all those spaces. We've been, I think, unique as a health care system in that there has been a unique drive to say, we need to adopt virtual care," Evans said. Since the launch of VA Secure Messaging, Evans said patients and their providers have exchanged more than 72 million emails. "Many of those [email] threads would have led to a visit, would have led to a frustrated veteran dealing with parking [and] would have led to essentially not the most efficient use of our health providers' time," Evans said. For all the VA's advances in telehealth, Evans said the agency doesn't want to exacerbate the "digital divide" between patients who have access to reliable internet service and those with less reliable connectivity.

Last November, the agency relaunched VA.gov, folding many functions from Vets.gov into the new site. Charles Worthington, the VA's chief technology officer, said merging the two sites helped veterans find services where they expected to find them online. VA wants to make telehealth part of its day-to-day business, but says state licensing laws stand in the way Veterans Affairs "Veterans were telling us that they don't really think of the VA as different components," Worthington said. "They don't think of VHS as separate from VBA, they just think of it as VA. The way that we had been presenting ourselves online was much more fragmented."

Worthington said the VA has seen "double-digit" increases in key transaction on the overhauled website. Year-over-year, the application for health care on VA.gov has seen a 30 percent increase in traffic following the site's relaunch. Instead of quarterly website updates and releases, the team behind VA.gov has been able to release smaller updates on an ongoing basis. "With the new tools that we have, using the cloud, using automation, that's not really a thing anymore," Worthington said. "We can keep teams autonomous and small, releasing very frequently. And because releases are easy to make, they're also easy to undo." If something in a new release fails, Worthington said the team behind the site can immediately fall right back to the old release and tear down the new build. [Source: Federal News Network | Jory Heckman | April 5, 2019 ++]

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## **GI Bill Vet Tech ► A New Pilot Program to Launch in April**

A new pilot program from the Department of Veterans Affairs aims to help veterans enroll in nontraditional programs that teach high-tech IT computer skills. Dubbed the Veteran Employment Through Technology Education Courses (VET TEC) program, its specifics can be found online at <https://benefits.va.gov/gibill/fgib/vettec.asp> and on the GI Bill website at <https://benefits.va.gov/gibill>.



The VET TEC program, set to start this month, will focus on high-tech skills that are in demand in today's workplace, according to the VA, and will pay eligible veterans a housing allowance and take care of tuition costs just like the Post-9/11 GI Bill. The difference is that you must take classes in one of five areas: information science; computer programming; data processing; media applications; and computer software. The primary difference between this program and the Post-9/11 GI Bill is that the classes are much shorter than regular college or vocational training, sometimes requiring only months or weeks to gain certification. Any veteran currently eligible to use their GI Bill benefits, either Montgomery or Post-9/11, is qualified for the program as long as they have not passed the time limit to use their benefits and have at least one day of benefits remaining. Also, unlike most GI Bill programs, any training received as part of VET TEC will not decrease your GI Bill entitlement in any way, making this essentially free money.

**How does it work?** VET TEC is designed to move veterans into the job force faster than a traditional college program. Acquiring essential skills in such a short time gives you the opportunity to advance your career sooner rather than later. Many of the so-called and newly popular "coding boot camps" and other high-tech training will be included in this new program. To combat fraud, waste and abuse, the VA will pay the training provider 25 percent of the course cost when you enroll. Another 25 percent will be paid when you complete the program. The remaining 50 percent balance of the training cost will be paid to the provider only when you "secure meaningful employment in the field of study that you enrolled in."

According to the VA, training providers can be listed as a "preferred provider" if they agree to return all money they received from the VA if you do not find meaningful employment within 180 days of course completion. An online application will be available soon on the GI Bill website as well as a listing of all approved places you can use the program. Just like any other program, applying does not mean you will be accepted. Schools may have certain qualifications or testing requirements you must meet before you can enroll.

VA is working with industry-leading tech companies to find training providers with experience training students for today's tech economy and preparing them for immediate employment. They will be posted on the training provider's page as they are approved and added. For additional information, call the Education Call Center at (888) 442-4551 or send an email to [VETTEC.VBABUF@va.gov](mailto:VETTEC.VBABUF@va.gov). [Source: Providence Journal | George W. Reilly | March 29, 2019 ++]

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## **GI Bill Rate Increases Update 02 ► Some Are Increasing 1 AUG 2019**

The Department of Veterans Affairs has announced the Post-9/11 GI Bill rates for the 2019-2020 school year. These rates will be effective on Aug. 1, 2019. The Montgomery GI Bill and Dependents' Education Assistance programs

will see a rate change on Oct. 1, 2019. By law, the GI Bill rate increase is tied to the average cost increase of undergraduate tuition in the U.S. For the 2019-2020 school year, that increase will average 3.4%. More than 80 percent of those taking advantage of their GI Bill benefits are doing so through the Post-9/11 GI Bill.

### **Private & Foreign School GI Bill Rates**

Effective Aug. 1, those using the Post-9/11 GI Bill at a private or foreign school will see their maximum yearly GI Bill rate increase from \$23,671.94 to \$24,476.79.

### **Flight Training**

Those who are enrolled in flight schools will see their annual maximum GI Bill benefit increase from \$13,526.81 to \$13,986.72.

### **Licensing/Certification/National Testing**

You can be reimbursed up to \$2,000 per test for licensing and certification tests. For national testing programs, there is no maximum amount of GI Bill reimbursement. Your entitlement will be charged one month for every \$2,042.06 spent; currently, that trigger point is \$1,974.91.

### **Correspondence Courses**

You can be reimbursed the actual net costs, not to exceed \$11,888.70 annually. That's up from \$11,497.78 currently.

### **Monthly Housing Allowance**

The Monthly Housing Allowance is also scheduled to change on 1 AUG. If you are attending classroom sessions, your housing allowance is based on the ZIP code of the campus location where you attend the majority of your classes. If you are attending classes at a foreign school, not on a military base, your maximum housing allowance will be \$1,789.00. This is prorated based on the length of your active-duty service and how many classes you are taking. If you attend all your classes online, your maximum housing allowance will be \$894.50. This is also prorated.

[Source: Military.com | Jim Absher | April 8, 2019 ++]

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## **Virginia Granting Freedom Program ► Disabled Vet Home Modification Resource**

Virginia's Housing Development Authority (VHDA) Granting Freedom program in partnership with the Virginia Department of Veterans Services is available to resident handicapped veterans to make their homes more accessible. Granting Freedom is a grant program for home modifications for disabled veterans and servicemembers who sustained a line of duty injury resulting in a service connected disability. Grant funds can be used to widen doorways and add ramps to make a home wheelchair accessible, to install grab bars in a bathroom or to make other modifications recommended by the VA that help eligible recipients feel more at home. Funding to pay for modifications to houses and apartments is available on a first-serve basis.



A grant of up to \$6,000 per residence or rental unit is available for Virginia veterans and servicemembers who sustained a line-of-duty injury resulting in a service-connected disability. All applications must be made through



accepted agents affiliated with accredited organizations. At <https://www.vhda.com/Programs/Pages/Granting-Freedom-Agents.aspx#.XKOwSKRICUK> they are listed. Below are the Handbook and Application Package required for this grant:

- [Granting Freedom Handbook](#) (PDF)
- [Application Package](#) (PDF)
- [What You Should Know Before You Hire A Contractor](#) (PDF)
- [Department Of Justice and HUD Reasonable Modifications](#) (PDF)

Refer to <https://youtu.be/xajAF0Brxkg> to view a video of one veteran's experience with this program. Veterans residing in other states should check with their local VA office to determine if a similar program is available to them in that state. [Source: WTKR (CBS-3) | Todd Corillo | April 1, 2019 ++]

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## **VA Disability Ratings Update 03 ► Post-9/11 Vet Ratings Far Higher Than Prior Generations**

According to a government report, Post-9/11 active-duty veterans have disability rates significantly higher than those of previous generations. About 41 percent of those who served after the terror attacks of Sept. 11, 2001, in Afghanistan, Iraq and other war zones have disability ratings from the Department of Veterans Affairs, compared to 25 percent of eras, according to the annual survey of veterans employment and status by the Department of Labor's Bureau of Labor Statistics. Based on the Current Population Survey of 60,000 households in 2018, BLS said that "41 percent of Gulf War-era II [post-9/11] veterans had a service-connected disability, compared with 25 percent of all veterans."

The data on disability ratings came from a supplement to the population survey report for August 2018, which was co-sponsored by the VA and the Labor Department's Veterans' Employment and Training Service, the BLS report said. It revealed:

- In 2018, the nation had 19.2 million veterans, less than 8 percent of the total population. And 4.1 million of those veterans were from the Gulf War-era II period, covering September 2001 forward.
- In August 2018, 4.7 million veterans, or 25 percent of the total, had a service-connected disability.
- Among all veterans with a service-connected disability, 29 percent reported a disability rating of less than 30 percent, while another 41 percent had a rating of 60 percent or higher.
- For veterans who served post-9/11, 41 percent, or 1.7 million, reported a service-connected disability in August 2018, and nearly half of those had a service-connected disability of 60 percent or more.

The BLS report did not discuss why post-9/11 veterans have higher disability ratings than veterans of other eras, but Dr. Nicholas Armstrong who a senior researcher at Syracuse University's Institute for Veterans & Military Families and a graduate of the U.S. Military Academy at West Point who served tours in Iraq and Afghanistan with the Army's 10th Mountain Division suggested several reasons.

- Advances in battlefield medicine and rapid evacuations to treatment centers have resulted in more veterans surviving wounds that would have killed them in previous wars.
- There's a heightened awareness in the military and at the VA of the aftereffects of traumatic brain injury (TBI), along with more screenings for mental health issues resulting from post-traumatic stress. "If you look at the VA data on that, certainly post-9/11 generation veterans have been experiencing higher rates of service-connected disabilities than previous generations -- that's a fact," he said.
- Advances in the ability to diagnose PTSD are another of the many drivers of the uptick in disability rates."

### **Post-9/11 Vets Unemployment Rates**

The BLS report mainly focused on the unemployment rates for veterans and trends for veterans in the job market. The unemployment rate for veterans who served on active duty at any time since September 2001 declined to 3.8 percent

in 2018, down from around four percent for all of 2017. It's a marked improvement from the double-digit jobless rates for post-9/11 vets in the recession period from 2011 to 2012, the BLS found. For all veterans, the jobless rate was little changed at 3.5 percent in 2018, compared to 2017. Other highlights from the 2018 data on veterans employment included the following:

- The unemployment rate for female veterans declined to 3.0 percent in 2018, and the rate for male veterans was 3.5 percent, with little change over the year.
- Of the total 326,000 unemployed veterans in 2018, 54 percent were ages 25 to 54, 40 percent were age 55 and over, and six percent were ages 18 to 24.
- Veterans with a service-connected disability had an unemployment rate of 5.2 percent in August 2018, higher than the rate for veterans with no disability (3.5 percent).
- About one in three employed veterans with a service-connected disability worked in the public sector in August 2018, compared with about one in five veterans with no disability.
- The unemployment rate of veterans varied widely across the country, ranging from 1.4 percent in Iowa to 6.5 percent in the District of Columbia.

[Source: Military.com | Richard Sisk| 25 Mar 2019 ++]

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## **VA Fraud, Waste & Abuse ► Reported 01 thru 15 APR 2019**

**Bloomfield Hills, MI** -- A Michigan man was charged with fraudulently obtaining nearly \$12 million in government construction contracts in Cleveland and Michigan by falsely claiming the company receiving the contracts was owned by a disabled veteran. **William Kozerski**, 62, of Bloomfield Hills, Michigan, was charged via criminal information with one count of wire fraud. According to the information filed in federal court in Cleveland:

*Congress established the Service-Disabled Veteran-Owned Small Business Program to help service-disabled veterans by setting aside certain contracts for small businesses majority owned and controlled by service-disabled veterans CA Services was a construction company based in Michigan. Kozerski and CA Services held out that a service-disabled veteran was the owner and primary manager of CA Services when, in fact, the disabled veteran was not. Kozerski, between 2007 and 2015, fraudulently claimed CA Services met the requirements of the Service-Disabled Veteran-Owned Small Business Program in order to obtain approximately \$11.8 million in contracts for work at VA Medical Centers in Cleveland, Detroit and Ann Arbor.*

If convicted, the defendant's sentence will be determined by the Court after review of factors unique to this case, including the defendants' prior criminal record, if any, the defendants' role in the offenses and the characteristics of the violations. In all cases, the sentence will not exceed the statutory maximum and in most cases it will be less than the maximum. An indictment is only a charge and is not evidence of guilt. A defendant is entitled to a fair trial in which it will be the government's burden to prove guilt beyond a reasonable doubt. [Source: DOJ Northern District of Ohio | U.S. Attorney's Office | March 28, 2019 ++]

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**Providence, RI** -- A former nurse at the Providence VA Medical Center has been sentenced for tampering with hospital prescriptions. Rhode Island U.S. Attorney Aaron Weisman said 5 APR 35-year-old **Jared Scott**, of West Warwick, Rhode Island, was sentenced to 24 months in federal prison. Scott acknowledged that he removed liquid opioids from vials at the hospital for his personal use and filled the vials with saline. He pleaded guilty in December to tampering with a consumer product and acquiring a controlled substance by deception and subterfuge. Scott told the judge he accessed vials meant for patients in a locked storage cart several times in 2017. The Providence VA spokesman says the center's safeguards for medication helped identify the theft and the person responsible.

**Woodstock, CT** -- John H. Durham, United States Attorney for the District of Connecticut, announced that **John Deppert**, 64, of Woodstock, pleaded guilty today in Hartford federal court to one count of theft of government property related to a scheme to steal benefits from the U.S. Department of Veterans Affairs (the “VA”). According to court documents and statements made in court, Deppert’s sister received disability compensation benefits from the VA through a direct deposit to her bank account. After Deppert’s sister died in January 2015, Deppert had access to her sister’s bank account, which continued to receive regular deposits of VA benefits.

In September 2017, the VA identified that Deppert’s sister had died and terminated the benefits payments. In October 2017, Deppert called the VA and, posing as his sister, explained that “she” was not deceased. As a result, the VA reinitiated the benefits payments to the bank account, and also issued a back payment of benefits. In April 2018, after the VA again identified that Deppert’s sister had died, a VA employee contacted the telephone number it had for Deppert’s sister. Deppert, again posing as his sister, answered the call, provided his sister’s date of birth and social security number, and stated that “she” was alive.

In May 2018, Deppert, posing as his sister, left a message on a VA employee’s voicemail system requesting that all future contact be by fax or email. He subsequently sent a fax with a change of address form attached to the VA. The coversheet for the fax stated: “I am alive and living in Woodstock Valley, CT!” Deppert signed his sister’s name on the coversheet. Through this scheme, Deppert stole \$77,292. He is currently released on a \$50,000 bond pending sentencing by U.S. District Judge Vanessa L. Bryant on July 24, 2019. Deppert faces a maximum term of imprisonment of 10 years. [Source: DoJ District of Connecticut | U.S. Attorney’s Office | April 4, 2019 ++]

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## **VA Blue Water Claims Update 68** ► **VA Ordered to Lift Hold on Blue Water Navy Appeals**

VA was recently ordered to lift its hold on Blue Water Navy appeals as a result of the recent Procopio v. Wilkie court decision. The decision clarified that Blue Water Navy Vietnam War veterans are eligible to receive presumptive disability compensation benefits for health conditions associated with exposure to Agent Orange. After the decision was issued on January 29, 2019, VA requested a stay, which places a hold on Blue Water Navy claims and appeals while the agency deliberated whether to appeal the decision. VA's request to stay Blue Water Navy claims was denied and VA is now forced to start taking action on appeals.

This means veterans affected by the Procopio decision may see activity on their appeals in the near future. The VFW urges Blue Water Navy veterans who receive notice of action on their claims to contact a VFW-accredited Service Officer at: [www.vfw.org/NVS](http://www.vfw.org/NVS). The Department of Justice still has until April 29, 2019, to formally appeal. Moreover, the Procopio decision still leaves certain questions unanswered for Blue Water Navy veterans and others exposed to Agent Orange. This is why the VFW continues to urge for the swift passage of H.R. 299, the *Blue Water Navy Vietnam Veterans Act of 2019*. Urge your members of Congress to cosponsor and support passage of H.R. 299. VFW has a preformatted editable message at <http://capwiz.com/vfw/issues/alert/?alertid=80598036> to assist veterans in contacting their Congressional representatives on this issue. [Source: VFW Action Corps Weekly | April 5, 2019 ++]

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## **VA Caregiver Program Update 54** ► **CNY Veterans Say Program Is Broken**

Some Central New York disabled veterans say they are being unfairly kicked out of and shortchanged by a federal Veterans Affairs program that lets family members and friends care for them at home. The veterans complained about the VA Caregiver program 8 APR at a news conference in Syracuse organized by Sen. Charles Schumer (D-NY). The

VA caregiver provides monthly stipends, ranging from \$660 to \$2,600, and other assistance to family members and friends who provide home care for veterans seriously injured since Sept. 11, 2001 so they don't have to be institutionalized.

Tricia Smith, an Army veteran from Mexico, N.Y., who injured her back in Iraq in 2006, has been in the caregiver program three years. She said the VA arbitrarily reduced her caregiver's monthly stipend from \$2,000 to \$700 in late 2017. As a result Smith said she and her caregiver, Kathleen Dehring, are struggling to make their mortgage payments and may lose their home. Schumer said the program, launched in 2011, has been riddled with problems since VA medical centers nationwide began dropping veterans from the program and cutting stipends two years ago without explanation. In response to complaints from veterans, the VA imposed a moratorium in December on caregiver program discharges.

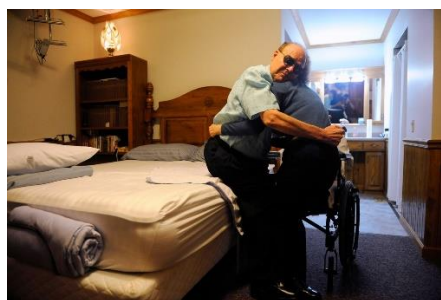
Schumer called on the VA to fix the program. "The federal government has a sacred responsibility to the American veterans who sacrificed so much for our country," he said. The annual cost of the program is more than \$900 million. VA officials have said that is less than what the federal agency would spend if veterans were cared for in hospitals and nursing homes. By 1 OCT the VA is supposed to expand the program to include all veterans seriously injured since World War II. The expansion is expected to double the number of caregiver participants to more than 41,000. VA Secretary Robert Wilkie recently told Senators the VA may miss the Oct. 1 deadline because of information technology problems. A recent Government Accountability Office report blamed those problems in part on frequent management turnover at the VA. [Source: Central NY News | James T. Mulder | April 8, 2019 ++]

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## **VA Caregiver Program Update 55 ► 12 Big Changes Caregivers Will See In The Next Year**

Tens of thousands of family caregivers across the country provide daily assistance to wounded veterans, but advocates say the federal government is just now on the verge of fully embracing their role in veterans' medical care. Late last month, Veterans Affairs officials agreed to a set of 12 recommendations offered by a special advisory group of veterans advocates and community activists, the culmination of 18 months of work by the panel. Supporters say the ideas will help codify caregivers into the VA system: guaranteeing their inclusion in medical check-ups, creating new training and support services, expanding research into their challenges. The results, they hope, will not only improve VA offerings but also the civilian health care community nationwide.

VA officials said the changes will be put in place over the next year. Recently, Military Times sat down with Elizabeth Dole, chair of the commission (and herself a caregiver to former U.S. Senate majority leader Bob Dole, an injured World War II veteran), and Steve Schwab, CEO of the Elizabeth Dole Foundation, to break what the new recommendations mean. (Note: A list of the full recommendations is available on the foundation's [web site](#).)



Vietnam veteran Jerry King holds onto his wife, Pauline, as she lifts him into his wheel chair at their home in Anna, Ill.

**1: VA should organize all relevant caregiver benefits in one location and add benefits to fill in any gaps in support.**

Dole: “One of the main problems of caregivers has been trying to navigate through all of this. The VA is the largest integrated health care system in the world, but there are also so many other benefits spread throughout the government. So it just makes sense to provide better coordination, collaboration. That’s one of the ideas where you think, ‘Why didn’t we have this 10 years ago?’”

**2: Establish a centralized office to oversee programs affecting caregivers, families and survivors.**

Dole: “We need to nail down the fact that these three populations are essential to VA carrying out their responsibilities. So they’ll be front and center — looking at budget requests, legislation, policy.” Schwab: “VA staff who have been passionate about helping have been screaming for this, because right now there is no official screen for these populations.”

**3: Identify and update models to address the needs of caregivers and families with outside groups.**

Dole: “A lot of research gets left sitting on the shelf. This is designed to make sure it gets moved into action.” Schwab: “There’s already a VA Center for Excellence on caregivers, so this will make sure that work is looked at and replicated.”

**4: Better collect and analyze data on caregivers and their families.**

Dole: “Right now, all the data we have on caregivers is on the 38,000 people in the VA official caregiver program. But (in surveys of veterans), 2.5 million veterans said they need a caregiver. So there needs to be a massive collection of new data.” Schwab: “There is no systematic collection of data now. So groups like ours who are trying to serve this population don’t have a lot to go on.”

**5: Better collect and analyze data on the children of caregivers and their families.**

Dole: “There’s not one piece of evidence-based data out there now about the impact of this caregiving on military children. And yet you know these children are impacted in many ways, seeing these injuries. Many are caregivers themselves. So it’s a new area that we need to pursue.”

**6: Conduct a thorough analysis of the need for respite care resources and their availability.**

Dole: “This is a number one issue with caregivers, an opportunity to break away for a bit. The veteran directed Home and Community-Based Care is terrific ... but it needs to be expanded.” Schwab: “Right now, the utilization rate is abysmally low, even though it’s one of caregivers’ top requests. That means we’re not being efficient.”

**7: Develop plans to improve VA communication with caregivers and their families.**

Dole: “There’s going to be about 150,000 caregivers receiving stipends once the program is fully expanded (in coming years). We need to come up with training opportunities too, to improve the caregivers’ experience with VA professionals. They need to feel like someone is listening to them.”

**8: Improve training for caregivers, and include them in veterans’ medical planning from day one.**

Schwab: “This was the reason we started this push, because we saw a huge gap in the beginning of the journey. Doctors, nurses were not integrating caregivers into the medical team.” Dole: “They weren’t even listening to them in many cases. Caregivers weren’t permitted in the treatment room. It’s crucial that they be in there.”

**9: Include an official designation for caregivers in veterans’ health records.**

Dole: “There is so much frustration here. Is the record up to date? When the veteran goes outside, do the veterans’ files follow? So this requires that the caregiver be included in relevant discussions of health record modernization, and then at the day of intake have their name recorded in the official records. That’s a game changer.”

**10: Standardize the veterans clinical appeals process and better integrate caregiver and family input.**

Dole: “Right now that work is all localized. Can you believe that? How can anyone plan when we see a wide difference from medical center to medical center? We hear from caregivers saying, ‘You had things happen that way? It was completely different for me!’ We can’t have that.”

**11: Ensure caregivers have a 90-day bridge period before any changes are made in support stipends.**

Dole: "The idea of a grace period has already been accepted in principle. It's already 90 days when someone is dropped off the program." Schwab: "Stability is so important to these families. So we're really keen on making sure that everyone is ready when there is a change."

**12: Reduce medical evaluations for the most catastrophically wounded and injured veterans.**

Schwab: "For folks with wounds that will never change, this will lessen the burden on them." Dole: "In some cases, why are we asking, 'Do you still need a caregiver?' ... When you look at all of the things these families need to navigate, these kind of changes make sense."

[Source: MilitaryTimes | Leo Shane III | April 11, 2019 ++]

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**Traumatic Brain Injury Update 72 ► Study Finds VA Needs to Improve Evaluation System**



**The Ahead 200 uses commercial smartphone technology to analyze a patient's brain activity for signs of a traumatic brain injury within 24 hours of the injury.**

The Department of Veterans Affairs' benefits evaluation system for service-connected head injuries ignores several symptoms associated with traumatic brain injury (TBI) and should reflect the most updated medical knowledge, according to a report released 10 APR. In a review of the VA's process for evaluating and awarding disability compensation for TBI, a National Academies of Sciences, Engineering and Medicine panel said the overall process should be made clearer to patients and include input from providers trained in recognizing TBI.

The panel found that the Veterans Benefits Administration (VBA) has taken "great pains to train its raters ... to accurately and reliably rate a disability." But it said the process, which involves filing a claim and a review known as a compensation and pension (C&P) examination that may include a disability benefits questionnaire (DBQ), has shortcomings. Specifically, the panel said, the TBI questionnaire lacks an assessment for three symptoms strongly associated with TBI: **insomnia, vestibular dysfunction and near-vision impairment**. Also, the questionnaire does not take into account some basic medical understanding of how TBI symptoms may manifest, adding to the disability.

The panel recommended that the VA update the DBQs to include the three symptoms and regularly update its rating schedule to reflect the most updated medical information. More than 384,000 U.S. troops have been diagnosed with TBI since 2000, with injuries ranging from mild to severe and penetrating, or head trauma caused by penetration of an object. The effects of head injuries, including concussions, may be cumulative, and symptoms can appear long after the injury or later in life.

The panel, made up of medical experts and researchers, said the VA should allow any health care professional who has had extensive, recent training and experience treating TBI to diagnose patients, and not just the four specialties currently allowed to do so within VA -- neurologists, neurosurgeons, physiatrists and psychiatrists. It is the training - - and not the diagnosis -- that "renders a health care provider capable of an accurate diagnosis," members wrote in the

report. The panel also recommended that the VA shift from focusing on ensuring consistency across the rating evaluations process, and instead pay more attention to outcomes. And members suggested that the VBA be more transparent about the adjudication process with claims applicants -- a recommendation that veterans, who in the past have expressed frustration over the lack of communication and transparency from adjudicators, are likely to support.

Panel members said they'd like to see veterans given access to their compensation and pension exam results as documented in the questionnaire and details on any additional materials requested by the VBA. "The committee found that transparency was inadequately appreciated as a goal by" VA employees, members noted. The report, Evaluation of the Disability Process for Traumatic Brain Injury in Veterans, was ordered by Congress in 2016. Dr. Dan Blazer, professor of psychiatry emeritus and chair of the committee, said the recommendations, if followed by the VA, would have the greatest impact on improving the outcomes for veterans. "Our scientific understanding of TBI has increased dramatically in recent years. ... The implementation of our report's recommendations will represent a fundamental enhancement in the methods used by the VA to ensure the quality of its evaluations for TBI," Blazer said in a news release accompanying the report. [Source: Military.com | Patricia Kime | 10 Apr 2019 ++]

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### **VAMC Tomah WI Update 20 ► No Evidence That Opioids Were Indiscriminately Prescribed**

Federal inspectors say there's no evidence that opioids were being "indiscriminately prescribed" at the Tomah Veterans Affairs Medical Center, although the hospital can improve on its pain treatments. The State Journal says the report by the VA Office of the Inspector General found that the center does not consistently offer pain treatments other than opioids and 10 patients on opioids recently died. However, it adds that the facility doesn't hand out opioids "like candy" and the deaths might not have been related to the drugs. The study was prompted by U.S. Sen. Tammy Baldwin's request and a confidential complaint. Inspectors said most of the allegations in the complaint were not substantiated. Baldwin and other politicians had been criticized for their response to 2014 allegations about opioids at the Tomah VA. [Source: U.S. News & World Report | March 29, 2019 ++]

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### **VAMC Indianapolis IN Update 01 ► Vet Foot Cut Off Because of Administrative Errors**

Administrative errors at an Indianapolis Veterans Affairs health center jeopardized the health of numerous patients and forced at least one to lose his foot to a medical amputation, federal investigators announced on Wednesday. Advocates worry the incidents, which took place two years ago, are indicative of lingering systemic communications problems at the federal bureaucracy. They're calling for VA leaders to take a closer look at internal communication and oversight protocols. "Too many veterans have lost their limbs on the battlefield. They should not be losing limbs due to bureaucratic malpractice," American Legion National Commander Brett Reistad said in a statement released 11 APR.

Officials from the U.S. Office of Special Counsel said the mistakes — brought to light by VA whistleblowers — have prompted a series of reforms at the local VA facility and to the larger regional network. But the mistakes did not result in the firing of any officials; one social work assistant chief was reassigned, and a senior chief retired in lieu of reprimand, officials said. At issue was a decision by VA officials to have social workers stop recording home health care consults into a VA's patient record system. The move was made due to concerns that the work was outside the responsibilities of the staffers. But as a result, department officials acknowledged, "this decision led to a system breakdown, as the transition was not implemented with key services in a collaborative and cohesive manner." Follow-up visits to veterans after major surgeries and other periodic home check-ups ended up delayed or dropped altogether.

Investigators found in one case, a veteran who had been discharged from the Indianapolis hospital after a diabetes treatment was left to change the dressings on his foot wound himself for several days, even though VA staffers were supposed to do that. “[His] worsening infection ... and subsequent amputation appears to have been related to the delay of the dressing changes by the home care agency,” their report states. VA investigators completed their report on the issue last summer, but the Office of Special Counsel released their report on problems this week. VA officials said they have updated procedures to allow social workers once again to update information into the patient record system, and trained staff on the proper procedures.

In a letter to the special counsel, VA Secretary Robert Wilkie acknowledged the mistakes constitute “gross mismanagement” by staffers but said the corrective actions should prevent future problems. In a letter to the White House, Special Counsel Henry Kerner acknowledged those changes but stated that “I am nonetheless distressed that such a situation occurred in the first place.” Reistad echoed that concern. He praised the whistleblowers who exposed the problems and said VA officials need to do a better job to “identify critical needs and share best practices” within the system. [Source: MilitaryTimes | Leo Shane III | April 11, 2019 ++]

**\* Vets \***



## **Arizona Memorial Update 11 ► Remains Closed | Repairs Extended to Fall**

Repairs to the USS Arizona Memorial in Hawaii’s Pearl Harbor are expected to keep the dock closed through the summer. The National Park Service has awarded a \$2.1 million contract for repairs that are expected to be completed in time for the next Dec. 7, 1941, remembrance service, the Honolulu Star-Advertiser reported 28 MAR. The repairs to the Honolulu landmark should be finished "by fall," but that means there will be no walk-on visitation at the Arizona memorial during the summer, according to park officials. They said they are not sure exactly when full public access will be restored.

Several deadlines to reopen the memorial have passed since visitation was suspended in May 2018. After previously estimating the memorial could reopen by Dec. 7, 2018, the target was pushed to the end of this month, but officials recently said that deadline would also not be met, according to the newspaper. Staff initially discovered minor damage to the exterior concrete of the memorial and conducted repairs, but the damage reappeared. Further inspection revealed the damage stemmed from a malfunction in the dock's anchoring system, which officials said allowed too much lateral movement by the 105-foot (32-meter) floating concrete structure, the newspaper reported.

The park’s website <https://www.nps.gov/valr/index.htm> and social media sites will provide updated information on the project’s timeline and any planned interruptions, officials said. Officials said visitors can still access partner sites including the Battleship Missouri Memorial, Pearl Harbor Aviation Museum and the USS Bowfin Submarine Museum and Park. [Source: The Associated Press | March 20, 2019 ++]

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## **Navy Recruiting Update 01 ► If Vets Are Interested in Coming Back, Now is the Time**

A growing Navy needs more sailors, so the sea service is eyeing a talent pool it once avoided — veterans who left active duty. “If folks are interested in coming back in the Navy, now is the time,” Vice Adm. Bob Burke told Navy Times. “Once a sailor, always a sailor. So I’d say to [former]sailors that are now doing something else, who are interested in coming back into the active component, please come talk to us,” said the Navy’s top personnel officer. Burke’s pitch to vets marks a sea change for the sea service. In previous years, recruiting goals for prior service sailors were modest.

In a five-year span that began on Oct. 1, 2013, the Navy brought in only 314 prior sailors, plus another 195 veterans of the other armed forces. But the Navy’s new FY 2020 budget documents target 400 veterans, more than double the number brought in last year. As the Navy builds a 355-ship fleet while facing increasing competition for talent from the private sector and other services, reaching out to veterans is part of a widening strategy to put the best and brightest in uniform. “Our growth rate will kind of level off at about 5,000 sailors per year for the next five years,” Burke said. “If we continue to build towards the 355 [ship] or so number, that would continue on for potentially another 10 years. So that’s a fairly steady growth rate.”

Over the past two years, the Navy added more than 14,000 personnel, but to close gaps at sea the service tapped 1,163 sailors in select ratings from the enlisted reserves. Moving reservists into the active component is a skill Burke’s team has honed over the past decade. Today it takes a few weeks to bring a reservist into the fleet, not months. Now Burke is asking Congress to revamp some statutes to make it easier to bring in reserve officers, too. Burke can stretch the reserve ranks only so far without degrading readiness there, which is why he’s looking for veterans. “We sent out a lot of mailers to people that have gotten out of the Navy in the last couple years,” he said. “But our biggest challenge is reaching them, finding out where they’ve gone.”

A year ago, the Navy launched the Targeted Re-entry Program for certain officers and enlisted personnel who are exiting the service. Officials offer “tickets” that guarantee expedited returns to the fleet within a year or two of discharge. No one has come back through the program yet, but Burke remains optimistic. He points to reforms the Navy made to return them quickly to uniform, including tweaking regulations for age and certain medical conditions. And he’s championing other innovations, such as asking prior service sailors to meet physical standards for retention, not the initial entry requirements for younger recruits. “Age limits have changed on just about all the programs,” he said. “Ask. Come talk to us. If you’re interested, chances are we’ve got a place where we can use your talents. “We’d be happy to have that conversation with you and see if we can put you to work because we got plenty of work to do.” [Source: NavyTimes | Mark D. Faram | April 9, 2019 ++]

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## **Vet Employment Update 11 ► Call of Duty’s Virtual Soldier’s Involvement**

Approximately 200,000 veterans transition back to civilian lives each year. In order to survive and thrive, they need good jobs, something the government doesn’t spend a ton of time training people to get. Those who don’t find good work either end up in low-paying gigs or underemployed, working several jobs at once to make ends meet. That’s changing because the video-game maker that made pretend war super-popular has worked up its own hack. The makers of Call of Duty even found a way to enlist its virtual soldiers to help.



Since 2009, the [Call of Duty Endowment](#) (CODE), a nonprofit charitable organization started by Activision Blizzard founder Bobby Kotick, has been seeking out and funding veteran job training and placement organizations that prove to cheaply and efficiently place veterans in quality jobs worth keeping. “The military’s biggest export is veterans,” says Dan Goldenberg, the executive director of the Call of Duty Endowment, who is a former active serviceman and a current captain in the Navy Reserve. “The programs the government sets up are based on an attitude of, ‘Our job is to fight and win the nation’s wars, not to make civilians.’”

To that end, CODE currently works with nine charities in the U.S. and two in the United Kingdom. Over the last nine years, it’s awarded \$36 million in grants to enable the placement of more than 54,400 vets in good-paying jobs. In 2018, the group donated including \$5.2 million to help place 10,700 people, at a cost of roughly \$522 in services per job attained. According to CODE, that’s roughly one-sixth of what the federal government spends per job placement through its own Department of Labor programs, which Goldenberg calls “death by PowerPoint.”

In a way, CODE uses gamer strategy to maximize its impact. It funds groups with differing skillsets to cover any situation. That includes Hire Heroes USA, a nonprofit that excels at transitioning services, and Corporate America Supports You, which is especially adept at working with national guardsmen and reservists. Other groups might have a regional focus or be designed to support veterans with extra needs, like those who’ve racked up some misdemeanors or faced homelessness. The benefits run the gamut from career counseling to resume writing, mock interviews, and in some cases job retraining programs. Some groups also have set up successful hiring pipelines with specific employers. Grant recipients are required to report their progress quarterly: Overall, 93% of all hires end up in full-time jobs with an average starting salary of around \$58,200. Six months after being hired, nearly nine out of 10 people remain in those positions.

The CODE organization funds all of this in a variety of ways. First, Activision Blizzard covers operating costs so that 100% of donations go to charity. Second, the group has a relationship with GameStop, which asks customers if they want to donate directly to the cause during every in-store transaction. Sony and Microsoft also enable the sale of in-game merchandise like the “Call of Duty Endowment Salute Pack” for Call of Duty: Black Ops 4. That costs \$4.99 and features a several ways to customize your character’s look and gestures.

While the unemployment rate for veterans was slightly lower than the national 4% unemployment rate of 2018, Goldenberg maintains that stat doesn’t include everyone who is miserable from working below their ability or at multiple jobs. Nearly one-third of veterans seeking jobs report being underemployed, according to a 2017 study by the Call of Duty Endowment and ZipRecruiter. Veterans actually have a 16% higher chance than regular workers of being underemployed. CODE’s goal is to help at least 100,000 veterans find work by 2024. If that initial job disappears, they should be equipped to soldier on. [Source: Fast Company | Ben Paynter | April 5, 2019 ++]

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## **[Veteran Hearing Loss Update 01](#) ► 3M Loses Lawsuit on Defective Earplugs**

‘In August of 2018, the United States Department of Justice resolved the whistleblower lawsuit filed by Moldex-Metric against 3M, the manufacturer of standard issue ear protection devices for combat use. To the tune of \$9.1

million, 3M settled allegations made against their **dual-ended Combat Arms Earplugs Version 2 (CAEv2)**, without admitting liability. The plaintiff claimed 3M knew the devices were too short to be inserted properly in the ear canal yet sold them anyways. As a violation of the False Claims Act, Moldex-Metric, the competing manufacturer, sued on behalf of the United States government.

During the proceedings, Moldex-Metric exposed evidence that both the original manufacturer, Aearo Technologies, and 3M, had prior knowledge of existing defects, yet falsified test results in order to distribute the standard-issue CAEv2 earplugs for more than 10 years. In addition to this, the plaintiff found the earplugs were physically too short for proper fitting. Beyond the earplugs being difficult to insert, many users have reported the devices loosening over time and even falling out unexpectedly. This in turn could be the cause for their moderate to severe hearing loss, tinnitus, and or inner ear damage.

Service members face a wide range of loud noises. From mechanical equipment to weapon fire, the military workplace is inherently loud, with sounds easily surpassing 110 dB. The 2015 study conducted by Military Medical Research puts things into perspective, showing that a standard-issue rifle will produce an impulsive noise over 150 dB, while a light anti-tank weapon generates over 184 dB. Furthermore, the U.S. Veterans Benefit Administration monitors disability claims closely, and compounds the annual data into a single report. As seen in the image below, the VAs 2017 Disability Report, clearly identifies hearing loss and tinnitus as the most common service-related disability with a total of nearly 2.9M cases. With harsh, noisy conditions and hearing damage on the rise among service members, it's no surprise that the U.S. military spends millions on protective safety equipment.

Most prevalent SC disabilities of all compensation recipients

Tinnitus	1,786,980
Hearing loss	1,157,585
Post-traumatic stress disorder	964,038
Scars, general	934,967
Lumbosacral or cervical strain	916,515
Limitation of flexion, knee	872,536
Paralysis of the sciatic nerve	675,155
Limitation of motion of the ankle	571,552
Migraine	491,267
Degenerative Arthritis of the Spine	470,390
<b>Total number of most prevalent disabilities:</b>	<b>8,840,985</b>
<b>Total number of disabilities</b>	<b>23,216,495</b>

Image Source: [benefits.va.gov](http://benefits.va.gov)

But what happens when a manufacturer releases millions of defective devices? Although the False Claims Act goes a long way to protect the U.S. government, it's not intended to compensate victims. Therefore, none of the \$9.1M settlement was distributed among the CAEv2 users. Yet, in many ways, the whistleblower lawsuit can be viewed as a catalyst for the increasing number of personal injury lawsuits being filed by affected service members.

### What You Need to Know

Due to the defective design and the decade that the CAEv2 earplugs were standard issue equipment, it's possible that hundreds of thousands of U.S. service members and veterans may have used them. For example, veterans who operated in either Iraq or Afghanistan conflicts between 2003 and 2015 are likely to have relied on the CAEv2 earplugs during deployment.

Any individual who relied on these earplugs may now suffer from hearing damage. Active duty and veteran service members should get their hearing tested regularly in order to identify potential issues before they worsen into more serious conditions. Affected veterans should speak to a doctor after experiencing any intermittent or permanent symptoms, including but not limited to, tinnitus or ringing in the ears, partial to complete hearing loss, and balance affecting inner ear damage. [Source: Veterans Resources | April 8, 2019 ++]

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## **Texas Hazelwood Act** ► **Covers Vets/Kids who Have Used Up their GI Bill Benefit**

If you're a Texas veteran who is unsure how to pay for your or your family's education, you should know about the Hazelwood Act. Through the act, Texas veterans who have completed at least 181 days as an active-duty service member might be eligible for a tuition exemption that encompasses up to 150 free credit hours at a public Texas university. The tuition waiver has the potential to cover veterans, their children and — in limited situations — their spouses.

But Hazelwood can only be activated once a veteran has exhausted his or her Post-9/11 GI Bill or Vocational Rehabilitation and Employment program benefits. "In this day and age, when it comes to uncertain federal aid and scholarship opportunities, sometimes they're plentiful and sometimes they're few and far between," said James Kumm, the executive director for veterans programs at the University of Texas, Arlington. "This is one of those guaranteed benefits." Texas is a veteran-heavy state with plenty of public universities. Nine public Texas universities made the Military Times' Best Colleges for Vets 2018 lists and 17 cities cracked our Best Places to Live 2017 rankings.

The Hazelwood Act dates back to the 1920s and is named after late Texas Sen. Grady Hazelwood. Its benefits extend to Texas veterans who began their service in the Lone Star State, lived there before entering the military or designated Texas as their home of record when they joined the military. Military spouses can only take advantage of Hazelwood benefits if their husband or wife died due to military service, is missing in action or is 100 percent unable to work due to a service-connected disability. However, veterans can transfer their unused Hazelwood hours to their children under the [Legacy Act](#) without having to follow those criteria. Only one child at a time can use the benefit, and the 150 credit hours must be divided up among family members — each person doesn't get their own 150-credit-hour scholarship. Instructions on how to apply [are available through](#) the Texas Veterans Commission.

According to the TVC, more than 43,000 veterans and their family members took advantage of Hazelwood in fiscal year 2018, to the tune of almost \$238 million in tuition exemptions. "Just based on the utilization numbers, the reception has been great," said Sue Jevning, the TVC's veterans education program director. "The veterans are grateful for being able to get an education at reduced cost. We've had a great, warm reception across the board." It has certainly helped veterans like Mark Barrow, a 44-year-old ex-Navy gunner's mate presently enrolled at Central Texas College, a community college in Killeen, Texas. He said that his only source of income is his VA disability compensation. Hazelwood is allowing him to pursue a degree in welding technology at Central Texas. "It's been a godsend," he said. "I'm a single parent, and it's been helping me out tremendously."

Hazelwood also helped the family of Domingo Padron, a 54-year-old who spent 28 years in the Texas National Guard. He was looking for a way to fund his three daughters' college educations. His brother told him about Hazelwood, and he went down to UT-Arlington's veterans success center where a social worker helped Padron get started. "I was disappointed that I couldn't give my daughters anything with my benefits," he said. "And [the social worker] goes, 'Yes you can.'" Padron said that his eldest daughter has already used up her share of the credit hours, while his middle child is now working through hers.

Barrow and Padron are just two of the many students at these universities receiving help with their education through Hazelwood. A Central Texas representative said via email that 644 veterans and 563 eligible family members were using their Hazelwood benefits at that school. "The numbers just seem to be climbing every year," said Annabelle Smith, the school's associate dean of financial aid and veterans services. Kumm said that 1,152 veterans, spouses and children used Hazelwood in the fall 2018 semester at UT-Arlington. Of that group, 587 were children of service members. "It's one of those great ways that they can show that their father or mother served their country," he said. "This is something they were able to pass on to them."

Kumm and Smith said that Hazelwood is almost universally appreciated by the veterans who take advantage of it. That's a big deal, as veterans routinely debate which benefits are the most useful, according to Padron. "We talk about how the benefits are working for each of us," he said. "Someone will start complaining about a benefit, and another

guy will come in and say, 'You know, I did this.' We share information to try to make it work to our advantage." So far, he said he has no complaints about Hazlewood. "I think it's a great benefit for us who enter the military in Texas," he said. "It makes a big difference." [Source: MilitaryTimes | Joshua Axelrod | March 1, 2019 ++]

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## **Wisconsin GI Bill ► Benefits in Addition to Federal GI Bill**

One of the most valuable aspects of the federal Post-9/11 GI Bill is that veterans can share the benefit with their spouses and children. But when this happens, everyone's pulling from the same, limited 36-month pool of benefits — and likely no one will have their full four-year degree covered by the shared benefit. Not so for qualifying veterans in Wisconsin. The Wisconsin GI Bill can provide all Wisconsin vets with extra GI Bill benefits. And for certain disabled vets, it may provide the veteran, spouse and children each with their own set of 128 credit hours of Wisconsin GI Bill benefits, which they can use at the same time as the veteran and each other. And one person in the family using their benefits doesn't reduce anyone else's GI Bill. The benefit can be used at any school in the University of Wisconsin and Wisconsin Technical College systems and provides qualifying veterans with 128 credit hours, or eight semesters, of free tuition and related fees for all levels of higher education.



The Wisconsin GI Bill can be used at any school in the University of Wisconsin and Wisconsin Technical College systems.

The Wisconsin GI Bill first passed in 2005. The Wisconsin Department of Veterans Affairs determines a veteran's eligibility, but the program itself is mostly run and paid for by the schools. A veteran can apply by first submitting a form to the Wisconsin state VA and, once they are approved for the Wisconsin GI Bill, applying directly to participating universities. In most cases, a veteran must have exhausted his or her federal GI Bill benefits before accessing the Wisconsin GI Bill. For a veteran to qualify, he or she must have completed two years of active-duty service — or 90 days of active-duty service during war time — and must have been a Wisconsin resident for five consecutive years.

In 2017, the benefit was extended to prospective students who began their active-duty service when they were residents of states other than Wisconsin. It's helped Wisconsin market itself as a destination for active-duty troops looking for a free higher education. "That's a lot of what the intent has become," said Jackie Helgeson, veterans services manager at Western Technical College in La Crosse, Wis. "It's the carrot they dangle. 'Hey, come live in Wisconsin!'" There's no time limit on when veterans must use the Wisconsin GI Bill. They can access the benefit at any time post-separation, as long as they don't exceed the limits of 128 credit hours or eight semesters. And it's worth noting that a veteran is getting eight free semesters no matter what. If they use all of their 128 credit hours in six semesters, they'll still have two free semesters of education under the Wisconsin GI Bill.

Family members can also take advantage of the benefit, but only if the veteran has at least a 30 percent disability rating. The spouse of a dead veteran cannot be remarried, and children must be between the ages of 17 and 25 on the first day of the first semester in which the Wisconsin GI Bill is being used. They must have also lived in Wisconsin for five consecutive years, just like their veteran parent or spouse. "The one big thing ... is the fact you can send your kids

to school at a low cost,” said Donnie Placidi, the Wisconsin state VA’s administrator of veteran benefits. “There’s just so much that this Wisconsin GI Bill offers.”

Ashley Peotter joined the Air National Guard in 2014 and is now a senior airman and cardiopulmonary technician. She is currently going to UW-Madison’s medical school for free, thanks to the Wisconsin GI Bill. She was able to access that benefit because her pulmonary training counted toward that 90 days of active-duty service requirement. The National Guard isn’t considered active duty and thus its members usually aren’t eligible for this benefit. Peotter said she wished the Wisconsin GI Bill also paid for other education expenses like books and housing, but she’s happy with its provisions overall. “Do it while you have the motivation and the time,” she advised her fellow veterans. “Use every program and benefit that you can, because they’re there to be used.”

Jacob Carlson has had a similar experience with the Wisconsin GI Bill. He became an Army guardsman in 2012 and is now a first-year student at Western Technical College. “It’s really nice with the benefits it has, because you don’t have to worry about tuition at all,” he said. “It took a big rock off your shoulders. It made it easy.” The Wisconsin VA approved 3,490 applications for Wisconsin GI Bill benefits from March 1, 2018, through Feb. 28, 2019, according to Placidi. He also said that 1,321 of them were not Wisconsin residents when they entered the military. According to Joe Rasmussen, the veteran services coordinator at the University of Wisconsin, 342 students at the school took advantage of Wisconsin GI Bill benefits in fiscal year 2017-18. That included 158 veterans, 174 children and 10 spouses, who saved over \$3 million combined in tuition and fee remissions.

In Rasmussen’s experience, the most common reason he hears for why people enlist in the first place is to gain access to education benefits. The Wisconsin GI Bill is the fulfillment of that goal. “For many students in higher ed, one of their main barriers is funding,” he said. “With the funding portion not as difficult ... they can fully focus on the other aspects of what it means to be a successful student.” [Source: MilitaryTimes | Joshua Axelrod | March 29, 2019 ++]

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## **Memorial Day 2019 ► Carry the Load Relay**

The 2019 Carry The Load [National Relay](#) will be held from 25 April to 26 May 2019 at various locations throughout the United States. Carry The Load is a 501(c)3 organization co-founded by two Navy SEAL Veterans who wanted to restore the true meaning of Memorial Day. Carry The Load is dedicated to providing active, meaningful ways to honor and celebrate the sacrifices made by our nation’s heroes — military, veterans, first responders, and their families. What started as a mission to restore the true meaning of Memorial Day has broadened to include more than just our military heroes and more than just the one holiday. Carry The Load works to bring all Americans together to participate in honoring our nation’s heroes every day. The relay team will travel across the country during the month of May to provide an active way to connect Americans to the sacrifices of those who have served.

Carry The Load began in 2011 with a 20-hour and 11-minute Memorial March in Dallas, Texas, then expanded in 2012 to include an East Coast route of a National Relay. In 2016, Carry The Load expanded once more by adding a West Coast route for Seattle to Dallas, with both courses culminating in Dallas over Memorial Day weekend. Carry The Load has grown in participation each year. Since 2011, more than 75,000 Americans have participated and helped raise more than \$21 million. 93.14% of the funds raised go towards the three programs of Awareness, Continuum of Care, and Education. Based on the number of rallies, local events, and sponsors to date, Carry The Load is expecting to continue its growth and expand across the Midwest in 2019.



Three routes will be followed by walkers and cyclists across the country handing off the American flag every 5 miles for 32 consecutive days. More than 11,500 miles will be covered, providing a chance to get out the message about honoring our nation’s heroes. Families, friends, and strangers alike are able to walk these 5 miles and roughly two hours together during the Relay sharing stories as well as hearing stories of loved ones who have sacrificed for this country. This, in turn, ensures that the legacies and memories of our nation’s heroes never fade. Some participants also choose to carry packs with weight in them or pictures of loved ones attached thus signifying their response to the question “Who Are You Carrying?”

Twenty-seven National Cemeteries will be included into the routes as walkers and cyclists travel towards Dallas, TX. A select number of these cemeteries will serve as exchange points for the National Relay where participants will gather to both begin and end relay segments. In addition to the opportunity to walk through the cemeteries, these locations will be the site of community events at which local first responders, veterans, and local organizations such as the Patriot Guard will be invited to be involved in the walk and ceremonies honoring our nation’s heroes. To learn how you can be involved in the National Relay or other Carry The Load events, visit the [upcoming events](#) page, or see the Carry The Load [YouTube video](#). [Source: Vantage Point | March 28, 2019 ++]

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## Homeless Vets Update 92 ► Nations First Homeless Veteran Statue

“No Veteran who fights for this country should have to fight for a job, a roof over their head or the care they need when they come home” These words are inscribed on the base of a newly installed veteran monument above the images of the 5 branches of the military, and just below the marble statues of a male and female veteran who now stand tall to represent the over 40,000 who are homeless in this county on any given night. The monument, now located in the Cherokee County Veterans Park at 7345 Cumming Highway just outside Canton, Georgia came about through a 9 month campaign by Cherokee County Veterans led by Jim Lindenmayer, director of the Cherokee County Homeless Veteran Program, and Joseph Hickey, owner of the Macedonia Memorial Park located just up from the Veterans Park.



**Nighttime view of Nations First Homeless Veteran Statue at Cherokee County Veterans Park outside Canton Ga**

With over 30,000 veteran statues and monuments in existence in the nation that get celebrated either on Memorial Day or Veterans Day, a new date will be added to the calendar, December 21, for the annual ceremony for this statue. When asked why this date is so special, Jim Lindenmayer replied that December 21 is the longest night of the year, and the longest night that a homeless veteran will spend living and surviving on the street, in the woods or in a shelter. [Source: Legiontown | February 10, 2019 ++]

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## **Homeless Vets Update 93 ► VA Closing Down Successful Echoes Park Program**

For six years, dozens of homeless veterans have recovered from trauma in nine cottages along a winding residential road in Echo Park, California. The Billets — military jargon for civilian quarters — has been a model. The 72-bed program places as much as 70% of its chronically homeless veterans — male and female — in permanent housing, according to Volunteers of America, which operates the program. It's based in a tranquil, leafy and gentrifying neighborhood of families and young professionals a short walk from a doughnut shop, a grocery store and multiple bus lines. But the U.S. Department of Veterans Affairs has plans for closing the Billets for good on 8 APR,



**Jeff Petrie**



**The Billets**



**Reginald Pippin**

Volunteers of America officials said the VA gave no real reason for the decision, and Nikki T. Baker, department spokeswoman at the VA Greater Los Angeles Healthcare System, declined a request to interview Director Ann Brown or another administrator. "We're perplexed," said Karl Calhoun, Volunteers of America director of veteran and recovery services. Baker told The Times that the program was ending because there were better applicants for the grant of \$1 million a year. She said she could not release the list of applicants or the chosen recipient until June. "Other applicants were better able to meet VA's funding criteria, which is designed to ensure resources are utilized in the most efficient manner possible," Baker said in a statement.



Volunteers of America has slowly been moving Billets residents into other housing, including the 500-bed shelter in Bell, California. But those facilities are unlikely to match the benefits of the Echo Park program, participants said. Jeff Petrie, 51, a Navy veteran and former museum fundraiser, said he got a part-time job in the neighborhood and had begun volunteering at the Petersen Automotive Museum. "Here, you have one roommate and we're all bonded because we're all military," said Petrie, who suffers from post-traumatic stress disorder, largely from his experiences being a gay serviceman when it was forbidden. "To be on a beautiful campus has given me a take-off platform so much higher" than the three-hots-and-a-cot shelter in Atlanta that he once called home.

The Billets has used a harm-reduction model for its services; some clients actively struggle with drug or alcohol problems. Volunteers of America's Calhoun said that because the program is comprehensive — offering intensive case management and help finding housing or applying for benefits — it has been especially effective with veterans who had "hits and misses" with past services. "It's a one-stop shop. They can get all their needs met," said Taneisha Antoine, clinical program manager at the Billets. Over the years, neighbors of the Billets have complained of carousing, drug paraphernalia, profanity and a glut of parked cars — all as Echo Park has been transitioning from a bohemian enclave into a neighborhood of multimillion-dollar real estate. But an executive at Gateways Hospital, the program's landlord, said Volunteers of America had worked things out with neighboring residents. The hospital was trying to extend the Billets lease when the VA pulled out with no explanation, Chief Operating Officer Phil Wong said.

Reginald Pippin said that he spent two years in a veterans program in Hollywood after finishing film school but that his "issues weren't deeply addressed" until he arrived at the Billets. "It's a good area; it's easy to walk about," said the 37-year-old Iraq war veteran, who took up art through a therapy class. "I find myself drawn to museums. I'm learning how to shade."

Petrie said the shady courtyard of the Billets and the beauty of the surrounding neighborhood, which includes Elysian and Echo parks and views of the downtown skyline and Hollywood sign, were healing. On Friday, he moved into a 10-foot-by-6-foot cubicle in a dorm-style shelter at PATH homeless services agency. The building is in an East Hollywood neighborhood packed with homeless camps. "I know it's weird for a 51-year old Naval Academy graduate to say, but it's a scary day. I understand there are veterans here, but I haven't met any yet," Petrie said. "I knew I had it good. Now I really know I had it good." [Source: Los Angeles Times | Gail Holland | April 2, 2019 ++]

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## **GI Bill Colleges Update 02 ► Vet Groups Want “90-10 rule” Changed**

Veterans groups want to change a rule governing for-profit colleges that some have said can lead to shady recruitment of troops and vets. Known as the “90-10 rule,” it requires that for-profit colleges receive no more than 90 percent of their revenue from federal student aid. But the rule doesn’t count the Post-9/11 GI Bill or Defense Department-sponsored tuition assistance as federal education benefits subject to the 90-percent limit, so for-profit colleges can get around the rule by enrolling large numbers of veterans and active-duty service members. That has led some veterans advocates to argue that the 90-10 rule incentivizes for-profit colleges to target veterans and troops for enrollment, sometimes in a predatory manner. These groups are pressuring Congress to change the rule as part of its reauthorization of the Higher Education Act.

“The 90-10 loophole has been abused long enough, and this important change is a major check on the quality of institutions,” said Lauren Augustine, Student Veterans of America’s vice president of government affairs, during a recent news conference on Capitol Hill. Six other groups joined SVA at the news conference to press the case: American Legion, Iraq and Afghanistan Veterans of America, the Military Officers Association of America, Veterans Education Success, the National Military Family Association and Tragedy Assistance Program for Survivors.

The for-profit education sector is also unhappy with the 90-10 rule — but for a completely different reason. Officials with the trade group Career Education Colleges and Universities question why the rule only applies to for-

profit schools, instead of applying to all types of schools, including public and nonprofit. “There are good and bad programs at every school in America,” said Steve Gunderson, the group’s president. “We ought to identify the bad programs and tell the schools, either improve them or [we’ll] stop them.”

The Higher Education Act, a main focus of the Capitol Hill news conference, governs federal higher-education programs, including those related to student loans and other ways to make college more affordable and accessible. It has been around since 1965 and has been rewritten eight times since, with the most recent re-authorization coming in the form of the Higher Education Opportunity Act in 2008. It was supposed to be reauthorized in 2013, but Congress extended the deadline. “The time for equivocation on 90-10 is over,” John Kamin, an American Legion credentialing and education policy associate, said at the news conference. “We do not accept that this is, by nature, a partisan issue. Protecting veterans never should be.”

Tom Porter, legislative director for Iraq and Afghanistan Veterans of America, emphasized that a veteran’s GI Bill benefits aren’t renewable. He wants to change the 90-10 rule so veterans become less likely to attend for-profit colleges and earn “a bunch of credits that are worth nothing,” essentially wasting their benefits. “We can’t afford to have predatory schools going after student veterans with dollar signs on their backs, and it’s a disgrace that this is happening,” he said. The situation he described is similar to the experience of Eric Luongo, a Navy veteran who testified before Congress at a previous hearing that he believes the for-profit school DeVry University made him promises they didn’t keep. He accused the school of leaving him with more than \$100,000 in student-loan debt and a degree employers wouldn’t take seriously.

One prominent veterans group that wasn’t at the news conference was Veterans of Foreign Wars. Patrick Murray, VFW’s deputy director of national legislative service, told Military Times that his organization doesn’t necessarily oppose the 90-10 rule, but rather they’re more afraid of “what it could lead to.” VFW still supports changing the 90-10 rule to avoid the “predatory tactics” it might incentivize, Murray said. “One of the things it can lead to is heavily targeting military members and veterans, because you can essentially run your school off these government funds,” he said. “It’s time that we use common sense to figure out where federal funds are coming from and how they’re accounted for.”

Gunderson, president of for-profit trade group CECU, doesn’t believe in the rule because “it’s not any kind of indicator of academic quality.” But he doesn’t necessarily think getting rid of it should be a priority. Michael Dakduk, CECU’s executive vice president and director of government relations, said he wants to know why the 90-10 rule is only discussed in terms of for-profit colleges, as opposed to the entire education sector. “Our sector will live with any regulation that applies to all institutions regularly,” he said.

Changing or ending the 90-10 rule did not come up during a recent conference call with a senior administration official about what the White House wanted to see with the HEA’s re-authorization. The call was introduced by Ivanka Trump, President Donald Trump’s daughter. “We need to modernize our higher education system to make it affordable, flexible and outcome-oriented so all Americans, young and old, can learn the skills they need to secure and retain good-paying jobs,” she said. [Source: MilitaryTimes | Joshua Axelrod | April 2, 2019 ++]

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## **Vet Fraud & Abuse ► Reported 01 thru 15 APR 2019**

**Marines & Mickey Update** -- A Marine veteran running a scam charity called Marines and Mickey pleaded guilty to wire fraud, according to the United States Attorney for the District of South Carolina. **John Shannon Simpson** faces 20 years in prison or and/or a fine of \$250,000, according to a press release from the U.S. Attorney’s Office of Sherri A. Lydon, District of South Carolina. Feds say the 43 year-old founder of the charity bilked people into donating money to help send Marines and families to Disney resorts and to cover the cost of attending boot camp graduation. Victims of the scam included active-duty Marines, and Cathy Wells, whose son, Lance Cpl. Skip Wells, was killed in

the 2015 attack on the military recruiting center in Chattanooga, Tennessee, according to a report from the Charlotte Observer.

According to court documents, Wells gave nearly \$135,000 dollars to the charity, some from her son's death benefits. From 2014–2016, Simpson raised nearly \$481,000, but court documents said he pocketed \$391,000 for his own "personal use and enrichment." According to court documents, Simpson made false claims about his service to solicit donations to include lying about being a drill instructor and recon Marine. Court documents detail that Simpson served less than five years in the Corps and received a bad conduct discharge in 1998. The FBI and Naval Criminal Investigative Service investigated the case. [Source: MarineCorpsTimes | Shawn Snow | April 2019 ++]

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## Veterans FAQ ► VA Compensation & Pension Follow-up

**Q.** I had a C&P exam December 12, 2017. I'm still waiting for a decision to be made. How long after your C&P exam does it take the VA to make its decision for a disability compensation claim?

### Answers

A1: I had a C&P exam Sept 18 and received a denial for increase in Oct 18. My first took 2 yrs, 2nd increase took a year, and this attempt at increase started Jun 2012. It is hard to say how long it will take. Have your VSO pressure them. (WP) 4/11/19

A2: I would suggest you contact 1-800-827-1000. If yours was a new/original claim my guess would be it is completed and the decision got lost in the mail. If it was for an appeal you still might want to check with the hotline for a status update. (LC) 4/11/19

A3: I appealed my C and P decision/rating in Dec 2012. In Feb 2019, I was approved for a 20% increase. (KP) 4/11/19

A4: You have to be in for the long haul. The VA is in no hurry to make a decision. It took me over 10 years to get 100%. If you are a Viet Nam vet it will take a while. Just stick to it and do not give up. The VA are a bunch of d\*\*\*\*\*. (JL) 4/11/19

A5: It took about 2 and 1/2 years to deny my initial compensation claim submitted in 2010. I appealed and was awarded compensation in 2015. So, that took about 5 years. However, my request for an increase was accepted in less than two months last year. (AO) 4/11/19

A6: Most of mine even reopened claims took 2 1/2 years. You can write to your congressman with questions of when they plan on getting to yours and he or she may hurry the VA more. Since the PR is they are speeding up claims processing which as far as I see is even worse than before. Takes 3 months to get a doctor appointments in most cases. Best of Luck and hope you saved out a couple of your conditions for reopening at a later date for you may not get the rating you want or deserve as has been my case and others I have talked to. (JRM) 4/11/19

A7: Damn, as long as they want because some uneducated person who just got the job from a relative doesn't know squat about the injuries or your claim. (TF) 4/11/19

A8: After many years of not putting in claim, a friend finally convinced me to do so. In October of 2010 I made appointments with the VA doctor. After a period of 6 months. I was granted 50% for PTSD. Appeals went on for another 10 years and I finally got it up to 100%. The important thing is to never give up trying to get benefits from them. United States government owes us for the after effects of war. (FW) 4/11/19

A9: That is a long time to wait for a VA decision. You may want to see your local VSO and tell him/her about it and see if you can get assistance. (RC) 4/11/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question91.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | April 11, 2019 ++]

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## Veterans FAQ ► Is My Wife Covered Under Tricare?

**Q.** I am 70% service-connected Navy Veteran. I was told my wife might be eligible for something called Tri Care health coverage through the VA. She is not a veteran. Is she covered?

### Answers

A1: If you are 70% and considered unemployable, your wife can apply for CHAMPVA health care. I am 80% and considered unemployable and applied for CHAMPVA for her which she was awarded. (BT) 4/11/19

A2: If you are retired from the military, your dependent wife is eligible for TRICARE and so are you. If you are not retired from the military, go to your local VA and sign her up for CHAMPUS. (RC) 4/11/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question92.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | April 11, 2019 ++]

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## Veterans FAQ ► Will VA Pay Bill?

**Q.** I was recently hospitalized due to an emergency. The VA told the ambulance to take me to the nearest hospital. Between Medicare and the VA all bills except for \$950 was paid. Is it true if I didn't have Medicare the VA would pay the rest of the bill?

### Answers

A1: According to SS and Medicare, the VA is considered your primary insurance. I have been through this many times. If the VA sends you then the VA is responsible for the bill. It just takes forever. Call the service provider and tell them to bill the VA and then call Fee Basis/community care with the date of service, invoice number and amount owed. The VA should pay 100% of bill. (BT) 4/11/19

A2: 4 years ago I was taken to a hospital unconscious from a heart attack. The hospital took my Medicare card from my wallet and some of the charges were sent to Medicare while the VA paid over 90% of the hospital charges. Since I was 40% service connected disabled at the time the VA would have had to pay the whole bill. It took me 9 months to get the VA to pay the co-pay from Medicare. I was told by my VA doctor to not carry my Medicare card with me so this would not happen again. So you can get this paid although it will take time. Call the VA and put in a claim for the \$950.00. If the VA informed the ambulance to take you to another hospital they are responsible. (GM) 4/11/19

A3: Your luckier than I was for I was sent to the hospital by a VA CBOC and told the VA would pay for it. I had outside insurance which I had to use because the VA denied it not even covering as secondary. I even wrote to a congressman and still ended up paying the left over bill. I have Medicare and outside insurance and the VA bills them first and then covers the rest if owed any at VA facilities. It doesn't hurt to have a congressman get involved and talk to a Veterans Advocate to see what they find out. I hope you have better luck than I have had on numerous occasions of hospital. I had another instance in Florida when at Disney World and rushed to the nearest hospital for kidney stones. The VA did not cover that as well. They said I did not contact them first so that is how they got out of it. They said I should have been taken to the nearest VA Hospital instead which was well over 100 miles away from where we were. So best of luck and the VA as I see has not gotten any better and I always use my insurance to get a second opinion and in most cases glad I do. (JRM) 4/11/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question93.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | April 11, 2019 ++]

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## **WWII Vets 189 ► Audie Murphy | MOH Recipient**

Army Veteran Audie Murphy. Audie served during World War II. By the end of the war, Audie had become one of the most decorated soldiers in the United States Army, earning every military combat award for valor.



Following the attack on Pearl Harbor, 16-year-old Audie Murphy attempted to enlist with the United States Marine Corps. After being turned down from the Marines for being too short, Audie successfully managed to enlist with the United States Army. He then received basic training at Camp Wolters, Texas and advanced infantry training at Fort Meade, Maryland. Audie began his combat tour in the Mediterranean theater with B Company, 1st Battalion, 15th Infantry Regiment, 3rd Infantry Division under Major General Lucian Truscott. There, he participated in the assault on Arzew, Algeria, the Allied assaults on Sicily, and the invasions of mainland Italy.

After the Allied victory over Italy, Audie and the 15th Infantry Regiment joined the Allied push through France. On Jan. 26, 1945, near the village of Holtzwihr in eastern France, Audie's forward positions came under fierce attack by German forces. Against the onslaught of six Panzer tanks and 250 infantrymen, Audie ordered his men to fall back to better their defenses. Alone, he mounted an abandoned burning tank destroyer and, with a single machine gun, contested the enemy's advance. Wounded in the leg during the heavy fire, Audie remained there for nearly an hour, repelling the attack of German soldiers on three sides and single-handedly killing 50 of them. His courageous performance stalled the German advance and allowed him to lead his men in the counterattack which ultimately drove the enemy from Holtzwihr. For this he was awarded the Medal of Honor.

Following the war, Audie had a 21-year acting career, including his performance in the 1955 autobiographical film, *To Hell and Back*. Throughout his life, Audie struggled with what is now known as post-traumatic stress disorder, caused by his experiences in Europe. Audie died in 1971 in a plane crash near Catawba, Virginia. He is laid to rest at Arlington National Cemetery. We honor his service. [Source: Vantage Point | Nicholas Rogers-Dillon| March 25, 2019 ++]

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## **WWII Vets 190 ► Young Oak-Kim | Go For Broke Combatant**

Born in Los Angeles to Korean immigrants, Kim joined the 442nd Regimental Combat Team as a 2nd Lt. at Camp Shelby, Mississippi. This was a segregated World War II unit made up of Asian-Americans, and was the most highly

decorated unit of the war. When he reported, his battalion commander offered him a transfer out of the unit, because it was mostly made up of Japanese-Americans. “Koreans and Japanese don’t get along”, he said. To which Oak responded, “We’re all Americans. And we’re all fighting for the same thing.” He stayed.



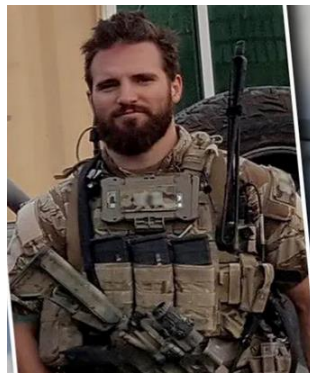
**Col. Young Oak-Kim**

When the unit got to Italy, Kim distinguished himself by leading a raid behind German lines near Cisterna, capturing two Germans and returning them past two enemy outposts. The intelligence gained from the prisoners helped the Army break out from Anzio beach and capture Rome. For this action, he was awarded the Distinguished Service Cross. It was one of many awards he would receive. He also earned two Combat Infantryman Badges, two Silver Star Medals, two Bronze Star Medals, two Legions of Merit, three Purple Hearts, the Italian Bronze Medal of Military Valor and War Cross for Military Valor, the French Croix De Guerre, and Legion de'honneur, and posthumously awarded the Presidential Medal of Freedom.

He subsequently served during the Korean War, becoming the first Korean-American to command a combat battalion. There he earned the Republic of Korea’s Taeguk Cordon of the Order of Military Merit. After retirement in 1972, he stayed active in multiple veterans and Asian community groups. He helped found the Koreatown Youth and Community Center, and was instrumental in the creation of the Go For Broke Monument in the Little Tokyo District of L.A. Kim died December 29, 2005 and is buried at the National Memorial Cemetery of the Pacific, section CT9, Row 400, site 458. [Source: Vantage Point | April 5, 2019 ++]

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## **Afghan Vets 07** ► **Cam Kelsch**



Air Force Technical Sgt. Cam Kelsch may need to get new uniform trousers in order to fit his enormous brass balls, since he's about to be awarded both the Silver Star and Bronze Star Medal (with combat "V") for his heroism during two separate engagements in Afghanistan. Kelsch, a tactical air control party operator with the 17th Special Tactics

Squadron, 24th Special Operations Wing, will be honored next week for his "role in securing the safety of his joint and partner force members" while working alongside the U.S. Army's 75th Ranger Regiment on April 25, 2018.

During a night raid to capture a high value target, according to his Silver Star award citation, Kelsch "willingly exposed himself to effective enemy fire in order to conduct danger close fire missions from an AC-130 gunship using 40mm air to ground munitions 30-40 meters from his position." Later, Kelsch left his position under fire to get even closer to the enemy so he could drag a wounded teammate to safety. Despite being wounded himself, Kelsch then called in 105mm fire on a heavy machine gun just 70 meters away, located other enemy forces using surveillance aircraft, and then brought in precision bombs from F-16s and rounds from the AC-130s during exfiltration. In short, he's a hell of a multi-tasker.

On a separate mission, Kelsch earned the Bronze Star for placing "himself in between an enemy position and his ground force commander, who had been injured as a result of a near ambush," according to his citation. "While still being engaged by enemy personnel in immediate proximity, Sergeant Kelsch eliminated the threat and allowed his ground force commander to regain his bearing." A spokeswoman with the 24th SOW told Task & Purpose she could not release further details of that operation, but said it was a different operation on a different date. Kelsch will be presented with both awards on April 9 during a ceremony at the Mighty Eighth Air Force Museum in Pooler, GA. [Source: Task & Purpose | Paul Szoldra | April 04, 2019 ++]

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## **Obit: Ernest F. Hollings** ► 6 APR 2019 | WW2 Vet & Six Term U.S. Senator

Ernest F. "Fritz" Hollings, the silver-haired Democrat who helped shepherd South Carolina through desegregation as governor and went on to serve six terms in the U.S. Senate, has died. He was 97. Family spokesman Andy Brack, who also served at times for Hollings as spokesman during his Senate career, said Hollings died at his home on the Isle of Palms early Saturday. Hollings, whose long and colorful political career included an unsuccessful bid for the Democratic presidential nomination, retired from the Senate in 2005, one of the last of the larger-than-life Democrats who dominated politics in the South. He had served 38 years and two months, making him the eighth longest-serving senator in U.S. history.



Nevertheless, Hollings remained the junior senator from South Carolina for most of his term. The senior senator was Strom Thurmond, first elected in 1954. He retired in January 2003 at age 100 as the longest-serving senator in history. In his final Senate speech, made in 2004, Hollings lamented that lawmakers came to spend much of their time raising money for the next election, calling money "the main culprit, the cancer on the body politic." "We don't have time for each other, we don't have time for constituents except for the givers. ... We're in real, real trouble."

Hollings was a sharp-tongued orator whose rhetorical flourishes in the deep accent of his home state enlivened many a Washington debate, but his influence in Washington never reached the levels he hoped. He sometimes blamed that failure on his background, rising to power as he did in the South in the 1950s as the region bubbled with anger over segregation. However, South Carolina largely avoided the racial violence that afflicted some other Deep South states during the turbulent 1960s. Hollings campaigned against desegregation when running for governor in 1958. He built a national reputation as a moderate when, in his farewell address as governor, he pleaded with the legislature to

peacefully accept integration of public schools and the admission of the first black student to Clemson University. "This General Assembly must make clear South Carolina's choice, a government of laws rather than a government of men," he told lawmakers. Shortly afterward, Clemson was peacefully integrated.

In his 2008 autobiography, "Making Government Work," Hollings wrote that in the 1950s "no issue dominated South Carolina more than race" and that he worked for a balanced approach. "I was 'Mister-In-Between. The governor had to appear to be in charge; yet the realities were not on his side," he wrote. "I returned to my basic precept ... the safety of the people is the supreme law. I was determined to keep the peace and avoid bloodshed." In the Senate, Hollings gained a reputation as a skilled insider with keen intellectual powers. He chaired the Commerce, Science and Transportation Committee and held seats on the Appropriations and Budget committees. But his sharp tongue and sharper wit sometimes got him in trouble. He once called Sen. Howard Metzenbaum, D-Ohio, the "senator from the B'nai B'rith" and in 1983 referred to the presidential campaign supporters of former Sen. Alan Cranston, D-California, as "wetbacks."

Hollings began his quest for the presidency in April 1983 but dropped out the following March after dismal showings in Iowa and New Hampshire. Early in his Senate career, he built a record as a hawk and lobbied hard for military dollars for South Carolina, one of the poorest states in the union. Hollings originally supported American involvement in Vietnam, but his views changed over the years as it became clear there would be no American victory. Hollings, who made three trips to the war zone, said he learned a lesson there. "It's a mistake to try to build and destroy a nation at the same time," he wrote in his autobiography, warning that America is now "repeating the same wrongheaded strategy in Iraq." Despite his changed views, Hollings remained a strong supporter of national defense which he saw as the main business of government.

In 1969 he drew national attention when he exposed hunger in his own state by touring several cities, helping lay the groundwork for the Women, Infants and Children, or WIC, feeding program. A year later, his views drew wider currency with the publication of his first book "The Case Against Hunger." In 1982, Hollings proposed an across-the-board federal spending freeze to cut the deficit, a proposal that was a cornerstone of his failed presidential bid. He helped create the National Oceanic and Atmospheric Administration and write the National Coastal Zone Management Act. Hollings also attached his name to the Gramm-Rudman bill aimed at balancing the federal budget. Hollings angered many of his constituents in 1991 when he opposed the congressional resolution authorizing President George Bush to use force against Iraq. In his later years, port security was one of his main concerns.

As he prepared to leave office, he told The Associated Press: "People ask you your legacy or your most embarrassing moment. I never, ever lived that way. ... I'm not trying to get remembered." He kept busy after the Senate helping the Medical University of South Carolina raise money for the cancer center which bears his name and lecturing at the new Charleston School of Law. Hollings' one political defeat came in 1962 when he lost in a primary to Sen. Olin Johnston. After Johnston died, Hollings won a special election in 1966 and went to the Senate at age 44, winning the first of his six full terms two years later.

Ernest Frederick Hollings was born in Charleston, South Carolina, on Jan. 1, 1922. His father was a paper products dealer but the family business went broke during the Depression. Hollings graduated from The Citadel, the state's military college in Charleston, in 1942. He immediately entered the Army and was decorated for his service during World War II. Back home, he earned a law degree from the University of South Carolina in 1947. The next year, he was elected to the state House at age 26. He was elected lieutenant governor six years later and governor in 1958 at age 36. As governor, he actively lured business, helped balance the budget for the first time since Reconstruction and improved public education.

Hollings had four children with his first wife, the late Patricia Salley Hollings. He is survived by three of his four children. His second wife, "Peatsy," died in 2012. A funeral home handling arrangements said that after a three-hour visitation April 14 in Charleston, the senator's body will lie in repose until 15 APR, at the South Carolina Statehouse in Columbia, with a funeral service to follow the next day at the Citadel in Charleston. [Source: Associated Press | Meg Kinnard | April 6, 2019 ++]



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## Obit: Dick Cole ► 9 APR 2019 | Last WW2 Doolittle Raider

Retired Lt. Col. Dick Cole, the last surviving member of the Doolittle Raiders who rallied the nation's spirit during the darkest days of World War II, passed away 9 APR in San Antonio, TX. His daughter, Cindy Cole Chal, and son, Richard Cole, were by his side. Cole will be buried at Arlington National Cemetery. Memorial services are also being scheduled at Joint Base San Antonio-Randolph in Texas. Cole, was then-Lt. Col. Jimmy Doolittle's co-pilot in the No. 1 bomber during the daring 1942 raid to strike Japan, was 103.



Retired Air Force Lt. Col. Richard E. "Dick" Cole (left), sits at the controls of a refurbished U.S. Navy B-25 Mitchell displayed at an airshow in Burnet, Texas, in September. Airmen (right) with Crew No. 1 (Plane 40-2344), 34th Bombardment Squadron, U.S. Army Air Forces, were among those who conducted the Doolittle Raid over Tokyo on April 18, 1942. They are, from left: Lt. Henry A. Potter, navigator; Lt. Col. James H. Doolittle, pilot; Staff Sgt. Fred A. Braemer, bombardier; Lt. Richard E. Cole, co-pilot; and Staff Sgt. Paul J. Leonard, engineer-gunner.

The Doolittle Raid was the United States' first counterattack on the Japanese mainland after Pearl Harbor. Eighty U.S. Army Air Forces airmen in 16 modified B-25B Mitchell bombers launched from the aircraft carrier Hornet, about 650 nautical miles east of Japan, to strike Tokyo. While it only caused minor damage, the mission boosted morale on the U.S. homefront a little more than four months after Pearl Harbor, and sent a signal to the Japanese people not only that the U.S. was ready to fight back but also that it could strike the Japanese mainland.

Cole's influence is still very apparent in today's Air Force, and he remains a beloved figure among airmen. In 2016, he appeared on stage at the Air Force Association's Air Space Cyber conference to announce that the service's next stealth bomber, the B-21, would be named the Raider. Hurlburt Field in Florida in 2017 renamed the building housing the 319th Special Operations Squadron the Richard E. Cole Building. And when he turned 103 last 7 SEP, Air Force Chief of Staff Gen. Dave Goldfein and his wife, Dawn, called him to wish him a happy birthday.

Cole was born and raised in Dayton, Ohio. In a 2016 interview with HistoryNet.com, Cole said he first became interested in flying as a kid, when he would ride his bicycle to the Army Air Corps test base McCook Field and watch the pilots fly. He said he enlisted in the Army Air Corps in November 1940 because "it was a good job," especially in the midst of the Great Depression, and after finishing training went to the 17th Bombardment Group at Pendleton, Oregon. He was transferred to Columbia, South Carolina, in early February 1942, where he saw a bulletin board notice seeking volunteers for a mission. His entire group put in their names. "Everyone wanted to go on that mission," Cole said in a 2017 Air Force release.

"We were confined to base, in isolated barracks, and told not to talk about our training," Cole told HistoryNet. "We knew it would be dangerous, but that's all." The B-25 typically needed about 3,000 feet to take off, Cole said, but they trained to get airborne in 500 feet. And when future Navy Admiral Henry Miller started teaching them how to take off from a carrier, they guessed they were headed to the Pacific to take the fight to Japan. Then-2nd. Lt. Cole

became Doolittle's co-pilot by chance, when the pilot he had been training with fell ill. Doolittle's intended co-pilot also became unable to fly. The B-25s were stripped of all excess equipment, including their bombsights and lower turrets, and loaded up with extra fuel tanks that doubled capacity to about 1,100 gallons. They left port from Alameda, California, on April 2, 1942, and two days later were told they would strike Tokyo.

"We were pretty excited — above all, happy to know what we were going to do," Cole said. "Things quieted down as people began to realize what they were getting into." After the Navy ran into a Japanese picket ship, Navy Adm. William "Bull" Halsey decided to launch the mission earlier than planned. Conditions were rough, Cole told HistoryNet — water came over the bow, and the planes started to slip around the deck. But the wind about doubled the carrier speed of 20 to 35 knots, which helped the planes get airborne. They reached Japan after a little more than four hours, flying at an altitude averaging roughly 200 feet, Cole said. When Doolittle and Cole neared Tokyo, it was bright and sunny. Doolittle pulled up to 1,500 feet, and bombardier Fred Braemer — then a staff sergeant — dropped the bombs. Cole said they "got jostled around a bit by anti-aircraft" fire, but didn't think they got hit.

Doolittle's crew intended to land in Chuchow, China, fuel up, and continue to Western China, but they hit a snag. They ran into a severe rainstorm with lightning. Cole said the Chinese also heard their engines and thought they were Japanese, so they turned off the electric power to the lights. The crew had no choice but to fly until they ran out of gas and then bail out, he said. Cole's parachute got stuck on a pine tree, 12 feet above the ground. After freeing himself, he walked west to a Chinese village. Cole rejoined the rest of the crew, who also bailed out successfully, and they were picked up by Chinese troops. He continued serving in the China-Burma-India Theater until June 1943, and then volunteered for Project 9, which led to the creation of the 1st Air Commando Group.

Cole said that Doolittle feared his audacious mission had failed, because all planes and some of his airmen were lost. Three airmen died bailing out, and eight others were captured by the Japanese. But in 2016, Cole said the raid was "a turning point in the war." Though the 16 bombers didn't cause much damage, their actions prompted the Japanese to pull back its forces from Australia and India to shore up the Central Pacific, he said, and they transferred two carriers to Alaska, where they thought the raid had originated, which evened the odds for the Navy at Midway. "Japanese naval forces were at a disadvantage from then on," Cole said. The raid also had two other goals, Cole said: First, to show the Japanese people that despite what their leaders told them, Japan could be bombed from the air. And second, "to give the Allies, and particularly the United States, a morale shot in the arm."

Cole and the other Raiders received the Distinguished Flying Cross, and Doolittle received the Medal of Honor. "He deserved a lot more," Cole said of Doolittle. When asked what he thought of his commander, Cole said, "the highest order of respect from one human being to another." When Cole retired, his list of decorations included the DFC with two oak leaf clusters, the Bronze Star, and the Air Force Commendation Medal. In 2014, President Obama presented Cole and three other Raiders the Congressional Gold Medal at the White House. But Cole said the Raiders didn't feel like heroes. "We were just doing our job, part of the big picture, and happy that what we did was helpful," Cole said. [Source: AirForceTimes | Stephen Losey | April 9, 2019 ++]

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## **Obit: Derrick Nelson ► 8 APR 2019 | Bone Marrow Donor**

Chief Warrant Officer 2 Derrick Nelson was a New Jersey high school principal by day and a part-time Army chemical, biological, radiological and nuclear specialist, but he wanted to do more, so he signed up to be a bone marrow donor. In February, he went into cardiac arrest during the relatively low-risk donation procedure, the Associated Press reported. Nelson, 44, died 8 APR, the AP reported, after weeks in a coma. His bone marrow was intended for an unidentified French teenager, whom he matched with last October.



“We share in the sorrow felt by his loved ones, and we must not forget the valuable contribution he made to his country and the impact he has left on our organization.” Lt. Col. Adam Jackson, an Army Reserve spokesman, said in a statement to Army Times on 11 APR. “We deeply appreciate Derrick’s willingness to step forward to donate, and we share our sympathies and condolences with his family,” Dr. C. Randal Mills, CEO of Be the Match, said in a statement. “Marrow donation is a selfless decision that helps save the lives of thousands of patients each year. ... we thank anyone who steps forward to donate and help save a life.” In an interview with the student newspaper at the school where he worked, published on 25 FEB, Nelson said his sleep apnea prevented him from going under general anesthesia, so he would have the procedure under a local anesthetic. “If it’s just a little bit of pain for a little bit of time that can give someone years of joy, it’s all worth it,” he told the newspaper.

Nelson joined the Army in 1994, according to a service record provided by the Army Reserve, and was most recently assigned to the 411th Chemical Company in Edison, New Jersey. The former drill sergeant’s awards and decorations include the Meritorious Service Medal, two Army Commendation Medals and three Army Achievement Medals. He deployed to Kuwait in 2013. [Source: ArmyTimes | Meghann Myers | April 11, 2019 ++]

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## **Vet Suicide Update 28 ► Two More Georgia Vets Died by Suicide at VA Hospitals 5 & 6 APR**

Two veterans in Georgia took their own lives the weekend of 5 APR, in separate incidents, each in front of a Veterans Affairs facility. The first incident occurred 5 APR in a parking lot outside the Carl Vinson Veterans Affairs Medical Center in Dublin, Georgia. The second, which occurred just one day later, reportedly involved a 68-year-old who shot himself outside the Atlanta VA Medical Center, the Atlanta Journal-Constitution reported. The VA has not released the identities of those involved or any additional details of the incidents. “This incident remains under investigation and we are working with the local investigating authorities,” an email from the VA, obtained by the AJC, said. “The family has been contacted and offered support.”

The two suicides signal a continuation of an alarming trend of veterans taking their own lives on VA campuses. Between October 2017 and November 2018, 19 veterans died by suicide on the grounds of VA medical facilities, according to a report from the Washington Post. Many believe these grisly incidents are final acts of protest by former service members who feel the country they served turned its back on them. In December, Marine Col. Jim Turner, 55, put on his service uniform, drove to the Bay Pines Department of Veterans Affairs, and shot himself outside the medical center. Investigators discovered a note next to his body. “I bet if you look at the 22 suicides a day you will see VA screwed up in 90 percent,” it read.

Georgia, meanwhile, has experienced its share of gruesome forms of protest — in addition to the two suicides this past weekend. In June, 58-year-old John Michael Watts, of Mableton, Georgia, set himself on fire outside of the Georgia state Capitol building in downtown Atlanta to protest insufficient treatment by VA. Watts stood outside the Capitol building with fireworks strapped to his body before dousing himself with a flammable liquid and self-immolating. As the nightmarish scene unfolded, a nearby police officer rushed toward the veteran with a fire extinguisher in hand to smother the inferno. Watts was subsequently rushed to a hospital with burns to 85 to 90 percent of his body. He died less than a week later.

“Suicide prevention is VA’s highest clinical priority,” a VA statement said in response to the two recent incidents. “We are working alongside dozens of partners ... to deploy suicide prevention programming that supports all current and former service members — even those who do not come to VA for care.” Despite the proclaimed prioritization, the VA came under intense scrutiny in December when a Government Accountability Office study revealed that of its \$6.2 million budget to use on suicide prevention media outreach, only \$57,000 was spent. Additionally, sharing information about suicide prevention on social media reportedly dropped significantly between FY17 and FY19. During that same span, not one VA-produced suicide prevention message or advertisement was aired on national television or radio.

“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,” Rep. Tim Walz (D-MN) said in December. “Unfortunately, VA has failed to do that, despite claiming the elimination of veteran suicide as its highest clinical priority.” From 2015 to 2016, the rate of suicides for veterans between the ages of 18 and 34 increased over 10 percent to 45 per 100,000, according to figures released by the VA. That rate remains the highest of any age group. [Source: MilitaryTimes | J.D. Simkins | April 9, 2019 ++]

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## **Vet Suicide Update 29 ► 100’s Witness Texas VA Clinic Suicide 9 APR**

A horrific scene unfolded 9 APR in the waiting room of an Austin, Texas, Veterans Affairs clinic when a veteran reportedly shot himself to death in front of hundreds of witnesses. Many in the building remained unaware of what had occurred for some time after the shooting, KWTX News 10 reported. One group therapy class continued on for almost an hour after the veteran shot himself. “All of a sudden, over the intercom, they have this statement about everyone must clear the building including staff, so it was a little surprising,” veteran Ken Walker told News 10.

The hospital was eventually shut down for an investigation by detectives. Reddit user Diane\_Kirkendall shared a photo reportedly taken in the waiting room in the wake of the suicide, with the caption, “Veteran takes his life in front of large American flag. The news won’t post this, they would rather sweep it under the rug and pretend Vet suicide doesn’t happen. There are hundreds of us vets who will never forget what happened yesterday at noon. RIP young brother.”



Despite a surge of veteran suicides on VA campuses, metal detectors have yet to be installed in many of them. Most clinics instead rely on randomized bag searches. Between October 2017 and November 2018, 19 veterans died by suicide on the grounds of VA medical facilities in what many believe are final acts of protesting abandonment by a country they served. Less than a week ago, two veterans from Georgia killed themselves in separate incidents outside VA hospitals.

“For military veterans, access to weapons and familiarity with weapons makes it too easy,” Jack Swope, a licensed professional counselor with Austin’s Samaritan Center, told NBC Austin. Accessibility is another massive obstacle vets face when seeking care, Swope added. “There’s a scheduling problem. Part of it is a matter of accessibility, getting there, and frankly part of it is a matter of finances and costs.” “Suicide prevention is VA’s highest clinical priority,” the VA said in a statement following the incidents in Georgia. Despite that claim, the VA has been under fire following a December Government Accountability Office report that revealed only \$57,000 of the VA’s \$6.2 million suicide prevention media budget had actually been used. Recent government reports show that 530 veterans in Texas died by suicide in 2016 alone, equating to a suicidal likelihood that is double that of the general population. [Source: MilitaryTimes | J.D. Simkins | April 11, 2019 ++]

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## Vet Suicide Update 30 ► VA's Top Official is Asking Americans For Help

The VA's top health care official is asking Americans for help in addressing the crisis of veteran suicides. "I wish it was as simple as me saying I could do more patrols in a parking lot that would stop this," Dr. Richard Stone, the executive in charge of the Veterans Health Administration, said Wednesday of the department efforts to curb veteran suicides and suicide attempts that often occur at its own facilities. Stone made the remark in response to questions from the Senate Veterans Affairs Committee about three recent suicides: two over the weekend at Georgia VA facilities and one Tuesday at an Austin, Texas, VA clinic.

Stone told the Committee that more than 260 suicide attempts had been recorded at VA facilities. He did not give a time period for when the attempts were made, but said VA staff had intervened in about 240 of them and were able to save lives. That left about 20 where the veteran did not ask for help, or the intervention was unsuccessful, he said. Between October 2017 and November 2018, 19 veterans died by suicide on the grounds of VA medical facilities, according to a Washington Post report. Often, the veteran will leave a note saying "I've come here to the [VA] campus because I know you'll take care of me and I know you'll take care of my family," Stone told the Committee.

To curb what he called the "epidemic" of about 20 veteran suicides daily, the nation as a whole must ask itself where society had failed these veterans -- a question without a simple answer, Stone said. One possible way was to get more Americans involved, he added. "If you've got a cellphone in your hand, take that cell phone out and put in the following number: 1-800-273-8255." That's the Veterans Crisis Line manned 24-7 by specially-trained responders. **It's not just for veterans**, but for anyone who may know a veteran they believe may be in crisis, he said. "Most lay people say, 'I don't know what to do'" in a situation where they may know of a veteran having thoughts of suicide, he said, but reaching out and asking for advice "could stop a suicide and save a life."

When asked by Sen. Jon Tester (D-MT), the ranking member on the Committee, what Congress could do to help, Stone suggested changing the law that makes Guard and Reserve members who were never activated ineligible for VA care. Of the estimated 20 veteran suicides daily on average, about 14 are among veterans who have never been in contact with the VA, Stone said. Of those 14, about three are Guard and Reserve members who were never activated, he said. Currently, "they aren't a veteran," Stone said, but "if we can take and extend emergency services to [those with] other than honorable discharges, we sure ought to be able to offer those services to never-activated Guardsmen and Reservists," Stone said.

The first of the three recent suicides at VA facilities occurred last Friday in the parking lot of the Carl Vinson Veterans Affairs Medical Center in Dublin, Georgia, the VA said. The second on Saturday reportedly involved a 68-year-old veteran who shot himself outside the Atlanta VA Medical Center, the Atlanta Journal-Constitution reported. On Tuesday, a veteran shot himself in the waiting room of the Austin, Texas, VA clinic, KXXV reported. Sen. Johnny Isakson, R-Georgia, chairman of the Senate Veterans Affairs Committee, cited the three suicides in his opening remarks at the hearing 10 APR. "I am in touch with the VA as investigations into each incident are ongoing, but these are tragedies that we hear about far too often," he said in a prepared statement. "While we have taken a number of

steps to address and prevent veteran suicide, this weekend's tragic deaths clearly indicate that we must do better," Isakson said. [Source: Military.com | Richard Sisk | April 11, 2019 ++]

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## **Vet Hiring Fairs ► Scheduled As of 16 APR 2019**

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 | April 15, 2019 ++]

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## **Military Retirees & Veterans Events Schedule ► As of 16 APR 2019**

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

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

- HTML: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.html](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/veterans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com)

[Source: Retiree/Veterans Events Schedule Manager | Milton Bell | April 15, 2019 ++]

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## Vet State Benefits ► Louisiana 2019

The state of Louisiana 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 – LA** for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://vetaffairs.la.gov> and <http://www.military.com/benefits/veteran-state-benefits/louisiana-state-veterans-benefits.html>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits> | April 2019 ++]

### \* Vet Legislation \*



**Note:** To check status on any veteran related legislation go to <https://www.congress.gov/bill/116th-congress> for any House or Senate bill introduced in the 116th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole.

## VA Mission Act Update 07 ► S.853 | Eliminate VA Asset & Infrastructure Review Commission

Two senators are attempting to revoke a law that Congress approved last year to launch a nationwide review of VA facilities to determine which ones to close and where to invest. Sens. Joe Manchin (D-WV) and Mike Rounds (D-SD) introduced legislation 27 MAR to eliminate the **VA Asset and Infrastructure Review Commission**. The commission, which has yet to be formed, was put into law in 2018 as part of the VA Mission Act, a major bipartisan reform bill.

The nine-member commission is supposed to review VA facilities, consult with veterans organizations and make realignment recommendations to the president. The recommendations would also be sent to Congress, as well as posted for public comment on the Federal Register. Opponents of the idea have compared the commission-style process to the Defense Department’s unpopular Base Realignment and Closure program. The Mission Act was approved by the Senate with a 92-5 vote, Manchin voting for it and Rounds against it. “I do not support the creation of a BRAC-like commission that seeks out facilities to close down – with no input from Congress,” Rounds said in a statement. “In fact, it’s part of the reason I voted against the VA Mission Act in the first place.”

If the asset-review commission determines a facility no longer meets the VA’s needs, it’s supposed to recommend how it could be reconfigured, repurposed, consolidated, realigned, exchanged, leased, replaced, sold or disposed, the law states. The commission’s work is intended to occur in 2022 and 2023, but VA Secretary Robert Wilkie wants it to start sooner. Wilkie told the Senate Veterans’ Affairs Committee on 27 MAR that he plans to ask permission from Congress to speed up the timeline. “I think I’m going to come to you and ask to accelerate the beginning of that commission so that it moves more rapidly than the timeline this committee has given,” Wilkie said during a public hearing. “I expect to... ask for an accelerated beginning of the deliberations, because we have to go where the veterans are.”

Wilkie told committee members that more than half of VA buildings range from 50 to 100 years old. In his written testimony, he said the VA has repurposed or disposed of 175 vacant or mostly vacant buildings since June 2017. The department is working on repurposing or disposing of another 255. Since lawmakers first introduced the idea of an asset-review commission for the VA, there have been concerns that divesting facilities could create gaps in access to VA medical care and cause the agency to send more veterans into the private sector. Those concerns linger, as the VA is preparing to expand veterans’ access to private doctors in June. “At a time when the VA is investing heavily in community care through their new access standards, we have to be especially sure that our existing infrastructure needs are met in rural states like West Virginia,” Manchin said in a statement.

Concerned Veterans for America, a conservative group in the Koch brothers’ political network, voiced their opposition 28 MAR to Manchin’s and Round’s attempts to eliminate the asset-review commission. CVA described it as “counterproductive.” “It is hard to overstate how bad this legislation is,” CVA Executive Director Dan Caldwell wrote in an email. “One of the key drivers of the problems with health care access at the VA over the last decade has been the fact that the VA’s medical infrastructure is out of alignment with the needs and demands of the current veteran population.” [Source: Stars & Stripes | Nikki Wentling | March 28, 2019 ++]

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## **VA Presumptive AO Diseases Update 27 ► H.R.2201 | Keeping Our Promises Act**

Recent National Academies of Sciences, Engineering, and Medicine reports have found an association between exposure to Agent Orange and bladder cancer, hypertension, and Parkinson’s-like symptoms. This week, Representatives Westerman (R-AK), Fitzpatrick (R-PA), Tipton (D-CA), Stefanik (R-NY), Cunningham (D-SC), Boyle (D-PA), Thompson (D-CA) and Kuster (D-N.) introduced H.R. 2201, the VFW-supported Keeping Our Promises Act, which adds the new conditions to the list of conditions presumed to be associated with Agent Orange exposure. Adding these conditions to the list would provide veterans exposed to Agent Orange an expedited avenue for care and compensation benefits. The bill would also force VA to evaluate and make a decision on future recommendations. Learn more about the Keeping Our Promises Act at <https://westerman.house.gov/media-center/press-releases/westerman-introduces-legislation-benefitting-vietnam-era-veterans>. [Source: VFW Action Corps | April 12, 2019 ++]

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## **VA Dental Benefits Update 03 ► H.R.2138 | Expand Eligibility to Low-Income Veterans**

Rep. Scott Tipton reintroduced legislation on 8 APR to make low-income veterans eligible to receive dental benefits that are currently not provided through the Department of Veterans Affairs (VA). This would create an exemption within the current eligibility requirements for veterans who meet certain income thresholds. Under current law, eligibility for VA dental care is limited to veterans who have a service-connected rating of 100%, former prisoners of war and homeless veterans. H.R. 2138 would create an exemption within the current eligibility requirements,



providing VA dental benefits to veterans who meet a certain income threshold. Annually, the VA would verify the veteran's gross household income based on federal tax information obtained by the Internal Revenue Service and Social Security Administration to determine continued eligibility. [Source: U.S. Veteran Compensation Programs | April 12, 2019 ++]

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## **VA Medical Marijuana Update 61 ► H.R.2191 | Allow in States Which Have Legalized It**

Veterans who live in states where marijuana is legal shouldn't be punished with losing their VA benefits if they use the substance, a new bill says. House Bill 2191 was introduced to the House 9 APR that would prohibit the Secretary of Veterans Affairs from denying a veteran benefits because they use medical marijuana in states where the substance is legal. The bill's primary sponsor, Rep. Greg Steube (R-FL) calls the bill the "**Veterans Cannabis Use for Safe Healing Act.**"

"As a veteran, I'm committed to ensuring that veterans receive the care they deserve, and I know that sometimes that care can include medical marijuana," Steube said following the introduction of the bill. "Receiving the appropriate treatment to address your health care needs—using products that are legal in the state in which you live—should not preclude you from your Department of Veterans Affairs benefits." The bill would codify what is already a Veterans Health Administration directive to keep up with states legalizing medical marijuana and protect veterans from being denied benefits if they participate. The bill applies only to veterans living and receiving care in the states that already have legalized medical marijuana.

"While it is the current policy of the VA to not deny benefits to veterans based on participation in these state-based medical marijuana programs, this bill will ensure that no future policy or administration change could put these veterans at risk of losing their benefits when they are in compliance with state law," Steube said in a statement. "It also allows VA staff to help veterans fill out the forms necessary to enroll in a state-approved program instead of having to rely on a private physician. This makes things easier for veterans who are in desperate need of these medical options." As of 11 APR, the full text of the bill had not filed on the congressional website cataloging legislation. Bills are generally sent to the Library of Congress a day or two after they are introduced on the floor of either chamber. [Source: ConnectingVets.com | Abbie Bennett | April 11, 2019 ++]

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## **CHAMPVA Update 04 ► H.R.2094 | Increase Maximum Eligibility Age to 26**

For the sixth straight Congress -- since the Affordable Care Act (ACA) passed in 2010 -- lawmakers are trying again to increase eligibility for Civilian Health and Medical Program of the Veterans Administration, or CHAMPVA, to age 26. The move would align CHAMPVA, the program that provides private sector health coverage for the spouses and children of 100% disabled veterans among others, with requirements of the ACA as well as Tricare eligibility. Chairwoman of the House Veterans Affairs health subcommittee Rep. Julia Brownley (D-CA) and Sen. Sherrod Brown (D-OH) have introduced legislation that would increase eligibility to age 26 for eligible adult children, regardless of marital status.

Brownley called the increase a "moral imperative." "One of the most popular and widely known benefits of the Affordable Care Act is allowing kids to stay on their parent's health insurance until age 26, and it is absolutely unacceptable that children of those who have sacrificed the most for our country do not have the same protections afforded to other families," Brownley said. CHAMPVA beneficiaries usually pay 25% of the cost of their medical care, up to an annual catastrophic cap of \$3,000, plus an annual outpatient deductible of \$50 per individual or \$100 per family. CHAMPVA pays the remaining 75% of the cost of the beneficiaries' medical care and is usually a

secondary payer to other health insurance coverage and Medicare. Children of qualifying veterans are eligible until age 18, or age 23 if they are enrolled in school full-time.

The ACA required private insurance companies that offer dependent child coverage to provide it to adult children under a parent's plan until age 26. But when the ACA was negotiated, Tricare and CHAMPVA purposefully were excluded from the act's requirements, leaving children of active-duty personnel and military retirees, as well as those eligible for CHAMPVA, unable to remain on their parents' insurance past age 23. In 2010, Congress extended coverage to age 26 for dependents enrolled in Tricare, but with a catch: the new program needed to cover its own cost, and thus, beneficiaries enrolled in Tricare Young Adult Prime or Tricare Young Adult Select pay monthly premiums.

Currently most beneficiaries on Tricare Young Adult Prime pay \$358 per month. Those on Tricare Young Adult Select pay \$214 each month. Brownley's and Brown's bills contain no provisions for offsetting the cost of extending CHAMPVA coverage for beneficiaries ages 23 to 26. According to the Congressional Research Service, roughly 479,000 people were enrolled in CHAMPVA in fiscal 2017, with 361,000 actually using the benefit at least once during the year. The number of spouses and children using CHAMPVA has risen 485% since fiscal 2001, up from 61,900. CRS attributes the growth to the increase in eligible dependents of Vietnam-era veterans who have experienced a worsening of symptoms and change in disability status.

The Military Coalition, a group of military support and veterans service organizations that represents 5.5 million active duty personnel, family members and veterans, sent a letter 4 APR to Brownley and Brown strongly endorsing their bills. The group called the legislation "long overdue." "It is time to pass this important piece of legislation," the advocates wrote. "Your sponsorship ... gives veterans and their children a great deal of encouragement that they have not been forgotten." [Source: Military.com | Patricia Kime | April 11, 2019 ++]

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## **U.S. Coast Guard Funding Update 02 ► H.R.367 | Pay Our Coast Guard Parity Act**

The House Transportation and Infrastructure Committee passed a bill to ensure the Coast Guard gets paid next time the government shuts down. "It is unacceptable for the men and women who protect us to be treated like second class citizens over partisan bickering," said Rep. Jeff Van Drew (D-NJ). "I hope that Congress does its most basic job and fund the government, but in the event of another shutdown, the Pay Our Coast Guard Parity Act ensures that the U.S. Coast Guard will continue to be funded." The Pay Our Coast Guard Parity Act, or H.R. 367, is identical to legislation introduced by Rep. Van Drew in January — during the longest government shutdown in U.S. history.

The Coast Guard was the only branch of the Armed Forces that did not receive pay during the shutdown, as it does not fall under the Department of Defense which remained operational. Coasties were either furloughed or worked without pay for the duration of the shutdown. Many turned to the community, food banks, and loans for financial support. The bill is now waiting to be scheduled for a full House vote. [Source: ConnectingVets.com | Elizabeth Howe | March 29, 2019 ++]

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## **VA Structure Update 02 ► H.R.\_\_/S.\_\_ | VET OPP Act of 2019**

Lawmakers are reviving plans to create a new fourth administration within the Department of Veterans Affairs focused on education and employment activities, calling those transition benefits too important to be left buried in other federal bureaucracy. It would create the Economic Opportunity and Transition Administration at the VA and add a new senior official to lead it. The legislation comes in the wake of GI Bill benefits mistakes last fall which affected tens of thousands of student veterans, a problem which outside experts have said was caused in part by a lack of a singular

accountable official as problems arose. On 3 APR lawmakers introduced the **Veterans' Education, Transition, and Opportunity Prioritization Plan**, or VET OPP Act, in the House and Senate.

The new bill mirrors legislation that passed out of a House committee last year and was introduced in the Senate, but failed to gain further momentum. Advocates say the move would help improve services at the Veterans Benefits Administration, shifting some of their responsibilities to new offices and creating less pressure on their operations. They insist that's needed because work surrounding compensation and pension claims has "resulted in a lack of attention" on benefits such as the GI Bill, Vocational Rehabilitation and Home Loan benefits. "By aligning transition, education, and employment programs in a fourth administration within VA, we will ensure that these opportunity-focused programs get the high priority they deserve, and the oversight they need to better serve veterans," House bill sponsor Rep. Brad Wenstrup (R-OH) said in a statement.

The new agency would be stood up beside the department's three existing administrations: the VBA, Veterans Health Administration and National Cemetery Administration. VA would gain a fourth undersecretary, another Senate-confirmed post reporting directly to the top department leader. The measure has already gained backing from Student Veterans of America, Disabled Veterans of America, Tragedy Assistance Program for Survivors, Paralyzed Veterans of America and Veterans Education Success. Sen. Marco Rubio (R-FL) and sponsor of the Senate version of the legislation, said the move would "modernize the outdated structure of the VA and provide more direct oversight and accountability over existing programs aimed at helping our veterans lead economically prosperous lives post-service."

The bill was introduced with bipartisan support, and received strong backing last year from Rep. Mark Takano (D-CA) before he became the House Veterans' Affairs Committee chairman in January. Supporters have not said how they'll pay for the cost of the changes, but have said they believe the fiscal impact on the department will be minimal, with only a small increase in staff needed after the administration realignments. [Source: MilitaryTimes | Leo Shane III | April 3, 2019 ++]

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## **Military Survivor Benefits Update 01** ► **H.R.1911 | Gold Star and Military Survivors Act**

When Sgt. 1st Class Ofren Arrechaga was killed in Afghanistan in 2011, his wife Seana vowed to follow the plan the couple had for their family: She would remain a stay-at-home mom to raise their son, now 11. She continues to do that, thanks to the compensation and health benefits provided to widows and widowers of service members who die in the line of duty. Seana Arrechaga was 22 when her soldier died, and she continues to grieve. She doesn't date. But not simply out of respect for Ofren. She doesn't see the point, she says, because dating could lead to marriage. And if she remarries before she turns 55, she would lose thousands of dollars a month because of a law that would stop her annuity payments when she tied the knot. "A lot of people assume that we are well taken care of," said Arrechaga of Gold Star spouses. "And we are, to a point. But to not be able to remarry, to lose benefits, seems unfair."

Three combat veterans in the House of Representatives want to change the law and allow military widows and widowers to retain their survivor benefit payments if they remarry – a proposal spouses say would let them raise their families and retain a connection they want to the military. The bill, H.R. 1911, or the Sgt. First Class Brian Woods Gold Star and Military Survivors Act, would also extend child care assistance to surviving spouses and give continued access to base facilities such commissaries, exchanges and fitness centers to those with dependent children who remarry. And it includes a provision to cover the cost of transporting the bodies of those killed in combat to their hometowns for services and later, to a national cemetery, if the family requests it. Currently, the government pays for one trip only.

The legislation is needed, said co-sponsor Michael Waltz (R-FL) because it would ensure that Gold Star families of our fallen are cared for by giving their children and spouses the lifelong benefits they deserve. "The knock on the

door that initiates a family into the Gold Star community is the most dreaded moment in a military family's life," Waltz said in a release. "From that moment forward, these families deserve our best and most meaningful commitment in honor of their loved one's sacrifice for our freedom and security." Rep. Seth Moulton, a Massachusetts Democrat and co-sponsor said, "Gold Star families should have the peace of mind that comes with knowing child care and funeral expenses are taken care of and that they will receive the nation's lifelong financial support". The bill is named for Woods, a Special Forces senior medical sergeant and former Marine who served with Waltz. He died Aug. 16, 2009, from wounds received during a patrol in Ghazni province, Afghanistan, and was survived by his wife Elizabeth and two young daughters, one aged 5 and the other 8 months at his death.

Retired Army Chief Warrant Officer 3 Joe Kent lost his wife, Navy Senior Chief Cryptologic Technician (Interpretive) Shannon Kent, in a suicide bomb attack in Manbij, Syria, in January. As a military retiree, he will retain access to military bases and health care for life. But he was stunned to learn during the course of his casualty assistance communications that he – and all surviving spouses – lose monthly income if they remarry. He said the law itself reads like something "straight out of the 1950s." "If a woman remarries, the guy she marries is now responsible for her. It's that kind of mentality," Kent said. "If you look at the stats, most are women widowed in their 20s, so you are telling a young lady, with maybe with a kid or two, she will be financially penalized."

For Gold Star spouses who have found new loves, some have gotten married and forfeited their annuities. But many are opting to live with new partners without exchanging vows to ensure they will continue to receive benefits. Arrechaga said if the bill becomes law, it would show survivors that the country continues to want to care for them. "I just don't even think most people know that this is an issue," she said. Similar legislation was proposed in both the Senate and the House in 2017 but never made it out of the chambers' respective Armed Services Committees. In 2016, a measure was defeated largely based on the price tag, estimated at \$1 billion over 10 years.

H.R. 1911 has yet to be assessed for cost. It would provide annuity payments to those surviving spouses who have remarried starting with the month the legislation was signed. "At the end of the day, is the government really saving money by taking away that stipend? There's not a ton of survivors," Kent said. Co-sponsor Rep. Don Bacon (R-NE) said he is committed to ensuring that the legislation passes this year. It builds, he said, "on important progress made last year." "Our Gold Star and surviving family members deserve a commitment for life," Bacon said. [Source: Military.com | Patricia Kime | March 30, 2019 ++]

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## **Vet Green Alert Update 01 ► S.699 | Green Alert Act of 2019**

It's a green deal both parties in Congress may be able to support. A bipartisan bill introduced 4 APR in the Senate would establish a national notification system -- the so-called Green Alert -- to help in the recovery of missing veterans. Sen. Maggie Hassan (D-NH) and Sen. Joni Ernst (R-IA) are the sponsors of the legislation that would establish an alert system similar to the effective AMBER Alert bulletins deployed to find lost children and Silver Alert notifications sent out for elderly people who are reported missing.

Should the Green Alert Act of 2019 pass, it would trigger the formation of a federal commission to identify the best way to develop the system and how to meet the needs of states as they work to notify law enforcement and citizens about at-risk veterans. Ernst already has some experience with a similar program as Iowa is currently in the process of passing a local Green Alert bill. As a combat veteran, she knows first-hand the emotional and physical trauma experienced by our nation's armed forces. "As a combat veteran, I understand how important it is for our veterans to have access to the support and care they have earned," Ernst said in a statement. "Unfortunately, sometimes due to stress and trauma associated with their time in uniform, many of our veterans tragically go missing. Our bipartisan and common-sense legislation will help states, like Iowa, implement the Green Alert system, and will ensure our vets get the attention they deserve."

Last year, Wisconsin became the first state to institute a Green Alert system. The program came about following the death of combat veteran Corey Adams, who suffered from post-traumatic stress disorder after serving in Kuwait, Saudi Arabia and Afghanistan. The first eight days he'd been missing, police were unable to help his family because he didn't meet the appropriate criteria. Then, 18 days after he vanished, he was found dead. "Far too many of our brave veterans experience mental and emotional trauma as a result of their service, and as we work to build a country that is ever-worthy of their service, we must ensure that they have the support and resources they need to thrive in civilian life," Hassan said. At present Connecticut, Tennessee, and Delaware also are also looking into establishing Green Alert systems. [Source: Fox News | Anna Hopkins | March 8, 2019 ++]

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## **PFAS Toxic Exposure Update 07** ► **S.1023 | VA Health Care for Exposed Vets**

Veterans with health problems caused by exposure to toxic chemicals known as PFAS would be eligible for federal health care services under legislation proposed in Congress. The bill S.1023 introduced 4 APR would require the U.S. Department of Veterans Affairs to cover treatment for ailments related to PFAS, or per- and polyfluoroalkyl substances. The chemicals are used widely as a water, stain and grease repellent. They're also a key ingredient in firefighting foams used for training exercises on military bases. Experts say they are linked to cancers and numerous other illnesses. Among lawmakers sponsoring the bill are Sens. Debbie Stabenow and Gary Peters and Rep. Dan Kildee of Michigan. They say many veterans have been exposed to the chemicals, along with people living near bases who may have drunk contaminated water.

[Source: The Alpena News | April 8, 2019 ++]

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## **Vet Deportations Update 25** ► **H.R.\_\_\_/S.\_\_\_ | Veterans Visa and Protection Act of 2019**

On 4 APR, Rep. Raúl M. Grijalva introduced the **Veterans Visa and Protection Act of 2019**. The legislation would establish a veteran visa program that would allow for eligible deported veterans to permanently return to the United States as lawful permanent residents. "It is unconscionable that the phrase 'deported veteran' even exists," said Rep. Grijalva. "If you're good enough to enlist in our military and fight for this country, you're good enough to become a U.S. citizen. I am proud to reintroduce this legislation to ensure that we honor our commitments to all veterans and end this shameful practice of deporting them even after they serve time for the offense they committed."

While very little data exists on the number of veterans deported, advocates estimate that more than 2000 veterans are currently living in Mexican border towns after their deportation. Under current law, the only way that deported veterans can return to the United States is only in death, for a burial in a veteran's cemetery. By allowing deported veterans to return, this legislation will reunite families and allow veterans access to their hard-earned VA benefits.

Senator Tammy Duckworth (D-IL) reintroduced companion legislation in the U.S. Senate. "Men and women willing to wear our uniform shouldn't be deported by the same nation they risked their lives to defend," Sen. Duckworth said. "These pieces of legislation will help Servicemembers become citizens and help Veterans like Miguel who have been deported return to this country, enabling them to live here with their families and ensuring they can access the life-saving VA care they earned through their tremendous sacrifices." The Veterans Visa and Protection Act is supported by the American Civil Liberties Union (ACLU) and the American Legion. [Source: VVA Web Weekly | April 5, 2019 ++]

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## Women In Service Update 02 ► 5 Bills in Congress that Could Change the Game for Women

A new Congress calls for an introduction of new legislation. With more veterans groups and elected officials calling for more inclusive treatment of women at VA, legislators on both sides of the aisle have introduced a few bills to further support the needs of women veterans. Here's what's on tap for servicewomen thus far in 2019.

### **Deborah Sampson Act**

Named after a woman who disguised herself as a man in order to serve in the Continental Army, this bill includes a host of suggestions for the VA on how to close the gender gap. Some major changes include requiring VA to partner with one nongovernmental agency to provide legal services to women, ensuring there is adequate staffing of women's health primary care providers at each medical facility, and creating a women veterans training module for community providers. Related: [New bill aims to provide women equitable VA care](#)

### **VA Newborn Emergency Act**

In an effort to protect new moms from burdensome medical bills, this would ensure the VA would cover medically-necessary emergency transportation services for newborn babies for certain woman veterans. Also, it would expand the seven days of VA-provided newborn medical care, when medically necessary.

### **Women Veterans and Families Health and Services Act of 2019**

While VA does provide some reproductive care, this would broaden that care regardless of sex or marital status of the eligible service member. Some service-related injuries can effect reproductivity but in an effort to be proactive, the law would allow members of the Armed Forces to freeze their sperm or eggs before a deployment. Related: [Bill seeks to allow service members to freeze sperm or eggs before deploying](#)

### **Accountability for Quality VA Care Act**

To improve noncompliant conditions found in a 2018 Inspector General Report, the law would require the VA Secretary to monitor women veterans' access to gender-specific care including mammography, maternity care, and gynecology. Related: [Lawmakers pen letter to VA chief urging for better treatment of women veterans](#)

### **Servicemembers and Veterans Empowerment and Support Act of 2019**

Events like the Marines United scandal have caused many in the military community to evaluate the negative role of technology when it's in the wrong hands. The term "technological abuse," is now defined as behavior intended to harm, threaten, intimidate, stalk and impersonate through the use of social networking, apps, and text messages. With this change, those who have experienced sexual trauma through this means can receive counseling and treatment from VA.

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With it only being April, there's a possibility women veterans could see more congressional support in this upcoming year. [Source: ConnectingVets.com | Kaylah Jackson | April 02, 2019 ++]

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## Navy Submarine Program Update 01 ► Commanders Want More Submarines in the Water

US commanders facing off against growing Chinese and Russian fleets want more submarines in the water, and they want them now. That will be a major challenge as the Navy struggles to keep its subs in service and out of extended repair availabilities. Not only are shipyards and parts suppliers straining under the current workload, pushing back maintenance availabilities and placing new submarine construction at some risk, but long-range plans see the number of attack subs dipping significantly before they slowly rise again late next decade.



A submarine undergoes maintenance at the government-owned Norfolk Naval Shipyard.

The head of Indo-Pacific command, in particular, says he's concerned. Of the roughly 400 non-US submarines operating the world, 75 percent of them work in the Indo-Pacific region, Adm. Philip Davidson told the House Armed Services Committee this week. Around 160 of those subs are being operated by China, Russia, and North Korea. By 2020, US intelligence agencies predict, China will likely have 70 nuclear- and diesel-powered submarines in the water. "Potential adversary submarine activity has tripled from 2008 levels," Davidson said, "which requires at least a corresponding increase on the part of the United States to maintain superiority." But as Navy plans attest, that isn't likely to happen for years, if ever.

Any course change in long-range shipbuilding plans would take a massive effort — and investment — to push more hulls out of shipyards that are already straining to keep up with the volume of repair work, let alone bending steel on huge upgrades to Virginia-class subs and the start of work on 12 new the Columbia-class hulls. In a sign of just how stressed the Navy's repair schedule is, service leaders included \$653 million for repair and refit of three Los Angeles-class submarines in the Unfunded Priorities List it submitted to Congress last week. The document said that three subs waiting for maintenance in private yards are at the top of its list: \$290 million for USS Boise, \$306 million for USS Hartford, and \$57 million for USS Columbus.

The backlog comes as the Navy is attempting to boost attack submarine production before they drop. The Navy expects to drop from 52 to 42 attack subs by the late 2020s, followed by a gradual ramp-up in subsequent years. The requirement, as spelled out in Navy doctrine and plans, calls for 62 subs. To speed up that build and repair rate even slightly, the Navy added a third Virginia-class submarine in the fiscal 2020 budget request. Vice Adm. Bill Merz, deputy chief of naval operations told the HASC seapower and projection forces subcommittee this week that even with the backlogs at shipyards and bottlenecks with the supplier base he thinks the Navy has to keep to this more ambitious schedule or risk falling even further behind. "We have been fighting very hard to get that [Virginia] program back on track, and no matter what we do — even with a third submarine in 2020 — it is still going to be the furthest away from its validated requirement for the next 20 years," he said.

Rep. Joe Courtney pressed Navy acquisition chief James Geurts on the build schedule. Geurts said the service has been able to push down build times on Virginia-class boats down from 84 months to 66, but "we've been a little bit challenged" on pushing that number any lower. Geurts, concerned about the drop in attack sub numbers next decade, said that adding a third Virginia next year means the Navy is taking "a little more risk than we did last year by adding that into the plan." Part of the backlog for the Los Angeles-class submarines comes from parallel work on upgrading

Virginia-class submarines while beginning work on the new Columbia-class ballistic missile submarine. “We’ve seen improvement on the public yard in terms of reducing idle time and buying back maintenance days,” Geurts said. “We’re better than we were, but we’re not where we need to be yet in terms of having ships with idle time, not certified, waiting to get into maintenance.”

While ships wait to get fixed up, commanders are also waiting for those ships to get back into service. “My day-to-day [submarine] requirement is met by slightly over 50 percent of what I ask for,” Davidson told lawmakers. “The capacity limitations, as we go down over the course of the next several years, is indeed a threat to day-to-day operations than I think we need to have in the theater,” he added. The Navy has a goal of keeping around 30 submarines – over half of its total submarine fleet – working in the Pacific. But as the Los Angeles-class fast attack subs begin retiring in the coming years, and the total number of hulls drops to about 42 by 2026, those operational pulses in the Pacific will likely become even more urgent. “The number of submarines is an area in which we hold an asymmetrical advantage over virtually, well, all our adversaries,” Davidson said. “It’s a critical advantage that we need to extend.” [Source: Breaking Defense | Paul McLeary | March 29, 2019] ++]

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## **Navy Submarine Program Update 02 ► Virginia-class Attack Boat Changes**

The U.S. Navy is shaking up its plan for acquiring a new, much larger and more deadly version of its Virginia-class attack submarine it aims to start buying this year. The plan heading into this year was to start a contract on the 5th block of Virginias in October, beginning with an upgraded version of the block-four Virginia (a “straight-stick” Virginia), then the second boat in 2019 would be the first boat with the added with 84-foot section known as the Virginia Payload Module, designed to expand the Virginia’s Tomahawk strike missile load-out from 12 to 40.

The rest of the 10-ship buy was supposed to have the VPM, a move designed to offset the retirement of the four 154-Tomahawk-packing guided missile submarines in the mid-2020s. But the Navy is looking for savings and things have changed heading into the 2020 budget cycle. Instead of nine of 10 block-five Virginias being VPM boats, the Navy is proposing to Congress that they add a third Virginia in 2020, but the first boat will be another “straight-stick.” Then in 2021, the Navy will return to buying two Virginias, but the first boat again will be a straight-stick and the second will have VPM. All the block five boats, VPM and otherwise, will have acoustic upgrades.

The net effect will be one fewer Virginia Payload Module in the block-five buy. Instead of nine of 10 boats in the buy having VPM, the Navy is proposing that eight of 11 boats have the VPM, deferring the VPM presumably to Virginia Block Six, which is slated to begin in 2024. The last-minute shuffling of the deck on Virginia, which includes pushing out VPM boats for which Congress had already appropriated advanced procurement money, shifts what was originally supposed to be the end of the straight-stick Virginias this year to buying one new straight stick a year for the next three years.

This has raised concerns among those in the submarine building industry because of the potential for disruptions in the workflow at the yards, which is carefully planned out years in advance, and could even bleed over into the new, strategically vital Columbia-class ballistic missile submarine program. “Just like there is one rule in real estate (‘location, location, location’), there is one rule in building ships: Predictability, predictability, predictability,” said Dan Gouré, a former Bush Administration defense official and military analyst with the Arlington-based Lexington Institute. “And they are messing with that now, for the first time in quite a while. And that makes no sense.” The late changes have also affected the timeline for contract negotiations, and a source with knowledge of the details said a planned April contract date for block five is now unlikely. The date had already slipped from the beginning of the fiscal year in October, according to 2018 budget documents.

The Virginia-class program has begun seeing creeping delays which the Navy acknowledged this year will likely be between four and seven months on each boat for the foreseeable future. The service says it has struggled to meet



more aggressive construction timelines because of issues within the supplier base, which are causing delays. A spokesman for the Navy’s research, development and acquisition office said he wouldn’t comment on precisely what savings would be achieved with the strategy, citing ongoing negotiations, but said the move of a matter of competing priorities within the budget. He also said the changes in the VPM schedule were not part of ongoing supplier challenges. “To support the Navy’s PB-20 request the decision to delay VPMs in FY-20 and 21 was based on competing requirements,” said Capt. Danny Hernandez, RD&A spokesman. “This was not based on any issues with shipbuilding or supply chain.”

### **Added Wrinkle**

The third boat in 2020 also adds a wrinkle to the schedule. According to the Navy’s justification books, the third boat will not start construction until 2023, which is the year before the service plans to buy a second Columbia-class boomer. That means the shipyards will be building three Virginias in 2023. The Virginia Payload Module strategy of continuing to buy straight-stick Virginias into 2021, ensures that General Dynamics Electric Boat and Huntington Ingalls Newport News will be building both straight sticks and Virginia Payload Module Virginia-class boats and the Columbia class simultaneously through 2026 and beyond, according to Navy budget documents. That will stress the yards and the supplier base, raising the risk that Columbia could run late, according to an industry source who spoke on background.



**A rendering of the future ballistic missile submarine Columbia, the first of a 12-ship class of SSBNs**

“The juxtaposition of Virginia VPM and Columbia will be an added challenge for the shipyards,” the source said. “VPM and Columbia will have no learning curves when both projects are started. As we saw with Seawolf and Virginia (and every other first of a class ship the Navy has ever built) first ships are late and over cost. “Unfortunately, with the delay to the original program, Congress and the Navy have run the clock down, so there is no margin for Columbia to be late.”

The mounting challenges within the submarine building enterprise prompted RD&A chief James Geurts to stand up a new program office specifically for the Columbia class, which was previously organized under Program Executive Office Submarines. Rear Adm. Scott Pappano is heading the new enterprise. “My concern was with Columbia being our No. 1 acquisition priority and all the other submarine activities we have going on, do we have enough leadership bandwidth available to oversee and run all those programs simultaneously?” Geurts said in an early March roundtable with reporters. “As I understand the challenges going forward, [I wanted to] get PEO-level support to that program as it starts ramping up. And I didn’t want to wait for a crisis for that to occur; I wanted to make sure we are proactively working the program.” [Source: DefenseNews | David B. Larter | April 3, 2019 ++]

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## **USS Fitzgerald (DDG-62) Update 22 ► Months of Legal Fury End in a Whimper**

Nearly two years after the guided-missile destroyer Fitzgerald’s fatal collision with a merchant vessel, the Navy’s journey to justice fizzled out 10 APR with an unsigned Navy press release announcing charges were being dropped.

For months, the Washington Navy Yard had been preparing for a courtroom showdown between military prosecutors and attorneys defending the Fitz's commanding officer, Cmdr. Bryce Benson, and one of his junior subordinates, Lt. Natalie Combs. But a Navy overseen by outgoing Chief of Naval Operations Adm. John Richardson had telegraphed its legal surrender with a series of messages sent in his name to the families of the seven American sailors drowned in the June 17, 2017 disaster.

They began telling Navy Times that the admiral's note indicated the sea service would swap criminal charges for administrative punishment, issuing letters of censure to Benson and Combs for their alleged contributions to the calamity. The messages indicated "the cases are being dismissed for legal reasons that impede the continued prosecution of either officer" but the Navy remains "committed to keeping faith with you through transparency and open communication." "Your loved ones did not die in vain; their legacy lives on in the form of a stronger and more capable Navy," the messages read.

Those "legal reasons that impede the continued prosecution of either officer" could've been caused by a series of military missteps by Richardson, his top aide and nominated replacement Vice Chief of Naval Operations Adm. Bill Moran, and other senior leaders that damaged the cases against the two defendants and ultimately made trying them in a Navy courtroom impossible. Judges, defense lawyers and outside legal experts dissecting the public utterances of Richardson and fellow senior leaders for months have raised concerns that unlawful command influence, or UCI, tainted the cases against Benson and Combs and made it impossible for them to get a fair trial. Dubbed the "mortal enemy of military justice," UCI occurs when superiors utter words or take actions that coerce the outcome of courts-martial, jeopardize the appellate process or undermine public confidence in the armed forces by appearing to tip the scales of justice.

The military judge in Benson's trial ruled in December that statements by Richardson and Moran constituted apparent UCI. Combs' attorneys eagerly awaited a similar finding in the junior officer's trial. Earlier this year, Adm. Frank Caldwell — Richardson's four-star staffer tasked with meting out justice in the Fitzgerald case — was disqualified as the convening authority in Benson's prosecution because the judge ruled he failed to remain impartial. The Navy's chief information officer, Capt. Greg Hicks, also ordered an opinion piece regarding blame for the Fitz collision to be shared on the Navy's social media accounts in February, and it later emerged that the same broadside by a retired officer was distributed in CNO Richardson's online newsletter.

Page after page of public statements made by senior Navy leaders filled motions to dismiss both cases, according to reams of filings provided to Navy Times. "It's just really troubling," said Lawrence Brennan, a retired Navy captain, military attorney and law school instructor. "Somebody needed to go in and give the lecture to the CNO and the Vice Chief to say, 'Thou shalt not open your mouth about this case.'" Navy officials did not immediately respond to questions 11 APR regarding the role UCI played in the dismissal of charges but Benson's attorney, Lt. Cmdr. Justin Henderson, fired a broadside directly at the brass. "Despite a relentless messaging campaign insisting ships' commanding officers are strictly liable for all operational risks, the Navy never tested that concept in court. For good reason: it's untenable, legally and factually," Henderson said in a statement emailed to Navy Times.

To David Sheldon, Combs' civilian attorney, the Navy was attempting to criminalize systemic problems in the Japan-based 7th Fleet by targeting members of the Fitzgerald crew. Instead of indicting the policies and maintenance woes that set the ship's tactical action officer up to fail, Sheldon believes the Navy's leaders made Combs a scapegoat to be prosecuted, with the CNO leading a parade of admirals who used their words like a cudgel against officers of far more junior rank. Sheldon singled out the CNO's stream of public comments as an "affront to the military justice system."

"Lt. Combs was not responsible for setting an operational tempo that undercut staffing and training, that allowed for the ship to move with 'degraded' radar and that put sailors at extreme risk," he said in a statement emailed to Navy Times. "No, that responsibility lies not with this junior officer, but on Navy leadership at the highest levels. That same leadership, by commenting publicly and repeatedly, undercut Lt. Combs' absolute right to a fair trial. The exercise of unlawful command influence is, sadly, not unusual when it comes to Navy leadership." Sheldon called on Congress

to exercise its oversight authority “because, clearly, the Navy does not get it.” “It has failed to come to grips with the reality of an operational tempo that is compromising mission readiness,” he said. “Instead, it seeks to blame — in the most underhanded way — a junior officer whose only crime was to follow her orders and serve in an environment that was fundamentally compromised.”

Released 11 APR, Navy Secretary Richard Spencer’s letter to Benson alleges that his “ineffective leadership and poor judgement” helped to cause his warship to collide with the Philippine-flagged container vessel MV ACX Crystal off the coast of Japan. SECNAV notes that Benson retired to his cabin before the disaster, leaving “an inexperienced watch team, lacking in confidence, and technical competence,” to transit high-traffic waters at night. “Your lack of presence on the bridge in a challenging operating environment, combined with the inexperience, incompetency and lack of cohesion on your watch team — a watch team you approved — failed to meet your obligations as Commanding Officer,” the letter states. “You further aggravated your poor decisions by failing to implement any mitigation measures, such as ordering the Executive Officer or Navigator to supervise the team on the bridge in your absence.” Spencer’s letter also faults Benson for failing to properly manage the crew’s fatigue or revise standing orders and procedures “to account for the operational circumstances and degraded equipment” on the Fitzgerald. “As the Commanding Officer, you were singularly responsible for assessing and balancing risk,” the reprimand states.

Combs’ censure letter faults her for “ineffective communication and failure to make recommendations to the bridge watch team” as “significant contributing factors” in the collision. “Simply stated, you and your team failed to maintain a complete and accurate tactical picture, failed to identify and track several ships with increasingly close range and proximity, and failed to communicate in any effective manner with the bridge watch team,” the letter states. Spencer also wrote that Combs contributed to “a culture of complacency” aboard the ship, as well as “a dangerous level of informality,” among other shortcomings. The “lax culture” that she “helped propagate contributed to the collision and the deaths” of the seven sailors, according to the reprimand.

A scathing internal Navy report completed shortly after the Fitzgerald disaster painted a much larger and more complicated picture of the doomed destroyer and its leadership team on the eve of the collision. Provided to Navy Times after senior leaders attempted to keep the report secret for more than a year, it found that the Fitzgerald was underway almost constantly in early 2017, shortly after the warship left a maintenance session in Japan — a finding echoed by months of sworn testimony by past and present crew members in the cases. That punishing optempo helped to prevent a green crew from developing the cohesion and training necessary to succeed and contributed to maintenance woes on critical components necessary to navigating bustling seaways at night.

The probe revealed Fitz’s watchstanders on the night of the collision were exhausted after a day of complex training and other crew members relied on equipment in various stages of decrepitude. Investigators found broken radar buttons covered with masking tape and navigation consoles on the bridge in disrepair. Distrust had grown between the bridge watchstanders and Combs’ team in the Combat Information Center, the Fitz’s electronic nerve center in the bowels of the destroyer, the report revealed. It was so severe that Lt. j.g. Sarah Coppock, the lead officer on the bridge, never communicated with the CIC throughout the shift, something investigators found unfathomable.

The letters of censure issued to Benson and Combs likely will end their Navy careers, Brennan said. “It should be career terminating,” he said. “It would be difficult to expect anybody to get promoted with those (in their records).” Other officers charged in the Fitzgerald disaster and a similar collision involving the sister destroyer John S. McCain and the Liberian-flagged container ship Alnic MC on Aug. 21, 2017, near Singapore, accepted plea deals. But Benson waived a preliminary Article 32 hearing and took his case straight to court-martial proceedings. Attorney Henderson told Navy Times they wanted the facts to be made public.

The Article 32 hearing officer for Combs’ case recommended that criminal charges not be filed against her, but Caldwell overrode his findings, according to her attorney Sheldon. Like Benson, she didn’t buckle to the brass. She hired an attorney and vowed to fight. “To be clear, Lt. Combs was fully prepared to defend and defeat the charges brought against her,” Sheldon told Navy Times. [Source: NavyTimes | Geoff Ziezulewicz | April 11, 2019 ++]

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## **Navy Carrier Program Update 03 ► SECNAV Defends Plans to Mothball Truman**

Navy Secretary Richard Spencer defended 10 APR a plan to retire the aircraft carrier Harry S. Truman early. It's a move officials say could save the sea service \$30 billion over 25 years but it's sparked bipartisan outrage on Capitol Hill. Spencer's comments regarding plans to cancel the mid-life refueling for the Nimitz-class carrier scheduled for 2024 came during a House Armed Services Committee hearing on the Navy's budget request for Fiscal Year 2020. Focusing on buying two Ford-class carriers and forgoing Truman's refueling would allow the Navy to focus on next-generation capabilities, Spencer said. Ford-class carriers will enjoy a higher sortie launch rate, require fewer sailors and be easier to maintain, Spencer told lawmakers.

He pointed to the oil, trucking and aviation industries, where old equipment routinely gets ditched for new gear. "When, in fact, a new platform is presented to anyone who's modernizing ... people abandon assets to make the case to move toward more effective, more efficient, and in our case, more lethal platforms," Spencer said. He acknowledged the hesitance that lawmakers in the House and Senate have with junking Truman. "Walking away from 25 years, abandoning an asset, is not an easy decision," Spencer said. "But as far as the modernization argument, we believe it was a way to put the statement forward that we can take those monies and invest in Force 2.0," he added.

Rep. Mac Thornberry, the ranking member of the committee, expressed skepticism about Truman's early retirement. "Prevailing opinion on the committee is to refuel the carrier," the Texas Republican told Spencer and Chief of Naval Operations Adm. John Richardson. The Navy's top officer told Thornberry that the sea service continues to study the Nimitz class of carriers, weighing it against the next generation flattops, and said investments would be adjusted if lawmakers restored funding for the carrier's overhaul. Retiring the Truman early has sparked concern across Capitol Hill. Oklahoma Republican Sen. James Inhofe, who chairs the Senate Armed Services Committee, said in March that he was "disturbed by the idea that we will be taking Truman out of the system," and raised concerns about carrier numbers, Defense News reported.

The Navy is working to complete a new force structure assessment, or FSA, which is used to examine fleet composition and its future needs. According to the Navy's most recent shipbuilding plan, decommissioning the Truman early could cut the number of carriers to nine by 2046, three less than the current 12-carrier requirement, Defense News reported. Rep. Joe Courtney, chairman of the House's Seapower and Projection Forces Subcommittee, told Defense News that there was "zero" chance that his committee would authorize the Truman plan this year. "The Truman is only about 25 years old, which (in terms of) an aircraft carrier is actually pretty young," the Connecticut Democrat told Defense news. "We just approved a two-carrier block buy in September. So, to do that and then reduce the size of the carrier fleet seems like a contradictory policy."

During a discussion about posture and presence worldwide and the size of the fleet, Marine Corps Commandant Gen. Robert Neller told lawmakers that "there are about 10 capabilities that the Department of Defense has that are never met for the (combatant commanders)." In other words, COCOMS regularly do not get all the assets they request. "They're unconstrained in their requests," Neller said. "But naval forces, submarines, cruiser destroyers, carrier strike groups, amphibious ready groups, our (Marine Expeditionary Units), are always deficient."

Rep. Elaine Luria, a retired Navy commander and first-term Virginia Democrat, questioned why the Navy was phasing out so many vessels when the deterrence provided by a gray hull is more needed than ever, particularly in the Pacific. "We're planning to decommission six cruisers, no investment in a ship to shore connector, decommission an aircraft carrier halfway through its life cycle and decommission 11 minesweepers, yet we're doing everything we can to meet (combatant commander requests)?" she asked. "Yet we're voluntarily reducing our capability in the number of ships we have in the next several years?" Spencer said it all comes down to cost. "It might not be economically worthwhile with the risk balance to keep those cruisers going versus where those dollars can be placed for more effective deterrence in some other asset," he said.

Military leaders also discussed with lawmakers the effects of climate change on installations. Spencer said the Navy has completed inventories concerning climate change at all bases. "It's not just rising water," he said. "It's drought. It's fire. It's any weather-induced impact." Officials are studying "diking around Norfolk for rising waters," and assessing wildfire control efforts at Marine Corps Base Camp Pendleton, Spencer added. As the Marines wait on supplemental disaster appropriations to fund \$3.1 billion in repairs needed to fix Camp Lejeune in the wake of September's Hurricane Florence, Neller warned that delaying repairs could threaten the training and retention of troops. "We expect our folks when they forward deploy to operate in austere conditions," Neller said. "We don't expect them to operate in that environment in their home station." [Source: NavyTimes | Geoff Ziezulewicz | April 10, 2019 ++]

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## **Navy Off Duty Dress Rule ► Sailors May Dress According to Preferred Gender**

With the 12 APR start of a new Pentagon policy that will bar most transgender people from entering the military and restrict transgender medical transition for those not grandfathered in, the Navy has released additional guidance noting that sailors will be permitted to "live socially" in their preferred gender while not on duty, even if they must conform to the standards associated with their biological gender while in uniform. "There is no policy that prohibits the ability of a service member to express themselves off-duty in their preferred gender," officials said in a recently released Navy administrative message. "Appropriate civilian attire, as outlined in the uniform regulations, will not be determined based on gender."

The guidance does add that deployed sailors may be restricted in off-duty attire choices "to meet local conditions and host-nation agreements with foreign countries" at the discretion of regional commanders and senior officers. "All service members are expected to continue to treat each other with dignity and respect," the message adds. "There is zero tolerance for harassment, hazing or bullying of any service member in any form."

Officials have insisted that the Pentagon's new policy -- which was spurred by a series of tweets from President Donald Trump in 2017 -- does not constitute a ban on transgender individuals in uniform. However, it does restrict those who did not obtain a waiver by 12 APR to serve in their biological gender only, and requires prospective troops with a history of "gender dysphoria" to verify that they have had 36 months of stability in their biological gender and are willing to meet the standards associated with it to enter the military. The Navy and the Marine Corps, which both released additional guidance ahead of the new policy taking effect, did clarify that currently serving transgender troops who are deployed or otherwise hindered from getting a waiver by the deadline may submit an exception-to-policy request.

"This request must be routed to the commanding officer by the service member no later than 12 April 2019 and must contain a presumptive diagnosis from a provider (e.g., independent duty corpsman or civilian provider)," the Navy message states. That request must then be forwarded with an endorsement from the service member's commanding officer and submitted up through the first flag or general officer in the chain of command. Marines may obtain an extension via a request to the deputy commandant for Manpower and Reserve Affairs, according to a Marine administrative message. The request must include a presumptive diagnosis from a civilian medical provider or independent duty corpsman and include a commanding officer's endorsement.

The policy taking effect aligns closely with a February 2018 memo to the president authored by then-Defense Secretary Jim Mattis following a policy review of the impact of transgender troops on readiness and lethality. "In my professional judgment, these policies will place the Department of Defense in the strongest position to protect the American people, to fight and win America's wars, and to ensure the survival and success of our service members around the world," Mattis wrote. Many in Congress, however, have been fiercely critical of the new policy, pointing out the honorable service of the estimated 9,000 transgender troops now serving and the relatively low cost to the

Defense Department -- estimated at under \$10 million -- of providing them with medical care to date. [Source: Military.com | Hope Hodge Seck | April 9, 2019 ++]

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## **Army Alcohol Abuse Treatment ► Soldiers Can Now Get Counseling and Stay Deployable**

The Army wants to make it easier for soldiers to seek alcohol abuse treatment on their own, rather than be mandated by their commands, and a new directive makes that possible. In a memo signed 25 MAR by Army Secretary Mark Esper, certain soldiers will be able to opt into alcohol abuse treatment, without affecting their deployability, a major deterrent in seeking care under the previous policy. “By distinguishing voluntary behavioral healthcare from mandatory enrolled substance abuse treatment, the Army will encourage soldiers to seek help earlier and will improve readiness by decreasing unnecessary enrollment and deployment limitations,” Esper wrote.



**Soldiers can now seek help for a drinking problem without it affecting their ability to do their job, and without fear of facing separation, according to a memo from the Army secretary.**

Now, soldiers can get help for a drinking problem, as many times as they feel necessary, without affecting their ability to do their job or the fear of facing separation — and hopefully, before a discipline issue lands them in administrative or criminal hot water. The idea came out of an Army study, whose results prompted Esper to move the Army Substance Abuse Program’s clinical component from Army Installation Management Command to Army Medical Command, as well as making substance abuse care part of Army behavioral health.

The study also found that, because mandatory enrollment in alcohol treatment came with a nondeployable status — “regardless of the severity of their condition or occupational effect,” according to the memo — many soldiers were discouraged from getting help. “Current policy also limits the number of enrollments permitted during a soldier’s career, preventing the soldier from seeking more support at a later date without the risk of administrative separation,” the memo said. According to the study, more than 90,000 soldiers reported what might be considered a drinking problem in 2015, but only 11,000 soldiers were enrolled in Army treatment during 2016.

Now, there are two ways to get treatment. Mandatory enrollment can still be triggered by illegal substance use, law enforcement involvement, the need for inpatient treatment or if alcohol abuse creates an occupational risk to the soldier, as evaluated by a health care provider. Outside of those situations, enrollment can be voluntary, and the soldier will draw up a treatment plan with a provider, which they can choose to discontinue without risk of involuntary separation. [Source: ArmyTimes | Meghann Myers | April 5, 2019 ++]

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## Marine Corps Hymn ► Stand At Attention, Face The Music and ‘SING’ The Words

Marines better make sure they remember all the words to the Marines’ Hymn. As of 15 APR the top Marine wants them to sing it out loud when it’s played, according to Marine officials. That’s one of a slew of changes coming to the Corps’ new drill and ceremonies manual, which is expected to be published around on that date said Training and Education Command Sgt. Maj. William J. Grigsby told Marine Corps Times in an interview. “It is now directed that Marines, present and who have served honorably, who are not in formation or part of an actual ceremony, or marching in a parade or review, who when they hear the playing of the Marines Hymn will stand at attention, face the music and sing the words to the Hymn,” the updated drill and ceremonies manual reads. Previously Marines were directed to stand at attention during the playing of the Corps’ official song, the Marines’ Hymn — a tradition that dates back to just after World War II.



Other major changes include the removal of the complicated drill movement known as “stack arms,” various modifications to the Marine birthday ball ceremonies, and added language to former Commandant Gen. James Conway’s direction that the Marine ball ceremony include a reference to fallen comrades. Conway’s call for a reference to fallen comrades during the Marine ball originally was published in a Marine message, but was never included in the official drill and ceremonies manual until now. And stack arms is a difficult drill movement where Marines skillfully stack their rifles in groups of five without dropping a rifle. That maneuver has now been removed.

The Corps’ hallowed drill and ceremonies manual was written in 2003 and last updated in 2006. The task to overhaul the drill manual was spearheaded by Gunnery Sgt. Zane Moorman, a former regimental drill master aboard the recruit depot at Parris Island, South Carolina. Moorman worked with other drill masters at Parris Island, San Diego, and Officer Candidates School aboard Quantico, Virginia, for more than one and half years to refine the drill manual. That effort kicked off around October 2017 when Moorman flew to Quantico to meet with Grigsby, Moorman told Marine Corps Times. They looked at “what was broken and what needed to be fixed,” Moorman said.

Out of the nearly 600 page manual, there’s roughly 300 pages of changes, but a lot those changes include updating photographs that display Marines in outdated uniforms, according to Grigsby. For example, the old manual included photographs that showed Marines in the old tricolor woodland utilities. The updated manual displays Marines in the digital camouflage utilities. The updating of the drill manual is important: Drill is about self-discipline that creates unit pride, Grigsby said. “Drill and ceremonies are the cornerstone of Marine Corps customs, courtesies and traditions, Grigsby said. Drill “teaches an immediate obedience of orders.” “A well drilled unit is going to be a pretty disciplined unit.”

The updated drill and ceremonies manual has been approved by Sgt. Maj. of the Marine Corps Ronald Green and the commanding general of Training and Education Command Maj. Gen. William F. Mullen. The manual is currently at Records, Reports, Directives & Forms Management Section with Headquarters Marine Corps and is awaiting a final signature from the commander of Marine Corps Combat Development Command Lt. Gen. David Berger. Berger was

just recently nominated to replace Gen. Robert B. Neller as the next top Marine. [Source: MarineCorpsTimes | Shawn Snow | March 29, 2019 ++]

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## **America the Beautiful Passes ▶ Free for Active U.S. Military**

A pass is your ticket to more than 2,000 federal recreation sites. Each pass covers entrance fees at national parks and national wildlife refuges as well as standard amenity fees (day use fees) at national forests and grasslands, and at lands managed by the Bureau of Land Management, Bureau of Reclamation and U.S. Army Corps of Engineers. A pass covers entrance, standard amenity fees and day use fees for a driver and all passengers in a personal vehicle at per vehicle fee areas (or up to four adults at sites that charge per person). Children age 15 or under are admitted free.

- Cost: Free annual pass
- Available for: Current U.S. military members and dependents in the Army, Navy, Air Force, Marines, and Coast Guard as well as Reserve and National Guard members.
- How to obtain: In person at a federal recreation site (see [PDF list of federal recreation sites that issue passes](#)) by showing a Common Access Card (CAC) or Military ID (Form 1173).
- [Frequently Asked Questions about the Annual Pass for U.S. Military \(USGS website\)](#)
- Go to [https://www.nps.gov/planyourvisit/passes.htm#CP\\_JUMP\\_5088576](https://www.nps.gov/planyourvisit/passes.htm#CP_JUMP_5088576) for obtainment and cost info for seniors, disabled, students, volunteers, and others.

[Source: NCOAdvocate | March 29, 2019 ++]

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## **Army APC9K Submachine Gun ▶ Weapon Selected for Security Soldiers**

The Army has selected the sub compact weapon it will arm its security soldiers with and it wasn't one of the big companies that have grabbed other recent weapons contracts. Brügger and Thomet, USA won the competition over Sig Sauer and four other companies that had been vying for the job. Their APC9K was the winner, according to an update on fbo.gov, a government business website. The small submachine gun is chambered in 9mm and variants of the weapon are in use with police units such as Special Weapons and Tactics, or SWAT teams. The gun can fire in both semi- and full-automatic modes, has a collapsible stock and rail system for accessories such as aiming lights and lasers.



The Army sought a concealable weapon for personal security details that protect high risk personnel such as the secretary of the Army, chief of staff or senior commanders. The aim was to go beyond the pistol and to allow security staff to engage threats “with a high volume of lethal force while accurately firing at close range with minimal collateral damage,” according to the website. Sig Sauer, winner of the contract to produce the Modular Handgun System for all four services, along with Angstadt Arms, Global Ordnance, Shield Arms and Trident Rifles, competed for the contract.



B&T will manufacture 350 guns and accessories such as spare parts, slings and manuals. The Army has the option to purchase up to 1,000 under the terms of the contract, which is valued at more than \$2.5 million. The Army announced the request in May 2018. Ten companies provided their options. Weapons ranged from M4-style carbines to modern versions of the Heckler & Koch MP5 sub gun design. The original posting was pulled to adjust the requirements. And gun makers had to submit a weapon that was optimized to fire 147-grain 9mm and include both 20- and 30-round magazine options. [Source: ArmyTimes | Todd South | April 1, 2019 ++]

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## **Feres Doctrine Update 12 ► Malpractice Case Not Among Petitions Rejected by Supreme Court**

A court case that challenges the authority of the Feres doctrine in cases of military medical malpractice was not among the 150-plus petitions rejected by the U.S. Supreme Court on Monday. The Feres doctrine is the controversial 69-year-old court ruling that prohibits service members from suing the federal government for injuries deemed incidental to military service. The case, Daniel v. United States, was to be distributed to the Supreme Court justices for conference on 29 MAR, meaning they were set to discuss it Friday and to announce their decision to accept or deny it on Monday. But when the order was released this 2 APR, the court had accepted one new case and rejected hundreds of others. The Daniel case was not among the rejections.

A spokeswoman for Daniel's attorney said he awaits word as to whether the case is being rescheduled for conference. Attorneys who favor reconsideration of the Feres doctrine say the delay offers hope that the "Supreme Court has taken an immediate interest in revisiting" the ruling. "It's absolutely critical for the Supreme Court to revisit this issue because it is unfair to our service members," said Lloyd Bell, an Atlanta-based malpractice attorney and former major in the Army Judge Advocate General Corps. "This is real injustice to military personnel because what it says essentially is that U.S. military personnel are not entitled to the same rights that civilians are entitled to when they've been harmed by medical malpractice," he added.

The plaintiff, Walter Daniel, is a former Coast Guard officer whose wife, Rebekah "Moani" Daniel died during childbirth at Naval Hospital Bremerton, Washington, in March 2014. The lawsuit alleges that the doctors failed to provide prompt medical treatment when Daniel, a Navy lieutenant who worked as a nurse at the hospital, began bleeding excessively. She died four hours after giving birth. As a result of the Feres ruling -- a decision that encompasses three separate court cases dating back to 1950 -- U.S. military personnel can only sue the government in limited circumstances under the Federal Tort Claims Act. They cannot sue for injuries sustained on active duty or resulting from the negligence of other military personnel -- a prohibition seen as vital for protecting those who make crucial battlefield decisions, including operational commanders and combat doctors and medics.

But Feres extends beyond the battlefield. Troops can't sue the government for medical or legal malpractice. Bell said changing the ruling to allow service members recourse in their own medical malpractice cases would address several issues: it would give them the same rights afforded family members harmed in the same military medical facilities, and it would hold military physicians accountable, improving safety for other patients. "If people have immunity, there's less incentive to practice to the standard of care if you are not faced with potential financial consequences of malpractice," Bell said.

Bell said while he has professional concern for the Daniel case, his interest is also deeply personal: his brother Noland Bell, a veteran of Iraq and Afghanistan who served in the Army National Guard, died of Stage IV lung cancer after physicians failed to do initial tests when he first exhibited symptoms. "My personal experience when I was active duty is the quality of physicians in the overall hospitals was very good," he said. "But my brother's case was completely preventable if they had diagnosed him a year and a half earlier when he first exhibited symptoms. There needs to be a recourse, a consequence, to ensure these things don't happen again." [Source: Military.com | Patricia Kime | 2 Apr 2019 ++]

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## **Military Draft Update 01 ► What Happens on a Man's 26th Birthday**

For 39 years, it's been a rite of passage for American men. Within 30 days of his 18th birthday, every male citizen and legal resident is required to register for Selective Service, either by filling out a postcard-size form or going online. What's less well known is what happens on a man's 26th birthday. Men who fail to register for the draft by then can no longer do so – forever closing the door to government benefits like student aid, a government job or even U.S. citizenship. Men under 26 can get those benefits by taking advantage of what has effectively become an eight-year grace period, signing up for Selective Service on the spot. After that, an appeal can be costly and time-consuming. Selective Service statistics suggest that more than 1 million men have been denied some government benefit because they weren't registered for the draft.

With the current male-only draft requirement declared unconstitutional, Congress will have to decide whether to eliminate Selective Service registration or expand it to women. Unable to decide that question for decades, Congress created the National Commission on Military, National and Public Service in 2016. It's studying the future of the draft with a report due next year. Among the issues it's examining: Should draft registration be mandatory? If so, what's fairest way to enforce it? Should the same consequences that have followed men for nearly four decades also apply to women? "We're taking a look at all of these questions," says Vice Chairwoman Debra Wada, a former assistant secretary of the Army. "And that means looking at whether the current system is both fair and equitable – but also transparent."

Men who have been caught in the over-26 trap say the system is anything but. Since 1993, more than 1 million American men have requested a formal copy of their draft status from the Selective Service System, according to data obtained by USA TODAY under the Freedom of Information Act. Those status-information letters are the first step in trying to appeal the denial of benefits, and are the best indication of how many men have been impacted by legal consequences of failing to register. On paper, it's a crime to "knowingly fail or neglect or refuse" to register for the draft. The penalty is up to five years in prison and a \$250,000 fine. Last year, Selective Service referred 112,051 names and addresses of suspected violators to the Justice Department for possible prosecution.

Still, only 20 men have been criminally charged with refusing to register for the draft since President Jimmy Carter reinstated it in 1980 in response to the Soviet invasion of Afghanistan. Only 14 were convicted. The last indictment, in 1986, was dismissed before it went to trial. So now the system relies largely on voluntary compliance, a patchwork of state laws, and the risk of losing federal benefits. Congress passed two provisions to tighten enforcement in the 1980s. The Solomon amendment in 1982 made Selective Service registration a requirement for federal student aid. The Thurmond Amendment in 1985 did the same for federal employment.

Federal student aid is the most common problem for men who haven't registered for the draft, according to Selective Service data obtained by USA TODAY. Forty states and the District of Columbia link Selective Service to a driver's license. But some of those allow men to opt out of registration, and about a quarter of Americans in their early 20s don't have a driver's license. Thirty-one states have legislation mirroring federal laws on student aid and employment, applying those bans to state-funded student aid programs and state employment. Some states go even further:

- In eight states, men are not allowed to register at a state college or university – even without financial aid – if they aren't registered for Selective Service. Those states are Alabama, Arkansas, Colorado, Idaho, Louisiana, New Hampshire, South Dakota and Tennessee.
- In Ohio, men who live in the state but don't register for Selective Service must pay out-of-state tuition rates.
- In Alaska, men who fail to register for the draft can't receive an annual dividend from the Alaska Permanent Fund, which gave Alaska residents \$1,600 from state oil revenue in 2018.

As a result, registration rates vary from 100 percent in New Hampshire to 63 percent in North Dakota – and just 51 percent in the District of Columbia, according to Selective Service data. "It's very uneven across the country," said Shawn Skelly, a former Navy commander and member of the 11-member commission studying the draft. "How people

register is predominately passively. Most men who register, register though secondary means when they apply for student aid or get a driver's license. There isn't a real deliberate education of people about the law." Like the Vietnam War draft that helped fuel the social upheaval of the 1960s and '70s, today's draft registration requirement puts a disproportionate burden on lower-class Americans. They're more likely to put off college until later in life – and to need student aid when they do go to school.

Depending on how you look at it, some like Brandon Prudhomme either had a very good or very bad reason for failing to register for the draft: He was in prison for most of the time between the ages of 18 and 25. His arrest record includes assault, drug possession and resisting arrest. "It was an honest mistake," he said. "I was on my own since I was 14 years old. I got involved in gang-type stuff." But now he's 39 and trying to turn his life around. While living in a homeless shelter, he started his own landscaping company "with two rakes and four lawn bags," he said. He'd like to go back to school for business. But since Prudhomme didn't register for Selective Service, he can't get student loans. "The financial aid people called me and said, 'Sir, do you know anything about Selective Service?' I said no. They said my application had been red-flagged," he said. "If it was mandatory, how was there not the opportunity for me to sign those papers?" Prudhomme asked. "He said that was my responsibility."

The law has also snagged federal information technology workers, Forest Service firefighters, Veterans Administration doctors and even federal contractors. Richard Henry, a contractor for the Internal Revenue Service, lost his access to IRS facilities because he failed to register for Selective Service. They found out because Henry told them, repeatedly, beginning in 2001. But in 2011, the IRS changed the rules to make Selective Service a requirement. He was over 26, so he couldn't register. So he sued, and lost in 2017. "If they're going to enforce this law, you should know about the law and you should know about the consequences," said Henry's lawyer, Rachel L.T. Rodriguez. "The problem here is, you don't know the consequences that follow you forever like this."

But officials say that for draft registration to work, the law has to have teeth. "If there were no penalties for failing to register, the rates would plummet, and fairness and equity would go out the window," said Matthew Tittman, a spokesman for the Selective Service System, a civilian agency that administers draft registration. Men who are over 26 and denied benefits can appeal the decision if they can prove that their failure to register was not "knowing and willful." It's unclear how many men succeed. The Office of Personnel Management says it got 160 requests for waivers in the last fiscal year. The Department of Education would not release data or discuss its process on the record.

And proving that someone didn't intentionally evade the draft can be costly and time consuming, taking as long as 18 months to decide. Marc J. Smith, a Rockville, Maryland, federal employment lawyer who handles such cases, says the process can cost \$3,500 to \$4,000 in legal fees. An appeal can involve researching when and where the Selective Service sent reminder letters, and gathering sworn statements from parents, childhood friends and school officials. The cases rarely make it to court. The Supreme Court ruled in 2012 that the courts didn't have jurisdiction over federal employment cases because there was an administrative process to handle those claims. Even if Congress eliminates the draft, Smith said, it's unclear whether those old penalties will go away. "People will still have this issue," he said. "And I guess that means a much larger pool of potential clients for me." [Source: USA TODAY |Gregory Korte | April 3, 2019 ++]

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## **USMC Drone Defense ► Corps Wants a Battle Drone that Can Kill Other Drones**

Over the past several years, the Corps has been rapidly testing and acquiring systems to take on air threats — a problem that last existed for the Marines during the Cold War. Systems now in the Corps' air defense arsenal include the Ground/Air Task-Oriented Radar, which can detect cruise missiles, air threats, and a host of other incoming projectiles. And the Corps is still developing a Joint Light Tactical Vehicle or Humvee mounted air defense system that can use a range of capabilities from stinger missiles, electronic attack or directed energy to blast drones out of the sky.

On 4 APR, during a hearing at the House Armed Service Committee, Marine leaders told lawmakers that they were also looking at drones that can kill other drones to bolster the Corps' air defense capabilities. Lt. Gen. Steven R. Rudder, the deputy commandant of the Marine Corps for aviation, told lawmakers that the miniaturization of tech was helping provide capabilities like "precision-guided munitions that can be launched and hover and loiter at great distances," to "small UASs [unmanned aircraft system] that can counter other UASs, that we can certainly launch from a manportable system." Whether that system will employ kinetic or electronic attack to take down enemy drones was not clear during Thursday's hearing, but the Corps has been experimenting with a range of loitering drone munitions capable of carrying different payloads.

The threat of swarming drones has become an ever-growing threat, which Rudder characterized 4 APR as a "great concern," especially as even small terror and militia groups have managed to weaponize small commercial drones. The military has taken serious note of the issue and pumped considerable effort and experimentation into finding unique ways to knock drones out of the sky. Some of those systems, like the Light Marine Air Defense Integrated System, which uses a pair of Polaris MRZRs to track and shut down drones with electronic attack, have already deployed with the 22nd and 13th Marine Expeditionary Units.



Light Marine Air Defense Integrated System (left). Manportable Gun-Like System (center), RQ-20 Puma (right)

The Corps also has looked at a slew of shoulder-fired or manportable gun-like systems that can use electronic warfare, and a system that fires a net at incoming drones. These systems were tested just last year at the Corps' experimental Urban ANTX exercise aboard Camp Pendleton, California. But the Corps appears to be pushing away from some of these manportable systems. Lt. Gen. David Berger, the commander of Marine Corps Combat Development Command, told lawmakers Thursday that experimentation with man portable systems "have not panned out." Those systems would add considerable weight and potentially additional battery requirements for grunts at a time when the Corps is working hard at cutting the load of infantry Marines already burdened with new tech. [Source: MarineCorpsTimes | Shawn Snow | April 4, 2019 ++]

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## **Military Drinking Update 01 ► Military Leads All Professions In Days Spent Drinking Per Year**

Whether it's shutting down an entire country's beer supply, going on a beer-only diet for Lent, or reaching a state of intoxication so severe that one breaks into someone's home, gets naked and takes a shower, the association between service member and alcohol is well established. It should come as no surprise, then, that data pulled from the Centers for Disease Control and Prevention and analyzed by the Delphi Behavioral Health Group revealed that service members consume alcohol on more days of the year than any other profession.

Close to 27,000 people across 25 different industries responded to surveys on alcohol consumption during the period of 2013 and 2017, with the average person reportedly consuming at least one drink 91 days per year. Service members, meanwhile, led all other professions, with an average of 130 days of drinking — or, over one-third of the calendar year. Miners and construction workers were not far behind, drinking 112 days and 106 days per year, respectively. Despite these elevated numbers, the overall rate of drinking in the U.S. has reportedly decreased over the course of the last two years. Noting that trend, Delphi analyzed which industries were scaling back their intake and contributing to the drop.

The organization also looked at which professions were moving against the grain, and once again, service members led the way.



Over the course of just four years — 2013 to 2017 — the average number of days military personnel spent drinking per year went up by 34, a number that has continued climbing without any dip since 2014. Industries like arts and entertainment were on the opposite end of that spectrum, decreasing the number of drinking days per year by nine during the same four-year span. While military-related booze trends may not shock service members or veterans, the surging rate of alcohol consumption can ripple into a number of other problematic areas, researchers say. The rate of binge drinking, for example, has been highlighted by the Department of Defense as an area to address after a Rand report, using data from 2015 and 2016, indicated 30 percent of service members reported binge drinking in the month leading up to being surveyed. For Marines, that number skyrocketed to 42.6 percent.

Rates of binge drinking, defined as “consuming more than four drinks within a two-hour period for women and five drinks for men,” have climbed as well among the veteran population, up from about 14 percent in 2013 to just under 16 percent in 2017. Veteran drunk driving has also surged as a result, up nearly 60 percent since 2014. A wealth of research points to PTSD, specifically the depression resulting from trauma, as one of the primary contributors of binge drinking among veterans and active-duty personnel. For nearly three million service members who have been deployed in support of American war operations in Iraq or Afghanistan, approximately 11 to 20 percent suffer from PTSD. Some studies suggest that number is as high as 30 percent.

Rand researchers argue that such alarming trends should be sharply addressed through command disapproval of alcohol abuse. Despite the recommendation, however, a dozen military commissaries across the country began selling beer and wine last year. Up to that point, alcohol had only been sold only at exchanges. [Source: MilitaryTimes | J.D. Simkins | April 5, 2019 ++]

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## **Base Housing Update 09 ► DoD is Making Moves to Fix the Privatized Housing Issue**

As the military continues to reel over instances of lead paint, mold and mice within privatized military housing, top leaders are beginning to take corrective actions, but there is still a long road ahead. Testifying before the House Armed Services Subcommittee on Readiness on Thursday, representatives from the Defense Department and military services said they are taking stock of the issues potentially affecting thousands of service members and figuring out the best ways to hold housing management companies accountable. But while DoD and the services have plans in motion, some of those actually affected by the housing issues are still dealing with problems.

Assistant Secretary of Defense Sustainment Robert McMahon said the Pentagon developed a series of corrective actions that “we are now putting in motion categorized in terms of near term, midterm and long term. Examples of these actions include implementing a resident bill of rights, determining the feasibility of developing a common tenant

lease, clarifying processes for residents to raise health concerns and for health providers to report issues as appropriate and establishing resident customer care advocates.” DoD introduced its [tenant bill of rights](#) to Congress last month. The document gives tenants the right to prompt repairs within 30 days and the right to have landlord-tenant disputes concerning repairs damages, claims and rental payments resolved by a neutral party.

The services said they will need congressional help with staffing in order to be more accountable to residents. John Henderson, Air Force assistant secretary for installations, environment and energy, said his service submitted a \$31 million unfunded request to add 250 personnel to its housing management offices. The Army already hired 119 additional staff for its housing authorities on installations and put money in its 2020 budget request to sustain those jobs. The property management companies said they will commit several hundred employees to better manage the houses.

All of the military services are surveying residents in privatized housing to increase communication between residents and leadership. The Navy announced 2 APR that its survey will wrap up at the end of April. The Navy made personal contact with 44,000 sailors to hear their concerns and will finish reaching out to 55,000 Marines by 15 APR. The services also conducted inspections of privatized housing units, but that doesn’t mean the issues are fixed. The Air Force, for example, called for an immediate inspection of all privatized housing by March 1 after Congress held hearings on the housing issue. Henderson told lawmakers more than 4,700 deficiencies were reported, but only 1,900 have been addressed to date. Henderson said it will take another 30 to 45 days to close out cases of unsafe conditions. Families who paid out-of-pocket costs to rectify issues in their homes or to pay inspectors or medical bills still have no recourse for recouping any of that money. “I’m unaware of any tools since we have made the commitment at this point that costs could be recovered,” McMahon said.

Alex Beehler, Army assistant secretary for installations, energy and environment, said common themes at the root of the housing problem were poor customer services, lack of work order transparency and an inability to hold management companies accountable. Holding the companies’ feet to the fire is still something DoD is sorting out. The department is currently looking at the incentive fee programs for management companies. The companies are assessed quarterly on their performance. “Incentives are the perfect opportunity and responsibility for the companies to be judged and rated,” Beehler said. “If the companies have not done well in those 90 days then they don’t get 100 percent incentive fees.” Beehler said all too often garrison commanders “rubber stamped” incentive fees. The Army, for the time being, brought those decisions up to the headquarters level.

However, some lawmakers feel the whole contract structure with property managers needs to be restructured. “These contracts are bad enough as they are because they are virtually guaranteed profit in return for which they are supposed to provide decent housing,” Sen. Elizabeth Warren (D-MA) said during a Senate Armed Services Committee hearing last month. “The one tool you’ve got is to say there’s got to be some performance evaluation here. To give away 95 percent of the performance-based money, and at same time, we are hearing from the people who live in this housing that it’s rat infested, that it’s dirty, that things leak, that’s just not right. You’re not using the tools Congress gave to you on behalf of our service members.” [Source: Federal News Week | Scott Maucione | April 4, 2019 ++]

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## **Base Housing Update 10 ► Tenant Bill of Rights**

All four military services of the U.S. Department of Defense are preparing a joint Tenant Bill of Rights in an effort to ensure service members and their families have safe, quality homes and communities, and clear rights while living in them. It is intended to increase the accountability of privatized housing companies by putting more oversight authority in the hands of local military leaders. All three service secretaries have seen firsthand and reviewed problems in housing units, and the Tenant Bill of Rights is intended to help remedy them by both protecting and empowering service

members and their families. The Tenant Bill of Rights will be enforced through renegotiated leases with the privatized housing companies. The Bills of Rights will be implemented in the coming weeks.



## MILITARY HOUSING PRIVATIZATION INITIATIVE BILL OF RIGHTS

All Residents of Privatized Military Housing are afforded protections under their tenant lease and Federal, State and Local Residential Landlord and Tenant Law. In addition, every Military Service Member and their Family members residing in Privatized Housing have the following rights:

**1. Safe and Healthy Homes and Communities.** Residents have the right to reside in homes and communities that are safe; meet health and environmental standards; have working fixtures, appliances, and utilities; and have well-maintained common areas and amenity spaces.

**2. Advocate for Housing.** Residents have the right to a housing advocate, as designated by the Installation Chain of Command, to provide advice and support to tenants and advocate for tenants' rights before the Landlord.

**3. Professional Property Management Services.** Residents have the right to property management services that meet or exceed industry standards and that are performed by professionally-trained, responsive, and courteous customer service and maintenance staff.

**4. Responsive Communications.** Residents have the right to multiple, convenient methods to communicate directly with the landlord and maintenance staff, and to receive honest, straightforward, and responsive communications at all times.

**5. Prompt Repairs.** Residents have the right to prompt and professional repairs and shall be informed of the required timeframe for those repairs pursuant to the applicable housing privatization agreements when a maintenance request is submitted. If requested repairs are necessary to address an immediate life, health and safety issue, residents shall have the right to be promptly relocated into suitable lodging or other housing at no cost to the Residents until the repairs are completed. If life, health and safety repairs are not completed within 30 calendar days, a Resident shall be offered a no-cost move into an alternative residence on the installation or within the surrounding local community.

**6. Dispute Resolution, Mediation, and Arbitration.** Residents have the right to have landlord-tenant disputes concerning repairs, damage claims, and rental payments resolved by a neutral decision maker. A decision in favor of the resident shall include a determination of any reduction in rent owed by the landlord to be paid or credited to the resident in accordance with the applicable state laws and regulations.

**7. Withholding of BAH.** Rent payments made by a resident engaged in a dispute that is being heard by the neutral decision maker shall be segregated and not used by the property owner or property manager until the Arbiter's decision regarding the matter in dispute is made, which may result in a refund to the resident or payment of rent.

**8. Move-in and Move-out Procedures.** Residents have the right to be fully briefed by the Landlord on all rights and responsibilities associated with tenancy prior to signing a lease, and a 30-day follow-up to review these responsibilities. Residents have the right, opportunity, and sufficient time to prepare and be present for both move-in and move-out inspections, and to submit necessary paperwork.

**9. Privacy.** Residents have the right to reasonable advance notice of any entrance into their rental units by a landlord, except in cases of an emergency.

**10. Predictable Rent.** Residents have the right to clearly defined rental terms in the lease agreement. Other than the annual BAH adjustment, Residents have the right to written notice prior to any rent adjustment.

**11. Fees.** Residents have the right to not pay non-refundable fees and to not have rent payments arbitrarily held.

**12. No Reprisal.** Residents have the right to engage government housing staff or the Installation Chain of Command regarding housing issues without fear of reprisal.

[Source: U.S. Army | March 6, 2019++]

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## **Navy Terminology, Jargon & Slang ► Bogey Dope thru Bootneck**

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

**Bogey Dope** - Radio calls to the intercepting fighter giving data on the bogey's position, course, altitude, etc.

**BOHICA** - Acronym for "Bend Over, Here It Comes Again."

**Bollard** – A squat cylindrical fixture attached to a pier or quay, with small horizontal horns which are used for tying off lines. Used to secure lines, such as mooring lines.

**Bolter** - The go-around that occurs when the carrier plane's tailhook misses the wires. Only possible on modern carriers with an ANGLED DECK (q.v.). Prior to the advent of the angled deck, missed wires often resulted in a BARRICADE engagement or a crash into the PACK.

**Bomb** (The) - (submarines) The oxygen generator system.

**Bomber** - See BOOMER.

**Bonedome** - Flight helmet. Aka 'hardhat', 'brain bucket'.

**Boom** – (1) (aviation) Sonic boom. (2) (USAF) The winged pipe extending aft and below a tanker aircraft. The wings are used to fly the boom into position to connect with the receiving aircraft, then the boom extends to make contact. Offers much higher rates of transfer than that found in the probe and drogue systems common to the USN and all other countries that employ inflight refueling.

**Boomer** - (1) (Naval) Ballistic missile submarine. Primary mission is nuclear deterrence. May also be seen as 'bomber.' (2) (USAF) The operator of the boom.

**Boomer Pin** – Term for the Deterrent Patrol pin; the device shows a ballistic missile sub launching a Polaris ICBM, with a banner below. After the initial award, subsequent patrols are represented as stars on the banner. May be awarded and worn before the wearer has earned his warfare pin by qualifying in submarines.

**Boomer Widow** – The wife of a boomer sailor, if she chooses to stray while he's on patrol.

**Boondockers** – High-top (over the ankles) black shoes, worn as part of the working uniform.

**Boondoggle** - Travel which is more fun than functional. Applies to many military schools.

**Boresight** - (1) A rough method of aligning guns to a sighting system. (2) Excessive concentration on one situation in a time of plenty, i.e. tunnel vision. Aka "Head Up And Locked." (3) (Aviation) A location on the aircraft's datum line, often used as a center point for dogfight radar scan modes, or when telling the RIO to get a lockup, goddammit!, or a radar mode which slaves the antenna scan to the aircraft boresight.



**Boot** – Rookie or newbie, as in ‘boot Ensign.’ Originated in the habit of referring to a new man as ‘bootcamp,’ rather than by name.

**Bootneck** (RN) - See ROYAL MARINE.

**Boot Topping** – The black paint used at the waterline of many warships. Separates the hull paint from the anti-fouling

[Source: <http://hazegray.org/faq/slang1.htm> | April 15, 2019 ++]

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## Warships That Will Change The Future ► INS Karmuk (P64)



This Indian Kora class corvette is named the INS Karmuk, and has spent the majority of its time deployed in the South China Sea as well as in the northwest Pacific Ocean as a part of a battle group, demonstrating India’s power projection capabilities. This corvette was doing maneuvers in the Sea of Japan as a part of a bilateral marine exercise conducted with the nation of Japan.

The primary role of the Kora class is as surface combatants. Each ship cost approximately US \$33 million. They are armed with four quad-launchers for 3M-24 anti-ship missiles (Russian: Kh-35 Uran, NATO: SS-N-25 Switchblade).[3] The 3M-24E missile is guided by homing active radar and can carry 145 kg (320 lb) a warhead to a range of 130 km (81 mi) at Mach 0.9 speed. They are powered by two diesel engines.[4] A HAL Chetak or HAL Dhruv helicopter can operate from the vessel. They also have anti-air shoulder-launched missiles (Strela-2M (Nato code name: SA-N-5 Grail)).The Strela-2M has a range of 4.2 km (2.6 mi) and a speed of Mach 1.75. INS Kulish is equipped with two Iгла surface-to-air missile launchers.

The corvettes are armed with a 76 mm (3.0 in) Ak-176 dual-purpose gun and two 30 mm (1.2 in) AK-630 CIWS. The Ak-176 can fire at the rate of 120 rounds-per-minute (RPM) to a range of 15.5 km (9.6 mi), while the AK-630 can fire 3,000RPM to a range of 2 km (1.2 mi). INS Kirch and INS Kulish are fitted with a 76 mm (3.0 in) Otobreda super rapid gun firing 120RPM.

The sensor suite includes a MR-352 Pozitiv-E (Cross Dome) air or surface search radar, Bharat 1245 navigation radar and BEL Rani navigation radar. The MR-352 radar can track targets within a range of 130 km (81 mi). Fire control is provided by Garpun-Bal and MR-123 radars. The Garpun-Bal radar combines active and passive channels and in the active target designation mode, it operates in X-band (I/J-band) and can handle up to 150 targets at ranges between 35 km (22 mi) - 45 km (28 mi), although it is possible to obtain ranges of more than 180 km (110 mi) in wave-guide propagation conditions.

The corvettes are fitted with the Ajanta P Mk II Electronic Support Measures system. There are four PK-10 chaff launchers and two towed torpedo decoys to deceive incoming anti-ship missiles and torpedoes. PK-10 is a 10 tube 120 mm (4.7 in) barrage chaff launcher that can fire 80 rounds at a time.

The Kora class is powered by two diesel engines driving two controllable pitch propellers through two shafts. Each engine is rated at 7,100 horsepower (5,300 kW). Four diesel alternators rated at 350kW are provided for power generation. The propulsion system provides a top speed of 25 kn (46 km/h; 29 mph), an average speed of 16 kn (30 km/h; 18 mph) and a maximum range of 4,000 nmi (7,400 km; 4,600 mi).

[Source: [https://en.wikipedia.org/wiki/Kora-class\\_corvette](https://en.wikipedia.org/wiki/Kora-class_corvette) | April 2019 ++]

**\* Military History \***



**Warriors' Circle of Honor Memorial ► To Open on Washington Mall Next Year**

A \$15 million memorial will open next year in Washington to honor Native American military service members and veterans, more than two decades after planning began. The steel and stone structure, called the "Warriors' Circle of Honor," will be built outside the Smithsonian's National Museum of the American Indian on the Mall. The memorial will honor the more than 156,000 active military service members and veterans who are Native Americans and Alaska Natives. Plans for a memorial to Native American service members have been in the works for years and design details are still being finalized.



There are approximately 140,000 Native American or Alaskan veterans. These veterans are drawn from the 573 federally recognized tribes, who contributed, in the 20th Century, to the military at a higher per capita rate than any other demographic group. Congress approved the construction of a monument in 1994 but only permitted fundraising to start in 2013. In 2015, an advisory committee began the onerous job of traveling all over America to consult with veterans and tribal leaders about the design's guiding principles as the monument needed to honor all tribes and their traditions. The design had to ensure that the memorial recognized the sacrifices made by Native American soldiers, had elements of spirituality included and provided a place for people to heal.

Late in January 2018, the committee had selected Harvey Pratt, a member of the Arapaho and Southern Cheyenne tribes. To design the memorial. The project will start with the first sod being turned on the 21st September 2019. It has an initial budget of \$8 million and is due for completion in late 2020. The judging panel noted that the design met every one of their directives and they described Pratt's design as "culturally resolute and spiritually engaging." Special mention was made of the central steel ring saying that it is "a universal and inclusive" symbol.

Pratt described the use of the ring, the drum, the eternal flame and the water as his means of ensuring the monument was representative of all Native American veterans, from Alaskan Natives through all the Native American peoples, from mainland USA through to the Hawaiian natives. These attributes are common to all ancient cultures and are used in all Native American ceremonies. The metal ring is intended to represent time and its infinity and transcends all tribal affiliations. A groundbreaking ceremony is set for September, followed by a dedication on Veterans Day in November 2020, when the memorial will open to the public. [Source: NCOAdvocate | March 29, 2019 ++]

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## **Iraq War Update 02 ► 603 U.S. Deaths Accredited to Iran**

Iran is responsible for the deaths of more than 600 U.S. service members in Iraq from 2003 until 2011, according to a Pentagon report provided to the State Department. "During Operation Iraqi Freedom, DoD assessed that at least 603 U.S. personnel deaths in Iraq were the result of Iran-backed militants," Pentagon spokesman Navy Cmdr. Sean Robertson told Task & Purpose. "These casualties were the result of explosively formed penetrators, other improvised explosive devices, improvised rocket-assisted munitions, rockets, mortars, rocket-propelled grenades, small-arms, sniper, and other attacks in Iraq."

The Pentagon's latest figures are higher than earlier estimates, which put the number of U.S. troops killed by Iranian proxies and weapons at roughly 500. U.S. Special Representative for Iran Brian Hook told reporters on 2 APR that the higher figure was based on "declassified U.S. military reports." The revised death toll means that Iran is responsible for 17 percent of all U.S. troops killed between 2003 and 2011, Hook claimed.

Of the weapons that Iran is accused of providing Shiite militias and other groups in Iraq, the most deadly were explosively formed penetrators. This type of improvised explosive device fires a slug of high density metal at an extremely high velocity, giving the projectile enough energy to pierce any U.S. track or wheeled vehicle. U.S. troops were attacked by EFPs most often in parts of Iraq that were predominately Shiite, such as Sadr City. Under then President George W. Bush, U.S. government officials provided pictures showing that EFPs being used in Iraq had been built in Iran, but they were unable to prove that Iran had given the weapons to proxy forces fighting U.S. troops. [Source: Task & Purpose | Jeff Schogol | April 03, 2019 ++]

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## **Tlingit Code Talkers ► Feted in Alaska for World War II Role**

Army veteran Richard Bean Sr. took his wartime secret to the grave, dying a hero without anyone knowing about it for decades. Now, Bean and four other long-deceased Alaska Natives are being hailed in their home state this month for their lifesaving efforts as servicemen. During World War II, they made good use of the Tlingit language they were forbidden to speak as schoolchildren in their southeast Alaska villages. They used their native language to help the military outsmart the Japanese with codes they could not break, as did their more well-known peers, the Navajo Code Talkers.

It's a long way from the days of the men's youth, when their language was suppressed by missionaries and teachers trying to "civilize" them, said Rosita Worl, president of the Sealaska Heritage Institute, a Juneau nonprofit aimed at preserving and enhancing the cultures of southeast Alaska's Tlingit, Haida and Tsimshian tribes. Punishments for students who spoke their language included having their mouths washed out with soap and their hands struck with rulers, according to Worl. "We're finally ecstatic that there is this recognition that our people served this country, even served this country that wasn't always good to them," Worl said.



**Mark & Harvy Jacobs**



**Congressional Gold Medal**



**Richard Bean Sr.**

Until recent years, however, the men's contributions were unknown. The U.S. military for a time kept the unbroken codes secret in case they were needed in future wars. "Their orders were not to talk about it," said Ozzie Sheakley, an Army veteran and Tlingit leader. "They took those orders seriously." Even the closest relatives had no clue about the five men, all from small towns on Alaska's Panhandle: soldiers Richard Bean Sr. of Hoonah and Robert "Jeff" David Sr. of Haines; Sitka brothers and Navy men Mark Jacobs Jr. and Harvey Jacobs; and George Lewis Jr., who was also from Sitka and is believed to have served in the Army.

Richard Bean's wife died before Congress finally posthumously recognized the men in recent years. And his 85-year-old nephew, Ron Williams, never knew either, even though the two were extremely close. Williams said there was only one hint. His uncle told him a platoon leader overheard him speaking Tlingit with fellow Code Talker Jeff David while the two were in the Philippines campaign together, in the same company but different platoons. The Army official asked how the men would like to handle communications, then gave each a walkie-talkie. But that was the end of Bean's story, and Williams never pushed for more, sensing his uncle didn't want to talk about it. Richard Bean died in 1985.

"Even the guys that knew him all his life, you know, they didn't know what he did either because he never said anything about it," Williams said. David never said anything about it to his son, Jeff David Jr., either. "He just said he was in special services, and that was as far as he put it," the son said. "And he was stationed in the Philippines for a while." The military declassified the Navajo Code Talker program in 1968. But it would be decades before recognition came to the Tlingit servicemen, after the passage of the Code Talkers Recognition Act of 2008. Sheakley, commander of the Southeast Alaska Native Veterans, received a call after that from Department of Defense officials. They told him the five Alaskans had been identified as Code Talkers from the Tlingit tribe, along with others from 32 Lower-48 tribes. Soon they would get the recognition long afforded to the Navajos, who made up the largest group of WWII Code Talkers.

In 2013, Congress recognized the Code Talkers from 33 tribes, including the Tlingit men, who were posthumously awarded silver medals. Sheakley also received a Congressional Gold Medal on behalf of the entire Tlingit tribe. Given the national honors, former Alaska state Rep. and Tlingit Vietnam veteran Bill Thomas thought state recognition would soon follow. "I just waited and waited and waited," Thomas said. "I finally said, 'Hey, it's time to pay tribute to these men.'" State lawmakers agreed when Thomas pushed for the idea along with the Sealaska Heritage Institute. In MAR, legislators passed a formal citation honoring the Tlingit Code Talkers. State flags were flown at half-staff and later presented to the men's families.

The now-celebrated role the men played in history was a stunning discovery for the family of George Lewis Jr. His son, Ray Lewis, was born after the war and never even knew his father was in the military. There are no military records in the family to even indicate what branch the elder Lewis served in, he said. It was a great honor to learn his father was part of such important work. "I'm very proud of it," Ray Lewis said. "My father was instrumental in saving a lot of lives out there." [Source: The Associated Press | Rachel D'Oro | March 27, 2019 ++]

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## **Soviet Manchurian Invasion** ► **War Declared Same Day Fat Man Dropped on Nagasaki**

At 11:02 am on August 9, 1945, an American warplane dropped an atomic device nicknamed “Fat Man” onto the city of Nagasaki, Japan. The bomb, generating the explosive power of 22,000 tons of TNT, killed at least 30,000 people instantly. It was the second of two atomic bombs dropped in three days’ time on Japan by an American government intent on forcing the aggressor nation’s unconditional surrender and hastening an end to World War II. Reeling from two atomic bombs, the Japanese were physically and psychologically un-prepared for a massive invasion from communist Russia. The Russians numbering over a million men, backed by armored, air, and naval forces, began sweeping into Manchuria—the Japanese puppet state on the East Asian mainland that the occupiers called Manchukuo—in what would be the last great military operation of World War II.

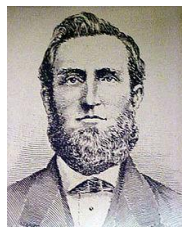
The Soviet assault, a classic double-pincer movement with attacks from the west, north, and east, extended across water and land fronts some 2,730 miles from the Mongolian desert to the densely forested coast of the Sea of Japan. After bewildered Japanese units on the Manchurian border were hit with heavy shelling and massive ground assaults in the early morning hours of 9 AUG, Japan’s Imperial headquarters issued an emergency announcement reporting that the Soviet Union had declared war on Japan and had begun entering Manchurian territory, but added absurdly, “The scale of these attacks is not large.” A tremendous understatement. To learn what happened next and its impact on Japan go to the attachment to this Bulletin titled, “**Soviet Invasion of Manchuria**”. [Source: Warfare History Network | John Walker | November 22, 2018 ++]

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## **Great Locomotive Chase** ► **All But 2 Union Participants Awarded Medal of Honor**

A year after the start of the Civil War between the North and South, Maj.Gen. Mitchel Ormsby, who was commanding Federal troops in Tennessee, wanted to cut off the Confederate supply lines between Chattanooga and Atlanta to capture Chattanooga for the Union. At that time, the only viable means of doing so would have been to surround the city and deprive it of food, ammo and other supplies until the residents surrendered, but because of Chattanooga’s natural water and mountain landscape on two sides, this plan was impossible to implement.

James J. Andrews, smuggler, saboteur and spy, proposed an alternative plan to Maj.Gen. Ormsby which he agreed to. The plan was to steal a train on its run north towards Chattanooga, stopping to damage or destroy track, bridges, telegraph wires, and track switches behind them, so as to prevent the Confederate Army from being able to move troops and supplies from Atlanta to Chattanooga. The raiders planned to cross through the Federal siege lines on the outskirts of Chattanooga and rejoin Mitchel’s army. Because railway dining cars were not yet in common use, railroad timetables included water, rest, and meal stops. They planned to steal a train just north of Atlanta at Big Shanty, Georgia (now Kennesaw). They chose Big Shanty because it did not have a telegraph office, and the stop would also be used to refuel and take on water for the steep grade further north.



**James J. Andrews**

The raid began on April 12, 1862, when the regular morning passenger train from Atlanta, with the locomotive General, stopped for breakfast at the Lacy Hotel. They took the General and the train's three boxcars, which were behind the tender in front of the passenger cars. The passenger cars were left behind. Andrews had previously obtained from the work crew a crowbar for tearing up track. The train's conductor, William Allen Fuller, and two other men, chased the stolen train, first on foot, then by a handcar belonging to a work crew shortly north of Big Shanty. Locomotives of the time normally averaged 15 miles per hour, with short bursts of speed of about 20 miles per hour. In addition, the terrain north of Atlanta is very hilly, and the ruling grades are steep. Even today, average speeds are rarely greater than 40 miles per hour between Chattanooga and Atlanta. Since Andrews intended to stop periodically to perform acts of sabotage, a determined pursuer, even on foot, could conceivably have caught up with the train before it reached Chattanooga.

At Etowah, the raiders passed the older and smaller locomotive Yonah which was on a siding that led to the nearby Cooper Iron Works. Andrews considered stopping to attack and destroy that locomotive so it could not be used by pursuers, but given the size of its work party (even though unarmed) relative to the size of the raiding party, he judged that any firefight would be too long and too involved, and would alert nearby troops and civilians.

As the raiders had stolen a regularly scheduled train on its route, they needed to keep to that train's timetable. If they reached a siding ahead of schedule, they had to wait there until scheduled southbound trains passed them before they could continue north. Andrews claimed to the station masters he encountered that his train was a special northbound ammunition movement ordered by General Beauregard in support of his operations against the Union forces threatening Chattanooga. This story was sufficient for the isolated station masters Andrews encountered (as he had cut the telegraph wires to the south), but it had no impact upon the train dispatchers and station masters north of him, whose telegraph lines to Chattanooga were working. These dispatchers were following their orders to dispatch and control the special train movements southward at the highest priority.

Thus delayed at the junction town of Kingston, as the first of the southbound freight evacuation trains approached, Andrews inquired of that train's conductor why his train was carrying a red marker flag on its rear car. Andrews was told that Confederate Railway officials in Chattanooga had been notified by Confederate Army officials that Mitchel was approaching Chattanooga from Stevenson, Alabama, intending to either capture or lay siege to the city, and as a result of this warning, the Confederate Military Railways had ordered the Special Freight movements. The red train marker flag on the southbound train meant that there was at least one additional train behind the one which Andrews had just encountered, and that Andrews had no "authority for movement" until the last train of that sectional movement had passed him. Being delayed at Kingston for over an hour, this gave Fuller all the time he needed to close the distance. The raiders finally pulled out of Kingston only moments before Fuller's arrival. They still managed north of Kingston again to cut the telegraph wire and break a rail.

Meanwhile, moving north on the handcar, Fuller had spotted the locomotive Yonah at Etowah and commandeered it, chasing the raiders north all the way to Kingston. There, Fuller switched to the locomotive William R. Smith, which was on a sidetrack leading west to the town of Rome, Ga. and continued north towards Adairsville. Two miles south of Adairsville, however, the pursuers were stopped by the broken track, forcing Fuller and his party to continue the pursuit on foot. Beyond the damaged section, he took command of the southbound locomotive Texas south of Calhoun, where Andrews had passed it, running it backwards. The Texas train crew had been bluffed by Andrews at Calhoun into taking the station siding, thereby allowing the General to continue northward along the single-track main line. Fuller, when he met the Texas, took command of her, picked up eleven Confederate troops at Calhoun, and continued his pursuit, tender-first, northward.

The raiders now never got far ahead of Fuller and never had enough time to stop and take up a rail to halt the Texas. Destroying the railway behind the hijacked train was a slow process. The raiders were too few in number and were too poorly equipped with the proper railway track tools and demolition equipment, and the rain that day made it difficult to burn the bridges. As well, railway officials in Chattanooga had sufficient time to evacuate engines and rolling stock

to the south, hauling critical railroad supplies away from the Union threat, so as to prevent their either being captured by General Mitchel or trapped uselessly inside Chattanooga during a Union siege of the city.

With the Texas still chasing the General tender-first, the two trains steamed through Dalton and Tunnel Hill. The raiders continued to sever the telegraph wires, but they were unable to burn bridges or damage Tunnel Hill. The wood they had hoped to burn was soaked by rain. Just before the raiders cut the telegraph wire north of Dalton, Fuller managed to send off a message from there alerting the authorities in Chattanooga of the approaching stolen engine. Finally, at milepost 116.3, north of Ringgold, Georgia, just 18 miles from Chattanooga, with the locomotive out of fuel, Andrews' men abandoned the General and scattered. Andrews and all of his men were caught within two weeks, including the two who had missed the hijacking.

Confederate forces charged all the raiders with "acts of unlawful belligerency"; the civilians were charged as unlawful combatants and spies. All the prisoners were tried in military courts, or courts-martial. Tried in Chattanooga, Andrews was found guilty. He was executed by hanging on 7 JUN in Atlanta. On 18 JUN, seven others who had been transported to Knoxville and convicted as spies were returned to Atlanta and also hanged; their bodies were buried unceremoniously in an unmarked grave (they were later reburied in Chattanooga National Cemetery).

Writing about the exploit, Corporal William Pittenger said that the remaining raiders worried about also being executed. They attempted to escape and eight succeeded. Traveling for hundreds of miles in pairs, they all made it back safely to Union lines, including two who were aided by slaves and Union sympathizers and two who floated down the Chattahoochee River until they were rescued by the Union blockade vessel USS Somerset in the Gulf of Mexico. The remaining six were held as prisoners of war and exchanged for Confederate prisoners on March 17, 1863.

Secretary of War Edwin M. Stanton awarded some of the raiders with the first Medal of Honor. Private Jacob Wilson Parrott, who had been physically abused as a prisoner, was awarded the first. Later, all but two of the other soldiers who had participated in the raid also received the medal, with posthumous awards to families for those who had been executed. As civilians, Andrews and Campbell were not eligible.

[Source: [https://en.wikipedia.org/wiki/Great\\_Locomotive\\_Chase](https://en.wikipedia.org/wiki/Great_Locomotive_Chase) | April 2019 ++]

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## War Memorials ► Korean War Veterans National Memorial, Washington D.C.



Dedicated in 1995, the [Korean War Veterans National Memorial](#) is one of the least known memorials on the National Mall. Set on a triangle intersecting a circle and containing elements of marble, granite, and water, the memorial features stainless steel statues of 19 soldiers, whose faces and builds were based on thousands of archived photographs from the Korean conflict. When reflected in the placid pool, the 19 soldiers become 38, thereby symbolizing the 38th parallel, also known as the Demilitarized Zone (DMZ) between North and South Korea. The Korean War Memorial is particularly haunting at night when the soldiers' serious faces are lit from below.

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**Post WWII Photos** ▶ **London Bomb Damaged Area**



This is an aerial view of the city of London around St. Paul 's Cathedral showing bomb-damaged areas in April of 1945. (AP Photo)

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**Every Picture Tells A Story** ▶ **Bristol Beaufighter**



**A radar operator/navigator of 125 Squadron RAF settles into his position in the aft fuselage of a Bristol Beaufighter prior to launching a night operation from Exeter in September 1943. The Beaufighter, an exceptionally effective aircraft developed from the heavier Beaufort torpedo bomber, proved to be well-suited to the night fighter role, for which the Royal Air Force (RAF) initially deployed the type during the height of the Battle of Britain, in part due to its large size, allowing it to accommodate both heavy armaments and early airborne interception radar without major performance penalties. I like to imagine what men like this would experience from as they flew into action—the view at 15,000 feet over a blacked out London, the sweeping blue-white beams of searchlights, the cathode-ray light within the Perspex bubble, the moonlight shimmering off the arcs of the propellers ahead, the blue suppressed flames flickering from exhaust ports and the high-pitched talk and directions given to his pilot.**

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**WWII Bomber Nose Art [26 ] ▶ Sentimental Journey**



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

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, **“Military History Anniversaries 16 thru 30 APR.** [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | April 2019 ++]

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**Medal of Honor Citations ▶ Joe R. Hastings | WWII**



*The President of the United States takes pride in presenting the  
MEDAL OF HONOR posthumously  
To*

**Joe R. Hastings**

**Rank and organization:** Private First Class, U.S. Army, Company C, 386th Infantry, 97th Infantry Division

**Place and date:** Drabenderhohe, Germany, 12 April 1945

**Entered service:** Magnolia, Ohio in June 1941

**Born:** April 8, 1925 in Malvern, Ohio

**Citation**

He fought gallantly during an attack against strong enemy forces defending Drabenderhohe, Germany, from the dug-in positions on commanding ground. As squad leader of a light machinegun section supporting the advance of the 1st and 3d Platoons, he braved direct rifle, machinegun, 20mm., and mortar fire, some of which repeatedly missed him only by inches, and rushed forward over 350 yards of open, rolling fields to reach a position from which he could fire on the enemy troops. From this vantage point he killed the crews of a 20mm. gun and a machinegun, drove several enemy riflemen from their positions, and so successfully shielded the 1st Platoon, that it had time to reorganize and remove its wounded to safety. Observing that the 3d Platoon to his right was being met by very heavy 40mm. and machinegun fire, he ran 150 yards with his gun to the leading elements of that unit, where he killed the crew of the 40mm. gun. As spearhead of the 3d Platoon's attack, he advanced, firing his gun held at hip height, disregarding the bullets that whipped past him, until the assault had carried 175 yards to the objective. In this charge he and the riflemen he led killed or wounded many of the fanatical enemy and put 2 machineguns out of action. Pfc. Hastings, by his intrepidity, outstanding leadership, and unrelenting determination to wipe out the formidable German opposition, cleared the path for his company's advance into Drabenderhohe. He was killed 4 days later while again supporting the 3d Platoon.



Hastings joined the Army from Magnolia, Ohio in July 1943, and by April 12, 1945 was serving as a private first class in Company C, 386th Infantry Regiment, 97th Infantry Division. On that day, in Drabenderhöhe, Germany, he repeatedly exposed himself to hostile fire in order to attack the enemy. He was killed in action four days later. For his actions at Drabenderhöhe, he was posthumously awarded the Medal of Honor on November 8, 1945. Hastings, aged 20 at his death, was buried in Magnolia Cemetery, Magnolia, Ohio. The United States Army transport USAT Private Joe R. Hastings was named in his honor.

[Source: <https://history.army.mil/moh/wwII-g-1.html> | April 2019 ++]

**\* Health Care \***



**Costly Health Problems ► How to Cut Costs on 7 that Strike after Age 50**

As we age, health issues often creep up that threaten to tarnish our golden years. Treating some of these diseases and conditions can be expensive. Fortunately, there are ways to cut the cost of such care. Following are seven health conditions that tend to strike after age 50 — and how to lower the price of care if you are diagnosed with them.

**Arthritis**

Arthritis strikes about 91 million Americans. In 2013, it cost them an average of \$2,117 per patient, according to a 2018 report from the Arthritis Foundation.

*How to cut costs.* The Arthritis Foundation has a webpage devoted to ways to trim the tab for arthritis care. It includes resources such as financial aid organizations and pharmaceutical programs that help pay for medications and surgery.

### **Osteoporosis**

Around 54 million Americans have low bone density or osteoporosis, according to the National Osteoporosis Foundation. Among women older than 50, 1 in 2 will break a bone due to the disease. Among men in that age group, the figure is 1 in 4.

*How to cut costs.* One study found that osteoporosis care cost the nation \$22 billion in 2008. Prescription medications often are used to treat this condition, so ask your doctor about using less costly generic drugs. Weight-bearing exercise — such as lifting weights, walking or running, and activities such as tennis — is also a great way to build bone density, and it costs little or nothing to do. Finally, relatively cheap vitamin D supplements can help your body use calcium and strengthen bones. Ask your doctor if they are right for you.

### **Diabetes**

More than 30 million Americans have diabetes. Your risk for the disease increases as you age; more than one-quarter of adults ages 65 or older have diabetes. Diagnosed diabetes cost the nation \$327 billion in 2017, according to the American Diabetes Association. Patients diagnosed with diabetes bear the brunt of those costs. The price of insulin nearly tripled between 2002 and 2013, and people with diabetes incur health care costs 2.3 times higher than people without the disease, according to [the ADA](#).

*How to cut costs.* Getting tested early for diabetes is the key to keeping care costs under control. As the disease progresses, it can become more dangerous — and significantly more expensive to treat. If you have diabetes, costs will be lower if your health insurance covers your treatments. The ADA's Diabetes Forecast magazine has some tips for persuading your insurer to help pay for diabetes devices and supplies. Finally, a healthful diet and regular exercise can help you control diabetes. In some cases, your efforts might be so effective that you no longer need expensive treatment. The ADA has tips for food and exercise on its website.

### **Obesity**

As the years roll on, our waistlines expand. More than one-third of adults 65 and older were obese, according to a 2007-2010 survey report from the Centers for Disease Control and Prevention. The CDC estimated in a 2009 report that an obese person spent 42 percent more for health care — an average of \$1,429 per person — than people of normal weight.

*How to cut costs.* Slimming down significantly reduces your risk of being diagnosed with many costly health problems, including diabetes, heart disease, cancer and osteoarthritis. Switching to a healthful diet and starting an exercise program are inexpensive ways to avoid the costs associated with obesity.

### **Heart problems**

Simply put, heart disease is the leading cause of death for both men and women in the U.S. This condition encompasses many problems related to atherosclerosis, a narrowing of the arteries due to a buildup of fats, cholesterol and other substances. Heart disease costs the nation about \$200 billion annually, according to the CDC.

*How to cut costs.* Several medical conditions are closely related to a higher risk of developing heart disease. They include:

- High blood pressure
- High LDL cholesterol
- Smoking

A better diet and regular exercise can help you reduce your blood pressure and improve your cholesterol readings. And quitting smoking is among the best ways to both improve your health and save some money.

### Declining oral health

About 25 percent of Americans ages 60 and older do not have any of their natural teeth, according to the CDC. That's a sobering reminder that our oral health begins to slip as we age. Treating such conditions can be expensive. Americans of all ages spent \$124 billion on dental expenses in 2016, according to the American Dental Association.

*How to cut costs.* Regular visits to the dentist are the best way to catch conditions early, when they are less costly to treat. The ADA notes that while some people should see their dentist just once or twice annually, others may require more frequent visits. Consult with your dentist to find the right schedule for you.

### Shingles

While this illness is likely to be far less costly than others on the list, it deserves attention because it is so prevalent in the over-50 demographic. In fact, while close to 1 in 3 people will develop it at some point, half of all cases of shingles are diagnosed in people 60 and older. Shingles is a painful, blistering rash. And complications related to shingles — from the blisters to an ongoing type of pain called post-herpetic neuralgia, or PHN, which can last for months or years after the rash is gone — can take a toll on your wallet.

*How to cut costs.* Fortunately, there is an easy and affordable fix for shingles: vaccination. As reported last year, a new vaccine is more than 90 percent effective in preventing shingles in folks age 50 and older.

[Source: MoneyTalksNews | Chris Kissell | April 5, 2019

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## **Corns** ► **Identification & Treatment**

Corns develop when an area of skin is repeatedly exposed to pressure or rubbing over a long period of time. They mainly occur on your toes and on the soles of your feet. An area of thickened skin (a callus) forms at first. If it continues being exposed to pressure or rubbing, it may develop into a painful corn. The medical term for a corn is *clavus*. Corns usually go away on their own if the rubbing and pressure stops – for instance, if you start wearing shoes that fit you better. Soaking the hard skin in warm water can make it softer and easier to remove carefully. Corns are often painful, particularly when standing and walking. The middle of these round, wart-like lumps of hard skin is usually especially painful. You can normally see a clearly defined core there. Corns are usually quite easy to see due to their raised surface and the yellowish-beige color of their hard skin. Those that occur between the toes are often whitish in color and softer than those on other parts of the feet. This is because the skin is more moist there.



Typical location and appearance of corns (lft & Center), Planterwart (extreme right)

Corns develop through constant or repeated pressure and rubbing on an area of skin. This causes cells in the outer layer of skin (the epidermis) to divide and grow more than usual. As a result, the skin becomes thicker and has more keratin in it. A round or oval area of hard skin (a callus) develops there over time. Areas of skin that are close to a bone are particularly likely to be exposed to rubbing and pressure. That's why calluses and corns are more common on hands and feet than on areas like the belly or thighs. The skin on your hands and feet is more likely to be exposed

to pressure or rubbing during everyday activities too – for instance, due to using tools, sports equipment or musical instruments with your hands. Calluses and corns on your feet are usually caused by wearing shoes that are too tight.

People who have a joint disease or a foot deformity are also more likely to have corns on their feet because the ball of the affected foot has to carry more weight. Toe deformities can push the toes against each other or cause them to constantly rub against the inside of the shoes. Pressure and rubbing is more likely to lead to calluses and corns if you have dry skin. Some people are unable to feel their legs and feet properly due to a medical problem affecting their nerves. They often don't notice calluses or corns developing at first. So it's particularly important for them to check their feet and legs regularly.

Corns are very common, particularly in older people. If the affected area of skin continues being exposed to pressure or rubbing, corns may become thicker and harder. The growing lump of hard skin then puts pressure on the tissue too. As a result, more and more hard skin grows in the middle of the corn. This dense tissue digs into deeper layers of skin like a thorn, which makes the pain worse and causes a chronic inflammation. Sometimes blood vessels and nerve fibers grow into the edges of the corn. This can also make it hurt more.

### **Diagnosis & Treatment**

Corns are usually easy to recognize just by looking at them. If the lump of hard skin is in a place that's regularly exposed to pressure or rubbing, it's very likely to be a corn. Although corns are sometimes mistaken for similar lumps such as warts, it's easy to tell the difference between them based on their appearance. Plantar warts (verrucae), for instance, don't have a visible core of dense hard skin at the center of the lump. Instead, they often have brownish dots on them. If it's still not clear whether it's a wart or a corn, the doctor can take a skin sample which is then examined.

In order to treat corns effectively, the most important thing is to reduce the pressure and rubbing that caused them in the first place. For instance, simply replacing tight shoes with wider, well-fitting shoes is often enough to get rid of corns on your feet. You can also use things like small stick-on, ring-shaped corn pads to prevent pressure and rubbing in that area. It's sometimes a good idea to use insoles in your shoes too. These can correct the position of your toes or feet, reducing pressure and rubbing in the affected area. If the pressure and rubbing stop, corns usually go away on their own after a while. There are things you can do to try to make them go away quicker, such as regularly soaking your feet or hands in warm water and then carefully removing some of the hard skin – for instance, using a pumice stone.

Due to the risk of injury, you shouldn't use tools with sharp edges, like sharp knives, callus shavers or razor blades. People who don't have any other skin problems can try to remove the excess hard skin with things like creams or special patches containing urea or salicylic acid. Some people have a higher risk of injury and wound-healing problems on their feet, for instance due to diabetes. They should avoid trying to treat corns themselves, and instead seek help from a professional such as a foot specialist (a podiatrist). [Source: [www.informedhealth.org/corns.3340.en.html](http://www.informedhealth.org/corns.3340.en.html) | April 2019 ++]

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## **Lead Poisoning ► A Known Hazard of Military Service**

At age 30, Stephen Hopkins was back in the Army for a second time. After serving as an enlisted soldier from 1991 to 1995, he returned as an officer in 2000. He was a man who routinely maxed fitness tests and endured physical hardship while deployed to rural locales in Afghanistan. Selected for Special Forces training, Hopkins tackled the demanding courses with gusto, later returning to combat for a total of seven deployments. He had a job he loved and excelled at, and his star was ascending.

But in 2005, Hopkins began experiencing wild swings in blood pressure. And he had other symptoms: crippling nausea, constant dizziness, a skyrocketing heart rate. He was given a diagnosis of common high blood pressure, and for a while he felt better by keeping himself on a high dose of a medication for that condition. He was on deployment

in Afghanistan when the nausea returned, with migraine symptoms, abnormal thirst and muddled thinking. Medical tests were inconclusive, leading military doctors and commanders to suspect depression, post-traumatic stress disorder or, worse, “malingering” — the medical term for soldiers who feign sickness to shirk duty.

However, it turned out he had Chronic Lead Poisoning, a known hazard of military service. To read more on how the Army found out he was suffering from it and what is happening in the military to deal with it refer to the attachment to this Bulletin titled, “**Lead Poisoning**”. [Source: The New York Times Magazine | Patricia Kime | April 3, 2019 ++]

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## **Tinnitus Update 03 ► Symptoms, Causes, and Treatment**

Many people have experienced ringing in their ears, for instance after a loud concert, a sports event or after using a very loud machine like a chainsaw. It usually goes away on its own. Sounds in your ear (tinnitus) can be caused by many different things. They are only very rarely a sign of a serious medical condition. Sometimes people develop tinnitus for no known reason – but then it usually doesn't last for more than a minute. In some people, though, the sound continues over a longer period of time. If tinnitus lasts longer than three months, it is considered to be chronic. It is usually quite mild: Although it is annoying, people can learn to live with it. Yet sometimes it's so bad that their everyday lives and quality of life are severely affected. The sounds can lead to constant stress and make it hard to concentrate and sleep properly.

### **Symptoms**

The word “tinnitus” comes from the Latin word for “ringing.” But the sounds that people with tinnitus hear also include whistling, buzzing, humming, hissing, clicking or knocking. They may be heard in one or both ears. Some people say it feels like the sound is coming from inside their head, whereas others say it sounds like it is coming from outside. Tinnitus may be constant or it may come and go. It is sometimes very quiet and then really loud again. It can be, but isn't necessarily, associated with hearing loss. Most people with tinnitus have normal hearing otherwise.

### **Causes**

Tinnitus is very often caused by loud sounds that damage the sensory cells of the cochlea in the inner ear. Most of those affected have spent a lot of time in loud places or had what is known as an acoustic trauma. This is when your ears are briefly exposed to an extremely loud noise, such as an explosion or nearby gunshots. Other possible causes of tinnitus include the following:

- Blocked ear (auditory) canal due to a build-up of ear wax
- Chronic middle ear infection
- A ruptured (perforated) eardrum
- Otosclerosis: a bone disease in the middle ear and inner ear that can lead to hearing loss
- Ménière's disease: a disease of the inner ear, causing symptoms such as tinnitus, vertigo and hearing loss
- Problems affecting the muscles or joint of the jaw

If the noise in your ear pulses to the rhythm of your heartbeat, it is called pulsatile tinnitus. This type of tinnitus can be caused by various things, for instance high blood pressure. In rare cases, tinnitus is a side effect of medication such as certain kinds of antibiotics, cancer drugs or anti-malarials. For many people, though, no cause of tinnitus can be found. Doctors call this type of tinnitus “primary” or “idiopathic” tinnitus.

It is not exactly clear how and why hearing damage caused by loud sounds can lead to tinnitus. This also makes it harder to find an effective treatment. According to one of several theories, the damaged or irritated sensory cells in the cochlea can no longer send signals to the brain. As a reaction to the lack of real signals, the nerve cells in the brain's center of hearing become more active and produce "phantom sounds" anyway. This is similar to how phantom pain

develops following amputation. It is debatable whether tinnitus can be caused by stress. But there isn't a clear link: So far, relaxation techniques haven't been shown to have a direct impact on tinnitus.

### **Prevalence & Outlook**

Tinnitus is quite common: Between 5% and 15% of all adults experience a longer-lasting episode of tinnitus at some point in their lives. In about 10% to 20% of people who have tinnitus, the symptoms are so bad that they have a considerable impact on quality of life, and treatment is needed. Tinnitus is most common in people over the age of 50 years, but in rare cases it can also affect children.

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Nobody can predict the exact course of tinnitus. If the cause is known and treatable, it may go away again. If it isn't clear what is causing the tinnitus, it may continue and become chronic. Some people's hearing becomes more sensitive too, which can be unpleasant in loud places (hyperacusis). Chronic tinnitus can affect quality of life and lead to problems with sleep and concentration. If it gets very bad, some people may withdraw socially and go out less. This can sometimes even lead to depression or contribute to its development. The problems and trouble caused by chronic tinnitus may also improve over the years.

### **Diagnosis**

The doctor first asks about the symptoms: what sounds you hear exactly, in what situations you hear them, and whether they are accompanied by other symptoms such as earache or a feeling of pressure in the ear. In primary (idiopathic) tinnitus, both ears are usually affected. If the sounds are only heard in one ear and are accompanied by other symptoms such as earache, the tinnitus is likely to have a specific cause which is usually treatable. It's also important to pay attention to the right dose of medicine, because some medications can cause sounds in your ear if you take too much of them – for example, very high doses of acetylsalicylic acid (the drug in medicines like Aspirin).

The talk with the doctor is usually followed by an ear examination and a hearing test. The doctor will also listen to the blood vessels in your neck and recommend further tests if necessary. It may be a good idea to have a dental examination to rule out any problems with your jaw. Based on the outcomes of the doctor's examination, he or she will determine which type of tinnitus you have. Doctors distinguish between the following types of tinnitus:

- *Subjective and objective tinnitus:* Subjective tinnitus can only be heard or perceived by the person who has it. Possible causes include problems with the auditory (hearing) system or the nerves that belong to it. In objective tinnitus, which is very rare, the doctor can hear the sounds too or detect the nerve signals causing the sounds. This is the case with tinnitus that is caused by blood-vessel-related problems, for instance. Here the doctor can hear a pulsing noise in the carotid artery in the neck with the help of a stethoscope.
- *Primary and secondary tinnitus:* If no clear cause can be found, it is referred to as primary tinnitus or idiopathic tinnitus. If there is an identifiable cause, it is known as secondary tinnitus. Possible causes include a perforated eardrum or a vascular (blood vessel) disease.
- *Acute and chronic tinnitus:* If the sounds last longer than three months, it is considered to be chronic tinnitus.
- *Various levels of severity:* Tinnitus can be mild and hardly affect your everyday life, or only occur from time to time but then be distressing when it does. Sounds that are constantly and clearly heard are more serious: They can have a big impact on your daily life and work, for instance because it is hard to sleep and concentrate properly.

### **Prevention & Treatment**

It is generally always a good idea to protect yourself from sounds that are too loud. One easy way to do this is to avoid places with a lot of loud noise or to wear earplugs, for instance. This lowers the risk of developing tinnitus in the first place, or of existing tinnitus becoming chronic.

The treatment options for tinnitus will depend on the cause. The underlying condition is then treated – for instance with medication to lower blood pressure. If treatment is possible, the tinnitus will usually go away. It is harder to treat tinnitus if the cause is unknown, though. The main aim of treatment is then to reduce the symptoms and find ways to

cope well in everyday life despite having tinnitus. If the tinnitus is associated with hearing loss, a hearing aid might be considered. A wide variety of products are available for the treatment of tinnitus, including herbal products, dietary supplements and various medications such as steroids or carbamazepine. None of these treatments have been proven to help. And some may have side effects. The best-studied treatment is cognitive behavioral therapy (CBT), which involves learning how to cope better with chronic tinnitus. Although this doesn't make the sounds go away, it can lead to an improvement in quality of life.

If tinnitus arises suddenly, doctors often suggest immediate treatment with an infusion (a drip), for instance with a saline (salt) solution – particularly if the tinnitus is associated with sudden hearing loss. Sometimes people are given an infusion with hydroxyethyl starch (HES) instead. But no studies have shown that infusions with this drug help. On the contrary, HES can trigger severe allergic reactions, with itching all over the body.

[Source: <https://www.informedhealth.org/tinnitus.2227.en.html> | April 2019 ++]

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## **Angina** ► **A Feeling of Tightness or Pressure in the Chest**

Coronary artery disease is the most common type of heart disease and the leading cause of death in the United States for both men and women. Arteries carry oxygenated blood throughout the body including to the heart muscle. Over time, plaque can build up in the arteries, which harden and constrict blood flow to the heart. When the heart does not get enough blood, the body's response is angina. Angina is experienced as a feeling of tightness or pressure in the chest that can also radiate out to the neck, jaw, back, or shoulders. Women may also experience nausea, shortness of breath, or fatigue. Angina can be exercise-induced or caused by other symptoms of heart disease.

“Any time the heart's demand for oxygen is greater than the supply, there is a chance for angina,” said Dr. Jamalrah Munir, a cardiologist at Fort Belvoir Community Hospital. “Angina most commonly occurs during physical exertion, such as walking quickly up a hill or flights of stairs.” Increases in blood pressure or stress, abnormally fast heart rhythms, severe illness, or anemia can also raise the risk of experiencing angina, she added. Preventing coronary artery disease is the goal, Munir said. This means eating a whole-food, plant based diet with minimal animal products, as well as exercising regularly, sleeping well, reducing stress, and refraining from smoking.

Even with these preventive measures, exercise can induce angina even in presumably healthy individuals. “When you exercise, your heart needs more oxygen and nutrients,” said Munir. “If the demand outstrips the supply, the result is angina.” Someone with angina would experience a dull sensation rather than a sharp pain, which typically comes on gradually during exercise and can improve with rest, she added. Nitroglycerin, a medication that relaxes the arteries and increases blood flow, can alleviate chest tightness and pressure. “Should you experience persistent angina while at rest or at lower levels of activity, seek medical care immediately for a possible heart attack,” Munir cautioned.

The temptation might be to think that if exercise induces angina, the safest course of action would be to remain on the couch. Munir disagrees, stating that when it comes to daily exercise, it doesn't have to be intense or done all at once. “Some people complain that they can't make it to the gym for a full workout, but if they walk for 10 minutes after each meal, that adds up to 30 minutes a day.” Moderate exercise combined with strength training, stretching, meditation, or yoga practice is all important to cardiovascular health, she added.

A physician can test for indicators of coronary artery disease – high blood pressure, abnormal heart rhythm, or high cholesterol – that contribute to angina. Medications can stabilize or reduce these symptoms when combined with other healthy habits such as regular exercise. “If the combination of medication and lifestyle changes isn't effective, invasive procedures such as coronary stents and open heart bypass surgery are options to consider,” said Munir. To protect health, especially the heart, “dietary and lifestyle modification are the cornerstone of prevention and treatment of coronary artery disease,” she added. “Incorporating small changes into your lifestyle can make a big difference.”

[Source: Health,mil | Military Health System Communications Office | April 8, 2019 ++]



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## TRICARE & Divorce ► Benefit Impact

Closing the chapter on a marriage can be a confusing time. If you're going through a divorce, you may be wondering about your TRICARE benefits. Divorce, annulment, or dissolution of a marriage is a TRICARE [Qualifying Life Event](#) (QLE). This QLE allows you and family members to make changes to your [TRICARE Prime](#) or [TRICARE Select](#) health plan outside of [TRICARE Open Season](#). To help you and your loved ones understand your TRICARE health care options after [getting divorced](#), here are some things to know.

- After a divorce, the sponsor remains eligible for TRICARE. This is the same for the sponsor's biological and adopted children. The [former spouse](#) only remains eligible for TRICARE if he or she meets [certain criteria](#). If not, the former spouse stays eligible up until the day the divorce is final. If the sponsor didn't adopt his or her stepchildren, they also lose eligibility once the divorce is final.
- After the divorce is final, the sponsor must update the [Defense Enrollment Eligibility Reporting System](#) (DEERS). To do this, bring a certified copy of the divorce decree or annulment to a [local ID card office](#). The sponsor and eligible children have 90 days after the divorce to change their TRICARE health plan, if they choose.

### Continuing Eligibility for Former Spouses

If you and your service member spouse are separated or living apart, but not divorced, you keep TRICARE. After the divorce, you may be eligible for TRICARE coverage if you fit into one of the following scenarios:

- **20/20/20** -- Under this rule, you keep TRICARE health care benefits if you were married to the service member for at least 20 years, the service member served in the armed forces for at least 20 years, and the marriage and the period of service overlapped for at least 20 years.
- **20/20/15** -- Under this rule, you keep all TRICARE health care benefits for one year if you were married to the service member for at least 20 years, the service member served in the armed forces for at least 20 years, and the marriage and the period of service overlapped for at least 15 years. Unlike the 20/20/20 rule, you only have full coverage for one year after the divorce.

### Establishing Eligibility for Former Spouses

If you meet requirements for TRICARE as a former spouse, you'll be listed in DEERS under your own Social Security number or Department of Defense Benefits Number. You will not be listed under your former sponsor's. To establish eligibility, you need your marriage certificate, divorce decree, and proof of service. To show proof of service, you need *DD Form 214* or *Statement of Service* from the applicable [Service Personnel Component](#). When you qualify for TRICARE as a former spouse, you have the same benefits as a retired family member, and your [health plan options](#) depend on where you live. You'll lose TRICARE benefits if you remarry or enroll in an employer-sponsored health plan.

### Losing TRICARE Eligibility

If you don't meet the above requirements as a former spouse, you still have health care options. You may:

- Purchase temporary transitional coverage through the [Continued Health Care Benefit Program](#) (CHCBP). You must apply for CHCBP within 60 days from the date of the divorce. CHCBP coverage isn't available to former spouses of sponsors who served in NATO or Partners for Peace.
- Search the [Health Insurance Marketplace](#) to find a civilian health plan or check eligibility for Medicaid in your state.
- Get coverage through your employer, school, or university.

### Continuing Eligibility for Children

The sponsor's biological and adopted children remain eligible for TRICARE after divorce. The sponsor's children will lose eligibility when they turn age 21 (or 23 if in college), marry, or serve on active duty. Once no longer eligible due to age, children up to the age of 26 may qualify to purchase [TRICARE Young Adult](#). If the sponsor didn't adopt his or her stepchildren, they lose eligibility once the divorce is final.

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Going through a divorce is difficult. But finding out what your health plan options are after divorce doesn't have to be. Visit [Qualifying Life Events](#) and learn more about [TRICARE coverage after divorce](#). This is one way to take command of your health. [Source: TRICARE Communications | March 18, 2019 ++]

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## **TRICARE Baby Care ► Prescribed Banked Donor Milk Now Covered**

TRICARE now covers prescribed banked donor milk for infants with certain serious health conditions. Your baby and you must meet certain criteria for TRICARE to cover banked donor milk. Covered banked donor milk comes from human milk banks accredited by the Human Milk Banking Association of North America (HMBANA). These accredited milk banks are only available in the U.S. and Canada. HMBANA issues safety guidelines on processing human donor milk for member banks. TRICARE won't pay for milk you get from non-HMBANA accredited banks. Donor milk may be covered if your baby has one or more of the following serious health conditions:

- Born at a very low birth weight (usually when the baby is very premature)
- A disorder or surgery where the baby's digestive needs require additional support
- Diagnosed with failure-to-thrive (not appropriately gaining weight or growing)
- Unable to drink formula and the baby's having difficulty eating or has weight loss
- Low blood sugar
- Heart disease
- An organ transplant
- Other serious health conditions when the use of banked donor milk is medically necessary. To be medically necessary means it is appropriate, reasonable, and adequate for your condition for the treatment and recovery of the infant

If your baby has any of these conditions and your own milk isn't available or isn't good enough in quantity or quality to meet your baby's needs, then you may be eligible for banked donor milk. TRICARE may also cover banked donor milk in cases where the birth mother is unavailable and the baby has a serious health condition. This could be due to adoption, deployment of the mother, or maternal death. A TRICARE- [authorized provider](#) must prescribe the banked donor milk. A new prescription is required every 30 days, and your baby's doctor must actively manage your baby's treatment with banked donor milk. You can only get up to 35 ounces per day, per baby. Coverage may be for up to 12 months of age, as long as it's medically necessary.

### **What's not covered:**

- Banked donor milk from any non-HMBANA accredited milk bank.
- Peer-to-peer donation, sale, or other sources.
- More than 35 ounces/day, per infant.
- Banked donor milk for healthy, normal birthweight infants.
- Banked donor milk provided for convenience (e.g., to facilitate the mother's return to work).
- Separate shipping charges.

**TRICARE has a maximum allowable charge**

The maximum amount TRICARE pays for each procedure or service. This is tied by law to Medicare's allowable charges to cover donor milk screening and processing charges. In some situations, you may be required to pay for the milk upfront and later submit a claim to TRICARE. Learn more about TRICARE coverage for banked donor milk and associated costs at <https://tricare.mil/milkbank>. If you have questions, you can also contact your TRICARE [regional contractor](#).

[Source: TRICARE Communications | April 3, 2019 ++]

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## Mixing Alcohol With Medicines ► Know the Potential Danger

Many medicines—prescription, over-the-counter, or herbal remedies—can be dangerous or even deadly when mixed with alcohol. Before taking any medicine, ask your doctor or pharmacist if you can safely drink alcohol. Here are some examples of problems caused by mixing alcohol with certain medicines:

- If you take aspirin and drink, your risk of stomach or intestinal bleeding is increased.
- When combined with alcohol, cold and allergy medicines (the label will say "antihistamines") may make you feel very sleepy.
- Alcohol used with large doses of acetaminophen, a common painkiller, may cause liver damage.
- Some medicines, such as cough syrups and laxatives, have high alcohol content. If you drink at the same time, your alcohol level will go up making it dangerous to drive or result in a DWI ticket.
- Alcohol used with some sleeping pills, pain pills, or anxiety/anti-depression medicine can be deadly.

Women, in general, have a higher risk for problems than men. When a woman drinks, the alcohol in her bloodstream typically reaches a higher level than a man's even if both are drinking the same amount. This is because women's bodies generally have less water than men's bodies. Because alcohol mixes with body water, a given amount of alcohol is more concentrated in a woman's body than in a man's. As a result, women are more susceptible to alcohol-related damage to organs such as the liver. Older people are at particularly high risk for harmful alcohol-medication interactions. Aging slows the body's ability to break down alcohol, so alcohol remains in a person's system longer. Older people also are more likely to take a medication that interacts with alcohol—in fact, they often need to take more than one of these medications. Timing is important Alcohol and medicines can interact harmfully even if they are not taken at the same time.



You've probably seen the above warning on medicines you've taken. The danger is real. Mixing alcohol with certain medications can cause nausea and vomiting, headaches, drowsiness, fainting, or loss of coordination. It also can put you at risk for internal bleeding, heart problems, and difficulties in breathing. In addition to these dangers, alcohol can make a medication less effective or even useless, or it may make the medication harmful or toxic to your body. Some medicines that you might never have suspected can react with alcohol, including many medications which can be purchased "over-the-counter"—that is, without a prescription. Even some herbal remedies can have harmful effects when combined with alcohol.

At <https://pubs.niaaa.nih.gov/publications/Medicine/medicine.htm> is a table that lists many medications that can cause harm when taken with alcohol and describes the effects that can result. The list gives the brand name by which each medicine is commonly known (for example, Benadryl®) and its generic name or active ingredient (in Benadryl®, this is diphenhydramine). Note that the list presented here does not cover **ALL** the medicines that may interact harmfully with alcohol. Nor does it include all the ingredients in every medication. Medications typically are safe and effective when used appropriately. Your pharmacist or other health care provider can help you determine which medications interact harmfully with alcohol. [Source: National Institute on Aging | April 1, 2019 ++]

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## Insulin Update 01 ► Why Americans Shouldn't Feel Grateful for \$137 Insulin



This month, Eli Lilly and Co. announced with some fanfare that it was manufacturing a generic version of its own best-selling insulin brand, Humalog, which it would sell for half off — \$137.35 versus about \$275. David Ricks, the chief executive of Lilly, said the company was making this seemingly beneficent gesture because “many patients are struggling to afford their insulin.” But they’re struggling, in large part, because since 2001 Lilly has raised the price of a vial of Humalog to about \$275, from \$35. Other insulin makers have raised prices similarly.

In Germany, the list price of a vial of Humalog is about \$55 — or \$45 if you buy five at a time — and that includes some taxes and markup fees. Why not just reduce the price in the United States to address said suffering? Instead, Lilly decided to come out with a new offering, a so-called authorized generic. This type of product is made by or under an agreement from the brand manufacturer. The medicines are exactly the same as the brand-name drug — often made in the same factory with the same equipment to the same formula. Only the name and the packaging are different. It is, perhaps, a sign of how desperate Americans are for something — anything — to counteract the escalating price of drugs that Lilly’s move was greeted with praise rather than a collective “Huh?”

Imagine if Apple sold a \$500 iPhone for \$250 if it was called, say, a yPhone, and simply lacked the elaborate white box and the little Apple logo on the back. That would be patently absurd. An iPhone in a brown paper bag is still an iPhone. And Humalog with a new name isn’t a generic — except according to the bizarre logic of the pharmaceutical industry. Like so many parts of our health care system, its existence has more to do with convoluted business arrangements than health.

Generics, as traditionally understood, are copies of brand-name drugs made by competing manufacturers once the original patent protection has expired. To be approved by the Food and Drug Administration, they must have the same active chemical ingredients as the brand drug and be absorbed equally into the blood, though they could look different and contain different inactive additives. Historically and in practice they tend also to be far cheaper, because the advent of generics often introduces robust competition into the market. That is why brand manufacturers sometimes produce an authorized generic once they lose patent protection. That way, they can compete at the lower price point, while preserving the original for those with extreme label loyalty. More recently, authorized generics like Lilly’s stem largely from a different strategy — based on the perverse ways money flows through our health system and who keeps the cash.

Over the past 20 years, drugmakers have continuously raised the price of some essential medicines in the United States because, well, they can in a country that doesn’t set drug prices. And they do — until the bad publicity catches up with them. Mylan got hauled before Congress in 2016 for raising the price of an EpiPen. Now it’s insulin’s turn. The other two major makers of brand-name insulin products — Novo Nordisk and Sanofi — have raised prices in

lockstep with Lilly. But they are based in Europe, so the Indiana-based Lilly has been the primary focus of angry protests here. Part of insulin's price rise in the United States is because of the middlemen who buy the drugs on behalf of insurers and hospitals and negotiate discounts off the list price for their clients. So Lilly often doesn't make the full \$275 a vial (though, since rebates are secret, we don't know how much less).

By selling an authorized generic, rather than merely lowering the brand's price, Lilly is essentially doing an end run around those middlemen and giving patients who don't purchase through an insurer another option. It is also making sure that if and when cheaper versions of Humalog emerge, it will have an offering to compete. In fact, a "biosimilar" version of Humalog already exists. It was introduced to the United States last year. And yet it costs around the same price as the brand-name drug. Why? It is made by Sanofi, which has no interest in starting a price war to lower costs.

Finally, Lilly has generated a few positive headlines. "Eli Lilly Will Sell Half-Price Version of Humalog, Its Best-Selling Insulin," this paper reported. Mylan effectively calmed its EpiPen PR crisis by introducing a cheaper authorized generic. Now Lilly, following a similar playbook, is hoping for a similar result. Will it work? Politicians and patients will decide. But they might well keep these two thoughts in mind: If the product being sold were electricity or gas for your car, a price rise of more than 600 percent over 15 years would be regarded as price gouging and wouldn't be tolerated. And in Germany and many other developed countries, there is no need for a \$137.35 vial of "authorized generic" for Humalog. At around \$50 a vial, Humalog as Humalog costs far less. [Source: Kaiser Health News | Elisabeth Rosenthal | March 27, 2019 ++]

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## **Measles ► Get Vaccinated if Not Done Twice in Childhood**

In the midst of a measles outbreak in the United States, public health officials are urging parents to get their children vaccinated, and for parents to make sure they're up to date on their own vaccinations. As of 28 MAR, there have been 387 confirmed cases of the potentially serious illness this year, according to the Centers for Disease Control and Prevention. In Rockland County, New York, officials announced a temporary ban on unvaccinated people gathering in enclosed public spaces, reporting that more than 80 percent of the individuals with measles had not been vaccinated.

Measles is a highly contagious virus that lives in the nose and throat mucus of an infected person. The virus, which is spread by air when an infected person breathes, coughs, or sneezes, can remain in the air for up to two hours after the infected individual leaves. The vaccine to protect against measles is called the MMR vaccine because it also protects against mumps and rubella. Two doses of the vaccine are recommended, said Dr. Margaret Ryan, a retired Navy captain and the medical director of the Pacific Region Vaccine Safety Hub of the Defense Health Agency's Immunization Healthcare Branch. According to the CDC, two doses of the MMR vaccine are about 97 percent effective in preventing measles, and one dose is about 93 percent effective.

"The MMR vaccine is a requirement for joining the service," Ryan said. "And all military family members should get the MMR vaccine along with other vaccines recommended by public health authorities such as the CDC. We strongly encourage and support protecting beneficiaries this way." Noting that the DHA follows CDC recommendations, Ryan said children should get the first dose of the MMR vaccine at age 12 to 15 months. The second dose follows at least 28 days later, but usually between the ages of 4 and 6. Adults who didn't receive two vaccine doses in childhood should also get at least one dose, she said. "Those who are uncertain of their childhood vaccination history can get a blood test to confirm they're protected, or get the MMR vaccine," Ryan said. "Generally, it's safe to get extra doses."

The MMR vaccine is especially important for those who are traveling overseas. According to the World Health Organization, while deaths from measles have decreased significantly in recent years, the illness remains common, particularly in developing countries. According to the CDC, many of the recent U.S. cases of measles have been linked

to visits to Israel, Ukraine, and other countries where large outbreaks have occurred. People who should not get the vaccine include those who are pregnant, immune-compromised, or allergic to a component of the MMR vaccine, Ryan said. According to the CDC, allergic reactions are rare – about 1 in a million doses – and would occur anywhere from a few minutes to a few hours after the vaccination.

Some parents mistakenly believe the MMR vaccine is connected to autism spectrum disorders. However, a large body of scientific research has proven there is no link between vaccines and the developmental disorder, even in children at high risk. While most people don't experience side effects from receiving the MMR vaccine, some may get a mild fever or redness, swelling, or pain at the injection site, Ryan said. "These kinds of symptoms are less common after the second dose," she said, "and if they occur, they usually resolve over a few days."

Coming down with measles is uncomfortable at best. The illness causes a rash and high fever. Further, approximately 30 percent of measles patients have complications including pneumonia or encephalitis, which is inflammation of the brain. Ryan said about 1 in every 500 people who contract measles dies of the infection. CDC data showed 372 cases in the civilian population in 2018. In 2017, there were no confirmed measles cases in the Military Health System, compared with 120 in the civilian population. The October 2017 Medical Surveillance Monthly Report includes data from 2010 to 2016 and can be accessed [here](#). [Source: Health.mil | April 4, 2019 ++]

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## **Prescription Drug Costs Update 28 ► Some Annual Rx Prices Exceed Users Retirement Savings**

The total cost for a single year of treatment with the nation's most expensive specialty drugs can cost more than the entire retirement savings for many retirees. The annual cost of the cancer drug Idhifa, for example, is \$300,858. According to a new study by the non-partisan Kaiser Family Foundation, the median out-of-pocket cost that Medicare Part D beneficiaries will pay out-of-pocket for specialty drugs in 2019 would be \$16,551. Patients suffering from multiple sclerosis could pay an estimated out-of-pocket of \$7,409 in 2019 for Glatiramer acetate. Even on the "low side," the annual out-of-pocket for Hepatitis C drug, Zepatier runs \$2,622.

The explosive cost of specialty drugs, that offer major treatment advances for people with life-threatening diseases, is not only threatening access to these treatments, but threatens to drain retirement savings, and leave widows and widowers in poverty after the death of a spouse. Unlike Medicare Advantage plans, and health insurance plans covering working-age adults, Medicare Part D has no annual out-of-pocket maximum to protect people with the highest drug costs.

Specialty-tier drugs are defined by Medicare, as those that cost more than \$670 per month in 2019, and include drugs used to treat cancer, hepatitis C, multiple sclerosis (MS), and rheumatoid arthritis. Even when Part D enrollees reach the Medicare Part D catastrophic coverage phase, when co-insurance drops to 5%, beneficiaries who take these drugs can continue to face thousands of dollars in annual out-of-pocket costs, according to the Kaiser study. The study found that annual out-of-pocket costs for specialty drugs in 2019 are expected to average \$7,994 across the 28 specialty-tier drugs that are covered by drug plans.

Prices like these are not only unaffordable for most Medicare recipients, these costs also place pressure on Medicare's finances, since Medicare pays 80% of Part D costs during the catastrophic phase of coverage. Although drug plans vary significantly, the 2019 "standard Part D benefit" has a \$415 deductible and a 25% co-insurance up to an initial coverage limit of \$3,820 in total drug costs. That includes both what consumers and their drug plans pay. Once total costs exceed that amount, beneficiaries hit the Part D "doughnut hole" or coverage gap. Under that stage of coverage, beneficiaries pay 25% coinsurance on the discounted price of brand name drugs, and 37% co-insurance for generics until they have spent a total out-of-pocket of \$5,100. At that point beneficiaries enter the catastrophic phase of coverage, but are still on the hook for 5% of the cost of their prescriptions.

President Trump recently released a proposal that could change the way drugs are sold in the U.S. Patients have been forced to pay out-of-pocket costs based on the rising list price of drugs. The proposal would require that often-secretive discounts or rebates, received by pharmacy benefit managers from drug companies, would have to be credited at the pharmacy when a patient fills a prescription. For patients who need expensive drugs, out-of-pocket costs are likely to go down. But not all beneficiaries will come out ahead. Some treatments have little or no competition, and patients needing those drugs might not see any extra savings. And for people who don't take pricey drugs, monthly Part D costs are likely to rise because premiums are expected to go up when insurers won't be able to keep rebates to improve bottom lines.

Several new bills have recently been introduced in Congress that would reduce prescription drug costs. A number of them have bipartisan support. To read more details about these bills see — [“Stories About High Drug Costs Lead To Congressional Investigation of Pharmaceutical Pricing.”](#) How much are you spending on prescription drugs? TREA is asking readers to take their [2019 Senior Survey](#) if their pharmacy needs are not being filled by the VA. [Source: The Senior Citizens League| April 4, 2019 ++]

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## **TRICARE Podcast 496 ► Donor Milk - Your Environment & Your Health - Nurse Advice Line**

**Banked Donor Milk** -- TRICARE recently issued new policy that covers prescribed banked donor milk for infants with certain serious health conditions. Your baby and you must meet certain criteria for TRICARE to cover banked donor milk. Covered banked donor milk comes from human milk banks accredited by the Human Milk Banking Association of North America. TRICARE won't pay for milk you get from milk banks that are not accredited by the Human Milk Banking Association of North America. You can only find these accredited milk banks in the U.S. and Canada. Donor milk may be covered if your baby has a serious health condition, such as:

- Born at a very low birth weight;
- A disorder or surgery where the baby's digestive needs require additional support;
- Diagnosed with failure-to-thrive; and
- Low blood sugar

For a complete list of serious health conditions that apply, visit [www.TRICARE.mil/milkbank](http://www.TRICARE.mil/milkbank). If your baby has any of these conditions and your own milk isn't available or isn't good enough in quantity or quality to meet your baby's needs, then you may be eligible for banked donor milk. TRICARE may also cover banked donor milk in cases where the birth mother is unavailable and the baby has a serious health condition. This could be due to adoption, deployment of the mother, or maternal death. For more information about the new coverage, read the article, “TRICARE Covers Banked Donor Milk for Sick Infants,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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**Your Environment and Your Health** -- If you're experiencing respiratory illnesses, such as asthma, pneumonia, sinus infections, or other similar conditions, it could stem from mold exposure. Mold is a type of fungus that's found indoors and outdoors that thrives in warm, damp, and humid conditions. For some people, exposure to molds can lead to symptoms, like stuffy nose, wheezing, red or itchy eyes, and red or itchy skin. If you have symptoms, go to your doctor. Tell your doctor that you live or work in an area where you may be exposed to mold. TRICARE covers the screenings, services, and supplies needed to diagnose and treat allergies, asthma, and respiratory illnesses.

Also, blood lead level screenings are available for young beneficiaries who are at a high risk for lead exposure. When exposed to lead, multiple systems in the body can be affected. However, the symptoms aren't always obvious. More noticeable symptoms, like weakness or memory loss, result from high exposure to lead in a short period of time. A blood lead test is the only way to determine if your child has a high lead level. Take steps to protect your family

from exposure to mold and lead. For more information, read the article, “Your Environment and Your Body: How Exposure to Mold and Lead May Impact Your Health,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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**Military Health System Nurse Advice Line** -- If you’re worried about your sick child or need health care advice while traveling, you can use the Military Health System Nurse Advice Line at [www.MHSNURSEADVICELINE.com](http://www.MHSNURSEADVICELINE.com). A registered nurse is available 24/7 to:

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

The Military Health System 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. You can web chat, video chat, or call and speak with a nurse. The Nurse Advice Line should not be used for emergencies. Learn more about this 24/7 resource at [www.MHSNURSEADVICELINE.com](http://www.MHSNURSEADVICELINE.com).

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | April 5, 2019 ++]

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## **TRICARE Podcast 497 ► Children's Health Month - April Pharmacy Webinar - Breastfeeding**

**Military Children's Health Month** -- April is Military Children’s Health Month. During April, the Department of Defense recognizes the unique contributions of the military child. The overall health and wellness of military children is key to the success and happiness of military families. TRICARE covers well-child care for children up to age 6, meaning from birth through age 5. Well-child care services include:

- Routine newborn care,
- History and physical exams to include clinical screenings,
- Developmental and behavioral assessments,
- Routine vaccinations, and
- Routine eye exams

TRICARE covers age-appropriate vaccines as recommended by the Centers for Disease Control and Prevention. Make sure to speak with your child’s health care provider about staying up-to-date on vaccinations. If you aren’t sure if TRICARE covers a vaccine you need, talk to your health care provider or contact your TRICARE regional contractor. You can get covered vaccines from any TRICARE-authorized provider at no cost to you. For more on TRICARE coverage for your child, read the article, “Keeping Your Military Child Healthy with TRICARE,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news). Take command of your and your family’s health this year.

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**April TRICARE Pharmacy Webinar** -- Do you have questions about your pharmacy benefit or your prescription drugs? Join the next TRICARE webinar on April 25th, from 1 to 2 p.m. eastern time. This webinar, titled “Make the Most of Your TRICARE Pharmacy Benefit,” will discuss how to fill your prescriptions and manage your prescriptions, as well as pharmacy covered services, costs, and more. A pharmacy expert will provide detailed information about the TRICARE Pharmacy Program and answer your questions.

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same pharmacy coverage with any TRICARE health plan, except the US Family Health Plan. The TRICARE



pharmacy contractor, Express Scripts, Inc., manages TRICARE prescriptions. With the TRICARE Pharmacy Program, you have four options for filling your prescriptions:

- Military pharmacies,
- TRICARE Pharmacy Home Delivery,
- TRICARE retail network pharmacies, and
- Non-network pharmacies

Learn more about your pharmacy options and register for the webinar in the article, “Join April 25 Webinar on TRICARE Pharmacy Program,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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**Breastfeeding Supplies and Services** -- TRICARE recently revised coverage regarding breastfeeding supplies and services. The policy now clarifies the specific types of breast pumps and supplies covered. The updated policy also added coverage for two additional breastfeeding supplies. TRICARE continues to cover breast pumps, breast pump supplies, and breastfeeding counseling at no cost for new and adoptive mothers. However, new limits and exclusions apply.

Elan Green, acting chief of the Health Plan Design Branch for TRICARE Health Plan at the Defense Health Agency, says the new changes enhance and modernize the TRICARE benefit.

- TRICARE added a payment cap for manual and standard electric breast pumps. All related supplies needed for the operation of the breast pump are included in the cap amount.
- TRICARE put limits on the amount and frequency of replacement supplies. You now need a new prescription from your health care provider for replacement supplies over the new limits.
- TRICARE reduced the number of covered breast pump kits from two to one per birth event.
- Finally, TRICARE added coverage for one supplemental nursing system and two sets of nipple shields per birth event.

Learn more about the benefit updates in the article, “TRICARE Updates Coverage for Breastfeeding Supplies, Services,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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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> | March 21, 2019 ++]

## \* Finances \*



## Assisted Living ► Costs Dependent on Care Level Needed

As you're weighing senior care options for yourself or an elderly loved one, cost is likely a top deciding factor. Depending on what level of care is needed, assisted living can be much more affordable than long-term in-home care

or nursing home care. The monthly rates assisted living communities charge can vary widely depending on the location, amenities offered, level of care required and other factors, and typically range from \$3,000 to \$6,000 on average, according to Genworth's 2018 [Cost of Care Survey](#).

By clicking on the state you think you think you or your loved one will be needing assisted living in at <https://www.caring.com/senior-living/assisted-living/how-to-pay> you can review the most recent averages for assisted living cost using data from Genworth's 2018 Cost of Care Survey. The figures represent the average monthly costs of a private, one-bedroom unit in an assisted living community in each state. The cost of assisted living can seem overwhelming at first glance. However, compared to the average cost of a nursing home (\$5,000 to \$10,000 per month) or in-home care (about \$4,000 per month for 40 hours of care per week), assisted living is often one of the more affordable and convenient options if you or your loved one doesn't need close medical supervision.

Many assisted living facilities base their pricing structure on the level of care that each resident requires. A resident who doesn't require any specialized care can expect to pay less than someone who needs verbal instructions, reminders, or assistance with activities of daily living such as bathing, toileting or dressing. However, if a person needs hands-on care, such as help getting around, feeding themselves, or takes a great deal of medication (six to seven prescriptions is often the threshold), the cost increases subsequently. And one's needs change during their time in a senior care community, the monthly cost can be expected to fluctuate. However, most facilities provide a detailed list of pricing and levels of care, both at the time of move-in and annually, or if requested during a care review.

### **How Are Care Levels Assessed?**

Although the components of each level of care vary from facility to facility, there are some basic guidelines. Many assisted living facilities use a point system to determine a resident's required level of care. No cost-of-care fee applies if the resident is considered independent and doesn't require any help. This can also apply to residents who only need verbal instructions to complete the activities of daily living (ADLs). Residents who do require care are assessed prior to moving into the facility. The components that typically determine the level of care a resident requires are listed below.

- **Bathing** -- There are two factors to consider regarding a resident's bathing needs: Does the person require help showering or bathing and how often do they require help? For example, a resident who needs help washing and drying her hair on a weekly basis would require a lower level of care than a resident who requires help with all bathing activities.
- **Clothing** -- An assisted living facility will want to know if a resident can dress without assistance. The two factors regarding clothing are the ability to dress themselves (e.g., zipping, buttoning, and moving one's body) and the ability to make good choices, such as picking appropriate clothing for the weather or occasion
- **Grooming** -- includes remembering and having the independent ability to brush hair, brush teeth, and shave
- **Mobility** -- Assisted living facilities need to determine how much help a new resident needs in terms of getting around. This includes Walking, Standing up from a seated position, and Climbing stairs
- **Continuance** -- Residents who are able to manage their incontinence without assistance (e.g., a resident who is able to change his or her own liner or diaper) shouldn't have this service factored into the price of care. Residents who require help with their supplies will be charged. Higher levels of care include residents who exhibit behavioral issues around their incontinence; for example, a resident who refuses to let aides change his or her diapers. It is common for facilities to price incontinence care according to an individual resident's needs as a separate service.
- **Caregivers** -- A resident who requires care from multiple caregivers simultaneously is likely to be assessed at a higher level of care. Some situations that would require multiple caregivers include:
  - A resident who needs a high level of pain management
  - A resident who is combative when receiving assistance in bathing or having his or her diaper changed
  - A resident who has a tendency to wander or leave the facility

- A resident who is at a very high risk for falls
- A resident who requires assistance with physical therapy exercises
- **Eating** -- Residents who require eating assistance can fall into all levels of care. The lowest level includes residents who can feed themselves but need help cutting up food into bite-sized pieces. Higher levels of care might require a caregiver to be present during all mealtimes, either because the resident is physically unable to eat independently or because he or she is at risk for choking. Some residents may be placed at a higher level of care if they have issues with consuming or hoarding food items that present a dietary, safety, or medical hazard.
- **Medication** -- Lower levels of care provide assistance in keeping prescriptions filled and supervising or administering medications taken orally or in an inhaled form. Higher levels of care are for residents who require help with injectable medications and for those who require nursing supervision. Some facilities also place residents who require advanced medication management on a higher level of care. This typically happens when a facility has a specified number of medications that determines the threshold.
- **Dementia** -- Residents with Alzheimer’s or dementia usually require a higher level of care. Since dementia tends to be progressive, these residents will need to be reassessed regularly. Most facilities determine a resident’s needs by considering the following criteria:
  - **Diagnosis:** Has the resident been diagnosed with dementia? If so, how severe is it?
  - **Behavior:** Does the resident exhibit combative or inappropriate behaviors?
  - **Monitoring:** Does the resident need to be watched very often, or are a few daily checks sufficient—such as in the morning, evenings, and a few times throughout the day?
  - Some facilities have devices to track residents with dementia, which can help reduce the workload on caregivers and potentially the cost for residents.

**Laundry** -- This service is sometimes included in the monthly rate, but sometimes it’s charged separately. Every facility has a different policy, so make sure to ask.

[Source: <https://www.caring.com/senior-living/assisted-living/how-to-pay> | April 2019 ++]

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## **Reserve Pensions ► Delayed | Beleaguered Workforce and Outdated Technology**

Several retired members of the Air National Guard and the Air Force Reserve say they have struggled to receive their pensions, a problem that military officials attribute to a beleaguered workforce and technology that one former general called "shamefully outdated." Some retirees say they have waited months to receive the financial support and health benefits owed to them after 20 years of service. NBC News spoke with half a dozen former Air National Guard and Reserve members who in the last two years have waited weeks or months past the date of when they expected to receive their pension. Some eventually received their money but had to endure months of no income while waiting.

In interviews, the retired service members say they are forced to endlessly navigate automated phone systems for hours and receive generic email responses when they request specific details about the state of their pensions. “I worked so hard. I showed up. I did the best job I could for my patients in Air Force hospitals, and this was a benefit that I never thought I would have to beg and plead and fight to get,” said retired Lt. Col. Jackie Brich, who received her benefits and back pay more than six months after they were due. Current and former military officials describe a system that is susceptible to a pileup of requests because of technology issues and overworked employees. Retired Brig. Gen. Jeff Cashman, who served as the director of the National Guard Manpower, Personnel and Services until 2017, told NBC News that the technology element remains a major hurdle, calling it a “handicap” and “shamefully outdated.”

The service is regularly forced to turn to manpower surges, with the latest happening in February, Cashman explained, to “treat the worst of the symptoms without addressing the underlying cause.” “The Air Force is so crippled by bad pay and personnel IT systems that we have abandoned excellence and resigned ourselves to aspirational goals of ‘only 1 or 2 months late,’” Cashman said. The Air Reserve Personnel Center, which manages the records of Air National Guard and Reserve service members and handles retirement requests, said in a news release last week that it allocated additional manpower in February “to reduce the inventory of retirement applications for Guard and Reserve members turning 60 years of age.” Maj. Joseph Simms, a spokesman for the personnel center, told NBC News that the agency had to bring in 12 additional technicians to work on a backlog of 2,200 applications that stretched from August 2018 to February. More than half of the 33 technicians worked six 10-hour days each week of February to catch up.

The reason for the backlog, Simms said, is a mix of problems that included a sudden loss of its trained workforce and the agency's need to maintain a call center until August — which it supported since at least 2015. But Christine Lynn, the center's deputy director of personnel and total force services, added that the personnel center faces ongoing issues with its Military Personnel Data System, which the Air Force uses to manage its personnel records and to maintain data from a member's career. Sometimes technicians simply can't log in, an issue that can last for days but which the center has little control over because it is a system managed by a separate entity. “It happens fairly consistently, sadly,” Lynn said. But she said that after a self-audit in October prompted by the delays, the personnel center has worked to streamline the process by reallocating its workflow and pursue elements of automation, which are currently in their testing phase. “We feel confident that we are going to be able to provide better service to our customers now,” she said, though noting that they would still face the delays because of the data system.

Rep. Tim Ryan, D-Ohio, who announced last week that he was running for president, said that his staff had briefed him on the issue and that he hoped to ensure that the Air Force Personnel Center receives a modernized system so that retirement orders can be sent out on time. He said he hopes to push the issue forward in the House Appropriations Committee, on which he serves. “Before we give them money, we want to make sure they get the job done,” Ryan said of the Defense Department. “We don't want to hear excuses. People retire. You account for it. You plan for it and you make sure retirees are getting their payment on time. You hire and fill positions accordingly to make sure that goal is being met.”

Paul Blanzly is one veteran who is still waiting. He served two tours in Afghanistan before he retired from the Air National Guard in 2013 after 30 years in the military. Because of his tours overseas, he is eligible for retirement early — which should have been more than six months ago. “It's very frustrating for me that I can't do anything to help myself or help these other airmen,” Blanzly said. “And it's really frustrating that our senior leadership aren't doing their jobs.” While Blanzly still hasn't received his pension, he said he is now starting to help a friend from his time in the service navigate his own retirement application. The friend's 60th birthday, when benefits should be disbursed, is in July. “I'm going to try and walk him through that system, so he gets started well ahead of time,” Blanzly said. “I just hope they'll do a better job for him.” [Source: NBC | Phil McCausland | April 11, 2019 ++]

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## **IRS Audit Update 09 ► Mississippi Has The Highest Audit Rate In The Country**

If you live in Mississippi, consider giving your tax return an extra look before you hit the send button. The state has the highest audit rate in the country, according to a recent study published in the journal *Tax Notes*. Mississippi probably seems like an unlikely candidate for so many audits. But study author Kim M. Bloomquist found that audits are especially high in many parts of the Magnolia State because many citizens there are poor and thus claim the earned income tax credit (EITC).

This credit is designed to help working people with low to moderate income, according to the IRS. To claim it for 2018, your adjusted gross income must be less than a range of qualifying amounts from \$15,270 to \$54,884, depending on your tax filing status and the number of qualifying children claimed. According to a ProPublica summary of

Bloomquist’s research, the high number of audits in Mississippi is the result of “pressure from congressional Republicans to root out incorrect payments of the credit.” Mississippi’s Humphreys County is ground zero for this effort, ProPublica reports. It is the most audited county in the nation. More than half of taxpayers in the county claim the EITC. According to ProPublica:

*“The five counties with the highest audit rates are all predominantly African American, rural counties in the Deep South. The audit rate is also very high in South Texas’ largely Hispanic counties and in counties with Native American reservations, such as in South Dakota. Primarily poor, white counties, such as those in eastern Kentucky in Appalachia, also have elevated audit rates.”*

This is not the first time the IRS has been accused of targeting a specific group of taxpayers. Several years ago, the agency was embroiled in controversy for “heightened scrutiny” of requests for tax-exempt status from organizations with conservative political leanings. The IRS eventually apologized for that. Regardless of where you live — and which credits you claim — you can reduce your odds of being audited by taking a few simple steps. For example, trying to hire tax preparation on the cheap might backfire and get you audited, as reported in [“Tax Hacks 2019: 6 Missteps That Will Get You Audited.”](#) If you’re retired, you may face additional audit risks. To learn more about these potential pitfalls, read [“Retirees, Beware These 7 Tax Audit Red Flags.”](#) [Source: MoneyTalksNews | Chris Kissell | April 10, 2019 ++]

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## **State Tax Comparisons Update 06 ► Worst and Best for Low-Income Residents**

Where you live can make a big difference in how far your money goes. The cost of living expenses such as housing and food can eat into your budget a lot more in some places than others, and state taxes can also vary widely. If you don’t make much money, you could easily find yourself struggling more in some states than in others. WalletHub recently put together a study detailing the way that taxes in each state and the District of Columbia affect the income of low-, middle- and high-income residents. The study ranked the states and D.C. based on the total tax burden as a percentage of income for each type of earner. Following are the five worst and five best states when it comes to the tax impact on residents with a low income, which WalletHub defined as \$25,000.

### **No. 5 worst state: Indiana**

- Sales and excise tax as a percentage of income: 6.16%
- Property tax as a percentage of income: 2.79%
- Income tax as a percentage of income: 2.88%
- Total tax burden as a percentage of income: 11.82%

Indiana is the fifth-worst state for taxation of residents with a low income. Sales and excise taxes hit these residents particularly hard. Indeed, the Hoosier State’s statewide sales tax rate of 7% is one of the highest in the nation, according to the Sales Tax Institute.

### **No. 4 worst state: Pennsylvania**

- Sales and excise tax as a percentage of income: 5.55%
- Property tax as a percentage of income: 3.15%
- Income tax as a percentage of income: 3.36%
- Total tax burden as a percentage of income: 12.06%

Not only is Pennsylvania one of the five worst states in which to be a low-income taxpayer, it is also one of the five worst states for taxpayers with middle incomes, which WalletHub defined as annual earnings of \$50,000. For low-income residents, sales and excise taxes constitute the greatest share of their total burden. Pennsylvania levies a

statewide sales tax of 6%, and some local governments also levy a sales tax of as high as 2%, according to the Sales Tax Institute. That means the combined sales tax rate is as high as 8% in some parts of the state.

### **No. 3 worst state: Hawaii**

- Sales and excise tax as a percentage of income: 8.43%
- Property tax as a percentage of income: 2.42%
- Income tax as a percentage of income: 2.09%
- Total tax burden as a percentage of income: 12.94%

The Aloha State has the lowest effective real-estate property tax rate in the country, according to a separate recent analysis by WalletHub, as we recently reported in “This Surprising State Has the Lowest Property Tax Burden.” Despite this, Hawaii ranks rather low — coming in at third-worst for both low- and middle-income residents — when it comes to the state’s total tax burden as a percentage of those residents’ income.

### **No. 2 worst state: Illinois**

- Sales and excise tax as a percentage of income: 5.79%
- Property tax as a percentage of income: 5.10%
- Income tax as a percentage of income: 2.28%
- Total tax burden as a percentage of income: 13.18%

Not only is Illinois one of the worst places to earn a low income when it comes to taxes, but it also ranks second-worst for residents with middle incomes and third-worst for those with high incomes, which WalletHub defined as \$150,000. It seems that no matter how much you earn in Illinois, it’s a bit of a struggle.

### **No. 1 worst state: Washington**

- Sales and excise tax as a percentage of income: 11.14%
- Property tax as a percentage of income: 3.45%
- Income tax as a percentage of income: 0%
- Total tax burden as a percentage of income: 14.59%

If you don’t like having an income tax, Washington can be a great choice. It’s one of the seven U.S. states that do not levy any income taxes, as we recently reported in “Hate Income Taxes? Be Glad You Don’t Live in These 6 Places.” However, property taxes and especially sales taxes can be problematic for low-income residents here. In fact, state taxes in the Evergreen State are quite regressive overall: While the total tax burden eats up 14.59% of the earnings of low-income residents, it claims 11.26% of the earnings of middle-income residents and only 7.32% of high-income residents’ earnings.

### **No. 5 best state: South Carolina**

- Sales and excise tax as a percentage of income: 4.78%
- Property tax as a percentage of income: 2.41%
- Income tax as a percentage of income: 0.81%
- Total tax burden as a percentage of income: 7.99%

Like Hawaii, South Carolina has one of the lowest effective real-estate property tax rates in the United States, according to a separate recent analysis by WalletHub. Overall, South Carolina is also one of the best states in which to be a low-income resident when it comes to the share of earnings claimed by taxes.

### **No. 4 best state: Utah**

- Sales and excise tax as a percentage of income: 4.67%
- Property tax as a percentage of income: 1.65%
- Income tax as a percentage of income: 1.31%
- Total tax burden as a percentage of income: 7.63%

Utah isn't just one of the best places to be a low-income taxpayer. Utah is a state where there isn't a lot of difference in the tax impact on residents overall, no matter how much you earn. Taxes take up 7.63% of the earnings of low-income residents, compared with 7.75% for middle-income residents and 7.93% for high-income residents. One bummer for retirees, though: Utah is one of a handful of states that tax Social Security retirement benefits, as we recently reported in "13 States That Tax Social Security Benefits."

### No. 3 best state: Montana

- Sales and excise tax as a percentage of income: 1.7%
- Property tax as a percentage of income: 3.73%
- Income tax as a percentage of income: 1.33%
- Total tax burden as a percentage of income: 6.77%

With sales and income taxes taking a smaller share of their earnings, low-income residents have it a little easier in the Treasure State than most other parts of the U.S. Montana is also one of the best states to make a middle income, ranking No. 3 for those residents as well. Like Utah, however, Montana is one of the 13 states that tax Social Security income.

### No. 2 best state: Alaska

- Sales and excise tax as a percentage of income: 2.68%
- Property tax as a percentage of income: 3.19%
- Income tax as a percentage of income: 0%
- Total tax burden as a percentage of income: 5.87%

Alaska is one of the best places to live for taxes, no matter your income level. In fact, while it is the second-best state for low-income residents when it comes to taxes, it also is the best state for the tax impact on middle- and high-income residents. Being one of the seven states without a statewide income tax definitely helps.

### No. 1 best state: Delaware

- Sales and excise tax as a percentage of income: 2.06%
- Property tax as a percentage of income: 1.63%
- Income tax as a percentage of income: 1.54%
- Total tax burden as a percentage of income: 5.24%

Not only is Delaware the best state for the tax impact on low income residents, it also ranks No. 2 for how taxes affect those with a middle-income level. Perhaps not surprisingly, Delaware also has one of the lowest effective real-estate property tax burdens in the country, a separate recent analysis by WalletHub found.

[Source: MoneyTalksNews | Miranda Marquit | April 9, 2019 ++]

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## Retiree Health Care Cost ► Estimated Lifetime Need as of 2019

A couple retiring this year would need more than a quarter of a million dollars simply to cover medical costs during their golden years, Fidelity Investments reports. A 65-year-old man who retires this year would need \$135,000 for health care expenses throughout his retirement, according to Fidelity's latest annual estimates, which the company released this week. A 65-year-old woman in the same situation would need \$150,000. The combined total of \$285,000 for that hypothetical couple represents an increase of 3.6% over the past two years. The good news is that's a lot less than the increase over the prior two years: Fidelity's combined estimate grew from \$245,000 in 2015 to \$275,000 in 2017 — an increase of 12.2%.

The bad news is that the latest estimates do not include all health-related expenses. They exclude over-the-counter medications, most dental services and long-term care. More bad news: Fidelity's estimates are based on the assumption that the retirees are eligible for the federally subsidized Medicare health insurance program. So, a couple who want to retire before 65 — the age at which you generally become eligible for Medicare — would likely need more than that estimated \$285,000 to fund medical expenses in retirement. It's worth noting, however, that Fidelity's estimates assume that the retirees chose Original Medicare, also referred to as traditional Medicare, rather than Medicare Advantage. The former type of Medicare plan tends to cover fewer expenses than the latter.

One way to get around the astronomical cost of health care in the U.S. is to retire abroad. Last year, the publication *International Living* named Costa Rica the best country in the world for retirees in large part due to its cheap but modern national health care system. If leaving the country sounds a little too drastic for you, consider a health care savings account (HSA) if you're eligible for one. Saving money in an HSA enables you to avoid ever paying taxes on that money. You get a tax deduction for the money you put into the account. Then, the earnings grow tax-free. And, as long as you use it for qualified health care expenses, you don't pay taxes on the money you withdraw from the account. It's truly tax-free.

Additionally, if you open your HSA with a custodian like [Lively](#), which allows you to invest the money in your account, your HSA can double as a retirement savings account. HSAs are not subject to a use-it-or-lose-it provision like health flexible spending accounts, or FSAs. So, you can basically leave your money in an HSA indefinitely, letting it grow. In fact, if you saved money in an HSA throughout your working lifetime, you just might have enough to cover six figures worth of medical expenses by the time you reach retirement. According to Fidelity Investments, it's possible for a 35-year-old couple to save up about \$288,000 by the time they reach retirement if they put \$2,820 in an HSA each year for 30 years. That assumes the couple earns a 7% return on the money in their HSA — which is plausible if they invest it. [Source: MoneyTalksNews | Karla Bowsher | April 4, 2019 ++]

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## Marriage Money Management ► Four Approaches

You're driving down the road, oblivious to any potential danger, and begin to change lanes. There's nothing quite like the adrenaline rush and shock you feel when you nearly avoid a catastrophic crash with a vehicle lurking in your blind spot. Several years USAA's J.J. Montanaro and his wife experienced one of those moments with their family finances. When it happened, they had been married more than 10 years. They had long past settled into a financial routine and things were good – or so he thought. Unbeknownst to him, they had a cash-management conflict. The blind spot: His wife was frustrated because she didn't feel like she had money she could call her own. Both their paychecks went into a single joint account from which all expenses were paid. He was happy and thought she was too, but he was wrong.

How do you and your spouse manage your money? Is it working? Are you sure, or could you be blissfully ignorant like he was? As you take a second look at your cash-management options, weigh these four approaches:

**1. Do everything together.** It would seem that using joint accounts indicates a healthy relationship. With this approach, you have a single account that serves as the hub for all your month-to-month finances. Over J.J.'s 20-plus years in financial planning, this is what he had seen most often. However, as his own experience showed, it's not always the best approach. Your spouse may want the freedom to go on a shopping spree, buy gifts or just have some fun money that's all their own.

**2. Keep some and contribute.** Sometimes dual-income couples set up a joint bill-paying account to which they will each contribute a specified amount. The household bills are paid from this account, but they keep the rest of their cash in an individual account. J.J. noticed this approach has worked well for a number of couples on their second marriage. While they are embarking on a new “merger,” this approach seems to appeal to couples giving marriage another go.



3. **Divide and conquer.** Here, you each manage your own accounts and agree on how you'll split the bills. Essentially, each spouse controls his or her own cash, and a strategy is developed to meet joint obligations. This approach provides the maximum amount of individual autonomy, and J.J. seen it most often in couples that married late. Typically, they were well into their 30s with their own professional lives, financial habits and obligations they brought to the marriage.

4. **The chief financial officer.** In some cases, one member of the marital team holds sway over everything. That person's name is on the accounts; he or she pays all the bills and manages the money. J.J. is not a big fan of this because, in his mind, money management is a team game. However, if this is your chosen approach, it's important to ensure that the non-CFO is involved and understands what's happening on the financial front.

As J.J. learned, there's no right answer to how you manage your money. You've got to find your own sweet spot. J.J.'s story had a happy ending. His wife set up her own checking account, and each pay period they automatically transfer \$125 from their joint account to her account. This small move paid big dividends. She's content and feels like she has some of her own money. Hand in hand, they continue down the road to financial security. [Source: The American Legion | J. J. Montanaro | February 20, 2019 ++]

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## Batteries Update 01 ► Rechargeable vs. Disposable

Before you pick up another blister pack of disposable AA batteries, stop to consider whether rechargeable AA batteries may be a better value. While they can get a bad rap, the latest and best rechargeable batteries can be just as good as their traditional counterparts. And though they're still more expensive than disposable batteries, prices are going down. But are rechargeables the right choice for you? Let's go over what you need to know to get the best rechargeable batteries.



### What are rechargeable batteries?

Rechargeable batteries are batteries that can be used hundreds or thousands of times, while disposable batteries need to be tossed out when they've been drained. Today's rechargeable batteries are typically nickel-metal hydride, or NiMH, and they can have as much — or even more — power than traditional alkaline batteries. Although battery capacity varies among brands and models, NiMH AA batteries usually have 1,000 to 2,700 mAh (milliampere hours) worth of power. Disposable alkaline batteries tend to have around 2,400 mAh. In addition to having plenty of juice, rechargeable models are particularly good at providing power for high-power devices that can chew through alkaline batteries.

Most NiMH batteries are now low self-discharge, which means they'll hold a charge for a long time even when they're sitting on a shelf. This has been a big problem for rechargeable batteries in the past, because you could find them dead when you needed them. But today's rechargeables will hold charges for a year or more. Rayovac and Energizer even advertise their batteries will stay charged for five years. You can also expect any rechargeable batteries you buy to be pre-charged and work right out of the package.

Brand matters, though not necessarily in the way you think. Some battery brands perform better than others, but some off-brand batteries are made on the same manufacturing lines as their brand-name counterparts. For example, Costco's Kirkland-brand batteries are made by Duracell, and Ikea Ladda rechargeables supposedly come off the same assembly line as Panasonic Eneloop rechargeables. You want to buy a good brand, but sometimes generic battery brands are good brands.

## How much do rechargeable batteries cost?

In most cases, one rechargeable battery costs about what four or five standard batteries cost. But even though traditional AA batteries can cost as little as 30 cents each, that adds up if you go through a lot of them. Depending on how many batteries you go through a year, the best AA batteries may be rechargeable AA batteries. To pick the best battery value, the following compares prices and features of the common AA battery. Whether you're looking for the best AA battery or the best AAA battery, these prices should be a good guideline.

- **Panasonic Eneloop AA rechargeable batteries** -- have received good marks from several reviewers, including Wirecutter and Reviewed. The high-end Eneloop Pro also has more capacity than most rechargeables, at 2,550 mAh. However, it's pricey — the Eneloop Pro is the most expensive battery on this list. Both Energizer and Amazon rechargeable AA batteries perform similarly for a lower price. Still, if you want a rechargeable battery with a long life, Panasonic Eneloops are a solid choice. And if you watch for them to go on sale, sometimes they're priced in line with the competition.
  - Battery capacity: 2,000 mAh or 2,550 mAh
  - 2,000 mAh 8-pack price: \$26.98 (\$3.37 each)
  - 2,550 mAh 8-pack price: \$33.68 (\$4.21 each)
  - 2,000 mAh 4-pack price with charger: \$17.99

For comparison, Panasonic non-rechargeable AAs cost about 84 cents each, so you'd have to use four or five Eneloop charges before you matched the cost of a single standard battery. However, if you consider the cost of the charger, Eneloop comes out ahead: A four-pack of 2,000 mAh batteries with a charger comes at a lower price than other charger bundles.

- **Energizer AA rechargeable batteries** -- the top picks from Wirecutter, due to a high capacity and long shelf life. Their top capacity is 2,300 mAh, so they have a little less power than Panasonic Eneloop Pros. But Energizer promises they'll hold a charge for five years, so you'll find them ready to go even if they've been sitting in your kitchen junk drawer.
  - Battery capacity: 2,000 mAh or 2,300 mAh
  - 2,000 mAh 8-pack price: \$18.57 (\$2.32 each)
  - 2,300 mAh 8-pack price: \$19.99 (\$2.50 each)
  - 2,000 mAh 4-pack price with charger: \$18.19

Energizer's standard batteries are around a quarter of the price of the 2,300 mAh rechargeables, at 62 cents each. So, you'd go through four charges before saving money. They offer good performance for a modest up-front price.

- **AmazonBasics AA rechargeable batteries** -- Don't discount AmazonBasics as a knockoff brand — these are great batteries for a great price. You can choose between 2,000 mAh and a high-capacity 2,400 mAh model, both of which have low prices compared to similar batteries.
  - Battery capacity: 2,000 mAh or 2,400 mAh
  - 2,000 mAh 8-pack price: \$14.99 (\$1.87 each)
  - 2,400 mAh 8-pack price: \$18.99 (\$2.37 each)
  - 2,000 mAh 4-pack price with charger: \$23.98

Amazon's non-rechargeable AA batteries are pricey compared to other models, selling for about \$1.75 each. But even though there isn't a dramatic difference between their rechargeable and non-rechargeable models, the rechargeables are still a great value compared to other brands. They cost 44 percent less than the Panasonic Eneloop.

- **Duracell AA Rechargeable Batteries** -- Duracell's have nearly as much capacity as the Panasonic Eneloop. But they're also more expensive than the 2,000 mAh Eneloops and get middling reviews after real-world testing. They're neither the best nor the worst rechargeable batteries on the market, and if you find them at a good price, they may not be a bad buy.

- Battery capacity: 2,450 mAh
- 2,450 mAh 4-pack price: \$14.48 (\$3.62 each)
- 2,450 mAh 6-pack price with charger: \$18.81

Standard Duracell CopperTop AA batteries are more modestly priced, at 89 cents each, leaving them in the middle of the road price-wise. Like most other brands, you'd have to go through four AA charges before you saved money by buying rechargeable units.

- **Rayovac AA rechargeable batteries** -- Wondering which is the best battery in a Rayovac versus Duracell battle of affordable brands? A low price of \$1.56 per battery means Rayovac's rechargeables have a very modest start-up price. But temper your enthusiasm, because they also have a low 1,350 mAh capacity, so you can expect a shorter battery life. They might be a reasonable choice for low-power devices that don't go through batteries quickly — but that also means it'll take longer for them to start saving money. In this case, Duracell definitely is the winner.
  - Battery capacity: 1,350 mAh
  - 1,350 mAh 8-pack price: \$12.46 (\$1.56 each)

Rayovac's standard alkaline batteries are also modestly priced at 72 cents each, so you'll start saving money after three batteries. Still, if you want to power remote-controlled cars and other gadgets that burn through batteries, they may not be the best AA batteries for your needs.

- **Ikea Ladda AA rechargeable batteries** -- When you're shopping for batteries, you probably don't think of Ikea — but its rechargeable batteries have the best battery prices on the market. Low-power rechargeable AA batteries cost just \$1 each, while beefy 2,450 mAh batteries are only \$1.75 each. Their performance is on par with the much more expensive Panasonic Eneloop — possibly because they're Eneloops by a different name. While neither Panasonic nor Ikea confirm this, both batteries are produced in the same factory in Japan and have nearly identical performance.
  - Battery capacity: 1,000 mAh or 2,450 mAh
  - 1,000 mAh 4-pack price: \$3.99 (\$1 each)
  - 2,450 mAh 4-pack price: \$6.99 (\$1.75 each)

Ikea's non-rechargeable Alkalisk batteries are also cheaper than any of the competition at just 30 cents each, so you'd have to go through six charges before Laddas cost less than their counterparts.

### **Don't forget the charger**

If you're buying rechargeable batteries, you'll need a charger. Typically, these devices are universal, so you can charge any NiMH battery — including those on this list — in any NiMH charger. Most models can also handle batteries of different sizes: AAs and AAAs will often fit in the same unit. Just be sure to check the details before you click buy. Often you'll find the best value in batteries bundled with chargers. These packages will usually include four batteries with a charger that can hold all four for around \$20. If you buy a charger separately, expect four-battery chargers to start at \$10, but you can buy chargers that will hold as many as 18 batteries. They're costly, though, as much as \$40. But eight-battery chargers are the best value — you can find them for as little as \$10, just like a four-battery charger. For the best battery charger, however, expect to spend a little more, from \$15 to \$25.

[Source: MoneyTalksNews | March 29, 2019 ++]

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## **Travel Agency Trip Scam ► School, Student, and Parent Trips**

School trips can be life-changing experiences for students, but unscrupulous scammers have been using these trips to steal thousands of dollars from teachers, children, and their parents. Event organizers and parents alike must be on alert for shady travel deals.

### How the Scam Works

- A travel agency approaches your school or is referred by a well-intentioned (but misled) individual. At first, everything seems normal. The agency looks legitimate, with a professional staff and a website. The trip prices seem reasonable, and the agency encourages students to host fundraisers to pay for their trips.
- However, as the trip gets closer, everything changes. Your school or parents may be asked to front money the travel agency was supposed to pay for plane tickets, hotels, and excursions. Scammers often promise the money will be returned at a later date, and they push you to pay immediately. In one scam report on BBB Scam Tracker, the con artist told parents: "If you don't front the money, the kids won't be able to take this trip they've been planning for months!"
- In the end, scammers get away with the money fronted for the trip. No one is the wiser until students show up, bags packed, only to find out their flights or hotel reservations never actually existed. When you try to get in touch with the travel agency, they don't respond or have disappeared.

### Protect Yourself from Travel Scams

- Look out for red flags. If you are contacted by a travel agency unsolicited, be wary. Trips that seem too good to be true or are "free" are probably scams.
- Do your research. When considering hiring a company, investigate them thoroughly before giving them any money or sensitive information. Check out [BBB.org](http://BBB.org), travel sites, and online parent forums. In addition, research your trip destination and activities. The more you know the less likely you are to fall victim to a scam.
- Pay attention to detail. When making a purchase or signing a contract, read all the fine print. Ask about additional fees and make sure you have all the details in writing. Verify your reservations by calling the hotel or airline directly. Print out all reservation confirmations and keep them with you as your group travels.
- Pay with a credit card. When making a payment, always use your credit card, which offers more protection by allowing you to dispute fraudulent charges if necessary. Be especially wary if the travel agent asks you to pay by wire transfer, prepaid debit card, or other unusual forms of payment.

### For More Information

To avoid scams when organizing a trip, read the BBB Tips on [Travel and Vacation Scams](#) and [Planning Your Next Vacation or Trip](#). If you've been the victim of a travel scam, report your experience on [BBB.org/ScamTracker](http://BBB.org/ScamTracker) help others stay informed and alert.

[Source: BBB Scam Alert | February 15, 2019 ++]

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## Project Team Scam ► Phishing Email Sent to your Work addree

Even BBB staff almost fell for this clever email con! Watch out for this latest twist in a long line of phishing emails that look like messages from workplace software. This scam impersonates an alert from your office's project management software.

### How the Scam Works

- You receive an email to your work address. It looks official, like a message from your office's project management software. It alerts you that you've been added to a new project team, and your "director" is urging you to "follow up on this team urgently." ([See BBB.org](#) for a screen shot of the scam email.)

- Worried about missing a deadline, you click on the message. Unfortunately, that's all it takes to inadvertently grant access to your computer or download malware to your system. This can give con artists access to sensitive information such as passwords, financial data, or personal details about employees.

#### **How to Avoid Workplace Email Scams**

- *Be suspicious of unsolicited emails.* If you think the correspondence is real, confirm it by going directly to the website, rather than clicking a link. At work, check with your supervisor before joining any new groups.
- *Be wary of generic messages.* Scammers will try to pass off a short email as harmless, hoping you'll click quickly without thinking. Phony emails posing as messages from office scanners, printers, IT systems, and other software are common.
- *Don't give in to fear.* Scammers want you to panic and take immediate action. Don't fall for it! Stay vigilant, ask questions, and do your research before making a decision.

#### **For More Information**

- To find out more about how phishing scams work and how to avoid them, go to [www.BBB.org/PhishingScam](http://www.BBB.org/PhishingScam). For resources and advice just for small businesses go to [BBB.org/SmallBusiness](http://BBB.org/SmallBusiness)
- To learn more about scams, go to [BBB.org/ScamTips](http://BBB.org/ScamTips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience at [BBB.org/ScamTracker](http://BBB.org/ScamTracker).

[Source: BBB Scam Alert | April 12, 2019 ++]

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## **Debt Collector Scam 2 ► Check Out This New Twist**

Debt collection scams are nothing new, but scammers have recently switched up their tactics. In the past, scammers scared targets with threats of arrest or lawsuits, frightening victims into paying a nonexistent "debt." Now, [BBB.org/ScamTracker](http://BBB.org/ScamTracker) is seeing increasing reports that scammers have switched from "bad cop" to "good cop" in a similar version of the scam.

#### **How the Scam Works:**

- You receive an unsolicited call from a debt collection agency. The caller claims you have an old unpaid debt that is about to go to court. The person who speaks with you is extremely polite and appears to have your best interests at heart. They seem like they sincerely want to help you avoid going to court. To fix the situation, all you need to do is make a reasonable payment, perhaps even divided up into several installments.
- No matter how polite the caller seems, don't fall for it. If you make the payment, the person you spoke to on the phone will take the money and disappear. Any future efforts to contact them will be in vain.

#### **How to Avoid Debt Collection Scams**

- **Ask for an official "Validation Notice" of the debt.** In the US and most of Canada, debt collectors are required by law to send you a written notice that includes the amount of your debt, your rights, and the name of the creditor you owe. If a caller refuses to send you this info, you're probably speaking with a scammer.
- **Ask for more information.** If you do owe money, and aren't sure if the caller is real, ask for their name, company, street address, and telephone number. Verify before paying up.
- **Just hang up.** If you know you don't owe money to anyone, hang up the phone immediately. Con artists don't just steal money, they often try to obtain your personal information too.

#### **For More information**

Learn more about debt collection scams by reading [BBB.org/DebtCollectionScam](http://BBB.org/DebtCollectionScam). If you've been the victim of a scam, help others avoid the same fate by reporting what happened to [BBB.org/ScamTracker](http://BBB.org/ScamTracker). Find out more about scams at [BBB.org/ScamTips](http://BBB.org/ScamTips) and learn to protect yourself at [BBB.org/AvoidScams](http://BBB.org/AvoidScams). [Source: BBB Scam Alert | April 12, 2019 ++]

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## **SSA Uniformed Service Credits ► Don't Get Too Excited**

As the result of a law implemented in the 1950s, Social Security adds extra earnings to the uniformed service pay record for those who had active duty service between 1957 and 2001. (Reservists started receiving the earnings credit for inactive service such as weekend drill time in 1988.) If you served between 1957 and 1977, you'll get \$300 in additional earnings each quarter you received active duty base pay. If you served between 1978 and 2001, you'll get \$100 in additional earnings for every \$300 in active duty base pay - up a maximum of \$1,200 a year.

Credit for service from 1957 through 1967 will be added to your record when you apply for Social Security benefits. You don't need to do anything to receive credit for service from 1968 to 2001 because the credits are automatically added to your record. You can validate the entries by requesting a detailed earnings statement from Social Security. The Social Security benefit is calculated using average indexed monthly earnings over the 35 years in which you earned the most. When you apply for Social Security retirement benefits, your service time earnings (base pay only), even with the extra credit, will be your lowest earnings, and at the tail-end of your 35 years. When averaged out over 420 months, it's doubtful the extra credit will make much, if any, difference to your retirement benefit. [Source: The MOAA Newsletter | Shane Ostrom | April 4, 2019 ++]

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## **Tax Burden for North Dakota Retired Vets ► As of APR 2019**

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retired in **North Dakota** in 2019.

### **Sales Taxes**

**State Sales Tax:** 5% (food and prescription drugs exempt), 6% on lodging, and 7% on alcoholic beverages. Cities or counties which have adopted home rule charters may levy additional sales and use taxes up to 3.5%.

**Gasoline Tax:** 41.4 cents/gallon (Includes all taxes)

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

**Cigarette Tax:** 44 cents/pack of 20

### **Personal Income Taxes**

**Medical/Dental Deduction:** Full

**Federal Income Tax Deduction:** \*None

**Retirement Income Taxes:** A total of \$5,000 can be excluded from military, civil service, some state/local government, and qualified pensions, minus amount of Social Security received. Out-of-state government pensions are fully taxed. Call 701-328-3275 for more information.

**Retired Military pay:** North Dakota's individual income tax law provides only one special deduction for active members of the military. It does not include combat pay that is exempt from federal income tax. The current income tax law does not provide for any special deductions for retired military members.

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

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

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

### **Property Taxes**

All real property in the state is subject to tax by the state, counties, townships, and municipalities. Residential property is taxed as 9% of assessed value. For the most part, personal property is exempt from property tax. Personal property of utility companies that are assessed by the State Board of Equalization is subject to property tax. Household personal property, inventories, and machinery and equipment used in trade or manufacture are exempt from property taxes. Machinery and equipment used in refining products from oil or gas extracted from the earth is deemed to be real property and therefore subject to property taxes. A mobile home used as a residence or place of business is also subject to a property tax.

There is also a Homestead Tax Credit available to senior citizens (65+) or disabled persons who own or rent their home. Your income, plus the income of your spouse and any dependents, may not exceed \$42,000 for the calendar year preceding the assessment date. Your assets may not exceed \$500,000. The maximum homestead credit is \$400 (income \$0 to \$18,000). [Click here for details](#). For a brochure on the Homestead Tax Credit, [click here](#). Call 701-328-3127 for details.

### **Inheritance and Estate Taxes**

North Dakota does not have an inheritance tax. There is an estate tax based on a decedent's total gross estate and limited to the credit for state death taxes allowed on the Federal 706 estate tax return. North Dakota's definition of a deceased person's taxable estate is identical to the federal definition and North Dakota recognizes all federal exemptions and deductions.

### **Other State Tax Rates**

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

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

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For further information visit the North Carolina Department of Revenue site <https://www.ncdor.gov>. [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#NORTHDAKOTA> | April 2019 ++]

**\* General Interest \***



## Notes of Interest ► 01 thru 15 APR 2019

- **Never Too Old.** Check out this mischievous old man who likes to have fun with people in public at <https://youtu.be/75X7G-38xBk>
- **National Prescription Drug Take Back Day.** April 27, 2019 – 10AM to 2PM. The National Prescription Drug Take Back Day aims to provide a safe, convenient, and responsible means of disposing of prescription drugs, while also educating the general public about the potential for abuse of medications. Locate a collection site near you by clicking on [Site](#) and entering your zip code or city/state.
- **Chiropractic services.** TRICARE does not cover Chiropractic services, nor any services billed by a chiropractor for active duty personnel's dependents and retirees. However, the Chiropractic Health Care Program is available to active duty service members (including activated National Guard and Reserve members) at designated military hospitals and clinics. Medicare does cover chiropractic services; therefore, the beneficiary would be responsible for any Medicare deductible or coinsurance amounts.
- **You can always go around.** Take a look at <https://youtu.be/vqFTD-Bqwl8> for something to think about the next time your landing at an airport.
- **Navy Uniforms.** Female sailors can now wear "smooth or synthetic leather flat shoes" if they so desire, Chief of Naval Personnel spokesman Lt. Rick Moore told Task & Purpose. Previously, the only two options for female sailors were dress pumps or Oxford-style "service shoes." The change came about "as a result of fleet feedback," Moore said.
- **Yemen War.** The House voted to end American involvement in the Yemen war, rebuffing the Trump administration's support for the military campaign led by Saudi Arabia. The bill now heads to President Donald Trump, who is expected to veto it. The White House says the measure raises "serious constitutional concerns," and Congress lacks the votes to override him.
- **Vet Unemployment.** The veteran unemployment rate dropped from 3.4% in February to 3.1% in March, according to the most recent Bureau of Labor Statistics employment data. Nonveterans 18 years of age and older had a March unemployment rate of 3.9%. The lowest recorded Vet figure was a 3.0% unemployment rate in July 2018. BLS data for post-9/11 veteran unemployment goes back to 2006.
- **AI's Book.** A high school student did this video of AI's book and entered it in a "Teen Video Contest" and won. Here is the link if you would like to see it: <https://youtu.be/SJowwfMJbSQ>.
- **Boogie Woogie.** At [https://www.youtube.com/watch?v=tC\\_PyHfxaGM](https://www.youtube.com/watch?v=tC_PyHfxaGM) and [https://youtu.be/fui\\_EOt7Kiw](https://youtu.be/fui_EOt7Kiw) are a couple of videos Boogie Woogie fans should enjoy.
- **Smoking.** The Maryland General Assembly passed a bill 3 APR that will raise the legal age to purchase tobacco products to 21 with an exemption of military personnel. The legislation, set to go into effect 1 OCT if approved by Republican Gov. Larry Hogan, would make Maryland the ninth U.S. state to begin the process of raising the age requirement from 18 to 21.
- **Vietnam.** A video is a tribute to the 7.2 million living veterans and the 9 million families of all who served from Nov. 1, 1955 to May 15, 1975 can be viewed at <https://youtu.be/aVeBtfnAxP8>. Thank you for your service and sacrifice!
- **Vinegar.** Go to <https://biggeekdad.com/2013/09/10-vinegar-life-hacks> and watch how you can use it to unclog drains, remove sticker residue from surfaces, eliminate stink from trash containers, make all-purpose cleaner, trap fruit flies, remove wrinkles from clothing, keep cats off furniture, make cut flowers last longer, cleans sunglasses, and remove stains from cookware.
- **Japan Ships Sunk.** At <https://worldwarwings.com/wp-content/uploads/2018/06/ships-map.jpg> is a map of all the Japanese ships sunk during WWII. By the end of the war the Imperial Japanese Navy lost 334



warships. This came at a cost of 300,386 sailors. That's almost as many as the total fatalities the United States suffered during the entire war in all branches of service.

- **WW2 Operation Hailstone.** At [https://www.youtube.com/watch?v=Z1wM7XjY\\_v4](https://www.youtube.com/watch?v=Z1wM7XjY_v4) can be viewed a 9 minute Truk Island U.S. Naval Action Aerial Combat Footage w/ Sound
- **COLA.** The March 2019 CPI is 247.768, 0.6 percent above the FY 2019 COLA baseline. The Consumer Price Index for April is scheduled to be released May 10. The CPI baseline for FY 2019 is 246.352.

[Source: Various | April 15, 2019 ++]

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## **GoFundMe Scam Update 01 ► Homeless Marine Vet Sentenced To Five Years' Probation**

A homeless Marine veteran was sentenced to five years' probation Friday after admitting in March that he conspired with a couple to scam the public out of \$400,000 in donations by concocting a feel-good story about him helping a motorist in distress. **Johnny Bobbitt** had pleaded guilty in state court to conspiracy to commit theft by deception. Conditions of his sentence include inpatient drug treatment and cooperation with prosecutors against his co-defendants. If he violates those conditions, he will be sentenced to five years in prison with no possibility of parole for at least 18 months.

The story of Bobbitt, a homeless Marine veteran, giving Katelyn McClure \$20 when she ran out of gas on a highway in Philadelphia "was designed to pull at the heartstrings of caring, trusting individuals," Burlington County Assistant Prosecutor Andrew McDonnell said in court, adding that the three exhibited "deplorable behavior." Bobbitt, clad in an orange prison jumpsuit, declined to make a statement in court. Prosecutors contend Bobbitt, McClure and McClure's then-boyfriend, Mark D'Amico, made up the story in 2017 and even faked photos of themselves standing on the street at the scene of the purported exchange. Blow-ups of the photos were displayed in court.

The trio gained widespread recognition, and more than 14,000 donors contributed through GoFundMe, ostensibly to help Bobbitt. But it was all a scam, Burlington County prosecutors said, intended to enrich the three co-conspirators. GoFundMe has said it refunded the donations. Authorities began investigating in 2018 after Bobbitt sued the couple for allegedly not giving him the money. The couple claimed the cash would be donated to Bobbitt, but New Jersey authorities said the three split the money and spent lavishly, including on a BMW, designer bags and trips to Las Vegas and elsewhere. More than \$85,000 in cash was withdrawn at, or near, casinos in Atlantic City, Las Vegas and in Pennsylvania, prosecutors have said. The fraud didn't stop with the GoFundMe page, according to prosecutors. The trio did interview after interview, posed for photos together, revisited the spot where they claimed their first encounter happened and went on "Good Morning America." The Associated Press prominently featured their story.

In addition to his state plea, Bobbitt pleaded guilty last month to a federal money laundering conspiracy charge. McClure pleaded guilty to one federal count of wire fraud conspiracy. No sentencing date has been set for either person on those federal charges. D'Amico doesn't face any federal charges. He and McClure were charged last fall in state court with theft and conspiracy but have yet to be indicted by a grand jury. D'Amico has denied wrongdoing.

[Source: The Associated Press | David Porter | April 12, 2019 ++]

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## **Philippines Travel Advisory ► 190409 | Alert Level 2**

Exercise increased caution in the Philippines due to crime, terrorism, civil unrest, a measles outbreak, and kidnapping. Some areas have increased risk.

**Do Not Travel to:**

- The Sulu Archipelago, including the southern Sulu Sea, due to crime, terrorism, civil unrest, and kidnapping.
- Marawi City in Mindanao due to terrorism and civil unrest.

**Reconsider Travel to:**

- Other areas of Mindanao due to crime, terrorism, civil unrest, and kidnapping. Terrorist and armed groups continue plotting possible kidnappings, bombings, and other attacks in the Philippines. Terrorist and armed groups may attack with little or no warning, targeting tourist locations, markets/shopping malls, and local government facilities. The Philippine government has declared a “State of National Emergency on Account of Lawless Violence in Mindanao.”
- There is an outbreak of measles in the Philippines. Philippine authorities have reported deaths in the National Capital Region, Central Luzon, and Davao. The Centers for Disease Control and Prevention (CDC) has [additional information](#) on the outbreak.
- Read the Safety and Security section on the [country information page](#).
- If you decide to travel to the Philippines:
  - Visit the [CDC Travelers Health Page](#).
  - Monitor local media for breaking events and adjust your plans based on new information.
  - Avoid demonstrations.
  - [Smart Traveler Enrollment Program](#) (STEP) to receive Alerts and make it easier to locate you in an emergency.
  - Follow the Department of State on [Facebook](#) and [Twitter](#).
  - Review the [Crime and Safety Report](#) for the Philippines.
  - U.S. citizens who travel abroad should always have a contingency plan for emergency situations. Review the [Traveler’s Checklist](#).

**The Sulu Archipelago and Sulu Sea – Level 4: Do Not Travel**

- Terrorist and armed groups continue to conduct kidnappings on land and at sea for ransom, bombings, and other attacks targeting U.S. citizens, foreigners, civilians, local government institutions, and security forces.
- The U.S. government has limited ability to provide emergency services to U.S. citizens in the Sulu Archipelago and Sulu Sea as U.S. government employees must obtain special authorization to travel to those areas.
- Visit our website for [Travel to High-Risk Areas](#).

**Marawi City in Mindanao – Level 4: Do Not Travel**

- The Philippine government has declared martial law throughout the Mindanao region. Civilians are at risk of death or injury due to conflict between remnants of terrorist groups and Philippine security forces in Marawi.
- The U.S. government has limited ability to provide emergency services to U.S. citizens in Mindanao as U.S. government employees must obtain special authorization to travel there.
- Visit our website for [Travel to High-Risk Areas](#).

**Mindanao – Level 3: Reconsider Travel**

- The Philippine government has declared martial law throughout the Mindanao region. The Philippine government also maintains a state of emergency and greater police presence in the Cotabato City area, and in the Maguindanao, North Cotabato, and Sultan Kudarat provinces.

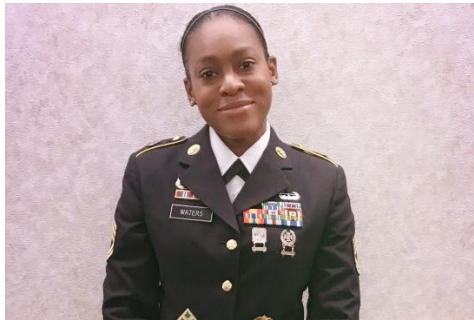
- Terrorist and armed groups continue to conduct kidnappings, bombings, and other attacks targeting U.S. citizens, foreigners, civilians, local government institutions, and security forces.
- The U.S. government has limited ability to provide emergency services to U.S. citizens in Mindanao as U.S. government employees must obtain special authorization to travel there.
- Visit our website for [Travel to High-Risk Areas](#).

[Source: <https://travel.state.gov> | Bureau of Consular Affairs | April 9, 2019 ++]

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## Fort Knox ► Questionable Police Action Against NCO

A Fort Knox noncommissioned officer claims she was acting in self-defense when she stabbed a civilian woman in the leg at a gas station back in February. And her command is standing behind her. According to a security camera (<https://www.facebook.com/kai.waters.96/videos/10156349802122857>) trained on the Kentucky gas station where the altercation took place, Sgt. 1st Class Kai Waters was sitting in her car on the evening of 22 FEB when a woman threw open the door and attacked her. “I wanted to get out and rush into the gas station, where there would be other people who could help me get this strange woman away from me,” she wrote.



Waters, 33, said she was making a 911 call to report the woman, who had been tailgating her on a nearby highway — at one point tapping her and leaving grey paint on the white bumper, then hurling racial slurs and other abuse at the soldier while stopped at a light — before following Waters to the gas station, as detailed in an 6 APR Facebook post. After Waters exited the car, the woman continues to accost her, and the soldier swings her arm and kicks to hold the woman off. The soldier was holding a knife, she said, which she jabbed into the woman’s leg at some point during the altercation. It’s not clear from the footage when that occurred. “As you can see in the video I am kicking at her and screaming at her to leave me alone and go away,” Waters wrote. “She continues to lunge at me and attack me.”

As Waters read off the woman’s license plate to the 911 dispatcher, she wrote, police arrived and immediately arrested the soldier and placed her in the back of a squad car. She was later charged with second-degree assault. “Not one officer asking me what happened,” she wrote. “No one asked for my statement. Each time I tried to speak, I was hushed.” Waters, who is assigned to Human Resources Command at Fort Knox, works in career management for the chemical, biological, radiological and nuclear specialist military occupational specialty, according to service record information provided to Army Times by HRC on 5 APR.

She has deployed once each to Iraq and Afghanistan, has served as a drill sergeant, and among her awards are seven Army Commendation Medals, a whopping 12 Army Achievement Medals, and four Good Conduct Medals, each one presented after three years of unblemished service. “She is a trusted leader and this turn of events is in total contradiction to her performance and character,” Lt. Col. Alicia Masson, her branch chief, said in a statement to Army Times. “I understand the police department has a job to do but now that the truth is seen by video that our soldier was attacked, I hope there will be swift correction to this situation and her rights returned. I stand behind her and am

anxious for justice.” Waters believes that **her job — and her race — were a factor in how she was treated**. “As a soldier and a senior noncommissioned officer, and a black female, it was clear that I was automatically identified as the assailant,” she wrote.

A judge ordered her to be confined to Fort Knox — and required to live in the barracks, despite renting a private home off-post — in addition to undergoing a mental health evaluation. “I understood from that moment that I was being treated differently,” she wrote. “I know everyone that is released on bail does not have to seek mental [sic] advise or is restricted to their home.” A local news station picked up a story three days later, crediting Officer Cody Clinton, the first on the scene, with saving the unidentified woman’s life. A grand jury reviewed the case on 8 MAR, Waters wrote, and she is awaiting their decision to send her to trial or drop the charges.

In an interview with Waters and her attorney, Jeremy Aldridge, posted 9 APR, Aldridge told the station he had a hard time believing there would be an indictment based on the available security footage. “I’ve been in the military for almost 15 years and am in a competitive job and, until this day, I have had a pristine and competitive military record,” Waters wrote. “I am being boarded for Master Sergeant (E-8) this summer. Currently, my entire career and military future are in jeopardy and I need your help. I need the public to know the truth, regarding what actually happened on this evening, and assist me with obtaining justice.” [Source: AtmyTimes | Meghann Myers | April 12, 2019 ++]

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## War Crime Allegation ► Iraq | Lt. Jacob X. Portier

Following a Pentagon directive, in 2009 the Secretary of the Navy ordered his sea service to create a repository of war crimes allegations. Nearly nine years later, the Navy admitted that they never put anything in it. It’s empty. That’s one of the legal bombshells set to detonate 11 APR in the ongoing war crimes prosecution of Navy Lt. Jacob X. “Jake” Portier, who stands accused of covering up a string of war crimes involving fellow SEAL Team 7 Chief Special Warfare Operator Edward “Eddie” Gallagher.



Special Warfare Operator Chief Edward “Eddie” Gallagher in Iraq in 2017 (left). His platoon's commanding officer, Lt. Jacob Portier (right) is accused of covering up his chief's alleged war crimes. The seriously wounded Islamic State fighter (center), believed to be between 15 and 17 years of age, military prosecutors believe was murdered by a Navy SEAL.

Email messages exchanged this week involving multiple attorneys at the Office of the Judge Advocate General at the Navy Yard in Washington, D.C., and Navy prosecutors in San Diego revealed that the war crimes repository is a shell. “In accordance with SECNAVINST 3300.1C the Office of the Judge Advocate General (OJAG) established a central repository in 2009 for alleged law of war violations by or against Navy personnel,” wrote Lt. Cmdr. Aaron Waldo in one Tuesday message. “The repository does not currently contain any records.” Instead, combatant commanders worldwide and the U.S. Army retain these reports, plus the Naval Criminal Investigative Service, Waldo wrote. Why does it matter? Portier’s legal team on 2 APR filed a motion accusing the Navy of **selective prosecution** and the attorneys are linking the lack of a repository to the case.

Selective prosecution occurs when prosecutors arbitrarily choose to target one defendant over others who could be alleged to have done similar things. Often the accused is singled out because of race, religion or during a prosecutor's bad faith effort to prevent the exercise of the defendant's constitutional rights. "It is troubling that my client is being selectively prosecuted for violating a SECNAV instruction that appears to have been willfully violated by the Navy Judge Advocate General," said Portier's civilian defense attorney, Jeremiah J. Sullivan III. That instruction would serve as a standing lawful order, which Portier allegedly violated by failing to report up his chain of command the accusations against Gallagher.

Those include claims from fellow SEALs that the chief stabbed to death a seriously wounded Islamic State prisoner of war near the Iraqi city of Mosul in 2017, staged a macabre reenlistment ceremony next to his body, ruthlessly gunned down civilians with his sniper rifle and then threatened the witnesses in an effort to obstruct justice. In fact, those allegations should've been forwarded "promptly" and "immediately" so that they could be placed in the service's repository, much the way sexual assault accusations are collected by armed forces to the Pentagon and Congress to review, according to the directive. It's binding not only on the three-star admirals who have presided over the blank repository but also every sailor in the service, regardless of rank or rating.

According to NCIS files provided to Navy Times, the platoon's lead petty officer told investigators that he informed the platoon's assistant officer in charge about the allegations. But that lieutenant wasn't charged. The LPO also allegedly told a SEAL team command master chief about the allegations. He also wasn't charged, despite allegedly telling the SEAL not to mention the war crimes to their commodore. A fellow petty officer recalled a meeting with their team commander, who allegedly told the SEALs to "stop talking about it." But that officer wasn't charged.

Signed by Lt. Col. Nicholas W. McCue, an Air Force attorney detailed to Portier's defense, the motion accuses the Navy of targeting the lieutenant because "prosecutors believe they can get Lt. Portier to testify against ... Gallagher by levying charges against both of them." Other than request that Navy Times continue its policy of never naming operational SEALs mentioned in the files, prosecutors declined comment.

In a memorandum for trial counsel obtained by Navy Times, the defense team also revealed significant involvement in the case by investigators reporting to the U.S. Department of Justice. The documents don't name the agency, but defense attorneys want prosecutors to turn over records that show the conversations between Navy officials and federal law enforcement. Partly, the memorandum indicates, that's because defense attorneys suspect the documents will reveal a pattern of **unlawful command influence** in the case. Called the "mortal enemy of military justice," unlawful command influence, or UCI, occurs when superiors utter words or take actions that wrongfully influence the outcome of court-martial cases, jeopardize the appellate process or undermine the public's confidence in the armed forces by appearing to tip the scales of justice.

If the Navy judge hearing the motions 11 APR agrees with defense attorneys, he could toss the entire case against Portier. "The defense requests you provide communications between the DOJ and the USN that could be material to a motion for Unlawful Command Influence," wrote McCue in his message to prosecutors. "Specifically, the defense requests you provide any emails or letters wherein officials assigned to either the DOJ or the USN discussed expected outcomes to this case." Portier's legal team already has won several victories, his attorneys say. "Prosecutors dismissed all false official statement charges against my client, including the alleged false statement that he was unaware of a Law of Armed Conflict violation," Sullivan told Navy Times. "My client has told the truth and he will be acquitted of all the charges at trial." [Source: Navy Times | April 11, 2019 ++]

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## **USS Gerald A. Ford Update 12 ► Trump Critical of EMALS Launch System**

President Donald Trump likes to talk about the US Navy's new, elite Ford-class aircraft carrier, which he has called a "100,000-ton message to the world." But there is one frustrating thing he just cannot get over. During a freewheeling

80-minute speech on 2 APR at a National Republican Congressional Committee dinner — where Trump also warned of cancer-causing windmills — the president unexpectedly turned to an old fixation: the Electromagnetic Aircraft Launch System, or EMALS, on the Navy's newest carrier.

The Navy used EMALS instead of the steam launchers that were used for decades, as well as new advanced arresting gear, for smoother, more efficient launch and recovery operations. But developmental setbacks with the new equipment have driven up costs, delayed delivery, and repeatedly drawn Trump's ire. Throughout his presidency, Trump has been noticeably obsessed with and highly critical of this new system:

- At the NRCC dinner 2 APR, Trump lamented problems with the USS Gerald R. Ford's electromagnetic launch system. "The great aircraft carrier, the Gerald Ford ... it's getting close," the president said. "The largest ship ever built, they say. It's a massive ship," he added. "But they're having trouble with the catapult system, because it used to be steam ... They've decided to go magnetic. Never been done before. And electronic. So it's very, very complex." Trump, who said he learned of the problems with the launch system during a visit to the Ford, added that you have to go to MIT to figure out how this damn thing works. "We have an aircraft carrier, you can't send planes off the damn thing. Historically, that has not proven to be a good thing for aircraft carriers," he said. He added: "This thing is \$900 million over budget to throw the planes off, and we could have had steam, and it would have been done, and we would have saved hundreds of millions of dollars."
- In a call to service members on Thanksgiving last year, Trump brought up his problem with the catapults, quizzing a sailor on the new catapults. "So when you do the new carriers, as we do and as we're thinking about doing, would you go with steam, or would you go with electromagnetic?" Trump asked. "Because steam is very reliable, and the electromagnetic, I mean, unfortunately you have to be Albert Einstein to really work it properly. What would you do?" "Yes sir, you sort of have to be Albert Einstein to run the nuclear power plant that we have here as well, but we're doing that very well," the sailor replied. "Mr. President, I would go electromagnetic."
- During a meeting on hurricane preparedness with the Federal Emergency Management Agency last summer, the president unexpectedly brought up — among several other unrelated topics — his concerns about the EMALS on the Ford. He criticized the military for buying new and unnecessary technology. "They want to have all new. Instead of having the system that throws the aircraft off the [ship], which was always steam," Trump said during the 40-minute meeting, according to The Washington Post. "They now have magnets. They're using magnets instead of steam." He added: "They spent hundreds of millions of dollars. I'm hearing not great things about it. It's frankly ridiculous."
- At a Republican fundraiser dinner, Trump criticized the new aircraft-launch system on the Ford-class carriers, comparing the high-end system to car-seat controls. "It's like when you get a new car and you have to be a computer genius to fix your seat, right?" he said, according to The Post. "The seat's moving all over the place. It's unbelievable."

Trump first made his thoughts on EMALS crystal clear in an interview with Time magazine shortly after taking office. "You know the catapult is quite important," Trump said, adding that he was told the Navy was going with a "digital catapult system" to "keep up with modern" technology. He said he had heard that the new system was not performing as well as the steam system. "It sounded bad to me," the president said. "Digital. They have digital. What is digital? And it's very complicated. You have to be Albert Einstein to figure it out." He said that when he was told that the future carriers would feature the EMALS, he replied: "No, you're not. You going to goddamned steam. The digital costs hundreds of millions of dollars more money, and it's no good." [Source: Business Insider | Ryan Pickrell | April 3, 2019 ++]

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## AUSA Scholarships ► 40 To Be Awarded by Fall 2019 | Apply Before 31 JUL

The Association of the U.S. Army (AUSA) is now accepting applications for 40 national-level scholarships that will be awarded this fall. Applications, which in some cases require submission of an essay, letters of recommendation and a biography, must be received by 31 JUL. Scholarship recipients will be notified by November. More than \$300,000 will be provided in scholarships aimed at providing financial assistance for students enrolled in college-level institutions.

Thirty-five scholarships are open only to members of AUSA, including a member's spouse and children. Five are Army scholarships administered by AUSA that do not require membership. Those requiring membership include three scholarship programs targeted to science, technology, engineering and math for those who have been accepted into an accredited college or university. Fifteen scholarship are available, ranging from \$2,000 to \$10,000. Also limited to AUSA members are three full-ride scholarships that will be awarded for Trident University, an accredited online institution offering bachelors and master's degrees that gives credit for leadership and professional experience. These scholarships are valued at up to \$48,000 each.

Additionally, AUSA membership is required for 10 general studies scholarships, ranging from \$2,000 to \$25,000, three debt-reduction scholarships of \$2,000 each for those who have completed a degree in the last two years, and four professional certification scholarships of \$2,000 each. Details on the scholarships, including eligibility rules and requirements, are available here: <https://www.ausa.org/resources/scholarships>. Many AUSA chapters also offer local scholarships. [Source: AUSA Communications | April 4, 2019 ++]

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## Migrants ► Libyans Hijack Oil Tanker After it Rescues Them

African migrants who hijacked an oil tanker after it rescued them in the Mediterranean Sea seized metal objects and began smashing the ship and threatening crew members after they realized they were being returned to Libya, the tanker's captain said 29 MAR. Nader el-Hiblu, the 42-year-old Libyan captain of the El Hiblu 1 ship, said he and five other crew members feared they could be killed during the "horror" that played out at sea this week. He said the threats by rioting migrants forced him to agree to their demand that he take them to Europe, not back to Libya. "They attacked the cockpit, heavily beating on the doors and the windows and they threatened to smash the boat," Hiblu said in an exclusive account given Friday to The Associated Press. He spoke by phone from the ship, which is now docked in Valletta, the capital of Malta. "They went nuts and they were screaming and shouting 'Go back! Go back! Go back!'" he said.



The migrants revolted against heading back to lawless Libya, where aid groups say migrants are beaten, raped and tortured on a regular basis in detention camps. Some aid groups called the migrants actions "self-defense" against Europe's inhumane migration policies. Now, there are fears that some merchant ship captains might become reluctant to save migrants from sinking boats in the future if they fear they could lose control of their ships. For years, the

Mediterranean Sea has been a place of drama and death as desperate people from Africa and the Middle East board unseaworthy smuggling boats with dreams of a better life in Europe. Last year, 2,299 people died in the sea trying to head to Europe, and the dangerous journey has also killed 311 people so far this year.

El-Hiblu said the drama began 26 MAR when his tanker was traveling from Istanbul to Libya. He was contacted by a military aircraft flying above — though he isn't sure if it was Maltese or Italian — alerting him of a boat with people who needed help. He then approached the boat, which he said was carrying 98 men, women and children. "I took the people in the boat and there were six who refused to jump in, fearing that I take them back to Libya," he said. "They refused to come with me and they fled while the plane was going after them." The aircraft then contacted him with a second location and he went there, but lost contact with the plane and the boats, he said. He then directed his ship to Libya, saying the migrants believed they were headed to Europe and "were relaxed and happy and did nothing throughout the journey."

At 6 a.m. Wednesday, el-Hiblu alerted Libyan port authorities that he was nearing the coast and requested assistance from coast guards or naval forces, aware that the migrants would become upset at realizing they were returning to Libya. But help didn't come. When the Libyan capital of Tripoli came into view, about 25 of the male migrants began their attack, he said. "They all brought heavy metal tools and started to beat and smash the ship and threatened that they would leave the ship in pieces" if the vessel continued to Libya, he said. "It was horror. I didn't care much about the boat, but the crew members." El-Hiblu called the port in Libya again and told them the crew was heading north toward Europe, saying: "they are going to kill me and kill us if we return. We are leaving."

Libyan Coast Guard Spokesman Brig. Gen. Ayoub Gassim said when Libyan coast guards learned about the hijacking, they sent two boats in "hot pursuit" over a distance of 60 nautical miles (110 kilometers), but said the tanker was faster than their boats. El-Hiblu insists, however, that the Libyan coast guard could have reached his tanker had authorities wanted to. As the tanker moved north, news started spreading it was heading either toward Malta or the Italian island of Lampedusa. Italian Interior Minister Matteo Salvini, who has a strong anti-migrant stance, said Italy would not accept them. At first, Malta also insisted it would not accept the vessel in its waters. But on Thursday morning, the Maltese armed forces stormed the vessel and detained five men suspected of leading the hijacking, taking them away in handcuffs when the ship docked in Valletta, the capital.

El-Hiblu was incensed, however, after a Maltese security officer gave him a rough treatment, ordering him to take off his clothes for a body search and confiscating his phone. He said he was detained him for a couple of hours in a cell in a police station near the port, under suspicions that he was a human trafficker. "This filthy country treated me in a very disrespectful way after rescuing 98 people. They dealt with me as a criminal and accused me of illegal migration," he said angrily. Maltese officials would not comment on the tanker hijacking case as they carried out an investigation. It was also impossible to speak to any of the migrants who had been on the ship to hear their side of the story. [Source: The Associated Press | Maggie Michael, Vanessa Gera & Stephen Calleja | March 20, 2019 ++]

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## **Pirate Weapons ► What Researchers Are Learning**

Blackbeard boarded Lt. Robert Maynard's ship three centuries ago armed with pistols and a cutlass, ready to die before surrendering. He fought viciously, but in less than 10 minutes on Nov. 22, 1718, Blackbeard and his flagship, the "Queen Anne's Revenge," crew were either dead or had surrendered. The tall, lean pirate known for his long beard tied with ribbons finally fell to the deck with five gunshot wounds and impaled 20 times by swords or knives.

Pirates like Blackbeard used an array of weapons to take their prey or battle enemies in a fight to the death. They fired their cannons — or guns as they were known — to warn rather than sink the ship. If the ship's crew wanted to fight, then so be it. A storm of violence would follow. "It would be no holds barred," said David Moore, curator for the North Carolina Maritime Museum in Beaufort. Research firm Intersal Inc. found the wreck of his flagship in 1996



under a state permit. State divers began recovering artifacts in 1997 and have brought up more than 250,000 items over the years. A storage and restoration lab was set up in Greenville. The traveling exhibit is made up of a few of the artifacts found.



The Queen Anne's Revenge was armed with up to 40 guns. Divers have recovered 24 cannons and mapped six others so far, Moore said. Blackbeard may have grounded the ship on purpose in June 1718. Her remains were discovered in 1996. She began as a French slaving vessel; Blackbeard and his crew converted her into a fighting ship with a multitude of weapons. For months he terrorized the Caribbean, raiding and taking prizes. In May 1718, he used four ships to block the harbor in Charleston, South Carolina, capturing vessels and taking prisoners as hostages until he was given a chest of needed medicines. "She was essentially a war ship," Moore said.

Fighting and dying was not what pirates wanted to do unless forced to. They preferred to loot or capture ships and get away, not sink ships or kill people, Moore said. At first they would approach a ship with a black flag flying, letting the quarry know to give up and that they would not be harmed, Moore said. Or, if needed, a pirate would fire a cannonball across the bow as a warning. "They depended on shock and awe and hoped they would surrender," he said. "More often than not, they did." If the ship decided to fight or run, the captain raised a red flag. "That meant no quarter," Moore said

Cannons would fire a load of shot, nails, glass and whatever would fit into the barrel. Bar shot, which looked like a dumbbell, would rotate as it flew. Another destructive version sent two balls attached by a chain whirling through the air. More than 35 complete or fragments of bar shot have been discovered at the Queen Anne's Revenge site. "Depending on the projectiles used, the guns could rip or tear sails, shred rigging, upend or overturn the prize's guns, send wooden splinters flying, and decapitate, maim, or severely wound the sailors on the prize," Cindy Vallar, a historian and librarian who keeps a website on pirates, said in an email. Cannons were mounted on carriages and fired straight ahead. Smaller "swivel" guns fit on the deck railing and could be fired in different directions.

Pirates also fired flintlock shoulder weapons onto the other ship like a military sniper, taking out officers and other men. The blunderbuss fired a spray of shot similar to BBs. It was best used at close range. When it came time to board, the attackers heaved hand grenades, hollow iron balls about the size of an orange filled with gunpowder and shot. The fuse was a hollow piece of wood. At least two dozen grenades have been found at the wreck site. The grenades — or granados, Spanish for pomegranate — were effective but dangerous to use. "I wouldn't want to be on the throwing end of one of those things," Moore said. They also used what would today be a Molotov cocktail, a wine bottle filled with gunpowder, shot or glass. A piece of rope served as a fuse.

Pirates boarded ready to battle with pistols, knives and cutlasses. Pistols only fired one shot and took time to reload in the heat of battle. Many carried several pistols tied with ribbons around their necks. Pistols have been found on some wreck sites with pieces of ribbon still attached, Moore said. Blackbeard was reported to carry six pistols. Cutlasses were shorter, thicker and easier to use in cramped fighting conditions below deck or around ships lines and gear. "The cutlass's short, sturdy blade was good for thrusting, slashing and chopping, and the user didn't need to be an expert swordsman to use it effectively," Vallar said. Pirates lived a life more free than they might have been toiling on a

merchant ship or in the Royal Navy, but that life often ended violently. Blackbeard was only about 38 years old when Maynard and his men cut him down. [Source: The Virginian-Pilot | Jeff Hampton | March 28, 2019 ++]

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## Casualty Survival ► Iraq/Afghanistan Lesson Learned | Stem Blood Loss

An analysis of all U.S. casualties in Iraq and Afghanistan found that critically injured troops were far more likely to survive in the wars' later stages than those at the start, largely due to efforts aimed at stemming blood loss among the wounded. Survival among those most critically injured increased threefold during the course of the conflicts — from almost 9 percent at the beginning of the Iraq War to 33 percent by the end of 2017. In Afghanistan, the increase in survival was even more dramatic, from just 2 percent in 2001 to 40 percent by the end of 2017.



“We knew survival had improved; it was a little surprising how much it improved,” said Jeffrey Howard, a professor at the University of Texas at San Antonio and lead author of the study published this week in *JAMA Surgery*. “It’s huge gains.” The study identified the use of tourniquets, pre-hospital blood transfusions and transport to combat hospitals within 60 minutes as the three primary factors in improved survival rates. “Given that the primary cause of death in combat trauma is hemorrhage, these findings are not surprising,” the study said. “The key lesson from 16 years of conflict is that military trauma system advancements may be associated with increased survival, echoing historical themes of continued improvements to hemorrhage control and blood replacement and reducing time to treatment.”

Using tourniquets and stepping up response time with helicopter flights to hospitals happened as military trauma systems expanded, adapted and improved over the decade-plus conflicts. In Afghanistan, a 2009 policy decision by then-Defense Secretary Robert Gates to halve the medevac response time to an hour — known as the “golden hour” — was a key to a 63 percent reduction in mortality, the study said. The policy fueled the expansion of medevac services and forward-deployed surgical resources. “It really made a big impact,” Howard said. “Prior to that policy change, only about 25 percent of troops got to (a hospital) within an hour.” But even by 2012, medevacs with transfusion capabilities were rare, a previous study found. “It really required an extreme re-working of the trauma system in that theater,” Howard said.

Some 5,400 Americans have been killed in combat in the Iraq and Afghanistan wars since 2001, Pentagon data shows. The study’s analysis of 56,763 injuries from both theaters estimated that improved response prevented 1,506 additional fatalities in Afghanistan and 2,166 additional fatalities in Iraq. Of those, about 24 percent came from timely blood transfusions, 13 percent from tourniquet use and 7.5 percent from transport times within 60 minutes. Especially in Afghanistan, blood transfusion and transport times were connected because the transfusions were usually given on the medevacs.

Overall, in both Iraq and Afghanistan, critical injuries comprised more than 16 percent of all casualties and more than 90 percent of combat deaths. “If the system hadn’t improved things, it would have been much, much worse,” Howard said. None of the three main factors that boosted survival rates were new: tourniquets have been used for

millennia; rapid transport of the wounded for centuries; and blood replacement for more than 100 years. But the study shows the significance of incremental improvements in training, equipment and procedures over the past two decades — such as wider availability and use of tourniquets, and fresh, whole blood products — some of which has been driven by changing battlefield conditions.

“We want to make sure we remember these lessons for the next time,” Howard said. The next war may be different, he said, but maximizing survivability won’t. “The key is to minimize the time from injury to treatment,” he said. [Source: Stars & Stripes | Nancy Montgomery | March 28, 2019 ++]

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## **Scam Thwarting ► Finding Solutions to the Problem**

Scammers continue imitating government agencies to get their money or personal information, but the federal government is looking at ways to fight back. A new report from the Social Security Administration’s OIG warned that people are getting calls that appear to come from the office’s Fraud Hotline. Meanwhile, the Department of Homeland Security’s Office of Science and Technology is exploring options to make these calls a thing of the past.

The SSA OIG said scammers are claiming to be from the agency’s “legal department,” that the call recipient’s Social Security number has been involved in a crime or that federal marshals will arrest the recipient if they don’t send payment, often in the form of prepaid gift or debit cards. “SSA and OIG employees do contact citizens by telephone for official purposes, and they may request the citizen confirm personal information over the phone. However, the calls do not appear on caller ID as the Fraud Hotline number of (800) 269-0271. Also, SSA and OIG employees will never threaten you for information or promise any type of official action in exchange for personal information or payment. In those cases, the call is fraudulent, and you should just hang up,” the SSA OIG said in a statement.

This is not the first time scammers have impersonated federal agencies or employees in order to extract money or personal information. Previously, they’ve impersonated the IRS, the Office of Personnel Management, contracting officials from the General Services Administration, and the Defense Finance and Accounting Service, among others. But for anyone who’s ever had to deal with these scammers, or even just average everyday robocallers, there’s hope. DHS S&T has engaged a number of contractors through the Small Business Innovation Research program to innovate around solutions to this problem. Each of these solutions has a different problem it’s trying to solve. For example,

- One company, Anavation LLC, is working on a Do Not Originate list, which would restrict the phone numbers that could be spoofed. That would let agencies lock down their numbers proactively, and any scammer making a call that is supposed to look like it’s coming from SSA, for example, it would instead appear as “fraudulent call” on the recipient’s phone display.
- Another company, Illuma Labs, is working on voice pattern matching software that would allow agencies to identify the voices of known fraudsters in real-time and deny them access to sensitive data.

[Source: Federal News Network | David Thornton | April 3, 2019 ++]

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## **RP~China Dispute Update 25 ► President Calls China a ‘Friend’ Amid Tensions**

Philippine President Rodrigo Duterte is maintaining a friendly tone toward China, even after defense officials raised concerns over an increased Chinese presence around a disputed island in the South China Sea China is not after Philippine territory and has not asked for anything in exchange for the weapons and aid it’s given the Philippines, Duterte said in a campaign speech in Manila on 2 APR. “You know, Red China or Communist China just wants to be

friends with us,” Duterte said. The president added that he wouldn’t confront China over the two countries’ competing territorial claims in the South China Sea because it would result in war.

More than 200 Chinese ships have been spotted near the Philippine-occupied Thitu Island (Pag-asa) in the South China Sea since the start of the year, triggering a diplomatic protest from the Philippines stating its was illegal. Defense Secretary Delfin Lorenzana earlier this week voiced alarm over China’s actions in the sea, describing Beijing’s island-building activity in waters claimed by Manila as “very concerning” after meeting with acting US counterpart Patrick Shanahan at the Pentagon, the Philippine Daily Inquirer reported. Diplomats from the Philippines and China held their regular biannual meeting in Manila, where they raised recent issues on the South China Sea, according to a joint statement issued 3 APR.

Both nations reaffirmed the importance of maintaining and promoting regional peace and stability as well as freedom of navigation in and overflight above the South China Sea. They also committed to address disputes and discuss oil and gas development, the statement read.

On 4 APR Duterte has described his dilemma in dealing with a more powerful China in territorial disputes in the South China Sea, saying he has few options other than to order troops to “prepare for suicide missions” if a Philippine-occupied island comes under threat. Duterte reminded China in a speech that night of its closer ties with the Philippines under his leadership, but said if an island occupied by Filipinos in the disputed waters is threatened, “things would be different.” Duterte has adopted a non-confrontational approach in territorial spats with Beijing while seeking Chinese infrastructure funds, trade and investment. He has often lashed out at the security policies of the United States, a treaty ally, while praising China and Russia.

“I’m trying to tell China, Pag-asa is ours ... so let us be friends but do not touch Pag-asa Island and the rest. Otherwise, things would be different,” Duterte said. “This is not a warning, this is just a word of advice to my friends, because China is our friend.” “I will not plead or beg, but I’m just telling you (to) lay off (of) Pag-asa because I have soldiers there,” he said. “If you touch it, that’s another story. Then I will tell my soldiers ‘prepare for suicide missions.’” When he first met President Xi Jinping in Beijing in 2016, Duterte said he told him, “We are staking our claim in our economic zone and we will dig for oil in our territory.” But Duterte said the Chinese leader replied that was better to hold talks first because “if you insist on your position, ‘there might be trouble.’”

“I had no choice,” Duterte said. “If I send my navy and my soldiers there tomorrow and start to travel toward them, in a matter of seconds they’ll all explode ... they will be slaughtered and the missiles that are parked there will arrive in Manila in about four minutes. Do you want a war?” Duterte said the Americans would comply with their obligations under their Mutual Defense Treaty with Manila but that they need congressional permission before going to war. “Do I trust the Americans? Yes. But will that help be on time? That’s the problem,” he said. He raised anew his criticism of America for failing to stop China’s transformation of seven disputed reefs into islands, some of them with runways, in the South China Sea. After he took office in 2016, Duterte said the Chinese islands had become “military garrisons.” “Why was it not stopped by America?” Duterte asked. [Source: Bloomberg & Associated Press | Jim Gomez | April 3 & 5 2019 ++]

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## **LinkedIn Premium** ► **Now Free for Veteran Caregivers, Fry Scholars**

Veteran caregivers enrolled in the Department of Veterans Affairs’ stipend program and students using the Fry Scholarship can now get a free year of LinkedIn Premium, thanks to a newly extended partnership between the company and the VA. LinkedIn’s Premium accounts typically cost \$29.99 per month, or \$299.88 if you sign up for a full year, and bring access to a variety of features, including career courses, upgraded connections to recruiters and the ability to view who is looking at their profile. Those users join a list of other troops and military family members who were given the free service over the past several years.



Veterans verified using the ID.me service can get the account upgrade for a year on a one-time basis. About 2.4 million veterans use that program, LinkedIn officials said last year. And military spouses going through a permanent change of station (PCS) can access the free upgrade within six months of a move or within six months of transitioning out of military life. That one-year upgrade, announced last year, is available once for each PCS and can be accessed through Military OneSource.

To get access, caregivers must be actively accepted to and enrolled in the VA's Program of Comprehensive Assistance for Family Caregivers. That program provides a stipend to spouses or other military caregivers who provide home health assistance to a veteran. Fry Scholars are military spouses or the children of troops killed in the line of duty who are using education benefits through the VA. To request a LinkedIn Premium upgrade, caregivers should email their full name and the full name of the veteran for whom they are caring to [CaregiverLinkedIn.VBANYN@va.gov](mailto:CaregiverLinkedIn.VBANYN@va.gov). Fry Scholars should email a request with their full name and contact information to [223D.VBAVACO@va.gov](mailto:223D.VBAVACO@va.gov). [Source: Military.com | Amy Bushatz | 3 Apr 2019 ++]

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## **Children of the Greatest Generation ► If You Are One You Remember**

Born in the 1930's to the early 1940's, we exist as a very special age group. We are the smallest group of children born since the early 1900's and we are the last generation, climbing out of the depression, who can remember the winds of war and the impact of a world at war which rattled the structure of our daily lives for years.

- We are the last to remember ration books for everything from gas to sugar to shoes to stoves.
- We saved tin foil and poured fat into tin cans.
- We saw cars up on blocks because tires weren't available.
- We can remember milk being delivered to our house early in the morning and placed in the "milk box" on the porch.
- We are the last to see the gold stars in the front windows of our grieving neighbors whose sons died in the War.
- We saw the 'boys' home from the war, build their little houses.
- We are the last generation who spent childhood without television; instead, we imagined what we heard on the radio.
- As we all like to brag, with no TV, we spent our childhood "playing outside".
- There was no little league. There was no city playground for kids Soccer was unheard of.
- The lack of television in our early years meant, for most of us, that we had little real understanding of what the world was like.

- On Saturday afternoons, the movies, gave us newsreels sandwiched in between westerns and cartoons that were at least a week old.
- Telephones were one to a house, often shared (party Lines) and hung on the wall in the kitchen (no cares about privacy).
- Computers were called calculators, they were hand cranked; typewriters were driven by pounding fingers, throwing the carriage, and changing the ribbon.
- The 'INTERNET' and 'GOOGLE' were words that did not exist
- Newspapers and magazines were written for adults and the news was broadcast on our radio in the evening by Paul Harvey.
- As we grew up, the country was exploding with growth.
- The G.I. Bill gave returning veterans the means to get an education and spurred colleges to grow.
- VA loans fanned a housing boom. Pent up demand coupled with new Installment payment plans opened many factories for work.
- New highways would bring jobs and mobility. New cars averaged \$2,000 full price.
- The veterans joined civic clubs and became active in politics.
- The radio network expanded from 3 stations to thousands.
- Our parents were suddenly free from the confines of the depression and the war, and they threw themselves into exploring opportunities they had never imagined.
- We weren't neglected, but we weren't today's all-consuming family focus.
- They were glad we played by ourselves until the street lights came on or Mom called us for supper.
- They were busy discovering the post-war world.
- We entered a world of overflowing plenty and opportunity; a world where we were welcomed, enjoyed ourselves and felt secure in our future. Although depression poverty was deeply remembered.
- Polio was still a crippler.
- We came of age in the 50s and 60s.
- The Korean War was a dark passage in the early 50s and by mid-decade school children were ducking under desks for Air-Raid training.
- Russia built the "Iron Curtain" and China became Red China.
- Eisenhower sent the first 'Army Advisers' to Vietnam.
- Castro took over in Cuba and Khrushchev came to power in Russia.
- We are the last generation to experience an interlude when there were no threats to our homeland. The war was over and the cold war, Muslim terrorism, "global warming", and perpetual economic insecurity had yet to haunt life with unease.
- Only our generation can remember both a time of great war, and a time when our world was secure and full of bright promise and plenty, we lived through both.
- We grew up at the best possible time, a time when the world was getting better not worse
- **We are the Silent Generation - "The Last Ones"**. More than 99 % of us are either retired or deceased, and we feel privileged to have "Lived in the Best of Times!"

[Source: <http://www.hhs-classof1958.com/ChildrenOfTheGreatestGeneration.html> | March 2019 ++]

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## Interesting Ideas ► Buttering Toast



Grate butter onto your toast if it's too hard to spread.

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## One Word Essays ► Heroism



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## Have You Heard? ► When Insults Had Class | Harley Davidsons | A Respite

### When Insults Had Class

These glorious insults are from an era "before" the English language got boiled down to 4-letter words:

- A member of Parliament to Disraeli: "Sir, you will either die on the gallows or of some unspeakable disease." "That depends, Sir," said Disraeli, "whether I embrace your policies or your mistress."
- "He had delusions of adequacy" - Walter Kerr
- "He has all the virtues I dislike and none of the vices I admire." - Winston Churchill
- "I have never killed a man, but I have read many obituaries with great pleasure." - Clarence Darrow
- "He has never been known to use a word that might send a reader to the dictionary." - William Faulkner (about Ernest Hemingway)
- "Thank you for sending me a copy of your book; I'll waste no time reading it." - Moses Hadas
- "I didn't attend the funeral, but I sent a nice letter saying I approved of it." - Mark Twain
- "He has no enemies, but is intensely disliked by his friends." - Oscar Wilde
- "I am enclosing two tickets to the first night of my new play; bring a friend, if you have one." - George Bernard Shaw to Winston Churchill

- "Cannot possibly attend first night, will attend second... if there is one." - Winston Churchill in response
- "I feel so miserable without you; it's almost like having you here." - Stephen Bishop
- "He is a self-made man and worships his creator." - John Bright
- "I've just learned about his illness. Let's hope it's nothing trivial." - Irvin S. Cobb
- "He is not only dull himself; he is the cause of dullness in others." - Samuel Johnson
- "He is simply a shiver looking for a spine to run up." - Paul Keating
- "In order to avoid being called a flirt, she always yielded easily." - Charles, Count Talleyrand
- "He loves nature in spite of what it did to him." - Forrest Tucker
- "Why do you sit there looking like an envelope without any address on it?" - Mark Twain
- "His mother should have thrown him away and kept the stork." - Mae West
- "Some cause happiness wherever they go; others, whenever they go." - Oscar Wilde
- "He uses statistics as a drunken man uses lamp-posts... for support rather than illumination." - Andrew Lang (1844-1912)
- "He has Van Gogh's ear for music." - Billy Wilder
- "I've had a perfectly wonderful evening. But I'm afraid this wasn't it." - Groucho Marx

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### **Harley Davidsons**

The reasons for the slump in sales at HD are not President Trump's fault. Apparently the Baby-Boomers all have motorcycles. Generation X is only buying a few, and the next generation isn't buying any at all. A recent study was done to find out why Millennial's don't ride motorcycles:

1. Pants won't pull up far enough for them to straddle the seat.
2. Can't get their phone to their ear with a helmet on.
3. Can't use 2 hands to eat while driving.
4. They don't get a trophy and a recognition plaque just for buying one.
5. Don't have enough muscle to hold the bike up when stopped.
6. Might have a bug hit them in the face and then they would need emergency care.
7. Motorcycles don't have air conditioning.
8. They can't afford one because they spent 10 years in college trying to get a degree in Humanities, Social Studies or Gender Studies for which no jobs are available.
9. They are allergic to fresh air.
10. Their pajamas get caught on the exhaust pipes.
11. They might get their hands dirty checking the oil.
12. The handle bars have buttons and levers and cannot be controlled by touch-screen.
13. You have to shift manually and use something called a clutch.
14. It's too hard to take selfies while riding.
15. They don't come with training wheels like their bicycles did.
16. Motorcycles don't have power steering or power brakes.
17. Their nose ring interferes with the face shield.
18. They would have to use leg muscle to back up.
19. When they stop, a light breeze might blow exhaust in their face.



20. It could rain on them and expose them to non-soft water.
21. It might scare their therapy dog, and then the dog would need therapy.
22. Can't get the motorcycle down the basement stairs of their parent's home.

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**A Respite**

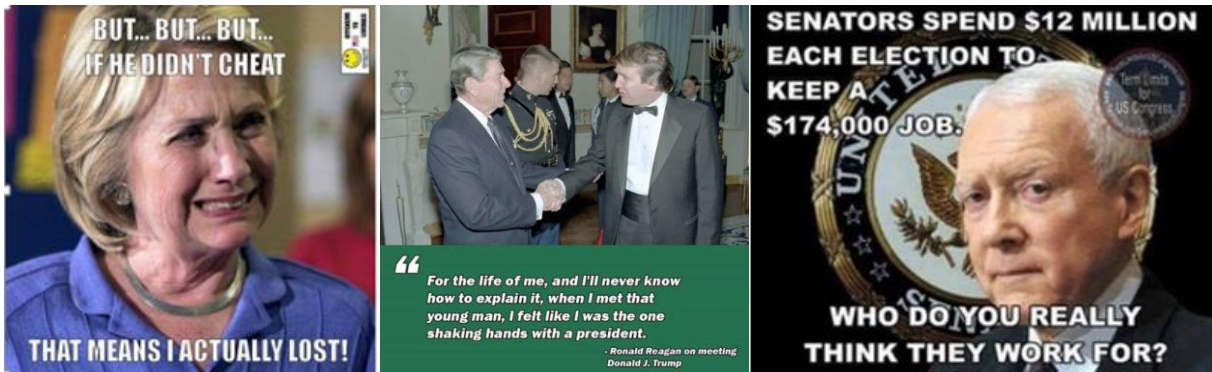
An exceptionally cranky woman "in her twilight years" was arrested for shoplifting at a grocery store. She gave everyone a hard time, from the store manager to the security guard to the arresting officer who took her away. She complained and criticized everything and everyone throughout the process. When she appeared before the judge, the judge asked her what she had stolen from the store. The lady defiantly replied, "Just a stupid can of peaches you old fool."

The judge then asked why she had done it. She replied, "I was hungry and forgot to bring any money with me." The judge asked how many peaches were in the can. She replied in a nasty tone, "Nine! But why do you care about that?" The judge answered patiently, "Well, ma'am, because I'm going to give you nine days in jail -- one day for each peach."

As the judge was about to drop his gavel, the lady's long-suffering husband raised his hand slowly and asked if he might speak. The judge said, "Yes sir, what do you have to add?"

The husband said meekly, "Yes Your Honor. She also stole two cans of peas."

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### Thought of the Week

I honestly believe it is better to know nothing than to know what ain't so.

--Josh Billings

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