

# RAO

# BULLETIN

## 1 June 2019



### PDF Edition

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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 – Maryland Vet State Benefits  
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Attachment – Cybersecurity & Military Justice System



**Military Investigative Policy ► Tracking Device Found in Navy Email to Navy Times**

A Navy prosecutor during the week of 6 MAY 2019 sent an email to the editor of Navy Times that was embedded with a secret digital tracking device. The tracking device came at a time when the Naval Criminal Investigative Service is mounting an investigation into media leaks surrounding the high-profile court-martial of a Navy SEAL accused of war crimes. That email, from Navy prosecutor Cmdr. Christopher Czaplak to Navy Times editor Carl Prine, came after

several months of Navy Times reporting that raised serious questions about the Navy lawyers' handling of the prosecution in the war crimes case.

When asked about the email Czaplak sent to Prine, NCIS spokesman Jeff Houston said 16 MAY that "during the course of the leak investigation, NCIS used an audit capability that ensures the integrity of protected documents. It is not malware, not a virus, and does not reside on computer systems. There is no risk that systems are corrupted or compromised." In response to the receipt of the emails with tracking devices, defense attorneys have filed motions accusing prosecutors of misconduct for sending the emails. They claim it is illegal for the government to use [the emails] in the way they did without a warrant. What they did constitutes a warrantless surveillance of private citizens, including the media, by the military.

And now the case has raised questions about how far the Navy will go in pursuing leaks and whether the government is illegally spying on journalists and defense attorneys in the case. The action taken by the military generates all kinds of questions that come into play with respect to the Fourth Amendment, which protects against unlawful search and seizure. To learn more on what the military has done and how their action raise legal, ethical questions which impact on American citizen's privacy refer to the attachment to this Bulletin titled, "**Cybersecurity & Military Justice System**". [Source: MilitaryTimes | Howard Altman | May 16, 2019 ++]

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## **Wikileaks Investigation ► Chelsea Manning Ordered Back to Jail**

Former Army intelligence analyst Chelsea Manning was ordered back to jail 16 MAY for refusing to testify to a grand jury, even after telling a judge she'd rather "starve to death" than cooperate with prosecutors. U.S. District Judge Anthony Trenga ordered her to remain incarcerated at the Alexandria jail either until she agrees to testify or until the grand jury's term expires in 18 months. He also imposed fines that will kick in at \$500 a day after 30 days and \$1,000 a day after 60 days. Manning already spent two months in jail for refusing a previous subpoena to testify to a grand jury investigating Wikileaks. She was released last week when that grand jury's term expired, but prosecutors quickly hit her with a new subpoena to testify to a new grand jury.



Manning has offered multiple reasons for refusing to testify, but fundamentally says she considers the whole grand jury process to be unacceptable. Trenga was unimpressed with her rationale and noted that grand juries are embedded in the Constitution. He said he hopes that while incarcerated "Ms. Manning would reflect on the principles she says she's embracing ... and whether those views are worth the price she's paying for them." Manning's lawyers had argued that she should not be jailed because she has proven that she will refuse to testify no matter how long she's jailed. Under federal law, a recalcitrant witness can be jailed for civil contempt only if there's a reasonable possibility that the incarceration will coerce the witness into testifying. If a judge were to determine that incarcerating Manning were punitive rather than coercive, Manning would not be jailed.

"Whatever you might think of her, Chelsea Manning is a principled person," said her lawyer, Moira Meltzer-Cohen. "She's more willing to put herself at grave risk than to betray her deeply held principles." Manning herself told the judge directly: "I would rather starve to death than change my principles in this regard." Prosecutors, though, said that so far Manning has only faced up to two months in jail. She has not faced the reality of being incarcerated for up to 18 months. "Simply put, Ms. Manning has not spent enough time in jail to arrive at the time" where she could argue that she can't be coerced into testifying, prosecutor Thomas Traxler said.

U.S. Attorney for the Eastern District of Virginia G. Zachary Terwilliger said after Manning's hearing that Manning is not being asked to do any more than any other citizen who might have relevant information. He noted that the grand jury has given her immunity for her truthful testimony and that grand juries' role in the legal system is to serve as a check on prosecutors by requiring them to present evidence to a group of ordinary citizens before obtaining an indictment. "All we want is for her to truthfully answer any questions," he said. Manning served seven years in a military prison for leaking a trove of documents to WikiLeaks before then-President Barack Obama commuted the remainder of her 35-year sentence.

The grand jury in Alexandria has already obtained a separate indictment of Wikileaks founder Julian Assange for his role in helping disclose the documents Manning gave him. Manning has argued that Assange's indictment is proof that her testimony is no longer needed and is merely intended to harass her. Grand juries, though, often issue superseding indictments that can outline additional charges to those spelled out in an additional indictment. Terwilliger declined comment on why Manning's testimony is needed now. [Source: The Associated Press | Matthew Barakat | May 16, 2019 ++]

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## **U.S. Space Force Update 13 ► HAC Will Not Support DoD's Funding Request**

The House Appropriations Committee (HAC) says it will not support DoD's \$72.4 million request to establish a Space Force headquarters, and wants the Pentagon to study alternative options. The committee is scheduled to mark up the defense bill on 21 MAY. The draft report accompanying the committee's proposed fiscal year 2020 defense spending bill notes that the decision to not back the \$72 million request should not be read as a complete rejection of the idea of establishing a Space Force. "The Committee recommendation does not fully fund the request to establish the proposed Space Force," says the draft report obtained by SpaceNews. "The Committee makes this decision without prejudice and includes funds for the Department to examine and refine alternative organizational options that will streamline the management and decision-making process and minimize overhead cost and bureaucracy."

The House and Senate Armed Services Committees are reviewing the administration's Space Force legislative proposal and considering whether to authorize the new service in the 2020 National Defense Authorization Act. Appropriators are not policy makers. Only the HASC and SASC can authorize DoD to establish a new military service. But it's up to the House and Senate Appropriations Committees to fund the new branch and decide how much.

Defense officials have said they estimate the Space Force will cost no more than \$2 billion over five years but have not provided detailed analysis to back that up, according to congressional officials. The Senate Armed Services Committee has done due diligence and directed the Congressional Budget Office to analyze the future costs of the Space Force, U.S. Space Command and the Space Development Agency. The CBO in a report laid out a number of scenarios. On the Space Force, it projects costs significantly higher than \$2 billion over five years. The Pentagon has challenged those estimates. vDoD has proposed legislation to establish the Space Force as a separate service within the Department of the Air Force, with an Undersecretary for Space and a Chief of Staff for Space. "While the Committee appreciates the intent of the proposal, the plan leaves many unanswered questions and lacks important details and supporting analysis to justify the proposed size, scope, cost, roles, and authorities for the new military service."

Appropriators say in the draft report that they support DoD efforts to advance the military's space capabilities but are not convinced that requires setting up a new military branch. "The Committee is very concerned with the rapid advances potential adversaries are making to develop capabilities that threaten United States space assets on orbit," the report says. The committee "understands that this is an urgent problem that will require the Department to reorient its strategies, organizational constructs, and program priorities to meet the reality of these threats." However, the report notes that it is "fully within the Department's current authority to make space a higher priority without creating a new military service and is not persuaded that the specific plan proposed justifies the additional overhead cost and disruption across the Department."

The HAC's defense subcommittee last week agreed to give DoD \$15 million to further study how a space service could be organized. Space policy analyst Marcia Smith noted that the House Appropriations defense bill is moving faster than HASC action on the NDAA, which is creating "a bit of confusion regarding the status of the Space Force debate." The defense subcommittee could have approved the \$72.4 million request contingent upon the passage of authorization legislation, but it did not, Smith wrote. "Their action is viewed as lukewarm support for the idea, at best." House appropriations did approve DoD's \$83 million request to establish a unified combatant command for space, the United States Space Command. The committee "believes the command is an important step in strengthening the operational focus and emphasis on protecting and defending national space capabilities. The Committee recommendation fully funds the United States Space Command at the requested level."

On the Space Development Agency, the committee backs defense appropriators' recommendations to seek more specific details on the SDA's space projects. "While the Committee is generally supportive of the concept of the Space Development Agency, the Committee is concerned that this effort may create a parallel space program that will overlap and duplicate existing programs and missions in the Air Force." DoD requested \$149 million in 2020 to create a new Space Development Agency within the office of the undersecretary of defense for research and engineering. "The Committee recognizes the need for rapid development and fielding of space assets to meet the current threat environment as outlined by the National Defense Strategy," the draft report says. The committee recommends including a "legislative provision requiring the Space Development Agency and the Air Force to work together to define a unified and integrated space architecture and to clarify roles and responsibilities."

#### **Other space-related provisions**

***National security space launch*** — The House Appropriations Committee in the draft report commends the Air Force for its launch procurement strategy to increase competition and eliminating its reliance on Russian rocket engines. "The national security space launch program is going through a critical transition as it phases out legacy launch systems and considers a variety of new and upgraded rockets to meet the full slate of national security mission requirements," the report says. The committee also said it is concerned with the "significant level of technical and programmatic risk this transition entails, including risk of a potential gap if any of the new, unproven rockets develop problems or experience setbacks." Appropriators agreed to fully fund the Air Force's request for the National Security Space Launch program and "urges the Secretary of the Air Force to proceed expeditiously with its strategy in order to minimize the risk of a gap in assured access to space."

***Satellite communications*** — The draft report calls for a restructuring the military's satellite communications programs. "The current military satellite communications architecture comprises independently designed, purpose-built spacecraft; ground systems; and user terminals intended to meet differing mission requirements for strategic, wideband, and narrowband communications," says the report. In fiscal year 2019, the Secretaries of the Army, Navy, and Air Force were tasked with developing an integrated architecture and acquisition strategy for wideband and narrowband communications and were directed to consider both government and commercial systems, user terminals, and network capabilities. The committee encourages the Secretaries of the Navy and the Air Force to consider transferring responsibility for future narrowband satellite communications systems from the Navy to the Air Force to help create an integrated communications architecture.

*Missile warning satellites* — Appropriators question the strategy for the Next Generation Overhead Persistent Infrared (OPIR) program. The 2020 budget seeks nearly \$1.4 billion, an increase of \$752 million above the 2019 enacted level. The committee cut DoD’s request by \$201 million. It agrees with DoD that there is an “urgent need to field a more resilient capability against growing space threats.” But in the report they raise flags about the “rapid budget growth and the Air Force strategy of relying on significant reprogramming requests to keep the program on schedule.” The committee questions whether the use of fast-prototyping authorities given to DoD under Section 804 of the National Defense Authorization Act for Fiscal Year 2016 is appropriate for this program. The committee also asked DoD to provide a long-term strategy for missile defense and hypersonic defense. The committee “views the current Next Generation Overhead Persistent Infrared Block O program as an important interim step to a currently undefined, but much needed, future comprehensive OPIR architecture,” the report said. It included a legislative provision requiring the Space Development Agency and the Air Force to lay out a plan to develop a “unified and integrated space architecture.”

[Source: SpaceNews | Sandra Erwin | May 19, 2019 ++]

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## **SOCOM ► Where Special Forces Fit in the National Defense Strategy**

The most valuable role for U.S. special operations forces within the National Defense Strategy is to build relationships with countries in hot spots around the globe to keep Russia and China at bay. But that effort can’t be at the expense of its counterterrorism mission, which remains the No. 1 priority of special forces, according to leadership within U.S. Special Operations Command. SOCOM plans to issue a report to Congress on a comprehensive review of its roles and missions this month, according to Mark Mitchell, the principal deputy assistant secretary of defense for special operations and low-intensity conflict, who was speaking during a recent hearing with the House Intelligence and Emerging Threats and Capabilities Subcommittee.

One of the main priorities for SOCOM is to carry out counterterror missions, but the National Defense Strategy focuses on great power competition against near-peer adversaries Russia and China, so House lawmakers wanted to know how special forces fit in a strategy that focuses less on counterterrorism and more on powerful adversaries. “We’ve been the tip of the spear on the [counterterror] fight,” SOCOM Commander Gen. Richard Clarke said during the hearing. “However, moving forward, particularly in great power competition, our special operations forces are not necessarily going to be in that fight because the whole idea of the strategy is to avoid a kinetic” confrontation, he added.

Clarke said he’s examining SOCOM relationships with U.S. Cyber Command, U.S. Strategic Command and U.S. Transportation Command as well as the global combatant commanders to see “how we can best integrate our forces and provide support to those in other domains.” “I think the special operations community is uniquely suited to build networks of partners and allies around the globe to put us in a position, first of all, to compete for that influence and legitimacy in peacetime,” Clarke added.

Special forces also have an important role to play within the military information support operations center in Tampa, Florida, which is aligned with the State Department’s Global Engagement Center, which “allows us to compete in the space ahead of time and make sure that we’re countering some of the vitriol that’s coming out of Russia at this time and the falsehoods,” Clarke said. According to Clarke and Mitchell, it’s unlikely the reach of special forces around the globe will wane. “A [counterterror] deployment to Africa is also a part of that great power competition against the Russians and Chinese,” Clarke noted as an example. “We are trying to look at our employment of the SOF force from a holistic view to ensure that we’re maximizing the return on that investment to our counterterrorism mission and our great power competition.” The relationships that U.S. special forces develop with other countries is also unique, Clarke noted. “A small team, a small element of Special Operations forces, can bring a significant impact working with foreign forces.”



“Remember,” Mitchell added, “Chinese and Russian threats are global, and that’s part of the reason why we’re in 80 countries.” For example, Mitchell added, SOCOM received recent congressional approval to move forward with an important counterterror effort in the Philippines, but that is also a critical component of building influence within the country and “keeping Chinese at arm’s length.” While the NDS is focused on great power competition, the strategy still recognizes the need to combat violent extremist organizations, which “is not going away, and we’ve got to balance that,” Mitchell said. So some new concepts for employment of special forces will likely emerge, according to Mitchell. “We’re working with the services to ensure that we are integrated with their development efforts,” he added.

But there are a few tasks where, if given the chance, SOCOM would take off its plate, particularly to improve its deployment ratio with double the time spent at home compared to overseas. Clarke said special forces in Africa could be better optimized. “That’s not necessarily ‘take away the mission,’ but I see reduction internal to some of these missions,” he said. Additionally, the mission to counter weapons of mass destruction is also an increasing burden on the force, Clarke said: “I think it’s a right-sizing in the mission internal to make sure we have the right force allocation against it.” And SOCOM is looking at how the Army’s security force assistance brigades might be better suited for certain security force assistance-type missions. “SOF should be in places where it’s a light footprint, it’s politically sensitive, with a small team, that is training other special operations forces primarily,” Clarke said. [Source: DefenseNews | Jen Judson | May 17, 2019 ++]

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## **Military Abortions ► Out of Reach for Some Due to Increasing Restrictions/Bans by States**

As more states adopt policies restricting or banning abortion, it could put abortion out of reach for some military women, according to one research group. By law, abortions are not performed in military medical facilities, nor are they covered under Tricare, unless the pregnancy is the result of an act of rape or incest, or the life of the mother is at risk. Thus military women must seek abortions in the civilian community.

Ibis Reproductive Health Kate Grindlay Kelly, associate at the global research organization describing itself as dedicated to “advancing sexual and reproductive autonomy, choices, and health worldwide has conducted research into military women’s access to contraception, and experiences related to abortion. She said, “If a servicewoman now has to travel out of state for abortion care, the financial and logistical demands escalate and can put abortion care out of reach for many, especially more junior military personnel who may not have the financial resources to cover the costs or the perceived ability to request the even longer time off.” Efforts to seek comment from officials at National Right to Life were unsuccessful.

This year, 17 bans have been enacted across 10 states. A law passed in Alabama would ban nearly all abortions, including those for pregnancies resulting from rape or incest, according to the Guttmacher Institute, a research and policy organization which tracks such legislation. One trend is new laws that would ban abortion at six weeks, once a fetal heartbeat is detected. As the Guttmacher Institute notes, none of the 6-week abortion bans or Alabama’s near-total ban, have taken effect yet, either because of litigation, or later effective dates. Abortion is still legal in all states. However, currently 43 states prohibit abortion at some specified point during pregnancy, generally except when necessary to protect the woman’s life or health, according to the Guttmacher Institute.

As of March, there are 217,602 active-duty women. According to the results of the 2015 Department of Defense Health Related Behaviors Survey, the latest survey available, 4.8 percent of the military women who responded said they had an unintended pregnancy in the past year, compared to 4.5 percent of women of reproductive age in the civilian population. The survey does not ask questions about the results of unintended pregnancy, or whether there was an abortion. According to an online-based survey conducted by the Service Women’s Action Network, released in late 2018, 13 percent of the active-duty women who responded — 36 women — had experienced an unintended pregnancy, and of those, eight had abortions. They paid between \$300 and \$600 for abortion services off base and

none received follow-up care from military health providers. Overall, 799 active duty, retired and veteran women responded to the online survey, which was not a scientific sampling.

Grindlay Kelly said the research that Ibis Reproductive Health has conducted has found that service women already face many obstacles getting abortions on their own. “These barriers ranged from financial and logistical challenges to paying for and accessing care off base, to concerns about maintaining confidentiality owing to the need to disclose their pregnancy to their chain of command in order to get time off for abortion services,” she said. If states become more restrictive and women have to travel farther, there’s greater likelihood they’d have to let their command know in order to request time off, if mission and duty requirements and timing of the abortion conflict. DoD officials had no comment on whether they are tracking states’ legislative activity on this issue, or whether there is a DoD policy regarding requests from military women who need to take leave for an abortion.

In one study that Grindlay Kelly co-authored, published in the journal Perspectives on Sexual and Reproductive Health in December 2017, researchers interviewed 21 military women in depth who had had an abortion in the previous two years. Concerns were raised about confidentiality, stigma and possible negative effects on their careers. They described a range of consequences of not disclosing their abortions to their commands, because of their desire for confidentiality, including inability to follow medical guidelines after the abortion, adverse health effects of unsafe care, and negative impacts to their career because of an unexplained work absence. Because of the restrictions on abortions through the military health care system, 11 of the women stated they thought it could lead more service women to carry unwanted pregnancies. These pregnancies could affect troop readiness and personnel, seven of those interviewed said.

Most traveled about an hour each way to the clinic. Six mentioned the logistical burden of traveling off base, and two said their abortion appointments were delayed because of inflexible work schedules or logistical difficulties. And many US military bases are located in states that have restrictive abortion policies, Grindlay Kelly said. “In these contexts of additional state restrictions to abortion, servicewomen face even greater hurdles.” In just one example of a hypothetical soldier stationed at Fort Rucker, in southeastern Alabama: If the new ban on most abortions survives a lawsuit challenging it, and that soldier needs an abortion, the closest states would be Georgia and Florida. Georgia has enacted a ban at six weeks, which is also being challenged in court, and Florida currently bans abortions after 24 weeks. On the other side of Alabama, Mississippi bans abortions after 20 weeks, but a law has been enacted that would ban abortion after six weeks. That law is also being challenged in court.

The study was limited, qualitative research, focusing in depth to provide insight into these women’s experiences. Researchers called for more study on abortion in the military, and consequences for women who aren’t able to get an abortion while in the military. Aside from the financial issues and logistical challenges, Grindlay Kelly said, “confidentiality also becomes harder to maintain when a woman has to travel long distances and take even more time off from her military responsibilities. “Together, these barriers can compromise women’s privacy, finances, and health.” [Source: MilitaryTimes | Karen Jowers | May 24, 2019 ++]

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## **Commissary User Savings Update 05 ► Up with More Initiatives in the Works**

Commissary customers are seeing increasing savings, and they’ll be seeing more initiatives over the next few months to increase bargains and make shopping easier. Savings at the commissary ticked upward for the first three months of the year, compared to 2018 and the baseline comparison of 2016. Savings for the period of January through March increased to 22.2 percent overall in the U.S., based on price comparisons, according to slides presented by retired Rear Adm. Robert Bianchi, Defense Department special assistant for commissary operations, at a meeting of the American Logistics Association.

That’s up by 1.9 percentage points from the same time period for the same stores in 2018, and up 2.3 percentage points from that period in 2016, when the Defense Commissary Agency established its baseline savings for customers. Congress requires that DeCA maintain savings at levels that are reasonably consistent with the 2016 baseline level. “I’m pleased to hear that [the Defense Commissary Agency] has successfully increased the savings level for military families who shop at the commissary. I know it must be a challenge to meet that benchmark,” said Eileen Huck, government relations deputy director for the National Military Family Association. “They do seem to be working hard to respond to military families’ wants and needs — hopefully that will encourage more families to shop at their commissary.”

Savings vary by region, as the cost of living varies by region. Each commissary region saw an increase in the savings margin, with the largest savings increase being in the West Coast states, increasing to 24.6 percent -- 3.1 percentage points up from last year’s tally of 21.5 percent. Overseas savings fell by 0.5 percentage points, down to 43.8 percent. The calculations include applicable sales tax in commercial grocery stores and the 5 percent surcharge at commissary stores.

<u>Region</u>	<u>Jan-MAR savings compared to civilian stores</u>
New England	22.2%
South Atlantic	20.4%
South Central	19.0%
Pacific	24.6%
Mountain	20.3%
North Central	22.5%
Alaska/Hawaii	37.7%
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U.S.	22.2%
Overseas	43.8%
Global Weighted Average	25.7%

Each quarter, manual comparisons are done at one-fourth of the commissary stores, with the same stores shopped in the same quarter of the year. Congress requires DeCA to report on savings regionally, comparing prices with up to three commercial grocers, including super centers, in the local area of each commissary in the U.S. In this past quarter, 45 stores were shopped by a third party, and prices were compared on about 1,000 products, based on what commissary officials describe as a “shopper’s typical market basket.” An additional regional comparison is conducted of 38,000 products using market pricing data. Other initiatives include:

- The **Click2Go program** – online ordering and curbside grocery pickup – will expand to four more stores before the end of September. Those are Naval Air Station Oceana, Va.; Fort Belvoir, Va.; Quantico Marine Corps Base, Va.; and Andrews Air Force Base, Md. Commissary officials have been conducting a test of the Click2Go program for years, at Fort Lee, Va.; Offutt Air Force Base, Neb.; and Travis Air Force Base, Calif. They launched the program at Fort Eustis, Va., on March 1, using their new technology. As of 1 APR, customers pay a \$4.95 service fee for each order at Fort Eustis. The Click2Go programs at Fort Lee, Offutt and Travis will end on June 1, but will return to those locations in the future as the commissary agency makes the transition to the new technology.
- Commissary officials are introducing 66 additional commissary store brand items through the end of September.
- Commissary officials are expanding their selection of “Your Everyday Savings -- YES” items. They’ve seen a 50 percent increase in dollar sales of these items since June, 2018.

- They're adding savings and promotions to the top 50 commissaries in terms of sales, to increase sales. That will include Deal of the week, extra savings of family size and freezer filler meat buys, and "hot produce" specials like truckloads of watermelons.

[Source: ArmyTimes | Meghann Myers | April 30 2019 ++]

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## **DoD DNA Policy ► How to Obtain or Destroy**

If a person served in the US military after 1994, a DNA sample was taken and retained for identification purposes. The sample is not routinely destroyed upon discharge or retirement. It might be useful for your family to know about this policy in the event you are killed and have no ID, your fingers were damaged, burned, removed, and your teeth all missing, so that your body can be identified, but consider that purposes change, rules change, etc. Alternate source of your DNA might be more quickly obtained from hair on your comb at your house and other DNA traces available that your NOK can provide faster than the official government sample. Currently the Department of Defense will provide the DNA sample as a result of a court order but consider that purposes change, rules change, etc. So who knows who may be able to access your DNA in the future.

Per DoD Instruction 5154.30, Section 3.c.(1), dated December 29, 2015, individual specimen samples will be destroyed at the request of the donor following the conclusion by the donor of completed military service or other applicable relationship to the DoD. To be eligible, a service member must have completed their military service obligation verified by the Defense Eligibility Enrollment and Records System (DEERS) and DD Form 214. A request must be made in writing and include:

- Service members name
- Social security number
- Date of birth
- Branch of service or civilian status (if applicable), and
- Mailing address.

For clarification, 'conclusion of service' means you must have either no military status (no reserve obligation remaining, not in the National Guard, (completely separated, usually 8 years after enlistment) or since a retiree is assigned to the Retired Reserve (you must be age 60 or age 62 for special branches). Special branches are Doctor (Medical Officer) and Lawyer (Legal Officer). All requests must include a copy of the service member's DD Form 214 verifying separation and end of service obligation. Send service member specimen destruction requests to: AFMES/AFRSSIR, ATTN: AFRSSIR Specimen Destruction Request, 115 Purple Heart Drive, Dover Air Force Base, DE 19902. [Source: DoD Instruction 5154.30 | Niels Zussblatt | May 22, 2019 ++]

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## **Military Records/DD-214 Update 06 ► "Emergency" Requests and Deadlines**

If your request is urgent (for example, upcoming surgery, a funeral, etc.) tell NDAA the nature of the emergency and your deadline in the "Comments" section of eVetRecs (<https://www.archives.gov/veterans/military-service-records>) or in the "Purpose" section of the Standard Form (SF) 180, Request Pertaining to Military Records. Fax your request to NDAA's Customer Service Team at 314- 801-0764. Call NDAA's customer service staff at 314-801-0800 if you have questions or require same-day service. Due to the large number of calls received at this number, hold times are often long. However, once you reach a technician, he or she will be happy to assist you with emergency service.

If your burial request involves interment at a Department of Veterans Affairs National Cemetery, contact the National Cemetery Scheduling Office at 800-535-1117 or visit the National Cemetery Administration website [https://www.cem.va.gov/cem/burial\\_benefits](https://www.cem.va.gov/cem/burial_benefits). We work directly with the Veterans Affairs staff to obtain records to verify service for burial benefits. If the veteran is not going to be interred at a National Cemetery, the requester may fax the SF-180 or signature page from eVetRecs (including signature of the next of kin and proof of death) to the Customer Service Team at 314-801-0764. [Source: NDAA | May 22, 2019 ++]

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## **DoD Fraud, Waste, & Abuse ► Reported 16 thru 31 May 2019**

**Fat Leonard** – The Navy has censured a pair of commissioned officers for their roles in the Fat Leonard public corruption scandal. The letters of censure issued to the captains by Navy Secretary Richard Spencer serve as both a public rebuke of their actions and shine more light into the web of kickbacks, payoffs and port contracts spun by the portly Leonard Glenn Francis that cost U.S. taxpayers at least \$35 million. At least 10 captains and admirals have received similar written reprimands in recent years.

Capt. **Heedong Choi's** infractions took place from 2008 to 2013, as he served in several leadership positions in the Western Pacific, including as commanding officer of the guided-missile destroyer Chafee, according to the 26 APR letter. But Spencer concluded that his relationship with Leonard Francis went back to 2001, when Choi was a flag aide to the commander of 7th Fleet. "As Flag Aide, Mr. Francis specifically described you as his means to 'grease' your Commander and the 'pipeline' between him and your Commander," Spencer wrote. "He also said you were on his 'payroll' since that time because you 'kept delivering.'" In exchange for greasing that wheel, Choi enjoyed several lucrative perks.

"On June 6, 2009, you improperly solicited from Mr. Francis arrangements for your marriage proposal and ultimately accepted the gift of an elaborate and lavish private dinner with a jazz ensemble, on the helipad of the Swissotel in Singapore," the letter states. "Mr. Francis/GDMA spent approximately \$18,000 for this event." Francis instructed Choi "to pass the 'gospel word' of GDMA to other officers, and your actions show you did just that," the letter states. From 2008 to 2013, Choi took more than \$25,000 in gifts from Francis, and in return the officer improperly endorsed GDMA, facilitated "inappropriate relationships" between Francis and other Navy officers, provided advice on Fat Leonard's operations and shared internal Navy information with the businessman, according to the letter. Choi tried to impede an investigation into Francis in 2012 as well, Spencer indicated. "You notified Mr. Francis of an ongoing investigation by the Naval Criminal Investigative Service and Korean authorities and provided Mr. Francis information to avoid or minimize criminal and civil liability," he wrote.

Choi did not respond to requests for comment. He remains on active duty and is currently stationed with the Navy Reserve Officers' Training Corps at State University of New York Maritime College, according to his service record. Choi was fired as commander of the unit in May 2018. While officials did not specify why Choi was fired, Navy spokeswoman Capt. Amy Derrick said at the time that it "was based on alleged personal misconduct that is the subject of an ongoing investigation." Choi was administratively reassigned to the NROTC unit at the U.S. Merchant Marine Academy in New York after his relief, Derrick said.

Retired Capt. **Ricardo Martinez** was also censured in a 26 APR letter. His Fat Leonard-related infractions took place while he was serving as the U.S. Naval attaché to Indonesia and New Zealand from 2001 to 2008, according to the reprimand. Martinez received or solicited nearly \$16,000 in gifts from Francis and his port services company, Glenn Defense Marine Asia, or GDMA, and the April 26 censure letter contains a "chronological list of misconduct." Martinez asked Francis to have Navy business cards made for him in February 2002. The following month, Martinez provided Francis with "a disc containing force protection photos" of the 7th Fleet flagship Blue Ridge when it was in Indonesia.

He shared “nonpublic” information about the 7th Fleet commander’s visit to the area with Francis in April 2003 and was treated to a free dinner and discounted hotel the following month in Malaysia, according to the letter. Martinez connected Francis with Saudi navy officials in August 2003 and he disclosed sensitive information regarding President George W. Bush’s visit to Indonesia the following month. He got hooked up with free or discounted lodging over the next several months, and then reviewed, edited and drafted documents hyping GDMA’s experience and technical capabilities, the letter states. The letter details 13 instances where Martinez “drafted, reviewed, or edited documents or emails that Mr. Francis/GDMA intended to send to Department of Navy personnel.”

The relationship continued after Martinez started his twilight tour in New Zealand in 2004. In spring of that year, at Francis’ request, Martinez drafted an email for Francis to send to a Navy judge advocate which requested a change to an ethics opinion regarding whether sailors could attend a GDMA party, according to the letter. Martinez asked for and received an array of gifts from Francis, including an iPod and a Game Boy video game system, investigators determined. A few months earlier, he wrote a letter for Francis to send to Navy officials regarding force protection measures and told the magnate to whom he should send his pitch, according to the reprimand. By 2006, Martinez pinged Francis several times about GDMA giving him a job. “Between May and July 2006, you contacted Mr. Francis on four separate occasions to discuss employment with GDMA, offering to take leave to travel to Singapore to discuss it with him in person,” the letter states. “You also sent Mr. Francis a hand-written note and a traditional wooden Maori waka huia box in connection with your employment request.”

In early 2006, Francis asked Martinez for information about a rival defense contractor and stated that he needed help “to eliminate the competing firm.” “You eagerly responded to Mr. Francis’ request for information and assistance,” the letter states. At other times, Martinez ordered a Ford Excursion for Francis and had it delivered to him, a purchase the officer made with a discount he got due to his diplomatic status, according to the reprimand. “You maintained a highly inappropriate relationship with Mr. Francis/GDMA during two tours and abused the power associated with your position as a U.S. Naval Attaché and senior Naval Officer for your own benefit,” the letter states. “The frequency of the gifts you solicited and received, your direct and personal contact with Mr. Francis regarding the gifts, and your work on behalf of Mr. Francis/GDMA make absolutely clear that you used your public office for private gain.”

Martinez, a submariner and Texas native, retired in 2008. Messages left for him 14 MAY by Navy Times were not returned and emails and other attempts to contact him were unsuccessful. [Source: NavyTimes | Geoff Ziezulewicz | May 15, 2019 ++]

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**Pentagon** -- The Pentagon is weighing legislation that would give contracting officers the power to demand back-up data on spare parts costs after its inspector general said **TransDigm Group Inc.** could be paid about 9,400% in excess profit for a half-inch metal pin. The Defense Logistics Agency could end up paying TransDigm \$4,361 for the “drive pin” in a July contract that should cost \$46, according to a Pentagon review endorsed by the inspector general. The review found potential excess profits for 98 of 100 parts sampled and concluded the Pentagon may end up paying TransDigm \$91 million more in coming years for parts valued at \$28 million, with excess profit per part of 95% to the 9,380%, the Defense Department’s inspector general said in an audit labeled “For Official Use Only” and obtained by Bloomberg News.

As the Pentagon weighs whether to recommend legislation to require more disclosure by contractors, the House Committee on Oversight and Reform will review the audit and TransDigm’s pricing policies in a hearing on 15 MAY. The inspector general’s report “exposes how a company entrusted with supporting our military men and women took advantage of American taxpayers by overcharging the government more than \$16 million” in parts sales sold between 2015 and 2017, Oversight Chairman Elijah Cummings said in a statement. The hearing will “investigate whether these pricing issues are more widespread, and demand answers,” he said.

From 2013 through 2015, according to the audit, the contractor increased the price of a valve that opens and closes to change the pressure of fuel moving through an engine to \$9,801 from \$543. In those years, TransDigm also charged \$1,443 each for a “non-vehicular clutch disk” that cost \$32 to make. The Pentagon’s inspector general first raised pricing concerns over TransDigm in a 2006 report, followed by the one this year that was released in redacted form in February. TransDigm manufactures spare parts for airplanes and helicopters including the AH-64 Apache, C-17 Globemaster III, F-16 Fighting Falcon and the CH-47 Chinook. From April 2012 through January 2017, DOD issued 4,942 contracts valued at \$471 million to TransDigm.

Liza Sabol, a spokeswoman for the Cleveland-based company, said in an email “that we are not providing comments on specific questions related to the IG report.” “TransDigm has been and remains committed to conducting business within the framework of applicable laws and regulations,” she said. “The IG report does not make any assertion of wrongdoing on TransDigm’s part with respect to its pricing.”

The underlying debate is over laws and acquisition regulations that hamstring Pentagon contracting officers from demanding back-up data on parts contracts. Legislation from the Federal Acquisition Streamlining Act of 1994 to recent defense policy bills sought to encourage commercial contractors to conduct business with the military by freeing them from providing information that could be competitively sensitive and onerous to collect, according to the inspector general’s report. The provisions discourage contracting officers from asking for the data when “determining whether a price is fair and reasonable,” it said. The inspector general “previously identified contracting officers’ limited success in negotiating fair and reasonable prices for sole-source parts dating as far back as 1998,” a spokeswoman said in a statement Tuesday.

In a sample of contracts awarded from 2015 through 2017, TransDigm “refused to provide uncertified cost and pricing data to contracting officers when requested” for 15 of 16 contracts, the audit found. “Contracting officers had limited options once TransDigm refused.” TransDigm earned \$2.6 million in excess profits on the parts, the inspector general said.

The watchdog office recommended legislation “to compel companies to provide cost data when required.” The Pentagon responded by issuing a memo in mid-March to jump-start a moribund system requiring contracting officers to report and share the names of recalcitrant companies. “We are considering potential options for legislation proposals and weighing the ‘pro’s and cons’ of how that could impact the entire industrial base, including our desire to reach more non-traditional defense contractors,” Lieutenant Colonel Michael Andrews, a Pentagon acquisition spokesman, said in an email.

TransDigm shares have climbed more than 36% this year. It drew 34% of its 2017 sales from defense, up from 24% in 2006. In its 2017 annual report, TransDigm estimated 80% of its sales revenue that year came from products for which it’s the sole supplier. Patrick Mackin, a spokesman for the Pentagon’s Defense Logistics Agency, said the agency is managing the July 2018 contract that was questioned by the review in a way that “limits ordering” due to “the potential overpricing and scrutiny” of TransDigm. He said the agency can’t “unilaterally change pricing outside of the contractual repricing periods” but will assess the contract at its first chance in 2021. The agency is “currently seeking alternatives to support these items where such alternatives may exist.” Among the parts of concern in the current contract, according to the review:

- TransDigm charged \$803 for a retainer bearing that should have cost \$32.
- A part described as a “ring” for which TransDigm charged \$4,835 apiece should cost \$71.
- TransDigm charged \$67 for a lug used in the auxiliary power unit of an F-15 jet that should have cost \$3.
- TransDigm charged \$8,819 apiece for a valve assembly check oil pump that should cost \$369.

The inspector general’s report also outlines the history of a three-inch TransDigm coupling with a “quick disconnect” that illustrates the problem that Pentagon contracting officers confront. While TransDigm estimated the coupling cost \$287 to make, the contractor’s pricing has “contained excess profits” since the Defense Logistics Agency

first purchased the part in 2007 for \$1,239 apiece, the unredacted report said. The price increased to \$7,325 by 2017. [Source: Bloomberg | Anthony Capaccio | May 14, 2019 ++]

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**Providence, R.I.** -- Federal prosecutors in Rhode Island have charged a New York City man with conspiring to manufacture and sell counterfeit clothing and uniforms to the U.S. military. The U.S. attorney's office says 49-year-old Ramin Kohanbash was charged 21 MAY with wire fraud and trafficking in counterfeit goods. Authorities say Kohanbash and others bought sample military uniforms and had phony reproductions made in China. They were then sold to suppliers in the U.S. who sold them to the U.S. government. Prosecutors say the clothing included phony brand name labels and labels that falsely represented the clothing's abilities. No attorney was listed for Kohanbash in court records. A listed phone number had been disconnected Wednesday. He told WPRI-TV "I don't know anything about that, sorry." He is due in court on 12 JUL. [Source: Associated Press | May 22, 2019 ++]

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**Internal Revenue Service** – Refer to “Turbo Tax Bait and Switch” article.

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## **POW/MIA Recoveries & Burials** ► **Reported 16 thru 31 MAY 2019 | Six**

“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 Cpl. Charles S. Lawler** was a member of Company M, 3rd Battalion, 8th Cavalry Regiment, 1st Cavalry Division, engaged against enemy forces near Unsan, North Korea. He was reported missing in action on Nov. 2, 1950, when he could not be accounted for by his unit. Interment services are pending. [Read about Lawler.](#)

-- **Army Air Forces 2nd Lt. Toney W. Gochnauer** was a member of the 425th Bombardment Squadron, 308th Heavy Bombardment Group, 14th Air Force, where he served as a copilot of a B-24J bomber aircraft. On Jan. 25, 1944, contact with his aircraft was lost shortly following takeoff while on a flight from Kunming, China, to Chabua, India. No communication could be established and the crew did not reach its destination. The eight crewmembers and four passengers were subsequently declared missing in action. Interment services are pending. [Read about Gochnauer.](#)

-- **Army Pvt. Roy Brown, Jr.** was a member of Company I, 126th Infantry Regiment, 32nd Infantry Division, when he was reported missing in action following engagement with enemy forces along the Soputa-Sananda Track, while defending a position known as the Huggins Roadblock, near Buna, Papua New Guinea. Interment services are pending. [Read about Brown.](#)

-- **U.S. Army Air Forces 2nd Lt. William J. McGowan** was a pilot, serving with the 391st Fighter Squadron, 366th Fighter Group, 9th U.S. Air Force. On June 6, 1944, he was killed when his P-47 Thunderbolt aircraft crashed while on a mission near the city of Saint-Lô, France. Interment services are pending. [Read about McGowan.](#)

-- **Army Pfc. Roger L. Woods** was a member of Company I, 3rd Battalion, 34th Infantry Regiment, 24th Infantry Division, during the Korean War. On July 29, 1950, he was reported missing in action from the vicinity of Kochang, South Korea, following an engagement with enemy forces. Interment services are pending. [Read about Woods.](#)

-- **Army Cpl. Billy J. Butler** was a member of Company C, 2nd Engineer Combat Battalion, 2nd Infantry Division, engaged in combat operations against the enemy near Kujang, North Korea. On Nov. 28, 1950, his unit's defensive positions were attacked and he was captured by the Chinese People's Volunteer Force. Interment services are pending. [Read about Butler](#)

[Source: <http://www.dpaa.mil> | May 31, 2019 ++]

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## VA Mental Health Care Update 39 ► Other-than-honorable Discharged Vet's Availability

Department of Veterans Affairs (VA) has made mental health care treatment available to former service members with other-than-honorable (OTH) administrative discharges through two new programs. One service, initiated in 2017, is specifically focused on expanding access to assist former OTH service members who are in mental health distress and may be at risk for suicide or other adverse behaviors. The department's Veterans Health Administration (VHA) medical

centers are prepared to offer emergency stabilization care for former service members who arrive at the facility with a mental health need.

Former service members with an OTH administrative discharge may receive care for their mental health emergency for an initial period of up to 90 days, which can include inpatient, residential or outpatient care. During this time, VHA and the Veterans Benefits Administration will work together to determine if the mental health condition is a result of a service-related injury, making the service member eligible for ongoing coverage for that condition.

A second initiative focuses on the implementation of Public Law 115-141. With this implementation, VA notified former service members of the mental and behavioral health care they may now be eligible for and sent out over 475,000 letters to inform former service members about this care. The letters (sample follows) explained what they may be eligible for, how long they may be able to receive care and how they can get started.

**Sample**

*“You are receiving this notification because you may be eligible for services from the U.S. Department of Veterans Affairs (VA).*

*Congress recently passed legislation that allows VA to provide ongoing mental and behavioral health care to certain former service members with Other Than Honorable (OTH) discharges, including those who*

- *Were on active duty for more than 100 days and served in a combat role, or*
- *Experienced sexual harassment or sexual assault while serving.*

*The rate of death by suicide among Veterans who do not use VA care is increasing at a greater rate than Veterans who use VA care; according to agency mental health officials. This is a national emergency that requires bold action. VA will do all that we can to help former service members who may be at risk. When we say even one Veteran suicide is one too many, we mean it.*

*In 2018, 1,818 individuals with an OTH discharge received mental health treatment, three times more than the 648 treated in 2017.*

*There was a total of 2,580 former servicemembers with an OTH discharge that received care in 2018 in VHA. Of these, 1,818 received treatment in Mental Health Services. Of the 2,580 servicemembers with OTH discharge, 1,076 had a mental health diagnosis.*

Additionally, VA may be able to treat a mental illness presumed to be related to military service. When VA is unable to provide care, VA will work with partner agencies and will assist in making referrals for additional care as needed. You can call or visit a VA medical center or Vet Center and let them know that you are a former service member with an OTH discharge who is interested in receiving mental health care. Veterans in crisis should call the Veterans Crisis Line at 800-273-8255 (press 1), or text 838255. [Source: The Washington Times | Andrew Blake | May 1, 2019 ++]

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## **VA Caregiver Program Update 56 ► Falling Enrollment in Program Raises Concerns**

As Veterans Affairs officials prepare for a massive expansion of caregiver stipends later this year, lawmakers are expressing concern that the department still can't administer the current program properly, leaving many participating families confused and frustrated. A new analysis from the office of Sen. Patty Murray (D-WA) found that more than 30 percent of individuals enrolled in VA's Program of Comprehensive Assistance for Family Caregivers have dropped out of the system over the last two years, a figure she calls "disturbing." The program provides several thousands of dollars a months to some families caring for veterans who served after 9/11.

In the last eight years, VA officials have approved more than 40,000 caregiver applications, but only 19,295 were actively participating in the program at the start of April this year. In eight states — Hawaii, Delaware, Kentucky,

Maryland, Nevada, Oregon, Tennessee, and Vermont — enrollment has dropped by more than half since the start of 2017. In a statement, VA officials disputed those figures, saying the data “includes many intervals of care, including approvals and/or removals and multiple caregiver assignments over time for the same veteran, so it’s not the best measure of program participation.” They noted that of the 8,000-plus individuals who have been removed from the program since 2017, nearly one-third have been voluntary withdrawals. The total of disenrolled veterans also includes individuals who have been institutionalized or passed away.

Last year, VA Secretary Robert Wilkie ordered a moratorium on clinical eligibility discharges and reductions in benefits levels for participants in the caregiver program after reports of numerous families being improperly booted from the program. VA spokesman Curt Cashour said that order remains in effect today. Murray praised that move but remains unconvinced that it solved all the problems with veterans falling out of the program, asserting that the new figures raise “many serious questions about how the VA is working to ensure the caregivers program is ready to serve even more of our veterans by the upcoming deadline” this fall.

One segment of the veteran population that hasn’t been served under this program are older veterans, a point of tension since it became law in 2010. Last year, as part of the VA Mission Act, lawmakers included a phased entry into the program for those older generations. Starting this fall, veterans who sustained a serious military-related injury before May 7, 1975, will be eligible for the payouts. All remaining veterans are scheduled to become eligible in fall 2021. The staggered expansion is designed to minimize disruption on the system. Officials estimate expansion could grant monthly stipends to more than 41,000 new veteran families in coming years, more than double the current number of stipend recipients.

But last week, during a House Veterans’ Affairs Committee hearing on the topic, lawmakers from both parties questioned whether VA’s information technology systems would be ready for the fall deadline, and whether the department has learned from past problems with the caregiver program. “In 2014, the (Government Accountability Office) released a report highlighting the degree of ineptitude of the IT system supporting the caregiver program and recommended VA pursue a replacement system,” said Rep. Julia Brownley (D-CA) and chairwoman of the committee’s health panel. “Five years later, nothing has changed.” Several other panel members questioned whether the expansion could overwhelm and collapse the current system. VA officials promised they are working on solutions.

Veterans Health Administration Acting Principal Deputy Under Secretary for Health Steven Lieberman told the committee he is confident the department will meet the fall deadline for expansion but “we will not expand the program until we are certain that our obligations for eligible veterans and caregivers are met.” Murray, who has been a vocal advocate of the program in recent years, promised close oversight to ensure more families benefits aren’t disrupted. Full certification of the new information technology program and the expansion to the next group of caregivers is scheduled for 1 OCT.

[Source: MilitaryTimes | Leo Shane III | May 29, 2019 ++]

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## **GI Bill Update 284 ► Disabled Vet Student Loan Forgiveness**

Attorneys general from 47 U.S. states on 24 MAY called on Education Secretary Betsy DeVos to forgive more than \$1 billion of student loans burdening more than 42,000 veterans who became permanently disabled through their military service. Led by New Jersey Democrat Gurbir Grewal and Utah Republican Sean Reyes, the attorneys general said in a 24 MAY letter there they welcomed federal efforts to make loan discharges easier to obtain, but said the Department of Education should develop an automatic process to forgive loans rather than require veterans to apply for loan discharges.

They said fewer than 9,000 eligible veterans had applied for loan discharges as of April 2018, and more than 25,000 veterans were in default. “The current approach is inadequate,” the letter said. “The cost of education for our disabled veterans today is soaring, and it would be of great benefit to those who are burdened by these crushing debts to obtain relief without arduous compliance requirements.” Attorneys general for the District of Columbia and three U.S. territories also signed the letter.

In a statement, the Department of Education said it recognized the sacrifices that veterans make for their country and did not want to cause “unintended consequences” for them. But the department said it was important for veterans to be fully informed before making decisions about their loans, including whether discharges might boost their tax bills or make it harder to borrow for education later. “While ‘automatic discharge’ may seem like a simple solution, there are long-term impacts we want all veterans to have the chance to consider before their loans are discharged,” the department said.

The attorneys general, in their letter to DeVos, addressed the tax issue, saying federal and most state tax laws exclude loan discharges for disabled borrowers from taxable income. In 2008, President George W. Bush signed a law deeming veterans who are “permanently and totally disabled” eligible for loan discharges when the Department of Veterans Affairs decides they have become “unemployable” because of service-related conditions. Friday’s letter said loan forgiveness for disabled veterans has bipartisan support in Congress and among veterans’ groups. The letter was sent three days before the Memorial Day holiday honoring members of the military. “We now urge the department to take action to better protect those who once protected the nation,” the letter said. “Our veterans deserve nothing less.”

[Source: Reuters | Jonathan Stempe | May 24, 2019 ++]

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## **White House VA Hotline Update 03 ► 94% of the Total Cases Created have Been Resolved**

Pledged by President Donald J. Trump as part of his administration’s commitment to reforming the U.S. Department of Veterans Affairs (VA), as of 14 MAY, the White House VA Hotline has answered more than 250,195 calls since it went live June 1, 2017. The hotline, 855-948-2311, serves Veterans, their families, caregivers and survivors by giving them a direct, nonemergency, contact line available 24 hours a day, 365 days a year with agents — the majority of whom are Veterans or from a Veteran family — who are trained to address general and common VA inquiries. “The White House VA Hotline is quickly becoming VA’s front door for questions or concerns about VA and community resources,” said VA Secretary Robert Wilkie. “This milestone is a testament to VA’s commitment to improving the Veteran experience.”

While Veterans are encouraged to use existing VA contact centers, the hotline offers an alternative “always the right number” approach, transferring calls when needed to VA subject matter experts, such as the Veterans Crisis Line. The hotline serves as VA’s front door to listen to Veterans’ experiences, identify trends in Veteran feedback and resolve Veterans health, benefits and services concerns anywhere in the department. More than half the calls to the hotline are general inquiries about VA’s care, benefits and memorial services. Concerns that cannot be resolved immediately are entered as cases, accessible to VA Offices of Client Relations. To date, 94% of the total 157,346 cases created have been resolved.

According to recent data from April, the average wait time to speak to a live agent was nine seconds, with calls typically lasting about 15 minutes. About 1% of all calls were compliments. For more information about the hotline, visit <https://www.va.gov/ve/whvahotline.asp>. Veterans, their families, caregivers and survivors can call the White House VA Hotline at 855-948-2311. [Source: VA News Release | May 21, 2019 ++]

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## **VA Sexual Harassment ► Lawmakers Press VA to do Better at Their Facilities**

A bipartisan group of lawmakers are pressing Veterans Affairs officials to “do better” in dealing with sexual harassment at department facilities, including expanding training on the issue to all employees and contractors. “Sexual harassment not only creates a barrier to healthcare, but to all resources and benefits that women veterans have earned,” key leaders from the House Veterans’ Affairs Committee wrote in a letter to VA Secretary Robert Wilkie on 14 MAY. “Moreover, VA employees who experience sexual harassment are not empowered to serve veterans to the best of their abilities and talents because they feel uncomfortable and unsafe at work.”

The message comes less than two weeks after VA officials testified before the committee on challenges facing women veterans. Several lawmakers then questioned why department anti-harassment training is not mandatory across all VA offices, and why more thorough records of harassment cases are not kept by VA’s central office. “VA must do better,” states the letter, whose signers include committee Chairman Rep. Mark Takano, D-Calif., and ranking member Rep. Phil Roe, R-Tenn. “As the agency entrusted with providing healthcare and benefits to veterans, VA must take immediate and appropriate action to address toxic workplaces from the local level to VA Central Office.”

A department-backed study released in February found that more than one in four women veterans who visited a VA facility in the prior year experienced inappropriate behavior from men, either employees or other patients. The findings followed a 2018 report from the Merit System Protection Board which found VA had the highest rate of sexual harassment among employees of any federal agency. About 26 percent of women and 14 percent of men reported sexual harassment incidents. In a statement, VA officials said they will respond to lawmakers directly about their concerns but noted the department launched its “End Harassment of Veterans” campaign in 2017, and used training materials from the program at all VA facilities. “Employees have been trained on culture change efforts, including an awareness of the experiences of women veterans and ways to intervene and respond,” the statement said.

VA officials also note that the department had only six Equal Employment Opportunity findings of discrimination involving sexual harassment over the last two years. But lawmakers said they want the department to go further. They’re asking for a plan to require sexual harassment training throughout the 350,000-plus employees at the department, and for more monitoring of complaints at a national level. Earlier this month, Defense Department officials announced plans to look into making sexual harassment in the ranks a criminal offense, a move they said would also underscore the need for cultural changes within the military after a rise in sexual abuse reports over the last two years. [Source: MilitaryTimes | Leo Shane III | May 14, 2019 ++]

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## **Traumatic Brain Injury Update 73 ► Free Training Program Improves Memory**

A brain-training program that’s available for free to active-duty personnel and their families has been proven to increase short- and long-term memory in those diagnosed with a mild traumatic brain injury, according to new research unveiled this week at a conference in Washington, D.C. A small study of 83 military personnel and veterans diagnosed with mild TBI -- some whose injuries occurred more than seven years ago -- showed that using BrainHQ, a training program developed by software company Posit Science, five days a week for 13 weeks improved cognitive function more than playing computer games like Hangman and Mahjong for the same amount of time. And the benefit persisted for at least 12 weeks after the training ended, according to the research.

"These are long-awaited and important results," said Posit Science CEO Henry Mahncke in a news release. "Not only does this provide ... evidence that this intervention could play a critical role in evidence-based clinical programs, the trial also demonstrates that such an intervention can address cognitive issues across a diverse [mild] TBI population, even in remote locations." According to the research, 77% of the BrainHQ group showed improved cognitive function versus 38% in the games group, and their cognitive function improved on average by nine points as opposed to the

games group, which improved by 2.3 points. The BrainHQ group also saw the improvements remain after they stopped the training, while the games group did not.

To fully understand the impact BrainHQ may have, the study should be replicated with a larger group of participants, officials said. But retired Army Col. Dallas Hack, former director of Combat Casualty Care Research at the U.S. Army's Medical Research and Materiel Command, said the research's results exceeded his fondest expectations. "When this study was selected for funding, we were hoping it would help troops impacted by mild TBI," said Hack in a news release. "The broad applicability, modest cost and self-directed nature of the intervention mean it could be scaled very quickly." Researchers from academic institutions such as the University of California-Stanford and Johns Hopkins University found similar results, which is why the Defense Department didn't wait to see the results of its own study, called BRAVE, to embrace BrainHQ.

The program has been available to active-duty personnel and family members since early last year through Army Knowledge Online, the online base library system and Military OneSource. According to the Defense Department, more than 316,000 service members have been diagnosed since 2001 with a mild TBI. Symptoms include psychiatric disorders, such as depression, anxiety and post-traumatic stress disorder, and cognitive issues like forgetfulness, trouble concentrating and difficulties learning new skills. The research showed that BrainHQ addressed mainly memory loss and concentration, with veterans improving their cognitive performance measures on average by 24 percentile ranks, meaning that someone who measured in the 30th percentile at the start of the research jumped to the 54th percentile.

BrainHQ's games, which challenge attention, memory, speed, navigation and personal skills, are nowhere near as stimulating as games such as Halo, Fallout or even Tetris. But Amy Kruse, a human performance expert who once worked at the Defense Advanced Research Projects Agency as a program manager and has used BrainHQ, said it works. "It's not the most exciting ... but what they have is scientifically validated. It absolutely is beneficial," said Kruse, who was not involved in the study.

BRAVE was funded by Posit Science through a grant from the Congressionally Directed Medical Research Program, and the researchers included Mahncke. It drew others from across the Department of Veterans Affairs and DoD, and included scientists from the VA Boston Healthcare System; the Michael E. DeBakey Veterans Affairs Medical Center in Houston; the VA Connecticut Healthcare System; the Army Health Clinic Schofield Barracks, Hawaii; and Walter Reed National Military Medical Center in Bethesda, Maryland.

More research needs to be done to determine whether BrainHQ can ward off cognitive decline or improve the brain health of those with other conditions that cause memory loss. But the research, said Joseph DeGutis with VA Boston, "provides evidence that this computerized cognitive training program can be incorporated as part of a treatment plan to improve cognitive function." "Patients with persistent cognitive impairment following TBI can self-administer this computerized cognitive training program in their own homes with remote supervision by health coaches," he wrote in the poster board presented at the Traumatic Brain Injury Conference in Washington this week. [Source: Military.com | Patricia Kime | May 17, 2019 ++]

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## **VA Transplant Program Update 05 ► Hepatitis C Positive Kidney Use Option**

Underscoring its mission of improving the quality of life for Veterans, the U.S. Department of Veterans Affairs (VA) recently began offering a new option to patients awaiting kidney transplants: organs that are positive for hepatitis C. In early March, a team from the Iowa City VA (ICVA) Health Care System (HCS) successfully transplanted hep C positive kidneys into four Veteran patients, then immediately began the treatment process to cure the viral infection that causes liver inflammation. "At VA, we have the ability to quickly adopt medical advancements almost as soon as they are reported in medical literature," said VA Secretary Robert Wilkie. "Providing high quality procedures, such as

innovative organ transplants, illustrates the good stewardship of our resources and VA’s commitment to Veterans and the American people.”

Dr. Daniel Katz, transplant surgery director for the ICVAHCS, said VA was quick to understand the bigger picture and the long-term, cost-savings potential of the new procedure. “The high cost of hep C treatment may hinder rapid adoption of this practice in the private sector, where the transplant center may not be reimbursed for the hep C treatment,” Katz said. “Even with the hep C treatment, though, there will be cost savings over time by removing patients from dialysis.”

The ICVAHCS transplant team has successfully conducted more than 475 organ transplants and is on track to reach 500 in 2020. The hepatitis C virus (HCV) is the most common bloodborne disease in the United States. VA has treated and cured more HCV patients than any other HCS in the country, and is on track to eliminate the HCV in about a month in all Veterans willing and able to be treated. As of 3 MAR, nearly 116,000 Veterans started all-oral hep C medications in VA, of which 96,654 Veterans completed treatment and have been cured.

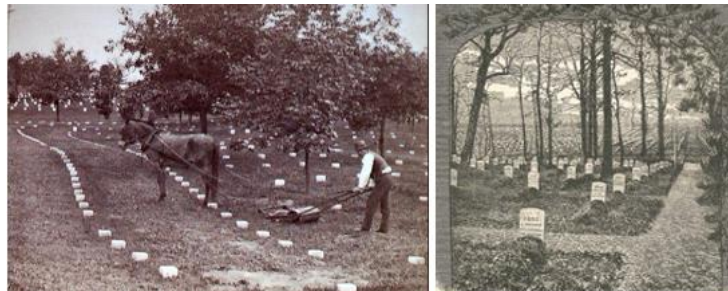
Part of a VA treatment program, U.S. Navy Veteran Jack Jones was cured of hep C more than two years ago. But Jones still needed a new kidney. On 8 MAR, the ICVAHCS offered to transplant his kidney, then cure the hep C that it carried through a similar process that had cured him before. Jones jumped at the chance, and his transplant was successfully completed the next day. “I would recommend this [procedure], and the VA, to anyone,” said Jones, who is now back to his regular life at home in Asheville, North Carolina.

Other VA Transplant Centers also provide Veterans the opportunity to choose to receive hep C positive donor organs with post-transplant treatment. Participating centers include William S. Middleton Memorial Veterans Hospital in Madison, Wisconsin (liver and heart); Hunter Holmes McGuire VA Medical Center in Richmond, Virginia (heart); VA Portland Health Care System in Portland, Oregon (liver); Tennessee Valley Healthcare System in Nashville, Tennessee (liver and heart); and VA Pittsburgh Healthcare System (liver). Visit [www.iowacity.va.gov](http://www.iowacity.va.gov) for more information about the hep C organ transplant team. VA leads the country in hepatitis screening, testing, treatment, research and prevention. For more information about VA’s research in this area, visit <https://www.hepatitis.va.gov>. [Source: VA News Release] May 23, 2019 ++]

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## VA Cemeteries Update 20 ► May is for Memorial Day ... and Mowing

May culminates with Memorial Day, established in 1868 for the nation to pause, to remember and honor deceased service men and women. Seasonally it is the start of summer and the annual chore of maintaining lush, green grass. The audible pitch of mechanical lawn mowers is unavoidable in suburban neighborhoods, at golf courses and parks, and cemeteries. A healthy layer of turf grass is the ideal backdrop for standard government marble headstones. So, May is also the busiest month for the National Cemetery Administration as it mows, trims, waters, fertilizes, and otherwise preens hundreds of thousands of acres of grass at the majority of its 136 national cemeteries to ready them for Memorial Day events.



Horse mower at Chattanooga National Cemetery 1906 (left) and Arlington mounded graves rendition, 1887 (right)

The appearance of veterans' graves at national cemeteries has changed over the years. Military procedures assured that the massive influx of interments in the late 1860s and early 1870s were placed into orderly landscapes. But requirements to maintain this honored terrain has advanced through technological inventions such as mowing and irrigation equipment. Civil War-era burials in the first national cemeteries were arranged in rows or to create shaped sections in a larger design. Individual graves were mounded high with dirt and sprinkled with grass seed. Once mature, the so-called "well sodded" graves were both practical and temporary (above right). As the contents of graves collapsed, the soil sank with it. The mounded graves are illustrated in contemporary images and are evoked by Henry Wadsworth Longfellow in the poem "Decoration Day" (1882): "Your silent tents of green / We deck with fragrant flowers / Yours has the suffering been, / The memory shall be ours."

In 1873, new Army procedures called for sunken graves to be treated early in the year and filled "only to the general level of the ground. Before doing this, whatever turf is on the sunken grave will be taken off carefully in as large and regularly shaped pieces as practicable; and...the sod will be replaced upon the refilled grave.... The filling up of the sunken graves should generally be done in the early spring; and by careful attention to the resodding, these graves may be well clothed with green turf by the end of May." Mounded graves would have challenged any mechanical mower. Englishman Edwin Budding (1796-1848), a textile engineer, created the first mechanical push mower in 1830 by adapting the rotary used to trim carpet. In mid-century the device reached the United States and an estimated thirty-eight U.S patents for lawnmowers were issued between 1868 and 1873. Going into the early 20th century, a national cemetery equipment inventory included hand, horse or "pony," and power mowers

Risk has always been associated with groundskeeping—injury to laborers and damage to headstones. The 1911 National Cemetery Regulations directed, "Care will be taken to avoid injury to monuments or headstones when cutting the grass" and "sickles or shears" should be used in those areas and "along the drives and walks which can not [sic] be reached with lawn mowers." About this time, the Quartermaster General used a list of national cemeteries to inventory existing equipment, and the hand-written entries include several "H [horse] mowers," other mowers and related field equipment.

Gas-powered lawn mowers were introduced in the 1920s after the automobile. But after World War II the desirable lawns associated with massive suburban development were achieved and maintained through the proliferation of gasoline-powered mowers and advancements in fertilizers, irrigation, and grass-seed. The National Cemetery Regulations, revised 1947, spelled out army priorities: "A well-kept lawn and properly located trees and shrubs are considered of greater importance, and contribute more to the beauty and maintenance of the cemetery than the promiscuous distribution of flower beds." The same year, Seven Pines National Cemetery in Virginia purchased a Toro 30 Power Mower for \$372.77.

Complementing suburban growth and growing leisure time filled with golf and baseball – all dependent upon green grass – Lawn or Memorial Park cemeteries are level expanses with low or flat markers framed by turfgrass. The federal government first authorized flat markers in 1948 for the National Memorial Cemetery of the Pacific; starting in 1976 their use was broadly expanded, citing the advantages of cost, size, and weight. In the 1980s, flat markers were justified because they "allow VA to maintain the pleasing appearance of national cemeteries more effectively" than uprights. "With upright stones a large riding mower is used to cut grass across the graves, a smaller mower between the stones, and yet another machine for grass immediately around the stones themselves. With flat markers, the grass can be mowed in one operation, without damage to the markers." The popularity of flat markers has fluctuated over the years, but today they are exclusively used in nine sites, and 78 other NCA cemeteries use them in some burial sections.

Most of the nineteenth-century obstacles to creating a healthy and attractive memorial landscape have been overcome. Grave liners, introduced as a standard element of national cemetery development in the 1980s, have eliminated sinking gravesites. Irrigation systems were initially installed in some national cemeteries in the 1980s with mixed results, but in more recent years they are increasingly added to historic and all new cemeteries to promote



turfgrass to national shrine standards. NCA briefly piloted the limited use of artificial turf in cemetery assembly and similar areas – subsequently eliminating the need to mow at all – but that concept remains in limited use.

“By far, May is the busiest mowing month for NCA,” says Artie Perkins, a retired former employee who prepared Long Island National Cemetery, New York, for Memorial Days from 1980 to 2015, and who enthusiastically shared his insights. “The vast majority of mowing” at national cemeteries is accomplished by contractors now, but system-wide, NCA field personnel astride more than 500 mowers still have their work cut out. The typical green carpets range from Bluegrass to Bermuda, Fescue, and Perennial Rye grasses. The longest mowing season, in the South, is year-round; elsewhere it ranges from 32 to 38 weeks per year. [Source: Vantage Point | May 23, 2019 ++]

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## **VA MOVE! Program Update 04 ► Vet Study Shows 41% are Obese and 37% are Overweight**

Many veterans desperately need weight loss management, but few actually get medical help for the problem, a new study says. Fewer than 1 percent of those vets use them, despite the growing weight problem within the group, according to research published Wednesday in *Obesity*. About 41 percent of veterans are obese and 37 percent are overweight, according to the study. Obesity can increase the risk for diabetes, depression, hypertension, coronary heart disease and obstructive sleep apnea and various cancer, all of which pose a higher death risk. "The comparably low rates of use of medicine in and outside the VA are surprising," said Varsha G. Vimalananda, a researcher from the Edith Nourse Roger Memorial Veterans Affairs Medical Center in Massachusetts. "Insurance coverage is a major barrier to use outside the VA, but it is a much lesser issue in VA, where veterans can receive them at no or relatively low out-of-pocket cost."

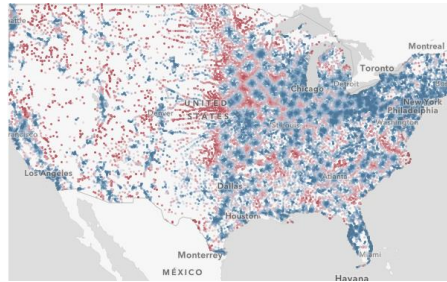
Veterans with the greatest need for weight loss medications have a high body mass index, obstructive sleep apnea, low back pain, alcohol dependency or osteoarthritis. To help reduce the need for medication, the VA has its MOVE! weight management program, which encourages veterans to eat healthier and engage in physical activity. According to the researchers, the MOVE! program is the largest weight management program in the United States. "Of the more than 150,000 participants in MOVE!, only about one percent receive weight management medications," Vimalananda said. [Source: UPI | Tauren Dyson | May 17, 2019 ++]

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## **VA Health Care Access Update 67 ► New Interactive Map Gives Travel Data**

Unequal access to Veterans Affairs healthcare facilities has long been a topic of concern for veterans and their advocates, and debate over how to deal with the issue has increased in recent years as VA facilities have struggled to keep pace with an influx of service members whose tours of duty in Iraq or Afghanistan have left them in need of care. At the heart of the issue is the time it takes for patients to travel from their homes to a VA facility. In January, the Trump administration proposed new rules that would allow veterans who live as close as 30 minutes from a facility to opt instead for private care—a controversial policy that some critics say will have a corrosive effect on the VA healthcare system as money is diverted into the private sector, the *New York Times* reports. The proposed plan is expected to take effect this summer.

Regardless of where you stand on the new plan, it's clear that access to VA facilities is wildly uneven throughout the country, and that veterans in larger states, particularly in the Western half of the country, often carry a burden of longer-than-average transportation times. Now, just in time for Memorial Day, spatial-analytics firm Esri is releasing a new interactive map that sheds light on which areas are more seriously affected. The map uses a color spectrum of dark blue, light gray, and red to visualize the amount of time it takes to drive from each census-designated place in the United States to the nearest VA medical facility.



In the map, veterans who live in the blue areas have drive times of 45 minutes or less, while those in the red areas have drive times of 45 minutes or more. When zoomed out, the map shows the largest swaths of long drive times spread throughout the Deep South, Great Plains, Rocky Mountain states, and the Pacific Northwest. If you zoom into the map and click on any of the points, you can see additional details about the designated area, including trip time, trip distance, the name of the closest VA facility, the veteran population of the area, and the veteran share of the total population. Go to <https://esrimedia.maps.arcgis.com/apps/Media/index.html?appid=785675e37c55495faa4fa9907194c0b5> to access the map.

*For example: When I click on where I live in Poway, CA it tells me there are 3,643 veterans which account for 10% of the total adult population in this area. It takes 22 minutes to drive from the center of this area to the nearest VA medical facility, Veterans Affairs Escondido Clinic. This one-way trip would be 13 miles.*

At the state level, according to Esri's analysis, the District of Columbia has the shortest average drive time at just four minutes, while Alaska has the highest at 603 minutes—however, both of those areas are outliers given their size. Connecticut has the second shortest drive time at an average of 20 minutes, while Nevada had the second longest at an average of 74 minutes. [Source: FAST Company | Christopher Zar | May 28, 2019 ++]

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## VA Fraud, Waste, & Abuse ► Reported 16 thru 31 MAY 2019

**Indiana DVA** -- Prosecutors have opened an investigation into possible criminal wrongdoing at the Indiana Department of Veterans' Affairs, months after it was revealed that some of the agency's employees were awarded grants intended for struggling veterans. The office of Marion County Prosecutor Terry Curry confirmed 14 MAY that it had launched an investigation of the agency to determine if any laws were broken, The Indianapolis Star reported. Indiana's inspector general earlier found mismanagement at the agency but that there wasn't sufficient evidence to warrant charges.

The probe by Curry's office is a surprise because Torres suggested in a report last month that prosecutors had reviewed her office's investigation and agreed with her assessment that there wasn't sufficient evidence to warrant criminal charges. However, Curry's chief of staff, Peg McLeish, said that while the prosecutor's office had informal conversations with an investigator from the inspector general's office, it did not see the final report or case file until it was made public last month. "We did not formally decline prosecution and have opened an investigation into the matter," she said. "The only thing we had before this report was very informal conversations."

Stephanie McFarland, a spokeswoman for the inspector general's office, defended the report's assertion that prosecutors found insufficient evidence to support charges. She said "that was the viewpoint expressed to the OIG agent at the time this specific finding was presented." "The prosecutor, however, is always free to reevaluate," McFarland said. The Department of Veterans' Affairs' leader, **James Brown**, resigned in December after media outlets questioned its administration of the Military Family Relief Fund, which is supported by fees from specialty veteran license plates. Brown denied wrongdoing.

Three other top agency employees—Deputy Director Matthew Vincent, Communications Director Adryanne Bonner and Director of Employment and Veteran Outreach Jeff Wirt—have either resigned or announced that they soon will. Vincent, Bonner and Wirt either approved or received grants or welfare benefits administered by the agency. Their resignations are part of a reorganization led by the agency's new director, Dennis Wimer, who has pledged to restore confidence.

The Indianapolis Star reported earlier this year that middle-income employees at the agency had an inside track on the emergency assistance grants. The newspaper's investigation and a subsequent state audit also found that the program was poorly managed, with some applications languishing for months while others were processed even though they were incomplete. A new state law that takes effect July 1 will end the agency's ability to award its own employees grants from the Military Family Relief Fund. Under that law, department employees can still receive money from the fund, but only with the approval of the Indiana Veterans Affairs Commission. [Source: Associated Press | May 15, 2019 ++]]

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**DVA Washington D.C.** - An employee at the Department of Veterans Affairs in Washington, D.C., has been arrested after authorities say he recorded women in the bathroom at work with two hidden cameras. **Alex Greenlee**, 24, was arrested 22 MAY and charged with five counts of misdemeanor voyeurism. According to court documents, authorities went to the VA office building on I Street NW in January after a woman discovered a "micro camera" hidden underneath the stall next to her with a recording screen. The woman said she then saw Greenlee outside the women's bathroom on his cellphone and he told her he needed to go inside the women's bathroom to get paper towels. Another woman found a second micro camera three days later attached to the underside of a toilet, court documents said. Five women were recorded on the cameras, one of them multiple times, according to the documents. One of the victims hasn't been identified yet. Investigators interviewed Greenlee, who denied knowing anything about the cameras. Federal Protective Services said Greenlee was spotted placing the cameras in the stall when they reviewed the memory cards from the cameras. [Source: NBC Washington | Gina Cook | May 22, 2019 ++]

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## **VA Unpaid Funding Fee Refunds ► Vets are Owed Money and they Don't Even Know it**

Thousands of disabled veterans nationwide are due millions of dollars in refunds on VA backed home loans, according to internal Department of Veterans Affairs records obtained by KARE 11. Despite internal warnings dating back to 2014, VA whistleblowers tell KARE 11 that top officials failed to alert veterans about refunds they are owed. "It's not right," one VA whistleblower told KARE 11. "These people are owed money and they don't even know it." KARE 11 agreed not to disclose the identities of the whistleblowers because they were not authorized to comment publicly about the internal VA documents KARE 11 obtained.

The nationwide problem was detailed in an internal 2014 report labeled "[Funding Fee Payment Analysis](#)" summarizing research done by employees at the VA's Regional Loan Center in St. Paul. It concluded "This report demonstrates that VA inappropriately collected approximately \$150,901,534 on 47,588 loans since 2006." That's more than \$150 million due to veterans when the report was done in 2014. Today's total is unknown but is likely much higher.

### **A Fantastic Program**

The VA's Guaranteed Home Loan Program has been widely praised for the opportunities it provides veterans and their families. "It's a fantastic program," said Army veteran James McCloden. He knows firsthand about the benefits. McCloden served in Desert Storm and Operation Just Cause (Panama), is active with the Minneapolis Uptown VFW, and says he has used the loan program. "I can't tell you how many people would never have homes without this," he said. The VA program is attractive because it helps veterans finance the purchase of homes at low interest rates with

no required down payment and no mortgage insurance premiums (PMI). After KARE 11 showed him the internal VA report, McCloden called it “a bombshell.” “This is easily fixed, too. And that’s the thing which really ticks you off,” he added. The bombshell involves what’s known as the VA “Funding Fee” which is supposed to be waived for disabled veterans.

### **The Funding Fee**

The VA funding fee is charged to borrowers as a percentage of the home loan amount. It ranges from .5% to 3.3% of a loan’s value, depending on type of loan, military service, and how many times a veteran has used the benefit. It can easily add up to several thousand dollars. The funding fee is paid at closing either ‘out of pocket’ by a veteran or rolled into the loan amount. The Department of Veterans Affairs uses it to help cover lenders’ losses should a borrower default. It is also one of VA’s main revenue generators. In fiscal year 2014, the VA Home Loan program brought in more than \$1.3 billion in funding fee revenue.

About 35 percent veterans are eligible to have the fee waived. Veterans who receive compensation for a service-connected disability or are eligible for VA disability, and spouses of veterans who died in service or from a service connected disability are exempt from paying the funding fee. But the 2014 study documented a glitch in the waiver process. A veteran who has applied for a disability rating – but whose claim is still pending when the VA loan closes – must pay the funding fee. However, if the veteran’s disability claim is approved later, it is retroactive to the date it was filed. In those cases, veterans are due a refund of the funding fee on their home loan. Employees at the VA Loan Center in Minnesota discovered tens of thousands of veterans across the country were being short-changed because they were not receiving those refunds.

### **The Internal Report**

In 2014, employees at the VA’s St. Paul Regional Loan Center began researching what they believed to be isolated incidences where funding fee overcharges occurred. According to the report, they began with the assumption that the process for returning funding fee overcharges to veterans was sufficient. They quickly determined it was not. They discovered that tens of thousands of veterans had been overcharged during an eight-year period between 2006 and 2014. The researchers concluded the VA would “likely need to process 47,588 refunds.” About 15 percent of the cases involved lender errors – for example, a bank accidentally charging the funding fee despite paperwork indicating the veteran was exempt.

However, the vast majority of the cases – 82 percent – involved veterans who were due refunds because of retroactive disability compensation claims. In some cases, the disability claims had been approved months or even years after the VA home loan had been approved. The authors of the report, who are not named, proposed an action plan to fix the problem. They suggested that the VA run a monthly report to ensure that all veterans who received a retroactive disability rating also received the funding fee refund. The report estimated that compensating the 47,588 veterans already owed \$150 million in refunds would require 16,000 man-hours. That’s the equivalent of eight fulltime employees working for a year. None of that was done, according to VA employees who spoke to KARE 11.

### **Government Inaction**

Multiple VA insiders, speaking on the condition of anonymity to protect their jobs, told KARE 11 that high ranking officials at Department of Veterans Affairs headquarters in Washington, D.C., were informed of the issue five years ago. But they said little to nothing was done to ensure that veterans got the refunds they deserved. KARE 11 reviewed records showing that Mike Frueh, then Director of the VA Loan Guaranty Program, and Deputy Director Jeffrey London were made aware of the funding fee report in 2014. Even though veterans were not notified they were due refunds under his watch, records show Frueh received bonuses in 2014 and 2015 totaling \$24,549. He’s since been promoted to Chief of Staff for Veterans Benefits, where he makes \$185,100 per year.

Jeffrey London took over from his old boss and is now Executive Director of the Loan Guaranty Service, earning \$162,581 per year. Over a period of several weeks, KARE 11 repeatedly emailed Frueh and London, requesting an interview to discuss what was done to ensure that veterans known to be owed refunds on their VA loans were made whole. They never responded. Back at the Uptown VFW, veteran James McCloden shook his head in disgust as he

read the report detailing the staggering amount of money veterans are owed. “If you’re holding someone else’s money and you’re not telling them how to get it, you’re doing it on purpose,” he said. “This is sad.”

### **Reforms Announced**

On 13 MAY, two days before KARE 11 published this report, the VA suddenly issued a press release announcing major reform efforts underway to better notify veterans on the front end of the loan process that they may be eligible for a waiver or refund of the funding fee. The release states in part: “A major issue under review is how VA credits borrowers who, after loan closing, were awarded disability compensation with retroactive effective dates. The department is working to determine how far VA can go to provide relief, given the current restrictions of applicable laws. VA’s ongoing quality review looked at millions of loans dating back to 1998 originations. Since the initiative is ongoing, VA has not totaled how many borrowers might be helped by the new efforts.”

### **Inspector General Audit**

KARE 11 has also learned the VA Inspector General (OIG) is currently conducting an audit of the VA’s loan funding fees. In an internal email dated November 19, 2018 – with the subject line “Funding Fee Refund Assistance” – Greg Nelms, the VA’s Chief of Loan Policy, informed VA loan managers around the country that the OIG audit was underway. Because of its findings, Nelms made what he called “an urgent request.” “An immediate action item is to begin the refund process on 150 loans they have identified,” he wrote, adding that “we must start contacting these Veterans and processing their refunds.” OIG spokesman Mike Nacincik told KARE 11 the audit of VA funding fees is on track to be published this summer. While it appears refunds were rushed out on the 150 loans the OIG audit identified, it raises the million-dollar question: What about refunds for those 47,588 veterans identified back in 2014? “It’s a 150-million-dollar question actually,” said McCloden. “I just don’t think people realize how this effects the average veteran. They’re not millionaires, they don’t have boats, every single dollar matters.”

### **Getting a Refund**

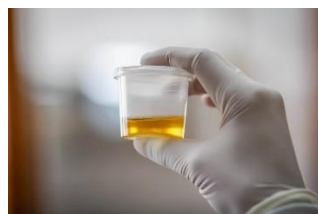
KARE 11 has already been able to help one veteran get a refund on a home from 2009. The VA just sent him a check for \$671.50. “Absolutely break neck record speed,” said the Dayton, Minnesota veteran who asked not to be identified. “I’ve never encountered service like this from the VA in my entire life.” If you think you may be entitled to a refund of the funding fee, contact the VA Loan Center at 1-877-827-3702. Additional information is available on the loan program can be found on the VA website [https://www.benefits.va.gov/homeloans/purchaseco\\_loan\\_fee.asp](https://www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp).

Source: KARE 11 Investigates | A.J. Lagoe & Steve Eckert | May 15, 2019 ++]

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## **VAMC Hampton VA Update 07 ► Urine Sample Prompts Evacuation**

The Hampton VA Medical Center confirmed 20 MAY that a urine sample’s odor that prompted a 15 MAY evacuation of an entire medical building on its campus was actually vinegar. Concern first surged early that afternoon due to a pervasive odor that was reportedly emanating from “unknown chemicals” in one of the building’s labs. The smell weaved its way through the first and second floors of one of the buildings in which hundreds of mental health patients are housed. Staff and patients were quickly evacuated, and hazmat and fire department personnel from Hampton, Virginia, moved in to investigate the origin of the heinous stench. The building remained vacant for several hours while air quality was tested.



Initially, it was determined that it was a urine sample causing the odor. The two employees who handled the sample were given precautionary medical attention after coming into contact. But in a thankful plot twist for those questioning the thousands of years of dehydration necessary to produce a urine-fueled building evacuation, the pungent liquid that stung the nostrils of all in its vicinity was revealed — after being tested by a lab in Richmond — to be pure vinegar. An all-clear was given over four hours after the building was first vacated, and the premises was re-opened for business the following morning.

Additional information about the patient will not be made available, according a VA spokesman who cited privacy concerns. An "A" for determination to pass, perhaps, on the part of the veteran. A staggering "F," however, for execution. The list of off-the-wall, innovative methods used by urinalysis test participants to avoid failure is extensive, but it's a relative certainty the list never included substituting pure vinegar — until now. Sixty percent of the time, vinegar doesn't pass for urine, every time. [Source: MilitaryTimes | J.D. Simkins | May 20, 2019 ++]

\* Vets \*



## Remembrance Message ► The Man Who Wasn't There

*Editor's note: American Legion Past National Chaplain Robert A. Vick delivered the following message of remembrance at the Patriotic Memorial Service of the 100th American Legion National Convention on Aug. 26, 2018.*

When I was a boy there was a popular art form. Men and women carried different colored sheets of artist's paper around with them and a pair of scissors. You would pose, and they would cut your profile from this colored paper. It seemed the most popular color was black. Many of those artists were very good and at the time the pictured person would be easily recognized. Everyone who knew him would know whose profile it was. But as time passed, the person portrayed either moved on or died, and there's no one left to identify that profile. There are millions of these profiles still in existence moldering in trunks and attics, or languishing on basement shelves in albums. And the question is asked, "Who is this person?" Generally, the answer is, "I don't remember" or "I don't know."

I call this the man that wasn't there. Look at the average cemetery and how many gravesites have no flag or flowers of remembrance displayed. Each one represents a man who isn't here (I use the word "man" generically; I refer also to women). Many of these are veterans, but because their gravestones don't identify them as veterans, the interred at the grave is often overlooked. I've often asked myself, "Are we justified in fighting a war, and if so, why?" The answer is a resounding yes.

The answer is found in Psalms, the 18th chapter, 34th verse, and this is just one of many verses that make war sometimes a necessary thing. David said, "God taught my hands to war." If you fight for freedom to defend someone who cannot defend themselves for freedom to worship without coercion, freedom to assemble without fear and freedom from tyranny, then your fight is just and it's often necessary. God understands our resolve. Remember what we do here on earth is temporal, but in serving our fellow man, we perform an eternal service. God teaches us that we are our brother's keeper. The book of Genesis, Chapter 4, teaches us the lesson presented by brothers Cain and Abel.

Cain slew Abel because of his jealousy, and the blood of Abel cried out to God from the ground. When God asked Cain where his brother was, he said, “Am I my brother’s keeper?” And God informed him that he was.

When on the battlefield, from the beginning of history, each army rallied to the standard which represents their country or king. It indicates that there are protections and people of like mind near that flag. When we see Old Glory, we immediately know that this is the symbol of freedom, democracy, justice, loyalty and friendship. We memorialize those warriors who made the ultimate sacrifice to provide us with these blessings. The flag represents much more than a country, a people or an ideal. It represents the very heart of man and remembers the man who isn’t here. And I think that The American Legion is the embodiment of the very heart of man in service to his fellow man. I don’t know many organizations who dedicate their entire existence to the service of others in need, as does The American Legion.

In ancient Greece, mothers sent their sons off to war with the admonition that they either come home carrying that shield, or they come home carried on that shield. We don’t do that today. We don’t admonish our sons and daughters to carry or be carried on their shields, but one of our former presidents, Theodore Roosevelt, spoke for all of us when he said, “Speak softly, but carry a big stick.” As long as we have warriors willing to carry the big stick, and we rightly recognize and honor them, we will continue to be a free nation because of that sacrifice. The New Testament tells us that when we see a brother in need and we only wish him well, or we fail to inquire if we can be of help to him, the Lord asks the question, “What good have you done him?”

Thank a veteran. Never fail to recognize one of the men who are not here. Never let him just be another man who’s not here. To my precious brothers and sisters who have paid the price, I say rest easy, sleep well, my brother. Others have taken up where you fell. The line has held. We are still free, thanks to God and you. (*U.S. Navy veteran Robert A. Vick, who served during the Korean War, is a member of Paradise Post 79 in New Port Richey, Fla.*) [Source: The American Legion Online Update | May 23, 2019 ++]

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## **SBP DIC Offset Update 57 ► Is This the Year It Goes Away?**

Cathy Milford has been fighting against the military “widow’s tax” for 25 years, and said it’s always an emotional drain. “This is just an awful thing to do,” she said after a Capitol Hill rally 20 MAY pushing for a fix on the issue. “Every time I talk about this, I have to dig my husband up and bury him all over again.” Her husband, Harry, retired from the Coast Guard just a few months before suffering a fatal aneurysm. The couple would have celebrated their 50th anniversary this year. Instead, she’s spending time on Capitol Hill lobbying lawmakers on problems with military and veterans benefits for surviving spouses. Milford is one of more than 65,000 individuals nationwide hurt by the issue, costing each an average of \$11,000 each year.

“I could have well paid off my house with that over the years,” Milford said. “And I worry about the other families who need that money. I don’t like to come up (to Washington, D.C.) to talk about this, but who are they to ignore me and these problems?” Advocates are optimistic that this could be the year they fix them. So far, nearly 300 House lawmakers and 68 senators have signed on to legislation correcting what they call “a grave injustice” against grieving military and veterans families. The problem rests with how the government treats two separate survivor payouts.

The first, the Dependency and Indemnity Compensation program, awards around \$15,000 a year to survivors of veterans or troops who die of service-related causes. There is no cost to troops or families to enroll. The other, the Survivor Benefit Plan, gives families of military retirees who enroll up to 55 percent of their loved ones' retirement pay after the veteran dies. The life insurance-type payouts are subsidized by DoD, but require enrollees to pay-in part of their retirement benefit to be eligible. Individuals who qualify for either SBP money or DIC benefits receive full payouts from the respective programs. But family members who qualify for both are subject to an offset, where for every dollar paid out in DIC their payouts under SBP are reduced by one dollar. That costs those families up to \$1,000

a month in payouts advocates insist they deserve. Some families have avoided the offset penalty by transferring benefits into their children's accounts, but that creates other complicated tax issues.

Lawmakers passed a partial solution two years ago, extending a stipend to cover some of the offset, but advocates have said that a full solution needs to be a congressional priority. "Some of our families have been waiting over four decades for this moment in time," said Bonnie Carroll, founder of the Tragedy Assistance Program For Survivors. "It's important to remember that military spouses move every few years with their service members and face unemployment rates up to four times higher than their civilian counterparts. (This money) is essential to their financial security."

The legislation — introduced by Sen. Doug Jones (D-AL) — does not yet have a price tag or a funding mechanism to cover the estimated \$5.7 billion cost of ending the SBP-DIC offset problem. In past years, paying for the benefits has been the largest barrier in legislative success. But Jones and Sen. Jim Risch (R-ID) said they believe there is momentum to act on the issue this year. "This is incredibly unfair," Risch said at the Capitol Hill rally. "There isn't anyone who would look at this and not say that it's just flat wrong, for people to pay premiums on an insurance policy and not be able to collect because the government is too greedy." Advocates have several events planned this week to raise awareness on the issue and lobby for quick action on Jones' bill. Milford said she hopes this is the last time she'll have to beg lawmakers to take action. "I'm tired of hearing how much this is going to cost," she said. "How much have they saved already by taking our money away?" [Source: MilitaryTimes | Leo Shane III | May 21, 2019 ++]

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## **Feres Doctrine Update 15 ► Military Exemption Legislation**

Servicemembers have long been powerless to hold the military medical system accountable in the event of malpractice; a 1950 Supreme Court decision inspired the so-called "Feres Doctrine," which prohibits lawsuits in such instances. A new House bill H.R.2422, which is supported by MOAA and other military and veteran advocacy groups, would change that. The bipartisan proposal, introduced by Rep. Jackie Speier (D-CA), would expressly allow such claims against the government. Such claims would come with a three-year statute of limitations, per the legislation, and any award would not be reduced by Servicemembers' Group Life Insurance benefits. The bill "is a step in the right direction," said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA president and CEO, and "provides for an exemption of the Feres Act for our military members."

Multiple servicemembers and their families have challenged this decades-old doctrine after they or their relatives allegedly received improper treatment by military medical personnel, including:

- Lt. Rebekah "Moani" Daniel, a Navy nurse who died after childbirth at a Navy hospital in 2014 when medications given to stop her bleeding failed. Further lifesaving measures were initiated too late, according to court documents. The case has reached the Supreme Court.
- Sgt. 1st Class Richard Stayskal, USA, who was diagnosed by Army doctors with pneumonia but later brought his symptoms to a civilian doctor, who told him he had Stage 4 lung cancer. Stayskal testified before the House Armed Services Personnel Subcommittee last month; Speier's bill is known as the Sergeant First Class Richard Stayskal Military Medical Accountability Act of 2019.
- Staff Sgt. Dean Witt, USAF, who entered a military facility for an appendectomy and would, after multiple medical mistakes, be left in a vegetative state and be taken off life support three months later. The Supreme Court refused to hear Witt's family's case in 2011; Witt's widow, Alexis Witt, testified before the personnel subcommittee.

Servicemembers injured during combat or in the line of wartime duty are not eligible to sue the government for medical malpractice or other damages; that regulation, part of the 1946 Federal Tort Claims Act, would not be affected by Speier's legislation. Speier, the chair of the House Armed Services Personnel Subcommittee, called the Feres



Doctrine “a travesty.” “It denies servicemembers who put their lives on the line for this country the same access to the justice system enjoyed by servicemembers’ spouses, other federal employees, and even prisoners,” Speier said in a statement. “Creating an exemption for medical malpractice is long overdue. I’m thrilled to have a bipartisan group of colleagues join me in addressing this injustice for our servicemembers and their families, who bear the burden of service as well.”

In addition to MOAA, other advocacy groups supporting the legislation include the National Military Family Association, Blue Star Families, and the Service Women’s Action Network. [Source: The MOAA Newsletter | Kevin Lilly | May 7, 2019 ++]

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## **Feres Doctrine Update 16 ► Supreme Court Opts Not to Hear Challenge**

The Supreme Court again on 20 MAY opted not to hear a challenge to the legal precedent barring individuals from suing the military for medical malpractice, a decision blasted by Justice Clarence Thomas as short-sighted and unfair. “Unfortunate repercussions — denial of relief to military personnel and distortions of other areas of law to compensate — will continue to ripple through our jurisprudence as long as the Court refuses to reconsider (this issue),” Thomas wrote in his dissent to the court’s decision not to take up the challenge. The move once again shifts from the courts to Congress debate on how to fix problems surrounding the Feres Doctrine, a 1950 Supreme Court decision that blocks troops from claiming medical malpractice damages for actions related to their military service. At the time, the court found that military personnel injured by the negligence of another federal employee cannot sue under the Federal Tort Claims Act.

Advocates were hopeful that the high court might reconsider the legal precedent by hearing the case of Daniel v. United States, which had been among potential pending cases for the court in recent months. The case involves former Coast Guard Lt. Cmdr. Walter Daniel, whose wife, Rebekah, a Navy lieutenant, died in 2014 after bleeding to death following the birth of her daughter. She was a labor and delivery nurse at Naval Hospital Bremerton, Washington, where she died. Walter Daniel’s lawyers alleged that military doctors failed to react properly when she began bleeding excessively. Because of the Feres doctrine, his lawsuit had been rejected by lower courts.

On 20 MAY, the majority of the Supreme Court agreed with that decision and opted not to revisit the case. In addition to Thomas, Justice Ruth Bader Ginsburg voted in favor of allowing the issue to move ahead. Military officials have repeatedly argued the precedent is needed to prevent frivolous lawsuits related to combat decisions. They also note that the Defense Department already has a compensation system in place for service members who die while on duty. But critics have said the Feres doctrine has been too broadly interpreted, depriving troops of compensation and justice that they could receive if they were civilians.

Thomas wrote that by refusing to re-examine the issue, the Supreme Court has allowed the Feres doctrine to be twisted and strengthened over the years. He also lamented that Congress could find ways to address the issue “but it did not.” Last month, Rep. Jackie Speier (D-CA) —the chairwoman of the House Armed Services Committee’s personnel panel — announced new legislation to create an exemption in the Federal Tort Claims Act for military malpractice lawsuits. The new bill H.R.2422 is named for Sgt. 1st Class Richard Stayskal, a Green Beret fighting stage-four lung cancer because of Army doctors errors. His lawyers have filed suit against the military but anticipate the same legal barriers as the other Feres doctrine cases have faced.

A hearing on the issue was held by the House Armed Services Committee last month, but no additional progress on the legislation has been announced. Advocates are planning a rally in Washington, D.C. on 12 JUN to push for congressional action on the issue. “Congress must summon the courage to correct this antiquated law,” said Natalie Khawam, an attorney for Stayskal and one of the organizers of the event. “Congress now has the opportunity to fix

this injustice. We need to stand up and ask Congress to support our troops.” [Source: MilitaryTimes | Leo Shane III | May 20, 2019 ++]

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## **Vet Housing Update 14** ► **Financial and Home-Ownership Counseling Availability**

Two nonprofits just partnered up to give veterans free access to financial and home-ownership counseling. The initiative is a collaboration between [HLP](#), which specializes in helping families with their housing woes, and [VeteransPlus](#), which gives vets the necessary education to become financially literate. “We all hit different bumps in life,” said HLP President and CEO Mark Cole. “Any of those kinds of events in life can threaten people’s ability to keep their home. Our partnership with VeteransPlus is about people finding safe, secure housing.”

This partnership allows both organizations to recommend veteran clients to each other based on their individual needs. That means that the 30,000 members of VeteranPlus’ Yellow Ribbon Network — which helps other nonprofits get the technological tools to best serve their communities — can also refer the veterans they serve to HLP and vice versa. Cole isn’t a veteran himself, but his father served in the Air Force for 30 years. He said that HLP has worked with 700,000 people since its inception 10 years ago, 15-17 percent of whom are veterans.

HLP provides many housing-related services to its clients, including eviction counseling, advice on maintaining a good credit score, help on getting both traditional and VA loans, foreclosure prevention guidance and more. Veterans can sign up to work with HLP for free through the Yellow Ribbon Network or they can call the nonprofit’s veterans home-ownership center at 888-288-3194. “We’re trying to help people achieve secure and sustainable housing,” Cole said. “We think that ultimately leads to home ownership.”

John Pickens, executive director of both VeteransPlus and Yellow Ribbon Network, is an ex-Army medic who served from 1970-73. He said that since it launched in 2008, VeteransPlus has also been involved with about 700,000 active-duty service members, spouses, survivors and caregivers through referrals from other nonprofits and its own outreach efforts. VeteransPlus has adopted a “Ready, Aim, Fire” financial-counseling curriculum for their clients, according to Pickens. The “ready” is tailored to folks pre-deployment, the “aim” to spouses of military personnel and “fire” to those gearing up to re-enter the civilian world.

All of the counselors are also veterans, which gives them the perspective and familiarity with military lingo to guide clients in the right direction. Pickens said that VeteransPlus gets a lot of clients sent to them from Pentagon Federal Credit Union, better known as PenFed, and those counselors are tasked with assessing their situations and working with other nonprofits through the Yellow Ribbon Network to set the appropriate financial goals for them. “Our position was ... let us engage them so we can learn how they got in that tough spot and teach them how to avoid those pitfalls,” he said.

The beauty of this partnership with HLP, according to Pickens, is being able to address the knowledge gap between the two organizations. “We’re pleased that HLP was able to work with us and we with them because even though our counselors are certified financial planners, there are some things VeteransPlus can’t do,” he said. For example, VeteransPlus usually doesn’t handle veterans on the verge of filing for bankruptcy. “It gives us a referral situation where sometimes despite our best efforts, bankruptcy is the only course,” Pickens said. “In the past, we had to suggest that they get a hold of someone who could help you with that ... HLP does that and does it the right way.”

Pickens also mentioned loan modification and affordable-housing mitigation as other services VeteransPlus clients can now receive through HLP. Cole said it’s not easy for service members to learn the financial skills they need once they return to the U.S. during their time in the military. Not only is housing generally taken care of for them, but living on a base is very different than putting down roots in a neighborhood back home. “That’s the biggest challenge: being exposed to other things and how the rest of the world operates,” he said. “That’s where HLP and VeteransPlus can bring some unique experiences to the table and help people from that world move through this one more successfully.”

In Pickens' experience, sometimes pride gets in the way of military personnel admitting they could use a financial guru. "The best advice is to admit you need help," he said. "Military folks are trained to be self-sufficient and stay strong ... The earlier you seek help, the better you are." [Source: MilitaryTimes | Joshua Axelrod | May 17, 2019 ++]

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## **Profiles In Courage ► Joe Ronnie Hooper | Vietnam MOH Vet**

Joe Ronnie Hooper had his share non-judicial punishments (authorized by Article 15 of UCMJ), racked up 115 confirmed kills and was awarded the Medal of Honor. He was also one of the most decorated soldiers in American international combat. Born in the summer of 1938 in South Carolina, Joe Ronnie Hooper was relocated as a child to Moses Lake, Washington where he attended Moses Lake High School. Originally a Navy man, Hooper first enlisted in December of 1956. After graduation from boot camp at San Diego, California he served as an Airman aboard USS Wasp (CV-18) and USS Hancock (CV-19). He was honorably discharged in July 1959, shortly after being advanced to Petty Officer Third Class.

The next year, Hooper enlisted in the US Army as a Private First Class. After graduating Basic Training, he volunteered for Airborne School. From there he did tours of duty in Fort Bragg, Korea, and Fort Hood, eventually making his way to Fort Campbell's 101st Airborne Division. Now a Staff Sergeant, Hooper requested a tour in Vietnam but was sent to Panama instead as a Platoon Sergeant. Unable to stay out of trouble while he was there, he was the subject of several Article 15 hearings and was eventually demoted to Corporal. However, he eventually got his Sergeant stripes back and deployed with the 101st to Vietnam in December of 1967, taking on the role of a Squad Leader. During his tour of duty with Delta Company (Delta Raiders), 2nd Battalion (Airborne), 501st Airborne Infantry, 101st Airborne Division, he was recommended for the Medal of Honor for his heroic actions on February 21, 1968, outside of the city of Hue.



On that day, Hooper and his company were beginning an assault on an enemy position when they came under fire by everything from machine guns to rockets. According to his Medal of Honor citation, Hooper's unit "was assaulting a heavily defended enemy position along a river bank when it encountered a withering hail of fire from rockets, machine guns, and automatic weapons. Staff Sergeant Hooper rallied several men and stormed across the river, overrunning several bunkers on the opposite shore. Thus inspired, the rest of the company moved to the attack. With utter disregard for his own safety, he moved out under the intense fire again and pulled back the wounded, moving them to safety. During this act, Hooper was seriously wounded, but he refused medical aid and returned to his men. With the relentless enemy fire disrupting the attack, he single-handedly stormed 3 enemy bunkers, destroying them with a hand grenade and rifle fire, and shot 2 enemy soldiers who had attacked and wounded the Chaplain.

Leading his men forward in a sweep of the area, Hooper destroyed three buildings housing enemy riflemen. At this point, he was attacked by a North Vietnamese officer whom he fatally wounded with his bayonet. Finding his men under heavy fire from a house to the front, he proceeded alone to the building, killing its occupants with rifle fire and grenades. By now, his initial body wound had been compounded by grenade fragments, yet despite the multiple wounds and loss of blood, he continued to lead his men against the intense enemy fire. As his squad reached the final

line of enemy resistance, it received devastating fire from four bunkers in line on its left flank. Hooper gathered several hand grenades and raced down a small trench which ran the length of the bunker line, tossing grenades into each bunker as he passed by, killing all but two of the occupants.

With these positions destroyed, he concentrated on the last bunkers facing his men, destroying the first with an incendiary grenade and neutralizing two more by rifle fire. He then raced across an open field, still under enemy fire, to rescue a wounded man who was trapped in a trench. Upon reaching the man, he was faced by an armed enemy soldier whom he killed with a pistol. Moving his comrade to safety and returning to his men, he neutralized the final pocket of enemy resistance by fatally wounding three North Vietnamese officers with rifle fire. Hooper then established a final line and reorganized his men, not accepting (medical) treatment until this was accomplished and not consenting to evacuation until the following morning."

While he was discharged from the Infantry upon his return from Vietnam in 1968, he managed to re-enlist and serve as a Public Affairs specialist until President Richard Nixon awarded him the Medal of Honor in 1969. Hooper eventually was able to finagle his way back into the Infantry, serving a second tour in Vietnam as a pathfinder with the 101st Airborne. By 1970, he had been commissioned as a 2nd Lieutenant, though he was discharged from an active commission shortly after due to inadequate educational requirements. Discharged and a little sour about it, Hooper managed to retain his commission in the Army Reserve's 12th Special Forces Group before being transferred to a training unit. Though he was eventually promoted to Captain, he was discharged a final time in 1978 after a spotty drill record.

Much like the war he fought in, Hooper is not as well-known as other Medal of Honor recipients of his stature. According to accounts, he was a likable guy who partied hard, drank a lot and related to veterans. However, he was allegedly rather troubled by America's treatment of soldiers and attitudes towards the war in general. He is credited with 115 enemy killed in ground combat, 22 of which occurred on February 21, 1968. He became one of the most decorated soldiers in the Vietnam War and was one of three soldiers who were wounded in action eight times in the war. In addition to the Medal of Honor, Hooper was also awarded two Silver Stars, 6 Bronze Stars with "V" Devices, an Air Medal, the Republic of Vietnam Gallantry Cross with Palm and 8 Purple Hearts.

He was found dead in a hotel room in Louisville, Kentucky on May 5, 1979, having suffered a cerebral hemorrhage in his sleep at the age of 40. He is buried at Arlington National Cemetery, Arlington County, Virginia. A book written by Peter Maslowsk is available on Amazon.com. It is titled "Looking for a Hero: Staff Sergeant Joe Ronnie Hooper and the Vietnam War" paperback. [Source: Together We Served Newsletter | May 2019 ++]

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## **Vietnam Veterans Memorial Update 23 ► Study Reveals Errors**

One soldier is represented on the Vietnam Veterans Memorial three times. Thirteen others are etched there twice. Scores of names have been misspelled and corrected. Others have been misspelled and not corrected. And the names of at least 25 others who survived the war were mistakenly etched on the hallowed black monument to the Vietnam dead in Washington. These and other errors made over 37 years turned up in an exhaustive, four-year study of the Wall recently completed by the Vietnam Veterans Memorial Fund, which oversees the Wall, its officials said Wednesday. And the review concluded that while the Wall bears 58,390 names, those names represent 58,276 people.

Jim Knotts, president of the fund, said the organization wanted to know exactly how each name was inscribed on the Wall and compare that with the various databases of information on those killed in the war. The memorial, dedicated in 1982, commemorates the more than 50,000 Americans who perished in Vietnam during the conflict. Knotts said the fund wanted to develop a state-of-the-art digital database of the Wall's dead to create a new traveling replica of the Wall. The replica traverses the country to be seen by those who cannot visit the memorial. The old metal

replica has now been replaced by one made of synthetic granite. "We needed to know exactly what's on the Wall . . . warts, errors and all," he said.

Tim Tetz, the fund's director of outreach who headed the review, said, "We literally had to be down there looking at it nose-to-nose with the Wall." Many names have been added over the years. Some names were marked with a small cross to denote people who were missing in action. If their remains are recovered, the crosses are changed to a diamond. The names of nine missing men whose remains have been recently recovered will be unveiled and read at the Wall on Memorial Day. After checking and rechecking available databases, fund officials took a master list to the memorial and checked it against the names on the Wall. They then built an accurate database of what was on the Wall, Tetz said.

- They knew the longest name on the Wall was Rodrigo Velazquez-Feliciano Jr., an Army staff sergeant from Penuelas, Puerto Rico, who died March 3, 1968.
- They knew the shortest names on the Wall were those of Ben Coy, an Army specialist from Houston who was 19 when he was killed June 20, 1967, and Pfc. Ned Lee, 24, of Flagstaff, Arizona, who was killed Feb. 8, 1968.
- They noted the case of Army Cpl. Rodney Helsel, who was killed March 11, 1970. His name was carved on the new Wall in 1982, Tetz said. But nearby, the name Rodney Heisel was also etched. In 1989, the Memorial Fund was directed to add a Rodney Helsel, reasoning that the name had been misspelled Heisel. Tetz said no one had noticed that it was already there correctly, a few inches away. Thus did the 21-year-old soldier from St. Joseph, Missouri, become the only person represented on Wall three times, fund officials said.
- There are more than 60 names that were misspelled and later reinscribed. One was that of Chester Ovnand, who is believed to be among the first American service members killed in Vietnam. He and fellow Army adviser, Dale Buis, were killed July 8, 1959. Ovnand's name was originally misspelled Ovnard on the Wall. The error was noticed and the name was reinscribed later at another spot on the Wall. But the reinscription was wrong, too. "We messed up his middle initial," Tetz said. Instead of Chester Ovnand, he is listed as Chester Ovnand. So he is on the Wall twice - both times incorrectly.
- The name of Elisha St. Clair was originally inscribed Elisha Saint Clair, and reinscribed correctly at the request of the family later, Tetz said. The 22-year-old Army staff sergeant from Newport News, Virginia, who was killed less than a month after reaching Vietnam, is one of those on the Wall twice.
- Other misspellings have gone uncorrected, for various reasons, Tetz said. One misspelled name - Alfredo Ostolaza-Maldonado - is so long that there is no space on the Wall where the correction will fit. A native of Santurce, Puerto Rico, Pfc. Ostolaza-Maldonado was a 27-year-old medic when he was killed Aug. 8, 1966 in a ferocious battle that also claimed the lives of 24 of his comrades.
- One soldier whose name is on the Wall, Mateo Sabog, showed up years after the war to claim Social Security benefits and was told he was dead, Tetz said. Sabog had left the Army at the end of his Vietnam tour, disappeared, and was presumed killed, Tetz said. His name went up on the Wall in 1993, at the urging of his family. He reappeared in 1996 in Chattanooga to claim benefits. He was then 73. He had last been seen by the Army in Ho Chi Minh City, then Saigon, in February 1970 as he prepared to return to Fort Bragg, North Carolina. But he never showed up.
- Another man, William Joyce, of Hyde Park, Massachusetts, had tried to enlist and been rejected for unknown reasons, Tetz said. So he went to an adjacent town and enlisted in the Marines under the name of a neighbor, Richard Preskenis. After he was killed in battle, officials went to the Preskenis home to announce that Richard had been killed, Tetz said. The family answered that Richard was not in the service. But that information had not caught up with the official military records by the time the Wall was built, Tetz said. The names William Joyce and his nom de guerre, Richard Preskenis, are both on the Wall.

"What you see over and over in this is an abundance of care to try to recognize people, even though there were errors," Knotts said. "It was better to add [names] than leave someone off. [Source: The Washington Post | Michael E. Ruane | May 23, 2019 ++]

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## **Vet Jobs Update 241 ► Walgreen's HERO Program to Hire 5000 Vets over 5 Years**

Walgreens recently announced a commitment to hire 5,000 Veterans over the course of five years through their Helping Veterans with Educational and Retail Opportunities Program (HERO). Walgreens established the HERO program for Veterans to transition the leadership skills learned through military service into a retail management career such as assistant store manager trainee and shift lead. Participants in the program will have the opportunity to work towards a bachelor's degree with tuition assistance and discounts available. Also, the GI Bill paired through Southern New Hampshire University provides a guaranteed 80-90% coverage of tuition costs to achieve a bachelor's degree. Benefits to the program include:

- On the job mentorship
- New team member and program support
- New student support through Southern New Hampshire University
- LEAP Program Retail Management Training – Plus more!

Walgreens is an Employer Support of Guard and Reserve (ESGR) and has pledged to recognize, honor and enforce the Uniformed Services Employment and Reemployment Rights Act, and to ensure Walgreens managers and supervisors have the tools they need to effectively manage team members who serve in the National Guard and Reserve. Walgreens' is also proud to offer Military Leave and Military Bridge Pay to eligible team members and employee store discounts are extended to spouses and eligible dependents. To search for a career in the HERO program visit <https://jobs.walgreens.com/search-jobs/HERO/1242-19097/1>, [Source: Vantage Point | Brett Robbins | May 14, 2019 ++]

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## **Vet Jobs Update 242 ► Kraft Heinz**

Kraft Heinz is the third largest food and beverage company in North America and the fifth largest in the world with a portfolio of more than 200 iconic brands — eight of which are \$1 billion-plus brands. With such large-scale products, it might be surprising to hear that Kraft Heinz also focuses on the individual employee — like veterans. "We focus on raising awareness of things that matter to veterans within the company including highlighting the importance of Memorial Day and Veterans Day," said Navy veteran Matt Smith, director of Oscar Mayer Cold Cuts. "We also work to help make sure that veterans are being treated appropriately by partnering with the human resources team to look at our military lead policies."

Beyond working with human resources, veterans at Kraft Heinz have ample opportunity to work with each other through both official and unofficial veterans groups. "We have both official and unofficial military culture here at Kraft because veterans are always going to find each other and connect, but we also have official business resource groups and employee resource groups that help codify the veteran relationship," said Smith. Kraft Heinz also has specialized recruitment resources in place to help veterans tailor resumes, identify marketable job skills, and find the perfect job fit.

In addition to these recruiting efforts, Kraft Heinz partners with Hirepurpose, a veteran-owned and operated company that matches veterans and service members with civilian careers. These national recruitment efforts are

paired with regional plant placements to help veterans across the country start a successful civilian career. For more information and resources, visit the Kraft Heinz career page <http://www.kraftheinzcompany.com/careers.html>. [Source: ConnectingVets.com | Elizabeth Howe | May 14, 2019 ++]

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## **Vets Deaths Update 01 ► TAPS Projects Cancer to be Top Killer by 2020**

On Memorial Day 2013, Coleen Bowman was a new widow. Her husband had died four months earlier and she wanted support to face that first military holiday of remembrance. So she registered for TAPS, the Tragedy Assistance Program for Survivors, and spent the weekend with hundreds of other grieving military families. “There was a lot of KIAs,” Coleen said, referring to those killed in action. But that was not how Coleen’s husband had died, and it made her feel more alone. “It was like, ‘Oh, your husband died of an illness.’” She’s no longer alone. TAPS’ membership rolls are growing, but not because of combat deaths. In the last five years, it has reported a 51% increase in the numbers of families grieving a servicemember who died due to illness or cancer.

The spike led the organization to make a tragic projection: By 2020, the top killer driving military families to join TAPS won’t be suicide. It will be cancers or other illnesses. TAPS has reported more than 10,000 servicemember deaths due to illness since 2007, based on the families who are on its membership rolls. In total, 85,000 families of fallen servicemembers have joined the organization since it launched in 1994. “The trend just really started to escalate,” TAPS President Bonnie Carroll said. “Then we actually started seeing entire units who were affected.”

Coleen’s husband, Army Sgt. Maj. Robert Bowman, 44, was an Army Ranger who deployed to Iraq in 2004 with Recon platoon of the Fort Lewis, Washington-based 1st Battalion, 24th Infantry Regiment. His armored Stryker was hit by enemy fire at least 13 times during his 12 months overseas. Each time, depleted uranium in the Stryker’s armor would absorb the attack. In retrospect, Coleen wonders what harmful particles shook loose in those blasts, what her husband breathed in. Bowman went back to Iraq in 2007 for another 15 months. Once home, he started to feel ill. Visits to doctors suggested he had the flu. Finally, in 2011 Bowman got the diagnosis: cholangiocarcinoma, or bile duct cancer. It is a rare cancer in the general population, and very rare for someone as young as Rob.

But it’s not unusual to see rare cancers in younger servicemembers anymore. “It just was more and more families coming forward with exactly the same story,” Carroll said. “Stories of young servicemembers who went into deployed areas perfectly healthy, and then came home and at a young age who were suddenly stage 4 with very rare cancers.” The stories don’t surprise Coleen. Her husband was a respected senior enlisted leader who was very close to his platoon. She has stayed in touch with the majority of them. Many of them are ill. “Over a third of them had something wrong with them or have passed away,” Coleen Bowman said. She’s heard of several cases of brain tumors and other “strange tumors that they don’t even know what it is.”

For now, most of the data is anecdotal. It is stories passed from one spouse to another or by veterans in online forums or private support groups. The various databases run by the Department of Veterans Affairs and Defense Department that track cancer-related entries for health care are unwieldy or inaccessible for compiling trends. There are also government registries where servicemembers can self-report. But getting holistic, specific information on what units may have been exposed to, what illnesses its members are suffering from, and tying those illnesses to military service is difficult.

During its annual Memorial Day conference on 25 MAY, TAPS and several other veterans organizations planned to launch an effort to begin to capture the full extent of the problem, beginning with its first-ever panel on “Understanding Toxic Exposure in the Military.” They will discuss illnesses tied to overseas wars and domestic living conditions. “When we talk about toxic exposure, we’re talking OCONUS, which is overseas, and CONUS, which is here in the United States,” said Derek Fronabarger, legislative director of the Wounded Warrior Project. Exposure to

contaminated water at Camp Lejeune could be included. So could potential lead poisoning in military housing, he said.

The Defense Department has been building a database that could help called the Individual Long Exposure Record, which is scheduled to be online as of 1 OCT and accessible to VA doctors and Defense Department researchers. Individual servicemembers, however, will have to file Freedom of Information Act requests to access their own records. The veterans groups will also push for increased access to those records, Fronabarger said, to enable military personnel and their doctors to more quickly conclude, “You know, your cough might be more than a cough.” Coleen now serves as a public speaker for TAPS to raise awareness on military service-related illnesses. It’s something Rob asked her to do.

In the 19 months after he was diagnosed, Rob and Coleen learned more about his exposure and about how many others from his unit were also ill. He wrote letters to their four daughters, the youngest of whom was only 10 years old when he died. “He actually left cards for our daughters to open on their wedding day, their 21st birthday, just really special occasions in their life,” Coleen said. He also left Coleen with a mission. “He was a great leader,” Coleen said. “His last gift of leadership was to say ‘Make sure and tell my story and help the men behind me.’” [Source: McClatchy Washington Bureau | Tara Copp | May 23, 2019 ++]

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## **D-Day Memories Update 02** ► **Virginia Town Remembers the High Price it Paid on D-Day**

Marguerite Cottrell remembers the summer day 75 years ago when a Western Union telegram was delivered to her family farm as her mother was hanging clothes on the line to dry. Her mother read it, sat down and wept. Cottrell’s older brother, John Reynolds, had been killed in the D-Day invasion of Normandy on the coast of France. “I knew something bad had happened,” said Cottrell, who was 4. She remembers her mother telling her: “Well, little Jack has gone to heaven. I don’t know what we’re going to do.”



All over the little town of Bedford, Virginia, nestled next to the Blue Ridge Mountains, similar telegrams were delivered that summer — nine of them on one day — with the same opening line expressing the secretary of war’s “deep regret” that a loved one was killed or missing. Twenty men from Bedford or the surrounding area were killed on D-Day, June 6, 1944. Nineteen fell while trying to take Omaha Beach as members of Company A of the 116th Infantry Regiment. The 20th man was in a different company. The decisive World War II invasion took a horrific toll on Bedford, a town of about 4,000 at the time. Its D-Day losses were among the steepest, proportionally, of any community in America.



The dead were country boys who came of age during the Depression and joined the National Guard before the war for extra income and uniforms that local girls thought looked sharp, according to author Alex Kershaw's 2003 best-seller "The Bedford Boys." Frank Draper and Elmer Wright were local baseball standouts. Wallace Carter worked at the town's pool hall. Earl Parker left behind a young bride and a daughter he never got to meet. Twins Ray and Roy Stevens hoped to run a farm after the war, but only Roy survived. Their time in combat was short. Among the first waves in the assault on Omaha Beach, Bedford's soldiers were wiped out by Nazi machine guns and mortars within minutes after their landing craft hit the sand. "They were waiting for us, the minute the ramp went down, they opened up," said Elisha Ray Nance, one of the few Bedford Boys who survived that deadly beach landing, in comments recorded in "Bedford Goes to War," a book by local historian James Morrison.

In 1996, Congress designated a plot of land next to Bedford as the site of the National D-Day Memorial, a monument to the more than 4,000 Allied troops who lost their lives in the battle. "When people come here, it is important to see the town as the monument itself," President George W. Bush said at a 2001 ceremony dedicating the memorial. "This is the place they left behind."

Amateur historian Ken Parker and his wife, Linda, have turned the town's old pharmacy into a coffee shop and tribute center to the Bedford Boys. Green's Drug Store was where Bedford Boys had hung out as high schoolers and their wives and girlfriends exchanged gossip and news during the war. The center is now filled with war-era uniforms, pictures and other items, including the teletype machine that Parker says printed out the notices when the boys were killed. On a recent Monday, Bedford resident Maryellen Cunningham came in to take a look around. She said seeing the old teletype gave her chills. "I can't even imagine the operator that was getting one telegram after another after another," she said. The Parkers — who recently moved to Bedford from Oklahoma — said they get similar visits all the time from Bedford residents, who often want to place a war-related family heirloom on display at the new tribute center.

Nance, the last surviving Bedford Boy, died in 2009. Only a few of the fallen soldiers' siblings are still alive. But the Parkers said younger generations have held on to many of the boys' letters and other keepsakes, handing them down through generations almost like sacred relics. The couple said one of the Bedford Boys' nephews recently found a stash of unopened letters his grandmother had sent to her son before she knew he had been killed on D-Day. "They just bottled this up for so long," Linda Parker said. "They can finally open that box and let the stuff out." Cottrell, who recently dropped in at Green's Drug Store, said her mother used to open up an old trunk with her brother's belongings on Sunday afternoons and read his letters. Cottrell said her mother blamed herself for letting Jack enlist and talked about him often to keep his memory alive. "There's so many people that have passed away, you know, that this would have meant so much to," she said of the drugstore. "My mom would have loved coming here." [Source: The Associated Press | Alan Suderman | May 20, 2019 ++]

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## **Veterans FAQ ► How can I increase my 70% rating?**

**Q.** I am currently rated at 70% and have been told by my doctors at VA and even the nurses who say I should be 100%. I tried to get it moved up and they just denied it. They said I was already given 70% for my hearing but the hearing isn't my problem. I don't sleep, I have stomach problems, and I am in the head all morning until around 12 or 1 pm or until I leave my house. If someone can help me I would appreciate it. I can't work even in the yard for very long. Maybe an hour or 2 in the evenings. But then have to sit down and can't work long at all. Any ideas how I can get to 100%?

### **Answers**

**A1:** Without any listed diagnoses. I have to assume that one is IBS which is rated at 30% maximum rating. Depending on the circumstances of what got you to 70% you may be able apply for Individual Unemployability if you cannot

work. Otherwise it takes quite a bit of percentage to get to 100 from 70 as VA math is very hard for many to understand. Take for example, if you ever reach a true 90% rating, it takes another 50% rating just to get to the 100% rating. There are so many variables that makes it hard to provide a solid straight answer. I always recommend using a Service Officer if one is available to you. (JH) 4/23/19

A2: I suggest putting together a strong portfolio of documents provided by your healthcare providers. You may have to file a new claim. Contact your local VA office, The American Legion for details on that. Also, contact your member of Congress. (JG) 4/23/19

A3: Look into individual unemployable for substantial gainful employment (VA form Feb 2016, form number 21-8940 an approximately 30 work week. If approved your rating would become 100%. (AA) 4/23/19

A4: I had the same problem was denied twice. I was at 40%. I contacted Woods and Woods lawyers and am now at 90% and they are going for Individual Unemployability. The great thing about a lawyer is they only get 20% of all backpay. And they only collect if they get you increased. (TH) 4/23/19

A5: Are the remaining issues of your case service connected? You may not be eligible for any increase if not. The harsh reality is that everyone is not eligible for 100%. Those who are should resign themselves to the fact that they will be waiting for longer than you might think. In any case, get yourself a service officer, take him all of your paperwork and let he or she help you with your claim. WELCOME HOME !! (RF) 4/23/19

A6: See your DAV or VSO, Maybe they can get you some help or get a vet lawyer. (MH) 4/23/19

A7: This is what broke the 'log jam' for me: I assigned the DAV as my representative. They were VERY effective. And I worked with my County's "Veterans Services Officer" (your County. may not have this help, but my County - in Oregon - has found that, by assisting Vets to be awarded the true Disability Rating that they are entitled to, the extra money paid to the vet adds significantly to the local economy and reduces the costs of social services that the County might otherwise have to provide to the vet. CONTINUE to be your own advocate! No one else knows your situation better than you. You may have to call on people who know you well to substantiate your situation, as difficult as it may be to ask for that help, it IS LIKELY that you'll need it. If you ask, they WILL help! Good luck. (BE) 4/24/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question1103.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | May 19, 2019 ++]

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## **Veterans FAQ ► How much of my disability pay should I be paying for child support?**

**Q.** I receive VA disability compensation and SSDI every month. It's the only money I have to survive on. I also have a young child I haven't seen in years because his mother won't allow me to see him for some reason that she never explained. I give her \$400 every month for child support. I was told I should only pay 20% of my disability pay toward child support. Is this true?

### **Answers**

A1: If you currently receive a Social Security benefit (62 yrs old and above) and if your child is under 18 years old, you can claim Social Security benefit for your child and with this you don't need to provide a monthly child support of \$400. But, you need to prove to Social Security that he is your child. (RM) 4/26/19

A2: Your VA disability compensation can't be garnished for child support like your retirement pension can. (HA) 4/26/19

A3: You are supporting your CHILD and not the mother. Keep some kind of record so IF one day that child asks why you did not help him you can show him the proof. As far as seeing your child, look for a lawyer that will take you case considering your income! (DW) 4/26/19

A4: You're most likely paying way too much. You need to file for a modification of your support order and give them your letter of approval for SSDI. With that child support will find out if your child is eligible for benefits of their own that will pay your support. You'll need to actually go to court to address your visitation rights. Once it's in the order you'll have a way to make the mother let you see your child or request sanctions against her for disobeying the order. (VP) 4/26/19

A5: No, this is not true. Each state has their own set of guidelines and calculations for minimum amount of child support. There's no cut and dry percentages. It's all based on your income and living expenses. You can go to your local court clerk and sign up for a free attorney that will counsel you on what forms to fill out and file for a court ordered amount of child support. As a disabled veteran myself, I know how much you make so it will be significantly less than what you're paying now. With that said, you need to go to your local social security office and file your child with them as a dependent. Even if he/she does not live with you. They will then start paying you a child benefit. In most states, courts will accept this benefit as child support and will pay directly to the custodial parent. If the amount of court ordered support is more than the child benefit from social security you will be responsible for the difference. For example: ordered child support is \$200, social security child benefit is \$150. You will be responsible for the difference of \$50 which you will have to pay out of pocket. Having done all of this I can tell you \$400 per month is extremely high based on your income. You can start paying less but do not stop paying the support until the court has set a documented amount of support. You can do all this yourself for no fees except for filing fees with the court. Lastly, if there is no custody agreement with the court then she has no right to withhold visitation for any reason. Many women will try this out of spite. Been there. You will need to file with the court to obtain a court ordered visitation agreement. If there is a court ordered visitation then you need to file for enforcement of visitation. This will make it mandatory for her to let you see your child. If she does not, simply call the police on your visitation at time exchange of parents and she will be arrested for contempt of court. These are easy things to do that you need to take care of immediately. However, this will take some time. Months, not years. Stay diligent and keep records of everything including every payment you have made and will make. Canceled checks and receipts are the best way. If you have any questions I may be able to help with or clarify, please email me direct. (DH) 4/26/19

A6: Go talk to a lawyer. You do have parental rights. As to the 20%, depending on your state it could be high or low. In most states, the more you see your child the less you pay. Again go talk to a lawyer. I don't agree with all of the answers submitted thus far. (SC) 4/26/19

A7: Brother, I know you love your kid, but you have to tell your ex wife if you cant see the kid, the \$400 gets cut off until you do. That kid is both of yours. You have rights. Get the child support figure on paper so it's legal. You stepped over the line for this country, you have rights and let them all know about it. GOOG LUCK!! (PD) 4/26/19

A8: No that not true if she's not letting you see your child you don't have to give her anything I would take her to court by you being disabled you might not have to pay anything. (LJ) 4/26/19

A9: They can only take away from your retirement not your disability. Your retirement pay is taxed and recorded as income. If she was to file for child support the retired pay is the only source they can pull from. Sorry that u was repetitive. But I have to drive that home. (LB) 5/11/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question106.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | May19, 2019 ++]

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## Veterans FAQ ► I need to get raised from 90 to 100% so I can get dental care.

**Q.** How does a person get their disability increased to 100% from 90%? I now have floaters in my eyes and nothing is being done. My teeth are getting real bad and causing problems VA doesn't do anything on dental until you are 100%. I've had a heart attack and stents placed in my heart. I fall a lot of the times. I live alone and have a hard time getting up and down cleaning the house. I can't afford to pay someone to help me. Cannot afford to go into a nursing home. HELP please!

### Answers

A1: It's important to talk to your doctor about your health and ask what the plan is to specifically address each problem. Floaters in the eyes are a normal part of aging but make sure you don't have a detached retina which is a sight threatening emergency. File a claim with the VA for gum disease secondary to heart disease. If you're falling you might have a circulation problem due to the heart disease and that alone should qualify you for aid and attendance. Poor circulation negatively affects the gums and diseased gums negatively affect the heart so a secondary claim is justified. (EC) 4/26/19

A2: It will be very hard to get from 90% to 100%, but it can be done. On your floaters, VA will not pay for that. I realize that they aren't normal, but it comes with the aging process. On your heart attack and stents that's a different story. Get all of your doctor's statements, reports, everything from all of your heart doctors and submit a new claim on Ischemic Heart Disease. Submit ALL medications that have been prescribed and that you are taking. Get a DBQ (Disability Benefits Questioner) Form and take to your Cardiologist so he can fill it out for you. Submit that with your new claim.

Are you Diabetic? If you are, again send in with your new claim and all medications that you are taking. Get another DBQ for Diabetes and have the doctor that is treating you for that to fill it out. One word of caution, VA doctors will rarely fill out DBQ Forms, but you might get lucky. Civilian doctors WILL fill them out, because you are personally paying them to treat you.

On your living alone, having hard time cleaning up, etc., and not being able to pay someone, there IS some help available for you and it is called: AID AND ATTENDANCE. If you can go in person, go to your VA Regional Office and there you will find the Aid and Attendance Office and explain your problem. If you cannot travel there, call your VA Regional Office and request the AID AND ATTENDANCE office; explain your problem and I am sure they will give you an answer. Good Luck My Brother! Remember be Patient BUT Persistent! (RA) 4/26/19

A3: You need to file for Unemployability. With that you will be bumped up to 100% pay and that will give you dental. (RI) 4/26/19

A4: You say you're at 90% disability. If you cannot work have you tried putting in for Individual Unemployability (IU) where you keep your 90% rating but get paid at the 100% rate. It's worth looking into if you haven't applied yet and are not able to work. Good luck! Keeping you in prayer! (JB) 4/26/19

A5: You should see about getting rated as unemployable, which pays at 100%. (TK) 4/26/19

**Note:** Go to <http://www.veterandiscountdirectory.com/question107.html> if you would like to add your experience regarding on this question.

[Source: U.S. Veteran Compensation Programs | May 19, 2019 ++]

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## Afghan Vets 08 ► Martin Tye | Deadlift World Record Holder

Martin Tye was a lance corporal in the British Army in 2009 when a suicide bomber detonated his vehicle in the back of Tye's Humvee. The subsequent explosion left Tye with no feeling from the knees down, and inflicted significant damage to his shoulder and lungs. Ten years later, Tye has undergone 20 surgeries — on one knee alone — he suffers from post-traumatic stress disorder, and has had metalwork inserted in his legs and shoulder.

Still, Tye shows no signs of regret about his service — in both Iraq and Afghanistan — or the attack that changed his life forever. "It was a war zone, we knew what we were going into, and it was the day before the elections so we were preempting something anyway," he told the Guinness Book of World Records. "The day before we had a suicide bomber on the front gate. Then we went out on a pretty routine patrol, we were in a convoy — I was commander of my vehicle. We drove around the corner and a suicide bomber drove into the back of my vehicle and detonated."

The time that followed his injury tested Tye's mental fortitude, a valley he was mired in until getting into power lifting. "Before that I wasn't really engaging with anything, I didn't want to know, sat in the house all day," he said. "Since I found sport, and particularly disabled strongman, the confidence has come back." Confidence is key, but pure strength is another thing entirely, and that's something Tye has plenty of. That much was evident on 6 MAY — a full 10 years after the attack — when Tye set a world record for the heaviest seated deadlift of 1,113 pounds, 5 ounces, the Guinness Book of World Records announced.



Now into his third year of disabled strongman events, Tye has flourished in a number of lifting categories, but getting over the mental hump in the wake of his injuries proved to be one of the most difficult obstacles he faced. That's where his partner Beckie Ingram came in, signing him up for the Invictus Games years ago without his knowledge after one night, while watching the games on TV, hearing Tye claim he could do it. "Mentally when I first met him he was pretty withdrawn and had no confidence whatsoever," Ingram told Guinness. "I knew he'd never apply himself. So I sat in work one day, sent an email and applied for him to be a part of the team."

Ingram then broke the news to Tye about her behind-the-scenes support — over the phone, however, because she was "too scared to go home and tell him." The nervousness was unwarranted, though, as Tye was happy for the unexpected nudge, thriving ever since in a variety of weightlifting events and sports. Setting the seated deadlifting world record, however, was new territory that necessitated an other-worldly training regimen — and an 8,000 calorie-a-day diet. "People will think it sounds really good but it really is a lot of food, sometimes you have to force feed," Tye told Guinness. "But as a strongman I get to eat nicer meals than bodybuilders. One of my meals is half a (family) cheesecake." And the cake paid off, with Tye holding the colossal weight for a few seconds to cement his name in the record books.

"People said it looked easy — believe me, it wasn't," Tye said. "My back's sore, emotionally I'm a bit drained but I'm over the moon with the outcome." Eddie Hall, who once achieved the heaviest Strongman deadlift at a weight of

500 kg (approximately 1,102 pounds), called doing so “one of the most dangerous things I’ve ever done.” But danger has seldom, if ever, deterred Tye, and with one world record now under his belt, the strongman is already setting his sights on what comes next. “I know I’ve not hit my potential yet, there’s still more in there and hopefully when I unlock that I’ll go on to lift an even bigger weight,” he said. [Source: MilitaryTimes | J.D. Simkins | May 28, 2019 ++]

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## **Obit: Bob Maxwell** ▶ 11 May 2019 | Nation’s Oldest Medal of Honor Recipient

World War II veteran Bob Maxwell, the nation’s oldest Medal of Honor recipient, has died in Oregon more than seven decades after grabbing a blanket and throwing himself on a German hand grenade in France to save his squad mates. He was 98. Maxwell died Saturday in Bend, The Bulletin newspaper of Bend reported. The death was confirmed 13 MAY by U.S. Rep. Greg Walden, a Republican from Oregon, who said Maxwell represented the "best of what Oregon and America have to offer."



**In this Nov. 8, 2013, file photo, Medal of Honor recipient Bob Maxwell, center, salutes at a ceremony at Bend High School in Bend, Ore., where he received a commemorative set of postage stamps honoring the few surviving Medal of Honor recipients from World War II.**

Maxwell earned the nation's highest military honor while fighting in Besancon, France, on Sept. 7, 1944, the newspaper reported. The bomb severely injured him, but the blanket saved his life by absorbing some of the impact. He was also awarded two Silver Stars, two Purple Hearts, a Bronze Star and two French combat awards — the French Croix de Guerre and the Legion d'Honneur — for his service in World War II. Maxwell had been the oldest living recipient of the Medal of Honor, which is bestowed for "conspicuous gallantry and intrepidity at the risk of life above and beyond the call of duty."

Born on Oct. 26, 1920, in Boise, Idaho, Maxwell was drafted into the U.S. Army during World War II. Though he was a Quaker, he declined conscientious objector status and entered the service in Colorado. Trained to string heavy wire for telephone lines at the battlefield, he served in Italy and then France, becoming a technician fifth grade and wearing two stripes — the equivalent of a corporal. Prior to throwing himself on the grenade, Maxwell sustained a leg injury in Italy in January 1944 while maintaining telephone wires under intense artillery fire. He spent several months in a hospital in Naples, returned to his unit and was sent to France.

After the war, Maxwell became a car mechanic and taught classes on auto repair and service at a Bend high school and two community colleges. In 2000, at 79, he received his high school diploma. He also served as director of the Bend Heroes Foundation and helped efforts to build veterans' memorials throughout Oregon. A bridge in Bend is

named after Maxwell and he was present last year to watch as an Oregon Medal of Honor Highway sign was unveiled on U.S. Highway 20 near Bend. [Source: Associated Press | May 13, 2019 ++]

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## **Obit: Herman Wouk** ► 4 MAY 2019 | Pulitzer Prize-winning Writer

Herman Wouk was a prize-winning, million-selling author never quite in fashion. He was a religious Jew among secular peers, a respecter of authority in a field of rebels. He didn't brag like Norman Mailer and was spared the demons driving the madness of Philip Roth's "Portnoy's Complaint." After a Pulitzer early in his career for "The Caine Munity," he was mostly ignored by awards committees and was often excluded from anthologies of Jewish literature. Gore Vidal praised him, faintly, by observing that Wouk's "competence is most impressive and his professionalism awe-inspiring in a world of lazy writers and TV-stunned readers." But Wouk, who died 17 MAY in his sleep, 10 days shy of his 104th birthday, was a success in ways that resonated with critics and readers, and with himself.

He created at least one immortal fictional character, the unstable Captain Queeg of "The Caine Munity." He was praised for the uncanniness of his historical detail in "The Winds of War" and other books. He was among the first modern Jewish writers who appealed to the general public and had an enviably large readership that stayed with him through several long novels, many of which dramatized the conflicts between faith and assimilation.



This May 15, 2000 photo (left) shows Pulitzer Prize-winning author Herman Wouk in Palm Springs, Calif. A Navy fast minesweeper (right) wears the bogus hull number DMS - 18 while serving as the ship for the film "The Caine Mutiny," most likely in 1954. The ship is perhaps the fast minesweeper Doyle or Thompson.

He was working on a book until the end, said his literary agent Amy Rennert. Wouk's long, unpredictable career included gag writing, fiction and a musical co-written with Jimmy Buffett. His two-part World War II epic, "The Winds of War" and "War and Remembrance," was adapted by Wouk himself for a 1983, Emmy Award-winning TV miniseries starring Robert Mitchum. "The Winds of War" received some of the highest ratings in history and Wouk's involvement covered everything from the script to commercial sponsors. Heads of state read him and quoted from him, but Wouk shied from talk of greatness, telling one reporter he was not a "high stylist."

In "War and Remembrance," a writer notes in his journal, "I could contribute nothing new; but writing as I do with a light hand, I might charm a few readers into pausing, in their heedless hurry after pleasure and money, for a look at the things that matter." From Ernest Hemingway to James Joyce, major authors of the 20th century were assumed either anti-religious or at least highly skeptical. But Wouk was part of a smaller group that included C.S. Lewis, Chaim Potok and Flannery O'Connor, those who openly maintained traditional beliefs. He contended that among writers, anti-conformity was a kind of conformity. "It seems curious," he wrote in "Aurora Dawn," his first novel, "that life 'as it really is,' according to modern inspiration, contains a surprising amount of fornication, violence, vulgarity, unpleasant individuals, blasphemy, hatred, and ladies' underclothes."

"Marjorie Morningstar," published in 1955, was one of the first million-selling novels about Jewish life, and two novels, "The Hope" and "The Glory," were set in Israel. One of his most influential works was "This Is My God," a careful, but firm defense of faith that could be found in countless Jewish households. Into his 90s, he studied the Talmud daily and led a weekly Talmud class. He gave many speeches and sermons and received several prizes, including a lifetime achievement award from the Jewish Book Council. During the many years he lived in Washington, D.C., the Georgetown synagogue he attended was known unofficially as "Herman Wouk's synagogue." In 1995, the Library of Congress marked his 80th birthday with a symposium on his career; historians David McCullough, Robert Caro, Daniel Boorstin and others were present. In 2008, Wouk received the first ever Library of Congress Award for Lifetime Achievement in the Writing of Fiction. In his mid-90s, he completed the comic novel "The Lawgiver," and at age 100 wrote a memoir. Wouk's longevity inspired Stephen King to title one story "Herman Wouk is Still Alive."

Wouk, the son of Russian Jews, was born in New York in 1915. The household was religious — his mother was a rabbi's daughter — and devoted to books. His father would read to him from Sholem Aleichem, the great Yiddish writer. A traveling salesman sold his family the entire works of Mark Twain, who became Wouk's favorite writer, no matter how irreverent on matters of faith. "I found it all very stimulating," Wouk, in a rare interview, told The Associated Press in 2000. "His work is impregnated with references to the Bible. He may be scathing about it, but they're there. He's making jokes about religion, but the Jews are always making jokes about it."

A top student in high school, Wouk majored in comparative literature and philosophy at Columbia University and edited the college's humor magazine. After graduation, he followed the path of so many bright, clever New Yorkers in the 1930s: He headed for California, where he worked five years on Fred Allen's radio show. Had war not intruded, he might have stuck to comedy sketches. After the bombing of Pearl Harbor, Herman Wouk joined the Navy. He reported to the Clemson-class destroyer/minesweeper Zane (DD-337/DMS-14/AG-109) in early 1943 while it was tied up at Noumea, New Caledonia. He transferred to the sister minesweeper Southard (DD-207/DMS-10) and ended the war as the vessel's executive officer. Like his two warships, he survived Rendova, Kwajalein, Eniwetok, Saipan, Guam, Tinian and Okinawa.

There, he received the writer's most precious gift, free time. He read and read, from the Bible to Victorian fiction, and wrote what became his first published novel, the radio satire "Aurora Dawn." By the time "Aurora Dawn" came out, in 1947, Wouk was married and living in New York. His novel was a Book-of-the-Month Club selection and he would soon publish "City Boy," a coming-of-age story highly influenced by Twain. But his next book turned to domestic matters. Wouk spoke often of his concern about assimilation and this story told of an aspiring Jewish actress whose real name was Marjorie Morgenstern. Her stage name provided the novel's title, "Marjorie Morningstar." "My agent was absolutely appalled," Wouk told the AP. "He submitted it to the editor of a women's magazine and the editor said, 'Herman Wouk has destroyed himself. He's a man who writes big, sweeping dramas about men in action. Then he writes about this girl and nothing happens. He should burn this book and forget it.'"

But like "The Caine Mutiny," the novel sold millions and was made into a movie, starring Natalie Wood. (Wouk eventually bought Wood's former home in Palm Springs). He was famous enough to appear on the cover of Time magazine, even as some Jews complained his book perpetuated stereotypes and critics complained he was too old-fashioned, too deferential. Captain Queeg, for example, may be a villain in popular culture, but "The Caine Mutiny" was not "Catch-22." Wouk was just as hard on the officers who rebelled against Queeg. The "crux" of the story, Wouk wrote in his journal, was that the "mutiny was a mistake" and the crew should have stood by its leader, however flawed.

Over the years, Wouk responded to criticism in two ways: He didn't judge the characters in his stories, but tried to tell the truth; and whether he really challenged authority depended on what you thought needed challenging. Wouk knew that others didn't share his views. "This Is My God" featured a similar approach to "Mere Christianity" and other works by C.S. Lewis. Wouk preached not to the converted, but to the curious. He anticipated arguments about religion and tried his best to answer them. "I'm not out front as a figure, and that suits me," he told the AP. "I love the work and it's the greatest possible privilege to say, 'Here are these books that exist because I had to write them.'"



In 1945, Wouk married Betty Sarah Brown, who also served as his agent until her death in 2011. They had three sons— Nathaniel, Joseph and their eldest, Abraham, who drowned in 1951, a death that left Wouk with “the tears of the scar of a senseless waste.” [Source: The Associated Press | Hillel Italie | May 17, 2019 ++]

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## **Obit: John Pinto** ► 24 MAY 2019 | WWII Navajo Code Talker

John Pinto, a Navajo Code Talker in World War II who became one of the nation's longest serving Native American elected officials as a New Mexico state senator, has died. He was 94. Senate colleague Michael Padilla confirmed Pinto's death in Gallup on 24 MAY after years of suffering from various illnesses that rarely kept him from his duties.



**State Sen. John Pinto was named the first recipient of an honorary doctoral degree from Navajo Technical University on May 17, 2019, in Crownpoint.**

After serving as a Marine, Pinto was elected to the Senate in 1976 and represented a district that includes the Navajo Nation for more than four decades. The region is one of the poorest in the country. "Words cannot express the sadness we feel for the loss of a great Diné warrior," said Navajo Nation President Jonathan Nez, using the indigenous word for Navajo. "He dedicated his life to helping others."

Born in Lupton, Arizona, on the Navajo Nation to a family of sheep herders. Pinto didn't start formal schooling until he was nearly a teenager. "At the age of 12, I was in kindergarten," Pinto told the Albuquerque Journal in a 2007 interview. "I guess I did all right." Pinto also recalled that his grandparents told of being forced at gunpoint from their land in the 1860s by the U.S. Army in the forced relocation of the Navajo people on foot to southern New Mexico.

After serving as a Code Talker — a group of radio men who translated American coordinates and messages into an indecipherable code based on the Navajo language — Pinto had to take an English test four times before he was finally admitted into the University of New Mexico's College of Education. He graduated with a bachelor's in elementary education at 39, and eventually earned his master's, becoming a teacher and a truancy officer in Gallup. Pinto delved into politics to address the needs of impoverished indigenous populations. The Democrat won a seat in state Senate in 1976 as one of the state's first Native American senators.

An unassuming appearance and manner belied Pinto's political determination that carried him through 42 years in the Legislature. Laurie Canepa, the senior librarian for the Legislative Council Service, said that made him the longest serving senator in state history. Manny Aragon, the state's one-time Senate president, tells the story of driving to the Statehouse in a January 1977 snowstorm and picking up a middle-aged Navajo man who was hitchhiking in Albuquerque. The hitchhiker was newly elected Sen. Pinto. "I just thought he was a transient," Aragon said.

In the Legislature, Pinto advocated for education reform and anti-poverty programs. Receiving a lifetime achievement award in 2016, Pinto recalled going hungry at times as a child while his parents juggled odd jobs and said the experience influenced his work on issues of homelessness as a lawmaker. Every year, Pinto would sing on the Senate floor the "Potato Song" — a Navajo song about a potato, planted in the spring and visited in the summer

until it is harvested. Fellow senators, staff and aides clapped along to Pinto's rendition. Lenore Naranjo, the Senate's chief clerk, says Pinto taught her bits of Navajo language over the decades. "A beautiful man is all I can say," Naranjo said. [Source: Stars & Stripes | May 11, 2019 ++]

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## **Afghan U.S. Troops ► A Young Afghan Concert Pianist Has a Message for US Troops**

Dear U.S. veterans of the War in Afghanistan, Thank you. My simple expression of gratitude seems inadequate, but this seems like the right occasion to try. I am a 21-year-old student from Afghanistan, getting ready to graduate from the City University of New York's Hunter College with a bachelor of music degree. Music is my passion, and playing piano is my life. I will dedicate my career to keeping music alive in places where it is endangered. When I introduce myself to people in the U.S., I find that I am often the first person they have ever met from Afghanistan. They may have preconceptions about the place and its people, which I try to dispel. It is my life's work to put a positive face on my country and to let my art be my voice for a more beautiful world.

Afghanistan has a rich and complex musical history, sitting at a cultural crossroads of East and West. In the decades before I was born, my country had a thriving music and film scene. However, all was destroyed in the 1990s civil war, and music was banned completely between 1996 and 2001 under Taliban rule. This is the world I was born into in 1997. It is a world that would have persisted had the U.S. and its allies not intervened beginning in the fall of 2001, when I was 4 years old. The years since then have been difficult, and the situation in my homeland continues to be challenging. But conditions undeniably improved in my country with the presence of U.S. troops there.

It was because of your efforts that the Afghan Ministry of Education was able to support the establishment of the Afghanistan National Institute of Music in 2010. The institute, where I attended school and began my formal music education at age 12, was the first school in Afghanistan in which girls and boys could study music together. At ANIM, students could learn both Western classical instruments and Afghan instruments as well as academic subjects. Several of us have gone on to college. Many have become teachers.

U.S. Founding Father John Adams once wrote, "I must study politics and war that our sons may have liberty to study mathematics and philosophy, geography, natural history and naval architecture, in order to give their children a right to study painting, poetry, music, architecture, statuary, tapestry and porcelain." We are those children. You have studied war so that I and my schoolmates could study music. No matter what happens after the drawdown, they can't take that away from us — nor from you. I can only imagine what American combat veterans witnessed and how they suffered — and continue to suffer — as a result of their service in my country. I have heard about high rates of suicide among young U.S. veterans who served in my country.



**Born in a country where music was illegal and the Taliban could arrest you for having an instrument, a young Afghan boy dreamed of becoming a concert pianist. He owes the fulfillment of that dream, he says, to American troops.**

I wish I could talk to each of you. I would tell you that a generation of young Afghans has grown up in a civil society, which you enabled through your service and courage. I would ask you not to despair that your sacrifice was wasted. I will prove it was not. I will always say thank you through my lifetime of music. [Source:

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## **Vet Hiring Fairs** ► **Scheduled As of 1 JUN 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 <https://www.hiringourheroes.org>. 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 | May 31, 2019 ++]

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## **Military Retirees & Veterans Events Schedule** ► **As of 1 JUN 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 | May 31, 2019 ++]

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## Vet State Benefits ► Maryland 2019

The state of Maryland provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Vet State Benefits – MD**” 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 <https://veterans.maryland.gov> & <http://www.military.com/benefits/veteran-state-benefits/maryland-state-veterans-benefits.html>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits> | May 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.

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## Social Security Taxes Update 03 ► H.R.860/ S.269 Would Raise Taxable Income Thresholds

The new tax law appears to have had little to no effect on relieving the taxation of the Social Security benefits received by retired taxpayers. Almost half of all retiree households, about 46% of respondents in TSCL’s 2019 Senior Survey, report that they paid taxes on a portion of their Social Security benefits for the 2018 tax year. That’s virtually the same that was reported for the 2017 Senior Survey, before the new tax law went into effect. Meanwhile, at least 60 large profitable corporations, including Amazon, Chevron, and insulin drug maker Eli Lilly, reported they didn’t owe any taxes in 2018, compared to previous years, as a result of the 2017 Tax Cuts and Jobs Act.

This came as no big surprise to the Senio citizens League (TSCL). The controversial 2017 tax law lowered the corporate tax rate to from 35% to 21% among a number of other cuts. On the other hand, no changes were made to the taxation of Social Security benefits, stacking the system against Social Security recipients. Even retirees with very modest incomes can be subject to a tax on a portion of their Social Security benefits. A growing number of retirees are affected by the taxation of Social Security benefits, because the income thresholds are fixed, and not adjusted annually, like income tax brackets. In 1984 when the taxation of Social Security benefits began, less than 10 percent of Social

Security recipients paid tax on benefits. Now it's about five times that. The Senior Citizens League is working to enact legislation that would raise the income thresholds that subject Social Security benefits to taxation.

From 50 percent to 85 percent of the Social Security benefits can be subject to taxation, depending on income. Single filers with incomes of \$25,000 or more, and joint filers with incomes of \$32,000 or more are affected. The tax is determined by adding nontaxable interest income to the adjusted gross income, and one half of Social Security benefits.

A new Social Security bill in Congress, the Social Security 2100 Act (H.R 860 and S. 269), would eliminate this tax for millions of older taxpayers, by making substantial changes to the income thresholds. The bill would raise the current income thresholds for taxation of Social Security benefits to \$50,000 for single filers and \$100,000 for joint filers, effective for tax year 2020. TSCL Senior Surveys have found that lifting the income thresholds that subject Social Security benefits to taxation is strongly supported by older taxpayers. The bill would make up for the loss of revenue, by other payroll tax changes. [Source: TSCL Social Security and Medicare Advisor | June 2019 ++]

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## House Vet Bill Progress ► 16 thru 31 May 2019

On 21 MAY, the House of Representatives passed all 9 bills brought to the floor from the House Committee on Veterans' Affairs getting clear results for veterans on suicide prevention, transition assistance, and homelessness. In the wake of the national public health crisis of veteran suicide, five of these bills focus specifically on suicide prevention and mental healthcare. The full list of the 9 bills passed can be found below:

- H.R. 2359 – Whole Veteran Act (Rep. Lamb – Veterans' Affairs)
- H.R. 1812 – Vet Center Eligibility Expansion Act (Rep. Roe – Veterans' Affairs)
- H.R. 1947 – To amend title 38, United States Code, to exempt transfers of funds from Federal agencies to the Department of Veterans Affairs for nonprofit corporations established under subchapter IV of chapter 73 of such title from certain provisions of the Economy Act, as amended (Rep. Roe – Veterans' Affairs)
- H.R. 2326 – Navy Seal Chief Petty Officer William Bill Mulder (Ret.) Transition Improvement Act of 2019 (Rep. Levin (CA) – Veterans' Affairs)
- H.R. 2333 – Support for Suicide Prevention Coordinators Act (Rep. Brindisi – Veterans' Affairs)
- H.R. 2340 – FIGHT Veteran Suicide Act (Rep. Rose – Veterans' Affairs)
- H.R. 1200 – Veterans' Compensation Cost-of-living Adjustment Act of 2019 (Rep. Luria – Veterans' Affairs)
- H.R. 2372 – Veterans' Care Quality Transparency Act (Rep. Underwood – Veterans' Affairs)
- H.R. 2045 – Veterans' Education, Transition, and Opportunity Prioritization Plan Act of 2019 (Rep. Wenstrup – Veterans' Affairs)

On the Committee Repository at <https://docs.house.gov/Committee/Calendar/ByEvent.aspx?EventID=109448> all bill language can be found. [Source: Stars & Stripes | Nikki Wentling | May 8, 2019++]

**\* Military \***



## Ninja Bomb ► A Bladed Anvil that Shreds Terrorists with No Risk of Collateral Damage

Collateral damage of indirect fire missions conducted against enemy targets in heavily populated urban centers has long been a criticism levied against U.S. forces. Never before has the role of fire support specialists ensuring artillery, air, mortar and even naval gunfire strikes hit precisely while minimizing the potential of civilian casualties. But over a dozen current and former U.S. officials told the Wall Street Journal last week that the possibility of collateral damage has been significantly reduced due to the secretive development of a missile capable of eliminating targets sans any explosion.

The weapon has been in use for some time, while its existence has been kept under wraps by the Central Intelligence Agency and the Pentagon, according to the Wall Street Journal. Spawned from the widely-used Hellfire missile, the R9X — also known as “the flying Ginsu” or “ninja bomb” — is equipped with a non-explosive warhead capable of pummeling its target with over 100 pounds of screaming metal. The precision ninja bomb is also kitted out with six internal blades that can cut through buildings or cars with ease. These long blades deploy in the shape of a halo around the missile moments before it pulverizes its target like a heaven-sent anvil cheese grater, officials told the WSJ.



The development of the warhead began as early as 2011 under former President Barack Obama, the report said, as intense air campaigns in the Middle East and Africa dragged on, highlighted by concerns of collateral damage in densely populated regions. In places like Iraq, Afghanistan, Syria, Somalia, and Yemen, terror targets began surrounding themselves with women and children to complicate retaliatory measures. The R9X was designed taking those scenarios into account. Because of its designation for eliminating just one or two individuals in a car or compound, its use remains limited — only about five total strikes in operations in Iraq, Syria, Libya, Somalia and Yemen, the WSJ reported — with missions targeting larger buildings or groups commonly calling for explosive variants.

One such strike was carried out in January 2019 on the terrorist accused of orchestrating the deadly October 2000 USS Cole bombing, the report said. Jamel Ahmed Mohammed Ali al-Badawi, a longtime al-Qaida operative who was on the FBI’s list of most wanted terrorists, was reportedly driving alone in Yemen when the R9X fell from the sky, mangling the vehicle and its driver seat contents. Speculation swirled following missions like the one conducted against al-Badawi, the report said, as after-action photos showed no signs of scorched earth or burning vehicles typical of a Hellfire missile strike.

So precise is the munition, one former official told the WSJ, that a target riding in the passenger seat of a moving car could be eliminated without killing the driver. And because the R9X’s design was “for the express purpose of reducing civilian casualties,” one official told the WSJ, it is both cost- and time-effective, as drones do not have to linger while awaiting clearance of civilians. Multiple officials said the U.S. government should have publicly discussed the R9X when it was first developed to illustrate to the world a willingness to minimize civilian deaths.

[Source: MilitaryTimes | J.D. Simkins | May 14, 2019 ++]

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## **DoD Tuition Assistance Update 09 ► Navy Cracking Down on Eligibility**

With its 2019 funding for Tuition Assistance (TA) running out this month, the Navy has decided to make changes to who can use the active-duty education benefit, as well as how much they can use each year. In a message to the fleet, Chief of Naval Personnel Vice Adm. Robert Burke said that the service's demand for TA benefits was 30% higher than at the same point last fiscal year. As a result, changes will be made effective Oct. 1, 2019, which marks the beginning of fiscal 2020. Burke also said that many junior sailors were using the benefit to attend college classes and not focusing on their military training.

The service expects its allocation for TA funding to run out by the end of this month, with no additional money coming from the Pentagon. As a result, no new TA requests will be approved for the four months remaining in this fiscal year. Sailors currently taking classes or who have an approved and funded TA voucher aren't affected. To prevent the problem from recurring next year, the Navy is cracking down on who can qualify for tuition assistance and how much they can use. Effective next fiscal year, all enlisted personnel and officers must have a minimum of two years of service to be eligible to use TA or any Navy College Program for Afloat College Education (NCPACE) courses. This restriction may not be waived, according to the message. Just two months ago, the Marine Corps removed its time-in-service requirement to receive TA, the last service to do so.

In addition to requiring at least two years of time in service, the Navy will also limit how much TA any sailor can use. Starting in fiscal 2020, all sailors are limited to 12 semester hours (or equivalent quarter hours) per fiscal year. The message also capped TA reimbursement at 120 semester hours per career. These new rules also extend to the Navy's NCPACE program. NCPACE allows sailors onboard ships to take college classes through instructor led (NCPACE-IL) or distance learning (NCPACE-DL) classes. Besides requiring at least two years time in service before enrolling in any NCPACE programs, the new regulations limit sailors to 12 semester hours per year and 120 per career of NCPACE-DL classes.

According to the message, some sailors are using up the benefits without ever completing a degree. "Today, we have some Sailors pursuing multiple degrees and others who take multiple courses without completing a degree. Use of TA must focus on degree completion," it states. "In addition, we have many very junior Sailors maxing out TA usage at a time in their Navy career when they should be focused on warfighting and warfare qualifications. "While committed to allowing Sailors to pursue off-duty education, operational readiness is the top priority," it continues. "The Navy is, first and foremost, a warfighting organization. We need qualified and proficient warfighters." [Source: Military.com | Jim Absher | May 21, 2019 ++]

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## **Payday Loans Update 06 ► Advocates Push for Resuming Lender Monitoring**

Advocates from six military and veterans organizations renewed their push for a key federal consumer agency to resume monitoring lenders to protect service members and their families from predatory practices. Military and veteran groups are concerned about what amounts to "removing the sentries from the guard tower," said Mike Saunders, director of military and consumer policy for the nonprofit Veterans Education Success, during a press conference held in Washington.

For years, the Consumer Financial Protection Bureau had been conducting supervisory examinations of payday lenders and others within their jurisdiction for compliance with the Military Lending Act. Among other things, the law limits interest charges to 36 percent annual percentage rate on most consumer loans to service members and their dependents. But last year, CFPB stopped these examinations, contending they don't have the clear authority to do them. "We must get back to proactively ensuring predators are compliant with the Military Lending Act," said Jen

Davis, government relations deputy director for the National Military Family Association. “We’re calling on the federal government to fix this on behalf of the nation’s military families.” The Veterans of Foreign Wars, American Legion, the Military Officers Association of America, and Iraq and Afghanistan Veterans of America were also represented.

In January, officials at CFPB asked for legislation to clarify and provide the specific authority. The Military Lending Act of 2006, and the DoD regulations that implement that law, limit the maximum annual percentage rate to 36 percent on most consumer loans to active-duty military and their dependents, including application fees and certain other fees in the calculation. Generally, most loans’ APR would be less than 36 percent, but loans with even higher interest rates, sometimes more than 300 percent, are still available to everyone else in the civilian community. Before the 2006 law was passed, military members were the targets of these predatory lenders.

“We continue to wonder why, if CFPB has the authority to supervise for compliance with other federal consumer finance laws, why wouldn’t they have authority to supervise for compliance with the Military Lending Act?” Davis said. The advocates were not specific on their position about whether legislation is needed, noting that they believe the CFPB already has the authority. But they noted that the federal government needs to do whatever it takes to get to the end state of being proactive. For months, advocates have raised concerns that removing this supervisory authority, in effect providing less monitoring of these lenders, would mean less deterrence in the marketplace. A number of groups mounted a \$250,000 ad campaign last year to raise awareness of the issue. Advocates, military commanders and others generally agree that the Military Lending Act has had the desired effect of reducing the usage of payday lenders.

On 15 MAY, these groups said they have not seen evidence that predatory lending practices targeting service members are returning, but want CFPB to resume its examinations to stay ahead of any potential problems. One bill, introduced by Rep. Maxine Waters (D-CA) and passed by the House Financial Services Committee, would require the CFPB to resume the Military Lending Act examinations, as one of a number of requirements for that bureau.

In an interview with Military Times in January, CFPB Director Kathleen Kraninger said CFPB examiners still have the ability to highlight concerns or violations of the Military Lending Act, as they’re conducting examinations for compliance with other federal laws. “If examiners see something related to the MLA, they absolutely cite it and make the company aware of it, and to the extent it needs to be taken to the next level, we have full enforcement authority when it comes the MLA,” Kraninger said. “What we’re seeking is narrow, explicit authority to do exams particularly on the MLA, to actively go in and do a concerted MLA-related exam,” she said.

However, asked Wednesday about whether examiners have seen any alleged violations of the Military Lending Act in their examinations related to other laws and whether any actions have been taken, the CFPB didn’t provide an answer. In an email response, the CFPB stated, “Director Kraninger is committed to protecting America’s servicemembers, and to that end she provided draft legislation earlier this year to Congress that would grant the Bureau explicit authority to assess supervised institutions for compliance with the MLA. “Director Kraninger will continue to work with Congress to advocate for passage of this legislation. The Bureau will continue to protect servicemembers through enforcement and coordination with other agencies as well as focusing on education efforts that empower military personnel to make informed financial decisions.”

As a result of removing the CFPB’s supervisory examinations of payday lenders, “any effort to detect fraud is now on the shoulders of service members and families” said Davis, of the National Military Family Association. That means understanding their protections under the Military Lending Act when working with creditors, knowing who the enforcing agency is, and where to submit complaints, she said. [Source: MilitaryTimes | Karen Jowers | May 15, 2019 ++]

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## Military Survivor Benefits Update 02 ► Spouse | Q&A

More than 2,400 MOAA members registered for a 8 MAY webinar where MOAA experts provided information for surviving military spouses to navigate benefits. Financial and benefits experts Capt. Paul Frost, USN (Ret), and Lt. Col. Shane Ostrom, USAF (Ret), who presented the webinar, said families should work together to choose financial plans and understand military benefits. One of the unique benefits discussed was DoD's Survivor Benefit Plan (SBP), which is an annuity paid to dependents after a retiree's death. However, SBP is offset by the VA's Dependency and Indemnity Compensation (DIC), which is a tax-free monetary benefit paid to survivors who die from a service-connected injury or disease.

MOAA has long advocated to repeal the offset, known as the widows tax. [TAKE ACTION: [Tell Your Representative to End the Widows Tax](#)]. MOAA regularly hosts webinars as a way to empower its members, as well as the broader military audience. Premium and Life members can watch the webinar [here](#), or search past webinars [here](#); To become a MOAA member or upgrade your membership, visit [here](#). MOAA Life and Premium members have access to financial and benefits experts through email at [beninfo@moaa.org](mailto:beninfo@moaa.org). After the webinar, Frost and Ostrom addressed member questions submitted during the event. Some examples:

### **Q. How do you check the status of your SBP?**

**A.** The status of your SBP annuities will be on the monthly retiree activity statement on your online Defense Finance and Accounting Service (DFAS) myPay account. It's important to note the status will be listed as "spouse," and not under a person's name. If you don't have access to your online account, you must call DFAS customer service at 888-332-7411 to find the SBP status.

### **Q. Will my MOAA Life membership transfer to my spouse?**

**A.** Yes, Life member privileges automatically transfer to your spouse after your death at no extra cost. This ensures that your spouse has help sorting through your military survivor benefits. Surviving spouses of Premium members receive one free year of Premium membership starting the day the death is reported. Surviving spouses may renew that membership at a discount or upgrade to become Life members.

### **Q. Is a spouse who marries a servicemember after he or she retires from service eligible to receive benefits?**

**A.** Yes, spouses who are married after a servicemember retires are still eligible to receive benefits. Eligibility is limited for spouses who are married for less than one year and for divorced spouses. [RELATED: [MOAA Answers Your Health Care Transition Questions](#)]

### **Q. JAG seems to take a cookie-cutter approach to creating a will, but the civilian services are more expensive. How can I get a more personalized will?**

**A.** Although writing a will is not required, it is recommended to ensure your wishes are carried out after your death. Legal assistance staff are located on almost every military installation. However, if you want a more personalized approach, you'll need to contact a specialized lawyer, which will come at a cost.

### **Q. Does the Coast Guard use the same pay agency as the other armed services?**

**A.** No. The Coast Guard, NOAA and U.S. Public Health Service all use the Coast Guard Pay and Personnel Center, which is based in Topeka, Kansas. The phone number is 800-772-8724. MOAA can help members navigate obtaining documents through that center; email [msc@moaa.org](mailto:msc@moaa.org).

### **Q. Is a will good from state to state?**

**A.** Our benefits experts are not lawyers. As with any legal document, it's best to have the will reviewed by a lawyer who understands the estate planning laws of the state you will reside in. This is especially important for people who may spend different parts of the year in different states.

[DOWNLOAD: Browse [MOAA Publications](#), Including Survivor Benefit Details]

[Source: The MOAA Newsletter | May 14, 2019 ++]

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## **Air Force Retention Update 01 ► Enhancing Reserve/Active Duty Transition Option**

The Air Force already faced two scares in recent years when it came to retaining airmen for the critical jobs of maintainers and pilots, especially in the mid-career range. As Air Force Secretary Heather Wilson prepares to leave office at the end of the month, she's planning to help implement some new personnel measures to stymie further leakage of crucial occupations. "We need to make it easier to shift from active duty to reserve or Guard, and back to active again," Wilson said during a meeting with reporters in Washington on 16 MAY. "People have stuff that happens in their lives. They have priorities they need to deal with: Their mom is sick or they need to throttle back for a few years. It should be easier for someone who we have put millions of dollars into training to take a little bit of a pause and then come back in."

Wilson said the Air Force will need help from Congress to make that possible. It could end up as a legislative recommendation in the 2020 defense authorization bill. Preventing the loss of airmen is especially important for the service as it has grown from a total force of 660,000 to 690,000 in the last couple of years and will likely continue to grow as demands for space, air and cyber units increase. While bouncing from reserve to active duty is a future option, the service is ready to roll out the draft of its new occupation-specific promotion track next week. "The result of [the one-size-fits-all approach] is we are kind of dependent on [the] chance to make sure we are promoting officers or career fields like research and development, test and evaluation, and acquisition," Wilson said.

She added that the changes will have a profound impact on the Air Force in 10 years. "It will allow us to highlight and develop more scientific and technical expertise," she said. "It's not unusual for a young captain to say to their commander, 'I really want to go back and get my Master's in electrical engineering or my Ph.D.' and the answer, usually, from their boss is, 'You're a great officer. Don't get off the ladder because we really need you as a senior officer in our service and getting that Ph.D. will hurt you.' It should never hurt an officer to put themselves forward in higher education that they need and it currently does."

Helping airmen balance work and family

The specific tracks will focus on six areas: Air operations, nuclear and missile occupations, space operations, information warfare, combat support and future force — occupations like acquisition specialists. The Air Force will make a final decision in October after it gets input from personnel experts and airmen.

Finally, an area where the Air Force already made some progress, Wilson said, is in its talent marketplace. Wilson said better pairing between airmen and assignments translates to happier and more productive troops. "It's really a new software program and we're doing it in a DevOps way," Wilson said. "As of February, all officers are doing their assignments through the talent marketplace. Basically, all the assignments are open for this summer are open and officers can go in and say 'OK, I'm looking for assignments for major, in my logistics specialty, I've got a kid with special needs; we are joint spouse.' You check all of those things and then look at the options and what's available and bid on them. First, second and third choice."

The marketplace gives officers more transparency and choice in their assignments. That lets them live closer to family or take jobs they truly enjoy. The Air Force is taking advantage of the same algorithm as used by medical residency matching systems to get as many people as they can their first choice. "More than anything else the issue for airmen at mid-career is balancing work and family, getting some control and still meeting the needs of the force," Wilson said. [Source: Federal News Network | Scott Maucione | May 17, 2019 ++]

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## **Navy Retention ► 80% Annually Needed to Meet Growth Goals**

The Navy needs to retain close to 80 percent of its force each year if it hopes to meet staffing requirements of its growing fleet, the service’s personnel chief told lawmakers on 16 MAY. The Navy is on track grow by 7,500 active duty personnel this year and by 5,000 sailors each year through Fiscal Year 2024, Chief of Naval Personnel Vice Adm. Robert Burke told the House Armed Services subcommittee on military personnel. Burke was joined by his counterparts from the Marine Corps, Army and Air Force. If the Navy meets its recruiting and retentions targets, Burke said the force would be able to adequately staff the 314-ship fleet the Navy anticipates sailing in 2024. The Navy’s FY 2020 budget request calls for a force of 354,000 by 2024.

Predicting the size of a force needed to staff the planned 355-ship Navy is difficult because technology and ship types will likely change during the decades it will take to build such a fleet. Based on Congressional Budget Office predictions and current staffing needs of ships in the fleet, USNI News estimates the Navy ultimately needs to grow to nearly 375,000 active duty personnel. As of 16 MAY, the service had an end strength of 332,507 officers and enlisted sailors, according to the Navy.

Most sailors initially join on six-year contracts, Burke said. His staff is focused on getting the vast majority of those joining now to re-enlist in the future. “When we’re at a stable size, we need a roughly around 55 percent retention to that second contract. Right now, we need much higher than that because we’re trying to balance accessions versus retentions because we don’t want a really junior force manning that 355-ship Navy, we want a mix of experienced people, so we need in the 70- to 80-percent region, and we’re in that ballpark now,” Burke said.

All branches of the military are facing the same challenges in recruiting and retaining personnel. A strong economy provides active duty personnel career options outside of uniform which can pay more. Another critical component of retention is considering the changing nature of the force, Burke said. “67 percent of our officers and over half of our enlisted sailors are married, and many of them are dual-professional couples,” he said. “We have to address that reality if we’re going to retain the family.”

In contrast, the Marine Corps’ end strength needs are very modest – total growth of 400 Marines between now and FY 2024, Lt. Gen. Michael Rocco, the Marine Corps deputy commandant for manpower and reserve affairs, told lawmakers during the hearing. The Marine Corps currently has about 186,000 active duty personnel. “100 this year and 300 through the rest of the FYDP (future years defense program) and it has to specifically do with providing special operations critical skill enablers,” Rocco said of the Marine Corps’ projected end strength growth. [Source: USNI News | Ben Werner | May 16, 2019 ++]

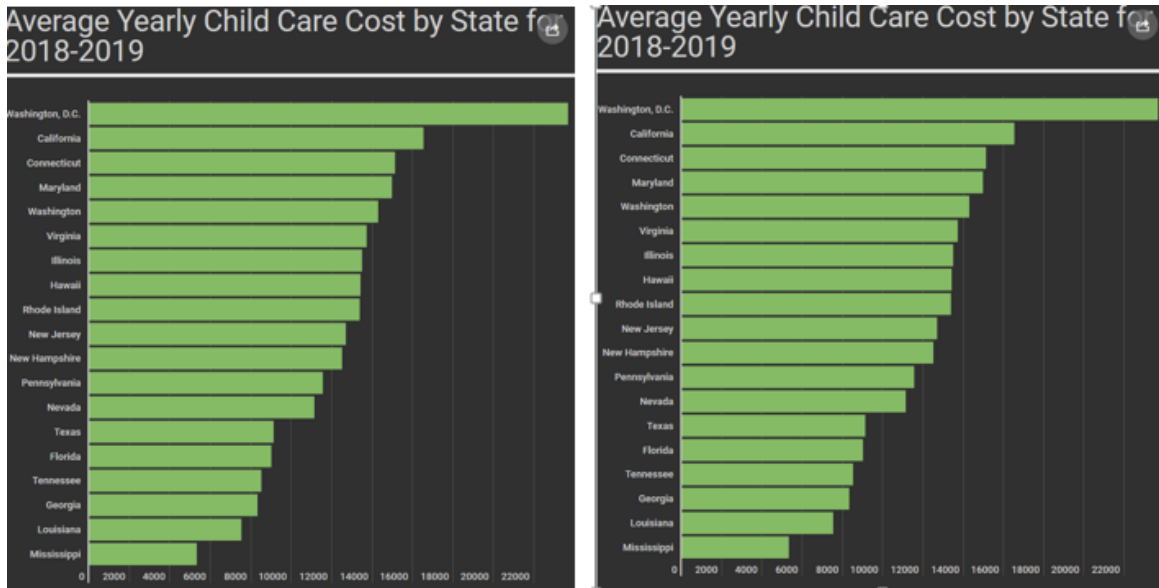
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## **Navy Child Care ► On Base Infants and Toddlers Wait List Exceeds 9000**

The Navy has 9,000 infants and toddlers that its child care centers don’t have room for, and the service is now seeking help from off-base facilities in fleet concentration areas as that wait list shows no sign of shrinking. Providing affordable child care is a major concern affecting the Navy’s ability to retain active duty personnel and maintain appropriate readiness levels among the force, the Navy’s leadership has repeatedly stated during appearances at think tanks, before lawmakers on Capitol Hill and when addressing the fleet in person and during online townhall events.

In 19 states where the Navy has bases or significant operations, 38,375 Navy family infants and toddlers attend on-base child care centers. As families enter the annual permanent change of station moving season, the waitlist for attending these facilities has grown to 9,298 infants and toddlers; six months ago the waitlist stood at 8,720 youngsters, according to Navy Installations Command data obtained by USNI News. “Lack of available and affordable child care is a national issue for our generation; for our Navy, it is a critical readiness issue,” Master Chief Petty Officer of the

Navy Russell Smith said in written testimony submitted in February to the Senate Armed Services subcommittee on military personnel. “Our Navy simply cannot afford to lose valuable training hours because of worry and uncertainty over whether their children are in a secure, safe and comfortable setting. We also can’t afford to lose talented sailors who decide, as some have already done, that the Navy is incompatible with having a family.”



The bulk of the children on the Navy’s child care facility waitlist live in the states with Navy’s largest fleet concentration centers: California; Virginia; Hawaii; the Washington, D.C.-area; and the state of Washington, Stephen Cutler, the deputy director of public affairs for the Commander of Navy Installations Command (CNIC), told USNI News. “The Navy’s daycare waiting lists are due to capacity shortfalls, both Navy and community-based,” Cutler said in an email. “We are currently pursuing community partnerships to increase child care capacity in our fleet concentration areas, where our waiting lists are predominately isolated.”

The Navy’s Fiscal Year 2020 budget request details the approach the service is taking. The Navy’s FY 2020 funding request for on-base child care centers is relatively flat – \$188.8 million – when compared to previous years. Future planned requests outlined in the budget increase modestly. However, the Navy’s FY 2020 budget request includes a significant increase in funding to assist paying for off-base care – \$36.5 million in FY 2020 compared to \$10 million in FY 2019. “We have released a series of Request for Information notices in the following areas: Washington D.C.; Norfolk, Va.; San Diego, Calif.; Pearl Harbor, Hawaii; and Kitsap, Wash.,” Cutler said. “These information requests were sent to all public and private organizations interested in partnering with the Navy to benefit both sailors and communities.” As CNIC receives responses from child care providers in these fleet concentration centers, Cutler said the Navy will develop models to add child care capacity for Navy families in these areas.

Increasing child care capacity, though, is not as simple as just increasing funding. To illustrate the complexity of the childcare challenge facing the Navy, Smith used the example of Naval Air Station Lemoore, Calif., which is located in a high-cost state but nearly an hour from the closest population center of Fresno, Calif. “In order to keep 24/7 flight line operations working in a place like Lemoore, Calif., I have to figure out how to provide childcare that’s affordable,” Smith said while speaking in January at a U.S. Naval Institute event at the Center for Strategic and International Studies. “That’s really becoming the big conundrum for us.”

The Navy has opened five child care centers offering 24 hours, seven days a week care in Norfolk, San Diego and Hawaii, Smith said in his written testimony. Other centers have extended hours. “We are looking at other options, partnerships with community partners to see what we can do to add capacity and space,” Smith said during a Facebook

Live all hands call in February. During the next two fiscal years, the Navy plans to add about 1,000 spaces, Smith said during the Facebook Live event. The additional spaces will mostly be located in off-base facilities, according to Cutler. The Navy’s entire FY 2020 child care budget request is for \$274.9 million, which includes funding for on-base child care centers, subsidies for use off-base, youth programs, care for school-age children, overhead and maintenance costs of child care facilities, according to CNIC.High-Cost Real Estate

“One of the toughest problems that we have with childcare is that it’s a nationwide problem. It’s not just a Navy problem,” Smith said during the Facebook Live event. “So, the Navy, because of our footprint, is actually in some of the hardest-hit areas for providing childcare. Even if we were to provide greater subsidies, the in-town market is not necessarily going to be able to support what you want.” The communities Cutler said CNIC is considering off-base options for Navy families also happen to be among the most expensive in the nation for child care, according to statistics collected annually by Child Care Aware of America, a non-profit child care advocacy group, and the organization administering the Navy’s child care subsidy program.

Washington, D.C. tops all states – those with and without Navy child care centers – with an average annual child care cost of \$23,666 per child. In the surrounding suburban counties, including Arlington, which is home to the Pentagon (which no longer has an onsite child care facility), the cost is nearly as expensive, averaging close to \$19,000 per child, according to Child Care Aware. In comparison, according to the military’s child development center FY 2019-2020 fee sheet, the annual full-day cost per child to attend an on-base child care facility is between \$3,264 and \$8,160. A family’s fee is determined by family income, with senior enlisted and senior officers paying more than junior enlisted and junior officers. The rates are set for all military-run child care centers. The Department of Defense covers what family fees don’t pay for.

The Navy does have a back-up plan for families waiting to get a spot in an on-base childcare facility. Child Care Aware of America administers the Navy’s subsidy program that helps pay for childcare until a spot opens at the on-base facility. However, there’s a catch: the Navy’s subsidy program currently does not have enough funding to meet the demand. There’s a waitlist to get financial aid to cover outside services while on the waitlist to get into a Naval base child care facility. “Just so you know, we are maximizing our capacity for NACCRRRA, so it’s one out, one in,” Smith said during the Facebook Live Town Hall, using the acronym for National Association of Child Care Resource and Referral Agencies that commonly used to refer to the subsidy program. [Source: USNI News | Ben Werner | May 16, 2019 ++]

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## **Navy Ship Defense ► Betting the Farm on Using Lasers to Shoot Down Missiles**

The U.S. Navy’s Director of Surface Warfare is ready to bet the farm on using lasers to shoot down missiles. The outgoing head of the Chief of Naval Operations’ surface warfare directorate Rear Adm. Ron Boxall said the Navy is going to get its High Energy Laser and Integrated Optical-dazzler with Surveillance system on the Hawaii-based destroyer Preble in 2021, a moment that he compared with Spanish conquistador Hernan Cortez ordering his own ships scuttled to motivate his men.



**Laser Defense Concept**



**HELIOS**

“The key for us is HELIOS: A shipboard laser that will take the place of what we have now,” Boxall said, referring to systems such as the Close-in Weapon System and Rolling Airframe Missile, in a May interview with Defense News. “When Cortez burned his boats it was a message that they were going to win, and they were only going to win by going forward,” he continued. “Similarly, we are making the decision to put the laser on our DDGs. It’s going to start with Preble in 2021, and when we do that, that will now be her close-in weapon that we now continue to upgrade.”

HELIOS, a 60-kilowatt laser with room to grow to 150 kilowatts, is being developed by Lockheed Martin, which also produces the Aegis combat system on the DDG. The laser is going to be fully integrated into the combat system as well as the power system, Boxall said. “We’re not only going to [take from] Aegis, we’re going to [talk to] Aegis,” he said. “A lot of people think that lasers are just something that shoots but lasers are also a very good sensor. As you get closer to a radar, your radar gets worse. As you get closer to a laser, it gets better.” The big hurdle, Boxall said, is getting the laser integrated with Aegis so that its feeding high-fidelity sensor data into the combat system. He’s less focused on increasing the power of the laser at the moment, but added “that’s also going very well.”

As for getting it integrated, Lockheed Martin representatives have said the system is on track for the 2021 date with the Preble, and that the system will be just as much a part of the ship as the vertical launch system. “You’re going to be able to pass tracks back and forth between the Aegis system and the laser subsystem,” said Brandon Shelton, Lockheed Martin’s HELIOS program director. “It’s also going to be structurally integrated into the ship – it’s not going to be bolted on. And its integrated into the ship’s power system – we’re not going to be bringing extra energy magazines or batteries on to the ship. It fits within the ships power.” The system went through a design review with the Navy in March, Shelton said, and that by the end of the year Lockheed will start systems integration at their Moorestown, New Jersey, campus. Lockheed expects to have integration done by the middle of 2020.

With the progress on HELIOS, the Navy is getting closer to fielding a laser that could help it knock down Chinese and Russian anti-ship cruise missiles at very close ranges, said Bryan Clark, a retired submarine officer and analyst with the Center for Strategic and Budgetary Assessments. “There is a viable path right now, with the DoD’s laser tech maturation program, to get to a 1-megawatt laser that can fit on a ship,” Clark said. “So, once you get past 500 kilowatts, you start getting to a laser that can take down incoming cruise missiles – even supersonic ones.”

There are ongoing studies to see just how far the Navy could take laser technology in defeating even hypersonic threats in the future, Clark said, but getting lasers on ships is a matter of when, not if. “The laser being able to shoot down cruise missiles: that will happen,” he said. “There’s not a particular technical challenge with that. It’s about developing a laser with the form factor that will fit on a ship and a ship with the power capacity to power it. That’s a doable proposition.”

The requirement for the laser stems from the proliferation of high-tech anti-ship cruise missiles that travel at ever-increasing speeds with greater degrees of sophistication. Old Aegis doctrine called for ships to shoot two anti-air missiles at an incoming threat, look to see if the first salvos were effective, then shoot again if need be. Ideally, an incoming missile wouldn’t get within 100 miles of its intended target. But the U.S. believes China and Russia are developing tactics and systems to force ships to expend all their missiles defending against an incoming salvo by firing more missiles than the ships can shoot down with their load-out – a saturation attack designed to leave the ships helpless after a certain number of salvos. Defending against saturation attacks with other missiles is not only something that can be defeated by firing more missiles than the ships can defend against, it’s also mindlessly expensive.

The goal of lasers is to start to make those kinds of attacks cost more for an adversary to launch than it costs the Navy to defend against. There is also the practical benefit of having an inexhaustible supply of ammunition, so long as the power is running to the weapon. But there are still issues to work out, Clark said. “If you have directed energy, it’s ‘shoot until you think you’ve killed the thing you are shooting at and then move on to the next target,’” he said. “And that gets back to ‘what’s the requirement for the power.’ Because even with a 1-megawatt laser, you still have finite amount of time you have to engage every target. And your one laser can only do one thing at a time.”

That means that even with lasers on ships, missiles to shoot down missiles will still be necessary for the foreseeable future. "If you have a salvo coming in, it will hit some number of them, but a lot depends of their geometry, how good a shot you get at them, how the threats are spaced, how far away they are," said Clark. "The laser can get maybe two, three, five or six of them, then they are on you. So, you have to have some kinetic weapons as well to fill the gap." [Source: DefenseNews | David B. Larter | May 22 2019 ++]

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## **Smoking Update 05 ► Military Exemption Not in Congressional Plan**

A bipartisan congressional plan to raise the federal minimum age to purchase tobacco from 18 to 21 won't include an exception for military members, despite past indications from top Senate leaders those plans would not include active-duty troops. On 29 MAY, Senate Majority Leader Mitch McConnell (R-KY) and Sen. Tim Kaine (D-VA) announced details of their new legislation, calling it a way to curb the "public health crisis" of teenage smoking. "When teenagers use tobacco, they are quite literally altering their brain's chemistry and making it more susceptible to addiction," McConnell said in a floor speech unveiling the idea. "It is our responsibility as parents and public servants to do everything we can to keep these harmful products out of high schools and out of youth culture."

In an interview with the Herald-Leader on Monday, McConnell acknowledged that he had considered an exemption on the new age limits for military members, but dropped that idea after discussions with public health advocates. "We've had plenty of evidence ... that this is a public health problem of significant proportions," McConnell told the paper. He added that the military should not be "treated differently on a public health issue." Kaine said that "as the father of a marine and as a member of the Senate Armed Services Committee, I feel strongly we should extend the same public health protections to members of the military as we do to their civilian counterparts."

The National Survey on Drug Use and Health released last year found about 30 percent of veterans used tobacco products on a regular basis. Past Defense Department surveys have shown almost one-in-four active-duty members smoke on a regular basis. Both McConnell and Kaine come from states where the tobacco industry plays a major role in the regional economy. They said the goal is not to end tobacco use among adults, but to make sure that the product is being used in a legal and responsible way.

"E-cigarettes are the most commonly used product among the young, and they are frequently used in combination with other tobacco products," Kaine said. "And the recent increase in use of tobacco products is heavily, heavily driven by the popularity of these cigarettes ... able to be shared with friends, sold in kid-friendly flavors with a high-nicotine content." Already 13 states have passed laws raising the legal tobacco purchase age to 21. Of those, only two — Maryland and California — have exemptions for members of the military who are between 18 and 21 years old. [Source: MilitaryTimes | Leo Shane III | May 20, 2019 ++]

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## **Reserve Backpay ► Soldiers Still Waiting for a Way to Petition the Army for Help**

National Guard soldiers hoping to receive backpay for time they worked in more demanding positions while waiting to be promoted are still waiting for a way to petition the Army for help. Last year, Congress [gave](#) the Army secretary the authority to give guardsmen pay for work they were doing at a higher level, while waiting to be promoted. However, the Army is still developing the directive to let the Army secretary exercise that power and the service does not know when the directive will be finished, according to Army spokeswoman Cathy Brown Vandermaarel. Meanwhile, some guardsmen are waiting nearly a year from the time they are nominated for a new rank to the time to take the Defense Department to approve it. Those guardsmen are still serving in the higher nominated rank while they wait, but getting paid at the lower rank.

“It’s a huge morale issue,” J.C. Cardinale, joint legislative programs manager at the National Guard Association of the United States told Federal News Network. “We see it in some of our retention numbers and if you poll the force it’s a huge deal. You’re doing the job, you’re sitting in the seat basically of that higher rank, but not getting the pay of the work you’re providing.” While the law has changed to give recognition to guardsmen who were waiting a year or more for promotions, without the directive there’s no way for a waiting guardsman to raise his or her hand and ask for help from the Army. Likewise, there is still no way for the Army to spot a guardsman whose promotion has languished and help him or her get backpay.

“Which office do you have to talk to? Who is the approval authority? How is that request pushed all the way up to the secretary?” Cardinale said. “I don’t think a process exists yet. I’m sure they are working on one. That is the natural next step because the Army asked for the authority to do backpay and back-date-of-rank, so we just want to know how they’re looking to implement that.”

To the Army and National Guard’s credit, they have shrunk the average amount of time it takes to complete a promotion. Last year, a NGAUS survey stated 49 percent of the more than 3,100 guardsmen they polled said more than 196 days passed between state recognition and federal recognition of a promotion. Of the rest, 37 percent waited between 196 days and 120 days and only 14 percent were promoted in less than 120 days. Vandermaarel told Federal News Network that the Army decreased its federal recognition timeline by about 40 days. Cardinale said guardsmen expect for it to take a few months to get their promotion, but it gets out of hand once it starts pushing a year or more.

The Army issued a report last November detailing the steps it is taking to shorten the timeline. The service added staff, streamlined internal staffing of selection board products and eliminated steps wherever possible. The Army wants to slim down the total time to approve a promotion to 100 days. At this point it still has about 40 days to cut out until it reaches that mark. “There’s still progress to be made and I think digitizing the process is the way to get the last 30 or 40 days out of the process,” Cardinale said. [Source: Federal News Network | Scott Maucione May 20, 2019++]

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## **Reserve Advancement Quotas ► FY 2020 Navy**

Pinning on the anchors of a chief petty officer in both the Selected Reserve and the Reserve Full-Time support communities got a little tougher this year. That’s the takeaway from the Fiscal Year 2020 Selected Reserve and Full-Time Support E-7 board that convened 20 MAY in Millington, Tennessee. While the selection board is expected to make the picks by 7 JUN, the Navy released this year’s lists of quotas and both indicated that opportunities to get ahead shrank.

The Navy set a benchmark of advancing 16 percent of drilling reservist first class petty officers to E-7, down 1 percent from last year’s quotas and 10 percent below the FY16 list. Although the board will choose 475 selectees — 27 more than last year — the number of first class petty officers in the pool grew to 2,951, 365 more than last year. The good news: There’s at least one quota in 64 of the 67 ratings in the drilling reserve, statistically giving those at the very front a chance to move up. Last year, 339 eligible sailors in 15 ratings had no chance to advance. Only three ratings are marked as having no eligible candidates for this cycle.

After five consecutive years of increasing opportunities to advance, this year saw a dip in the chances for Full-Time Support reservists to get ahead. The board this year will sift through the records of 1,036 first class petty officers vying for 216 slots in 22 enlisted ratings. That works out to just below a 21 percent advancement rate, down from 26 percent last year. The board will see 13 more sailors competing this year but there are 46 fewer quotas. The office of the Chief of Naval Personnel indicated that the average rate of advancement over the past 10 years is just below 19 percent.



Monday's convening of the reserve board ushers in this year's season of advancements to chief. It continues on 27 JUN when the active-duty board is expected to begin work, a session that's expected to last until 19 JUL. Traditionally, active selectees will be announced in early August, with a pinning day for the entire sea service pegged for 16 SEP. You can check out the FY 2020 Selected Reserve E-7 quotas by rating [here](#) and the FY 2020 Full-Time Support E-7 quotas by rating [here](#). [Source: NavyTimes | Mark D. Faram | May 20, 2019 ++]

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## **Base Housing Update 13 ► Latest Survey Shows Widespread Problems**

As Congress and the Defense Department move to improve housing conditions for troops and military families, an advocacy group has released more details on the state of military homes, from those who reside in them. According to a Military Family Advisory Network (MFAN) survey, more than 16,000 military family members reported dirty and unsafe conditions on more than 160 military bases. A preliminary report on the survey released in February had shown dissatisfaction with the private companies that built and manage on-base housing, as well as widespread problems in the homes -- from maintenance issues and responsiveness to unhealthy and dangerous living conditions such as mold, chipping lead-based paint, pest infestations and faulty wiring.

New details from the survey show that 93% of respondents lived in homes managed by just six private companies and 84% of tenants had "very negative, negative or neutral" experiences in base housing, with those who said their feelings were "neutral" providing largely negative feedback regarding repairs and remediation, mold, dirty homes on move-in day and shoddy construction. On a five-point scale, with 1 being "very negative" and 5 being "very positive," Lincoln Property Company earned the highest satisfaction rating, at 2.57; Balfour Beatty Communities was second with a score of 2.53. They were followed by Lendlease/Winn, 2.46; Michaels Military Housing, 2.44; Corvias, 2.4; and Hunt Companies, 2.34.

The base with the highest satisfaction rate was Naval Base San Diego, with housing managed by Lincoln Property, scoring a 2.94. Tied for the lowest were Fort Bragg, North Carolina, and Fort Carson, Colorado, with a score of 2.12. They are managed by Corvias and Balfour Beatty Communities, respectively. MFAN pointed out, however, that even the highest scores were not at the positive or very positive level. "Satisfaction rates were not significantly distinctive. None of them had average satisfaction levels at or above neutral," MFAN analysts wrote.

By rank, flag and general officers who took the survey (and there weren't many, less than 1 percent of respondents) had the highest satisfaction scores, 2.94, and personnel ranked E-4 to E-6 had the lowest, at 2.32. E-4s through E-6s also made up more than half the respondents. Nearly 57% of those who participated reported problems with maintenance and repairs. Mold was the next most widely reported issue, with nearly 30% reporting problems, and "filth" was third, reported by 25% of respondents.

One military spouse described the condition of the house when the family moved in: "The house was filthy. They had never cleaned it. There was a drawer filled with men's hair. Like someone cut their hair or shaved their chest in the drawer," the person wrote. "Carpet was absolutely disgusting, smelled horrific, and I vacuumed two canisters full of white dog hair before moving in our household goods. We don't have a dog," another wrote. In addition to battling mice, rats, cockroaches, mold infestation and crumbling construction, many reported extensive health problems they attribute to living in the homes. "Within weeks of moving into our house, my husband developed asthma. He is a combat vet with eight deployments under his belt, none of which resulted in any respiratory issues. Within 2 months of living in our home, all three of my daughters as well as myself suffered chronic sinus infections, swollen lymph nodes, sore throats and bloody noses," wrote the spouse of a senior enlisted Army soldier who lives at West Point, New York.

MFAN executives said the newest report provides clarity on the state of the Defense Department's Military Housing Privatization Initiative, requested earlier this year by the Senate Armed Services Committee. The survey and detailed

responses provided by participants show that housing is a force readiness concern, said Shannon Razsadin, MFAN's executive director. "If service members are worried about the safety of their homes, it distracts them from the military mission," she said. The survey also found that more than 10% of respondents felt that their homes weren't worth the Basic Allowance for Housing payments made on them and that they were charged outrageous fees for problems not caused by the tenants.

Problems with military housing began garnering national attention following a series of media reports by Reuters in 2018 on mold and lead in some military housing. The Senate held oversight hearings on the problems earlier this year, and many lawmakers have personally toured homes and spoken with the Pentagon to resolve the issues. Army, Navy and Air Force leaders have inspected thousands of homes, developed a tenants' bill of rights designed to empower service members when dealing with management companies, withheld utility payments made directly to the companies, and are making plans to hire customer service representatives to advocate for residents.

But for Congress, the Pentagon's initiatives may not be enough. On 21 MAY, members of the Senate Armed Services personnel subcommittee said the proposed fiscal 2020 National Defense Authorization Act would include initiatives to improve housing and reform the management system. While subcommittee chairman Sen. Thom Tillis (R-NC) did not release details of the legislation, he said during a markup of the bill's personnel section that the bill would "restore accountability and oversight of privatized housing." "Let me assure you that this subcommittee will not rest until every military family has a safe home to live in. ... Military families deserve safe, high-quality housing commensurate with the sacrifices they make every day for the security of our nation," he said.

Sen. Kirsten Gillibrand of New York, the panel's ranking Democrat, added that the legislation would reduce the extra housing payments the DoD is required to make to the privatized housing contractors. "It would allow the services to use the funding to improve housing and incentivize better performance," Gillibrand said. Details on the Senate Armed Services Committee bill are likely to be released later this week. The House of Representatives also is expected to have housing measures in its version of the fiscal 2020 authorizing bill.

At least one company that oversees military housing is making improvements to its system for handling maintenance requests and tenant communications. Balfour Beatty Communities, which manages 43,000 military homes in 55 communities, announced 22 MAY that it has introduced a new online system that residents can use to upload photos and videos of housing issues, track work orders, access lease documents, make online rent payments and communicate with staff. "It's part of our ongoing commitment to provide a 21st-century living experience to the brave men and women who rely on us to provide a home for them and their families," Balfour Beatty Communities Senior Vice President Anne-Marie Niklaus said in a release.

Razsadin said that the MFAN report shows immediate and long-term changes are needed. "Military families don't have high expectations for their homes," she said. "We saw over and over again that basic needs were not being met. Military families believe they are actively being taken advantage of, and they have reported having no recourse." [Source: Military.com | Patricia Kime | May 22, 2019 ++]

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## **GI Bill Transferability Update 06 ► No Longer an Option after 16 Years of Service**

Long-serving troops and reservists have a little less than two months remaining to transfer their Post 9-/11 GI Bill benefits to their spouse or children before a new restriction kicks in on 12 JUL. While soldiers still must serve for six years before being allowed to request a GI Bill transfer, they will no longer have the opportunity to do so after they have served longer than 16 years. This new rule will affect senior active-duty personnel and those who for whatever reason are unable to transfer any portion of their benefits to one or more dependents before that 12 JUL deadline.

"It's a policy change that we knew could be implemented," said Anthony Lowe, Veterans of Foreign Wars' director of administration and economic opportunity. "Now it's everyone's responsibility to educate and inform the affected

service members.” The GI Bill transfer rules had been previously amended in 2018 so that troops with more than 10 years in uniform could no longer be excepted from a four-year service commitment if they wanted to transfer their benefits, including those who were forced into mandatory retirement.

Christopher Arendt, deputy director of accession policy in the Office of the Secretary of Defense, urged active-duty personnel approaching 16 years in uniform to make sure they are registered via the education-benefit transfer portal on MilConnect. Otherwise, they won’t be able to transfer any benefits at all. He also advised those troops to double check that all the dependents who could potentially receive their benefits are registered as well. “You never know which dependent is going to be the one to use it, so the registration of all applicable dependents is an important element,” Arendt said.

Lowe said that troops should transfer at least one month of benefits to eligible dependents before 12 JUL so they can still “transfer it back and forth after retirement and separation.” A Defense Department spokeswoman also recommended transferring at least one month of benefits to all eligible family members for that same purpose. In addition, Lowe said that troops should contact their local military education offices and have professionals walk them through the transfer procedures so “that way they’re smart on the process.”

John Kamin, the American Legion’s assistant director of veterans employment and education, wants soldiers to make sure they know exactly how many years they’ve served on active duty, information that becomes increasingly important to know come 12 JUL. He also said that MilConnect can sometimes be more reliable for that than military career counselors. “It’s important because we’ve heard stories of even retention NCOs having incorrect information on this and providing wrong advice,” he said. “Your best bet is to go straight to the source.”

Arendt said that the Pentagon decided to enact these changes as a recruiting tactic to keep more folks who want to transfer their benefits in uniform for a few more years. “Once you become eligible, you need to consider this as a retention benefit,” Arendt said. “This is one of those options you have when you’re getting ready to re-enlist, in order to have a benefit.” He also said that the Pentagon estimates that transferred benefits come out to an average of \$22,805 per academic year, a “pretty significant sum of money.” Some folks on Capitol Hill and who work for veteran-service organizations aren’t happy with the rule changes, claiming that the 16-year cap on transferring benefits feels arbitrary. “We believe that these service members have earned the right to transfer their benefits based on years in service,” Kamin said. “The idea that serving too long can disqualify you seems absurd.”

The one DoD-enacted change that received the most positive reception was the Pentagon’s September announcement that service members wounded in combat would not be subject to that 16-year transfer limit nor would they have to commit to more service time in order to transfer their benefits. “We are pleased that DoD was able to exclude those Purple Hearts and their ability to transfer their benefits to their dependents,” said Derek Fronabarger, the Wounded Warrior Project’s direct of legislative affairs. “That’s something that WWP advocated for and we’re happy DoD understood.”

There’s a small chance that congressional legislation might loosen these restrictions. In November, Sen. Cory Booker (D-NJ) and now a presidential candidate, introduced the Veteran Education and Transfer Extension Act, which would allow veterans who did not have dependents when they left the military to transfer their benefits should they get married or have children later in life. One legislator who would like to see the transfer rules at least softened is Rep. Joe Courtney (D-CT) who wrote an op-ed for Rebootcamp last August calling the new age cap on transferring benefits “a damaging and dangerous precedent.” “We’re all unhappy with [the decision] and criticized it,” he said recently.

Courtney said that “there’s certainly going to be some sort of amendment offered” that would either curb or end this transfer rules change at some point. For now, he urged members of the military community to call their senators and representatives and urge them to pressure the Pentagon about easing up on its transfer policies. “[W]e’re doing our best to try to surgically focus on the most doable fix that we possibly can,” he said. [Source: MilitaryTimes | Joshua Axelrod | May 23, 2019 ++]

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## **Military Divorce Rate Update 01** ► **Slow Decade-long Decline | 3% in 2018**

Divorce rates among active-duty troops continued a very slow, decade-long decline in 2018, according to Defense Department personnel data obtained by Military.com. About 3% of troops married at the start of 2018 divorced over the course of the year, according to the statistics. That is a decline of 0.1% percent compared to 2017, contributing to the slow drop over the last decade, according to Benjamin Karney, a researcher with Rand Corp. who has long studied military divorce trends. "It's been declining very, very, very gradually for the last 10 years," he said.

The overall annual divorce rate is calculated by comparing the number of service members married at the start of the fiscal year with the number who reported divorces by the end of it. The data is further broken down by the Pentagon by service, gender, and officer versus enlisted. Although the overall rate has fluctuated slightly over 10 years, the true trend can be masked by the small numbers of married service members in some categories, Karney said. For example, at the start of fiscal 2018, only 740 female officers in the Marine Corps were married. That means the best way to track whether a rate decline is underway is to look at the largest subgroup -- enlisted male soldiers. In 2009, the divorce rate among that group was 3.3%. Since then, it has fallen to 2.7%, according to the newly released data. "There's been no drastic changes; there's been the continuation of the trend toward very gradual declines," Karney said.

The rate of divorce among female officer and enlisted troops has historically been more than double that of their male counterparts. That remained true in 2018, with 6.3% of female troops' marriages ending in divorce over the year, compared to 2.6% of male service members' marriages. But what the Pentagon's divorce statistics do not reflect is the challenges placed on military marriages after transition back to civilian life. While Karney said he has heard researchers say they want to investigate those trends, he knows of no such study currently underway. He said it is hard to speculate whether the stress of military life causes high divorce rates after transition. For example, stress from the loss of military benefits could cause relationship challenges that lead to divorce, but that would not be a direct result of service. "All else being equal, when you leave the military and you lose those benefits, it might make those marriages fall apart," Karney said.

The divorce rate among military personnel and the total U.S. divorce rate cannot be easily compared because they are not measured the same way. The total U.S. divorce rate, which is measured per 1,000 residents and does not factor in five states including California, sat at 3.2 percent in 2016, the latest year for which information is available. [Source: MOAA | Amy Bushatz | May 21, 2019 ++]

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## **Grenades** ► **Pike | Laser Guided 40mm Munition**

Marines and soldiers will no longer need to use "Kentucky windage" to put 40 mm grenades on target if the two branches field Raytheon's laser guided Pike munition. The new 40 mm round is guided by semi-active laser designators, meaning the munition will home in on a target that has been lased and destroy it with precision, according to Townsend Blanchard, a senior manager with Raytheon's land warfare systems. The Pike is an anti-personnel and anti-light skinned vehicle precision munition that boasts an extended range of nearly 2 km — far surpassing the roughly 300–400 meter range of standard unguided 40 mm grenades, Blanchard told Marine Corps Times. The round also has counter-defilade capabilities.

"Our goal is to bring that precision lethality down to the lowest level, which is the squad," Blanchard said. The laser guided grenade can be fired from the Corps' new M320 grenade launcher and the Vietnam War era M79 launcher, commonly known as the "bloop gun" and still seen in use by the U.S. military today. Raytheon's Pike has been in the

works since 2014, but Blanchard says the laser guided round has new potential as the U.S. military seeks “overmatch” against rising near-peer competitors. The Corps and the Army have been seeking to increase the range of a number of systems from missiles, artillery, mortars and small arms as U.S. forces face a looming world power competition. “Instead of having to fight face to face with the enemy, let’s figure out how we fight the enemy before they get into range with us,” Blanchard said.



Raytheon's Pike is a 40 mm laser guided grenade round (left) can be fired from the older M79 (above right) or newer M320 launchers

The counter-defilade capability of the Pike could be of interest to the Corps as it trades in its old M203 grenade launchers for the M320. According to Navy budget documents, the Corps says the M320 “will allow for the use of more capable 40 mm grenades for counter-defilade, breaching and non-lethal applications.” The Corps wants to sink nearly \$6.6 million in fiscal year 2020 for 6,307 M320 grenade launchers, according to its recent budget request. [Source: MarineCorpsTimes | Shawn Snow | May 28, 2019 ++]

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## **Military Service Harmful Effects** ► U.S. Army’s Tweet Prompts Stories

It was meant to be part of a social media tribute on Memorial Day weekend. On 25 MAY, the United States Army posted a video on Twitter featuring a scout in fatigues who said his service gave him the opportunity to fight for something greater than himself, making him a better man. In its next tweet, the Army opened the floor and asked: “How has serving impacted you?” The post was shared widely and received thousands of responses. But many were probably not what the Army was looking for. Instead, the call-out provided what some felt was a rare platform to spotlight the darker consequences of military service for soldiers and their families, as tweet after tweet described lifelong health complications, grief over loved ones lost, sexual assaults gone unpunished and struggles with post-traumatic stress disorder and depression.

“The public just doesn’t hear about it,” said Brandon Neely, 38, a former Army specialist who posted about his PTSD. “They don’t hear about the guys, these veterans, that don’t sleep, have night sweats, are irritated. Some guys get really bad anxiety, depression.” Mr. Neely added, “A lot of those people who have bared their soul on that thread have probably never said anything publicly before.” In one tweet replying to the Army, a man who said he was a Navy veteran described how he had suicidal thoughts everyday. Another read: “I was assaulted by one of my superiors. When I reported him, with witnesses to corroborate my story, nothing happened to him. Nothing. A year later, he stole a laptop and was then demoted. I’m worth less than a laptop.”

The Army said in a statement that it appreciated people sharing their personal stories. “Your stories are real, they matter, and they may help others in similar situations,” the Army said in a series of follow-up tweets. “The Army is committed to the health, safety and well-being of our Soldiers. As we honor those who paid the ultimate sacrifice this weekend by remembering their service, we are also mindful of the fact that we have to take care of those who came back home with scars we can’t see.”

Briley Kazy, 19, who replied to the Army’s tweet, was disheartened by the response. “They were like, this is very important to us, made it seem like they are doing as much as they can,” she said. “But they’re not.” Like many, Ms.

Kazy posted not about her personal experience, but about someone close to her: a co-worker and friend who has PTSD after serving in the Army in Iraq. She declined to identify her friend. She said he was working a 12-hour shift at a Tex-Mex restaurant in Cleveland, Tenn., where the two were cooks, on July 4, 2015. The daytime was mostly fine, she said. Then came fireworks from a nearby mall at night. “He was trying his hardest,” Ms. Kazy said. “He would have to leave and sit in the cooler for a while and have a panic attack.”

To Mr. Neely, these types of stories are commonly shared among former service members. He said he served five years in the Army, joining in August 2000, seeking to break out of an irresponsible and party-minded lifestyle. He said he served in the military police and was deployed to Egypt in 2001, to Guantánamo Bay in 2002 and Iraq in 2003. He said he was discharged in 2005 with the rank of specialist. He has been a vocal critic of military operations at Guantánamo Bay. He said he has worked in law enforcement in Houston since he returned, but his life is far from settled. “I don’t like to go out to places,” Mr. Neely said. “I don’t like to be around a lot of people. When my kids have stuff at school, I’m usually sitting in the back. I don’t want people behind me.”

He said the federal government does not do enough to take care of soldiers who return from their service. “I know more people that have committed suicide in my unit than have been killed when we were deployed,” he said. “The Army is a good place, the military is a great place. The training, it gets you ready for war, but they don’t get you ready for coming home.” He said he hopes the attention to the responses to the Army’s tweet prompts reform. “Hopefully, these politicians can do something to fix the system that’s broken,” he said. [Source: New York Times | Mihir Zaveri | May 26, 2019 ++]

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## **Navy Terminology, Jargon & Slang ► Bulkhead thru By and Large**

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

**Bulkhead** – A naval wall.

**Bulkheading** - Loudly criticizing a fellow officer.

**Bulldog** – Codeword for Harpoon cruise missile.

**Bull Ensign** - Senior ensign aboard. In multi-unit ships, such as a carrier with its airwing embarked, generally each squadron will have its own Bull Ensign.

**Bull Nuke** - Senior nuclear-trained CPO aboard a sub. Junior in authority to the COB.

**Bullnose** - A chock placed right over the stem, 'in the eyes' of the ship.

**Bullpen** - Term for the large antenna arrays associated with a shore HFDF (High Frequency Direction Finding) station.

**Bullshit Artist** – A glib person, or one who lies.

**Bullshitting** – Lying.

**Bumboat** – A supply boat, usually of an unofficial nature. Often purveyors of curios, souvenirs, etc.

**Bumfuck Egypt** – A (fictitious) bad place to be stationed, or the figurative ends of the earth. Sometimes seen as B.F.E.

**Bum Nut** – Hen’s egg.

**Bunting Tossler**, Bunts (RN) - Signals or Radio personnel. The term originates from the use of semaphore flags for visual signals. Analogous USN terms: ‘flag wagger,’ ‘skivvy waver.’

**Buoy Jumper** – The sailor who climbs up onto a mooring buoy to attach or remove mooring lines.

**Burner** - (1) In a submarine, a system that burns carbon monoxide and hydrogen out of the air, converting H<sub>2</sub> to water and CO to CO<sub>2</sub>. CO<sub>2</sub> is then removed by the SCRUBBER. (2) In aviation, short for afterburner.

**Buster** - Aviation term for maximum speed available without using afterburners.

**Butt** – (1) Cigarette. (2) (obsolete) A wooden cask or barrel. (3) The bottom end of a spar or other object.

**Butter Bar** – Ensign/Second Lieutenant (O-1 paygrade), so called for the gold bar collar device.

**Butt Kit** - Ashtray.

**By and Large** – Colloquial term meaning ‘For the most part.’ Origin of the term seems to be that a ship was considered particularly seaworthy if it could sail both ‘by’ (close to the wind) and ‘large’ (broad to or before the wind).

[Source: <http://hazegray.org/faq/slang1.htm> | May 31, 2019 ++]

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## Warships That Will Change The Future ► The Landing Helicopter Dock Dixmude



Much like the JDS Hyuga, the Landing Helicopter Dock Dixmude is a French Naval vessel is also an aircraft carrier which is designed to carry attack helicopters. It is the third ship of its kind in the French naval arsenal, and was perhaps most impressively, delivered to the French three months ahead of schedule. These ships are a cheaper alternative to standard, fixed wing aircraft carriers, and we can expect to see many more countries utilize these ships in the future.

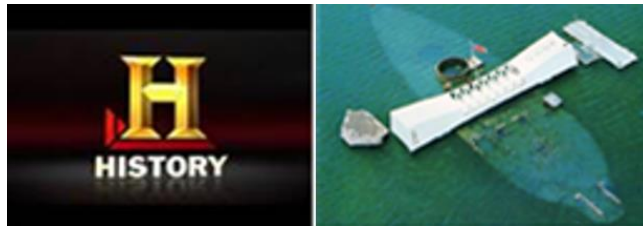
### General characteristics

- Type: Amphibious assault ship
- Displacement: 16,500 tonnes (empty) -- 21,300 tonnes (full load)
- Length: 653 ft, Beam: 105 ft, Draught: 21 ft
- Installed power: 3 Wärtsilä diesel-alternators 16 V32 (6.2 MW) + 1 Wärtsilä Vaasa auxiliary diesel-alternator 18V200 (3 MW)
- Propulsion: 2 Rolls-Royce Mermaid azimuth thrusters (2 × 7 MW), 2 five-bladed propellers

- Speed: 18.8 knots (35 km/h)
- Range: 5,800 nautical miles at 18 knots -- 10,700 nautical miles at 15 knots
- Boats & landing craft carried: 4 CTM (chaland de transport de matériel) alternatively, 2 LCAC (Landing Craft, Air Cushion)
- Capacity: 59 vehicles (including 13 AMX Leclerc tanks) or a 40-strong Leclerc tank battalion
- Troops: 900 (short duration), 450 (long durations), 150 (serving as operational headquarters)
- Complement: 20 officers, 80 petty officers, 60 quarter-masters
- Sensors and processing systems:
  - DRBN-38A Decca Bridgemaster E250 navigation radar
  - MRR3D-NG air/surface sentry radar
  - 2 optronic fire control systems
- Armament:
  - 2 × Simbad systems
  - 2 x NARWHAL 20mm RWS[3]
  - 2 x 7,62 × 51 mm M134 miniguns
  - 4 × 12.7 mm M2-HB Browning machine guns
- Aircraft carried: 16 heavy or 35 light helicopters
- Aviation facilities: 6 helicopter landing spots

[Source: [https://en.wikipedia.org/wiki/Mistral-class\\_amphibious\\_assault\\_ship](https://en.wikipedia.org/wiki/Mistral-class_amphibious_assault_ship) | May 2019 ++]

**\* Military History \***



## Memorial Day ► Some Things You May Not Know

More than 1 million men and women who have lost their lives defending America in wars from the Revolution to the global war on terrorism will be remembered on Memorial Day. Flags will be placed at gravesites, ceremonies and parades will be held, and many more events will occur nationwide to honor those who made the ultimate sacrifice. In honor of Memorial Day, here are some things you may not know about the holiday.

**1.** Memorial Day was originally called Decoration Day. Gen. John A. Logan, commander of the Grand Army of the Republic, called for a day of remembrance on May 30, 1868, "for the purpose of strewing with flowers, or otherwise decorating the graves of comrades who died in defense of their country during the late rebellion." Nearly 620,000 soldiers lost their lives in the Civil War.

**2.** On the first Decoration Day in 1868, Gen. James Garfield made a speech at Arlington National Cemetery, where 5,000 participants decorated the graves of the 20,000 Union and Confederate soldiers buried there.



3. In 1966, Congress declared Waterloo, N.Y., the official birthplace of Memorial Day for being the first town to celebrate the holiday 100 years prior. Waterloo, which first celebrated the day on May 5, 1866, was chosen because it hosted an annual event where residents decorated the graves of soldiers with flags and flowers.
4. In 1968, Congress passed the Uniform Monday Holiday Act, which established Memorial Day as the last Monday in May, instead of May 30, in order to create a three-day weekend for federal employees. The change went into effect in 1971.
5. On Dec. 28, 2000, President Bill Clinton signed into law the National Moment of Remembrance Act, which asks Americans to pause on Memorial Day at 3 p.m. local time for one minute to honor those who died protecting America's rights and freedoms.
6. On Memorial Day, the U.S. flag should be displayed at half-staff from sunrise until noon, then raised to the top at full staff until sunset.
7. Red poppies are to be worn the Friday before Memorial Day. The red poppy is a nationally recognized symbol of sacrifice worn by Americans since World War I to honor those who served and died for our country in all wars. The American Legion brought National Poppy Day® to the United States by asking Congress to designate the Friday before Memorial Day as National Poppy Day. After World War I, the poppy flourished in Europe. The red poppy came to symbolize the blood shed during battle following the publication of the wartime poem "In Flanders Fields." The poem was written by Lt. Col. John McCrae, M.D. while serving on the front lines.
8. The American Automobile Association estimates that more than 36 million people will travel at least 50 miles from home this Memorial Day. (via time.com)
9. The American Legion traditionally has a float in the 500 Festival Parade in the National Headquarters city of Indianapolis; as the Indy 500 is held over Memorial Day weekend, it essentially doubles as the city's Memorial Day parade. This year's Legion float has the theme "Turning the Corner into the Next Century."
10. "Peak hot dog season" is considered to start on Memorial Day; between then and Labor Day, Americans will likely eat 7 billion hot dogs, or 818 every second during that period.

[Source: The American Legion | May 21, 2019 ++]

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## **Normandy** ► **French Want to Keep Alive 'Infinite Gratitude' for D-Day**

At 10 years old, Henri-Jean Renaud watched U.S. paratroopers landing through the window of his Normandy home in the early hours of D-Day. Like other French who lived through the war, he's trying to pass on to younger generations the gratitude he feels. With fewer veterans and witnesses able to share personal memories, the French who owe their freedom to D-Day's fighters are more determined than ever to keep alive the memory of the battle and its significance. President Donald Trump and other world leaders will gather next week in Normandy to mark the 75th anniversary of the invasion, which still looms large throughout this region. Normandy beaches, cemeteries and World War II memorials embody what French President Macron called "our entire nation's infinite gratitude."

Renaud, now 85, recalls the strange atmosphere in Sainte-Mere-Eglise, the first village liberated by the Allies, on the morning of June 6, 1944. He could hear the fighting at a short distance but in the village, everything was calm. "The civilians came down on the pavement and tried to fraternize with the Americans by making victory signs, waving hello, etc. But there hasn't been any fraternization from the Americans because — you have to put yourself in their shoes — they were very nervous, very anxious. They had their finger on the trigger," Renaud said. Fraternization came later.

All his life, Renaud has taken care of veterans, hosting them and helping them visit the former battlefields, "because nothing touched me more than seeing those guys who were coming back, searching for the place where they were

dropped, the place where they lost a friend." About 15,000 paratroopers landed in and around Sainte-Mere-Eglise not long after midnight on June 6, 1944, and seized it from the Germans by 4:30 a.m. An American flag was raised in front of the town hall. "It was making a lot of noise and the planes were flying low," recalled 97-year-old Albert Guégan, a French civilian survivor living in Carentan, a few kilometers away. "We were in a ditch near our house with the neighbors. We thought we would be hit by bombs. But no, it was not a bombing. It was the paratroopers!"



**Henri-Jean Renaud. Paratroopers in Sainte-Mere-Eglise streets, Colleville-sur-Mer Cemetery, and Wall of the Missing**

More than 150,000 troops crossed the English Channel on D-Day, and more than 2 million Allied troops were in France by the end of August. Among them was Frank Mouqué, who landed on Sword Beach as a 19-year-old corporal with the British Royal Engineers. Now 94, he has returned to Normandy more than 30 times at the invitation of a French family. "It's marvelous, the way we're treated! They're so pleased to welcome a veteran in that sense. You sit outside in the coffee shop, having early morning cup of coffee and people come up and shake your hand and say: 'Merci, merci beaucoup. You are our savior!'"

British veteran Jack Woods has also returned to Normandy many times. As soon as the bus stops, he walks down to the cafe near the cathedral in Bayeux, where the owner tells everyone to clear out to make room for his friends from Britain. "They go mad," the 95-year-old said of his reception, adding that they always have "a whale of a time." Even amid the warmth, the trip is always a serious matter for him. He feels he has no choice. Woods fought with the 9th Royal Tank Regiment and got to France at the end of June 1944, a few weeks after D-Day. But fighting was still intense, and many of the soldiers had never seen combat. "I promised them I would not forget them," he said of the pact he made with his fellow soldiers when he was just 20. "I can't not go. We go over there and be with them — all these guys."

Near Omaha Beach, the beauty of the American cemetery of Colleville-sur-Mer strikes any visitor entering the site, with its immaculate lawns, majestic pines, commanding view of the Atlantic and row upon row of crosses. The cemetery contains 9,380 graves, most of them for servicemen who lost their lives in the D-Day landings and ensuing operations. Another 1,557 names are inscribed on the Walls of the Missing. Alain Dupain, 61, is a gardener who has worked at the cemetery for 35 years, maintaining the grounds with a team of 20 people. "We work for the families. When they come, we want the site to be perfect for them and their tombs ... And I think if one of your loved ones dies and you arrive at a beautiful, well-maintained place like that, it will not erase the pain but might bring a little bit of relief." The site receives approximately 1 million visitors each year.

Superintendent Scott Desjardins of the American Battle Monuments Commission said the top priority "is to keep this site at the highest standards possible because it is the promise we made to the families who decided to keep their loved ones with us. It overrides every other priority." The memorial of Colleville-sur-Mer also aims to preserve soldiers' stories, he added. "So we'll continue to say their names. And continue to tell people what it is that they did." Normandy has more than 20 military cemeteries holding mostly Americans, Germans, French, British, Canadians and Polish.

Karen Lancelle, 42, who grew up in Colleville-sur-Mer, has been a guide at the cemetery for 12 years. She said the memory of the battle is still alive among children in the region thanks to frequent school visits and family stories told by older generations. The cemetery is a place "where meetings can happen between the veterans and the youngest ones." Nearly every day brings some kind of touching moment with American families, she said. While visiting the cemetery, Vietnam veteran Tom Woolbright, 75, from Fort Worth, Texas, insisted on thanking the people of France "for maintaining and for honoring the men who died on that day ... in such a beautiful fashion like this cemetery." "This

bonds us, and a war like that should never happen again," Woolbright said. [Source: Associated Press | May 28, 2019 ++]

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## Poppy Story ► National Poppy Day

After World War I, the poppy flourished in Europe. Scientists attributed the growth to soils in France and Belgium becoming enriched with lime from the rubble left by the war. From the dirt and mud grew a beautiful red poppy. The red poppy came to symbolize the blood shed during battle following the publication of the wartime poem "In Flanders Fields." The poem was written by Lieutenant Colonel John McCrae, M.D. while serving on the front lines.



In Flanders Fields the poppies blow  
Between the crosses row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.

We are the Dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved, and were loved, and now we lie  
In Flanders fields.

Take up our quarrel with the foe:  
To you from failing hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.

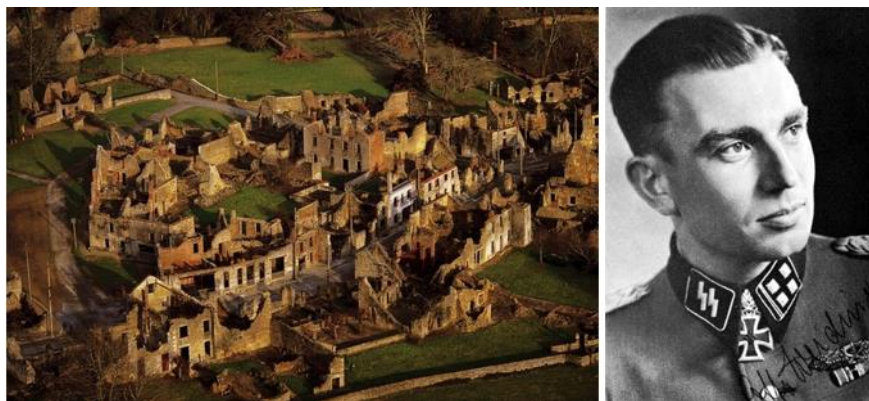
On September 27, 1920, the poppy became the official flower of The American Legion family to memorialize the soldiers who fought and died during the war. In 1924, the distribution of poppies became a national program of The American Legion. Led by the American Legion Auxiliary, each year members of The American Legion Family distribute poppies with a request that the person receiving the flower make a donation to support the future of veterans, active-duty military personnel and their families with medical and financial needs. Poppy Day is celebrated in countries around the world. The American Legion brought National Poppy Day® to the United States by asking Congress to designate the Friday before Memorial Day, as National Poppy Day. On Memorial Day (this year May 24) wear a red poppy to honor the fallen and support the living who have worn our nation's uniform. [Source: <https://www.legion.org/poppyday/history> | May 23, 2019 ++]

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## Oradour-sur-Glane ► Town and Everyone in It Destroyed by SS Soldiers

Just a few miles to the northeast of Limoges, France, is one of the most poignant and tragically beautiful of all war memorials. Today, the town of Oradour-sur-Glane has a population of just over two thousand. It is a thriving little city with amenities including a sports complex and a seafood market. The town of Oradour doesn't have much to recommend it to tourists, except for one thing: the town is not the real Oradour. Any tourists who visit come to see what used to be, not what is. The "real" Oradour lies about two hundred meters to the southwest of the modern town. The original Oradour is a town frozen in time. If anyone lives there, it is the ghosts of those who died there on June 10th, 1944.

Four days after the invasion in Normandy, elements of the 2nd Waffen-SS Division "Das Reich" were in the area, heading slowly towards the Allied landings in the north. It would take Das Reich two weeks in total to get to Normandy, a trip which should have taken just a couple of days. Impeding its way north was the overwhelming Allied air power which attacked virtually anything that moved during the day. The division also had to contend with the lack of functional railroads, which had been damaged by both the Allied Air Forces and the Resistance, not to mention the occasional crude roadblocks and snipers' bullets from the Resistance. Also, in the area were the Milice (militia), the collaborationist fascist police. Many Frenchmen hated them more than they hated the Nazis. Exceedingly anti-Semitic and strongly pro-Vichy, the Milice were known throughout France as torturers and thugs. Much of the war in France during the Occupation took place between the Milice and the Resistance, with the Germans watching the two tear themselves apart.



Remains of Oradour-sur-Glane and SS Officer Adolf Diekmann

On the morning of June 10th, the 4th Grenadier Regiment of Das Reich, designated "The Fuhrer," arrived near the town. Milice Officers approached and told the SS that the Resistance was holding a Waffen-SS Officer hostage in the nearby town of Oradour-sur-Vayres (which lies to the south of Oradour-sur-Glane). Mistaking the two towns, the regiment marched into Oradour-sur-Glane and prepared to order the mayor to provide hostages against the Waffen-SS Officer's life. Hostage-taking was an unfortunate and brutal by-product of the Nazi occupation in the West, especially in France, where thousands were killed in reprisal for Resistance action. But somewhere along the line, the men of Das Reich changed their minds.

When the residents of the town assembled in the square, the men were separated from the women. The men were then marched off to barns on the edge of town where machine guns and SS troops were awaiting them. The SS troops opened fire, aiming for the legs of their victims. As the villagers lay on the ground, many still alive, they were doused in fuel before being set alight. 190 men died in agony while the SS watched. Six men managed to escape in the chaos – one was later shot and recaptured as he fled down a road.

The women and children, who had been locked in the town church, listened to the sounds of their men being shot. Then the SS placed an incendiary device next to the church. When it exploded, many of those inside, burned to death. The rest rushed outside to where the SS were waiting with machine guns. 247 women and 205 children were casually

cut down as they fled. Only one middle-aged woman escaped. Some of the villagers had run for the woods as soon as the Waffen-SS appeared. Along with the five male survivors and the woman from the church, they made a group of about thirty. The next day, when the SS had left, those survivors returned to bury their dead.

Before he died in combat, SS Officer Adolf Diekmann, who had been present, declared that the killings were done in revenge for the actions of a nearby Resistance cell and the capture and killing of an SS Officer. Many in the SS thought the Officer had been burned to death. Diekmann was subject of a military inquiry initiated by Rommel, but after his death in combat, the inquiry was ended. In 1953, a variety of SS men were put on trial in France. Some of these men were Alsatians, from the region on the Franco-German border that had passed back and forth between Germany and France since 1871. They were found guilty, but with Alsace being a French province again, they were released on a technicality after an uproar in Alsace itself.

A small number of Germans, who had been deported from Western Germany, were found guilty, but with the caveat that they were "just following orders." They were released from jail within five years. The Officers in charge were either dead or could not be deported for international political reasons. One SS man was put on trial in 1983 and served fourteen years before being released. Charles De Gaulle, the post-war leader of France, ordered that Oradour should never be rebuilt. Though a town of the same name exists, the old town is a memorial, left exactly as it was in June 1944. A large memorial lies to the north of the old town itself, commemorating not only the dead of Oradour but all the innocents that died during the war. [Source: Together We Served Newsletter | May, 2019 ++]

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## **Battle of Stalingrad** ► **Major Turning Point in the Second World War**

The Battle of Stalingrad was not only one of the largest battles of the Second World War, but it was also one of the biggest and bloodiest battles in human history. German forces attacked the city of Stalingrad (now called Volgograd, located in southern Russia) on August 23, 1942. The battle lasted until the 2nd of February 1943, when Soviet forces retook what was left of the city. During that time, 2.2 million people participated in the battle, around 700,000 of whom did not make it out of Stalingrad alive. Adding those who were wounded or taken prisoner to that number brings the casualty total closer to two million, and it is estimated that the average life expectancy of a Soviet soldier at the height of the battle was a mere twenty-four hours.



**Friedrich von Paulus**

The battle for control of the city of Stalingrad was part of Hitler's 1942 Summer Offensive against the Soviet Union, the aim of which was to capture the Caucasus oilfields and destroy what was left of the Soviet Army. The city of Stalingrad was strategically important in terms of the Germans' aims since it is on the Volga River, which was a key supply route for the Soviet interior. It was also important in terms of morale and propaganda, both to the Germans and the Soviets. As the city bore Soviet leader Joseph Stalin's name, taking control of it would provide a massive morale

boost for the German troops while simultaneously crushing the spirit of the Soviets. To this end, German General Friedrich von Paulus, leading the Sixth Army and elements of the Fourth Panzer Army, was ordered to take the city.

He started his assault on the city on August 23, 1942. Hitler had ordered that when the city was taken, all male Soviet citizens were to be executed, while all the Soviet women and children were to be deported. Stalin, meanwhile, ordered that the city be defended at all costs, and he was prepared to sacrifice as many troops as it took to hold the city. The stage was thus set for a gargantuan battle. In the weeks leading up to the assault on the city, four relatively ragtag Soviet armies engaged in a series of running battles against the German Sixth Army to try to at least slow the German advance. In terms of this goal, the Soviets were at least partially successful. They managed to put enough of a dent in the Germans' momentum to ship cattle, railway cars, and grain out of Stalingrad and across the Volga River.

Most of the city's citizens, however, were not evacuated in time. Thus, when the Sixth Army appeared on the horizon, and the Luftwaffe planes began their bombing campaign, many civilians were still in the city—around 400,000, according to historical estimates. Luftflotte 4, one of the largest divisions of Germany's Luftwaffe, was the division tasked with bombing Stalingrad. At the time this division launched its offensive, it was the most powerful single air formation on earth. One thousand tons of bombs were dropped on the city in 48 hours, some of which caused a massive firestorm. By the time Luftflotte 4 completed its bombing mission, most of the city had been reduced to rubble. Despite this, those factories that had not been destroyed continued to produce tanks and weapons, and civilians were put to work repairing infrastructure and manning defenses.

Much of the city's defense up to this point was conducted by the 1077th Anti-Aircraft Regiment. A volunteer force composed mainly of young women, they took on the advancing German tanks of the 16th Panzer Division with their anti-aircraft guns. Despite being poorly trained, they fought fiercely, and it was only when most of their posts were overrun that the surprised Germans discovered that they had been fighting women. Other aspects of the city's defense involved untrained civilians pressed into hastily-formed militias. They did what they could against the Germans but were not particularly effective. Some of them were sent into battle without rifles, which made them little more than cannon fodder.

The Luftwaffe's control of the skies proved to be a major boon for the Germans. Any attempts at counter-attacks by the Soviet armies on the ground were swiftly quashed by German airplanes. Fighting soon moved into the city itself, and this was where things became especially fierce and bloody. Soviet commanders were under strict orders to execute any deserters and to die rather than retreat. If any Soviet commander gave an order to retreat, he knew he would face a fate worse than death if he survived. The Germans were under similar orders from Hitler, so they knew that they had to take the city at all costs. By September 12th, after a few weeks of ferocious fighting, the Soviet 62nd Army in the city had been reduced to a mere 20,000 troops. However, in the fighting in the streets and among the ruined buildings, they had managed to exact a severe toll on the German invaders.

Soviet reinforcements arrived from across the Volga, but they could do little to stem the seemingly unstoppable tide of the German advance. The 13th Guards Rifle Division, for example, sent in to bolster Soviet defenses in mid-September, suffered a 30% casualty rate in their first 24 hours in the city. Not much longer after this, almost every one of the 10,000 members of the 13th was dead. Despite many incidents like this, the Soviets refused to surrender, fighting hard to retake every building lost to the Germans, with some ruined buildings changing hands dozens of times over a 24-hour period. In the combat among the ruins, snipers played an important and deadly role for both sides, with snipers such as Vasily Zaytsev killing 225 German soldiers in the city.

By the end of October, the Germans controlled most of Stalingrad, and Soviet resistance was limited to a few small patches along the western bank of the Volga, as well as a particularly stubborn spot of Soviet resistance called Lyudnikov's Island. By the middle of November, German forces controlled over 90% of the city. If the Germans thought that the battle was won, however, they were in for a terrible surprise. On November 19, 1942, the Soviets launched Operation Uranus, a massive counter-attack that aimed to retake Stalingrad. The Hungarian and Romanian Axis armies protecting the German flank were overrun by Soviet forces. Three Soviet armies encircled the city, trapping the German forces inside and cutting off their supplies.

In addition to impending starvation and the fact that ammunition was starting to run out, the Germans had another foe to contend with: the bitter winter, for which they were ill-prepared. Nonetheless, beleaguered as they were, many German troops within the city put up fierce resistance to the Soviet counter-attack, and it took the Soviets a further two months to recapture the city. When the last remnants of the once-mighty German Sixth Army surrendered Stalingrad to the Soviets on February 2, 1943, the Germans had lost over 500,000 men. Including Soviet casualties and people taken prisoner, over 1.8 to 2 million lives were lost in the battle, making it one of the bloodiest in history. It was to be a major turning point in the Second World War, with any Axis hopes of ultimate victory being effectively squashed after Stalingrad. [Source: Together We Served Newsletter | May 2019 ++]

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## Sunken Ship's Oil ► Recovery Effort on One of the 148 Petroleum Tankers Sunk in WWII

Work is underway to extract oil from a British tanker sunk by a German U-boat off Long Island during World War II. A team has been at the site of the tanker, named Coimbra, since April 29 and has pumped more than 62,000 gallons (235,000 liters) of oil since 11 MAY, the Coast Guard said in a news release. Initial dive operations found the tanker was leaking small amounts of oil. The Coimbra was carrying more than 2 million gallons of oil when it was torpedoed in January 1942, killing 36 officers and crew members. It now lies 180 feet beneath the surface of the Atlantic Ocean, about 30 miles off Long Island's south shore.



Divers on May 8 drill into the oil tanks (left) of the wrecked of the British-flagged tanker Coimbra (right). The Coimbra was a supply ship owned by Great Britain when the ship was sunk off the coast of Long Island, during World War II by a German U-boat

The Coast Guard and the state Department of Environmental Conservation are working with a private company, Resolve Marine, to assess and reduce any pollution threats posed by the leak. German U-boats sank 148 petroleum tankers and countless other ships near the U.S. Gulf and East coasts. Some came close to heavily populated areas. The one that torpedoed the Coimbra had ventured just hours earlier along the New York City shoreline, bobbing on the surface near Rockaway Beach, Queens, and in view of Coney Island's Parachute Jump and Wonder Wheel amusement rides, according to "New York at War," a book by Steven H. Jaffe

The seemingly peaceful scene was a precursor to destruction. As the torpedo slammed into the Coimbra's hull, it "sent a blinding sheet of fire boiling up into the night sky," Jaffe wrote. The government censored information on such attacks and counterattacks, asking that any witnesses keep quiet as a matter of national security. But "with the Coimbra's oil and life preservers washing up on Long Island beaches, and survivors reaching shore, a news blackout was impossible," wrote Jaffe. [Source: The Associated Press | May 20, 2019 ++]

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## Military History Anniversaries ► 01 thru 15 JUN

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, **“Military History Anniversaries 01 thru 15 JUN”**. [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | May 2019 ++]

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## Post WWII Photos ► Post-War Prototypical Suburban Community



This aerial file photo shows a portion of Levittown , New York , in 1948 shortly after the mass-produced suburb was completed on Long Island farmland in New York . This prototypical suburban community was the first of many mass-produced housing developments that went up for soldiers coming home from World War II. It also became a symbol of postwar suburbia in the U.S. (AP Photo/Levittown Public Library, File)

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## Every Picture Tells A Story ► Unleash Hell



**“Unleash Hell”**, as Maximus said in the movie *Gladiator*. Here, a Hawker Typhoon pilot, guided by the splashes of his four 20mm cannon, toggles off a full salvo of rocket projectiles at a hapless tugboat caught in the open in the Scheldt Estuary in the Netherlands in September of 1944, prior to the Battle of the Scheldt. The crew of the tugboat could look over their shoulders, but there was nothing they could do about the oncoming death. One wonders if the rockets and the boat met at some point just in front of where the boat is now, or if these men lived to see another day

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**War Memorials** ▶ **Monument for the defenders of Jerusalem in 1948**



Dedicated to Israeli soldiers who fought for the liberation of the Jewish Quarter of Jerusalem during the Israeli War of Independence

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**WWII Bomber Nose Art [31]** ▶ **Flying Flit Gun**



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**Medal of Honor Citations** ▶ **William D. Hawkins | WWII**



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

**WILLIAM DEAN HAWKINS**

**Rank and organization:** First Lieutenant, Scout Sniper Platoon, 2nd Marines, 2nd Marine Division, U.S. Marine Corps

**Place and date:** Kiribati, Battle of Tarawa. Gilbert Islands, 21 November 1943

**Entered service:** Shortly after Pearl Harbor

**Born:** Fort Scott, Kansas, April 19, 1914

**Citation**

For valorous and gallant conduct above and beyond the call of duty as commanding officer of a Scout Sniper Platoon attached to the Assault Regiment in action against Japanese-held Tarawa in the Gilbert Island, 20 and 21 November 1943. The first to disembark from the jeep lighter, 1st Lt. Hawkins unhesitatingly moved forward under heavy enemy fire at the end of the Betio Pier, neutralizing emplacements in coverage of troops assaulting the main beach positions. Fearlessly leading his men on to join the forces fighting desperately to gain a beachhead, he repeatedly risked his life throughout the day and night to direct and lead attacks on pillboxes and installations with grenades and demolitions. At dawn on the following day, 1st Lt. Hawkins resumed the dangerous mission of clearing the limited beachhead of Japanese resistance, personally initiating an assault on a hostile position fortified by enemy machineguns, and, crawling forward in the face of withering fire, boldly fired pointblank into the loopholes and completed the destruction with grenades. Refusing to withdraw after being seriously wounded in the chest during this skirmish, 1st Lt. Hawkins steadfastly carried the fight to the enemy, destroying 3 more pillboxes before he was caught in a burst of Japanese shellfire and mortally wounded. His relentless fighting spirit in the face of formidable opposition and his exceptionally daring tactics served as an inspiration to his comrades during the most crucial phase of the battle and reflect the highest credit upon the U.S. Naval Service. He gallantly gave his life for his country.



William Dean (Hawk) Hawkins, was born at Fort Scott, Kansas, to Mrs. C. Jane Hawkins, on April 19, 1914. He attended Lamar and Alta Vista schools in El Paso, skipped the fifth grade, and graduated from El Paso High School at sixteen. He attended Texas School of Mines on a scholarship. Though he claimed to be opposed to war, he enlisted in the Marine Corps shortly after the Japanese attack on Pearl Harbor. He was commissioned after the campaign for the Solomon Islands.

On November 20 and 21, 1943, First Lieutenant Hawkins was commanding officer of a scout-sniper platoon attached to the assault regiment in action against the Japanese-held island of Tarawa in the Gilbert Islands. The first to disembark from the jeep lighter, he unhesitatingly moved forward under heavy enemy fire and neutralized the Betio Pier and the enemy troops assaulting the main beach positions. During that day and night he repeatedly risked his life to direct and lead attacks on pillboxes and enemy installations. At dawn on the twenty-first he resumed the dangerous

task of clearing the beachhead of enemy resistance. He personally initiated an assault on a position fortified by five machine guns. Crawling forward under heavy enemy fire he fired point-blank into loopholes and completed the destruction with hand grenades. Though seriously wounded in the chest, he refused to withdraw and continued to carry the fight to the enemy until mortally wounded by a burst of enemy shell fire. His exceptionally daring action inspired his comrades during the most crucial phase of the battle for Tarawa.

After the island was secured, the airstrip was named Hawkins Field in his honor. A destroyer, the USS William Dean Hawkins, was also named in his honor. He is buried in the National Memorial Cemetery of the Pacific, Honolulu, Honolulu County, Hawaii, USA Section B, Grave 646

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

## \* Health Care \*



### **Military Medicine** ► **Impending Medical Personnel Reduction Impact**

If you use any military medical facility for your or your family's health care, you may be affected by the impending harsh reduction of military medical personnel. These cuts in medical staff would span all specialties and may affect active duty families and all retirees, both under and over age 65, if you are currently using any military hospital or clinic.

How can this happen? The Defense Department's fiscal 2020 budget calls for the elimination of about 18,000 military medical positions — this is the result of massive reforms mandated in the fiscal 2017 National Defense Authorization Act to standardize and streamline the delivery of military medicine. This is roughly 20% or 1 in 5 of the military's medical force. This reduction in medical capacity seems to have been developed absent a medical readiness requirement analysis in support of combatant operational plans. Instead, the cuts appear to be based on a market or network analysis in the vicinity of installations. Refer to [https://youtu.be/1udVov\\_09FE](https://youtu.be/1udVov_09FE).

Can TRICARE Networks handle more? A force reduction of this size will result in a change to the military health system, which will cause unintended consequences and have ramifications affecting all of American health care. These consequences will be felt in the areas of combat casualty care capabilities; recruitment and retention; and in the already taxed civilian health care sector. Retirees could see, and many are already experiencing, reductions in care, including pharmacy services. Many TRICARE Prime enrollees, including active duty families, are already being a pushed into the civilian network for all of their care resulting in higher out of pocket costs.

What is Congress doing about it? MOAA has put the word out to our legislators, and they have a lot of questions for DoD. To get answers, the House Appropriations Committee on Tuesday recommended withholding \$250 million from the Defense Health Agency until the department could explain the risks of making such drastic cuts. The \$250 million is to be used to hire civilian and contract workers for medical jobs, Military.Com reports. The Bottom Line: Even with initial steps from Congress, this may be just the beginning, and we need all hands on deck – we need you. TAKE ACTION NOW: Tell Congress not to dismantle military medicine by sending them a personal message. Or, you can o to <http://takeaction.moaa.org/moaa/app/write-a-letter?0&engagementId=499523> and use the preformatted Do Not Dismantle Military Medicine editable message there to send to your Congressional representatives. [Source: MOAA Newsletter | May 23, 2019 ++]

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## Diabetes Update 17 ► Tanzeum Prescriptions no Longer Available

Do You Have a Prescription for Tanzeum? Tanzeum is a pen injector treatment for type 2 diabetes. The manufacturer, GlaxoSmithKline, announced they will stop making it starting in July 2018. Their decision wasn't related to any safety concerns. There are several preferred alternative medications. You should talk to your provider about which one is best for you. The preferred generic drug is Metformin (tablet). Preferred brand name alternatives are Bydureon (vial or pen), Bydureon BCise (auto injector), or Trulicity (pen injector). Your provider can transfer your Tanzeum prescription to a preferred alternative without submitting a new prior authorization. You will be able to buy Tanzeum until the current supply runs out. But it will be a non-formulary drug starting on July 25, 2018. Do you have questions about Tanzeum and your options? Visit [www.expressscripts.com/TRICARE](http://www.expressscripts.com/TRICARE) or call 1-877-363-1303. [Source: TRICARE Health Matters East Newsletter Issue 2 | 2018 ++]

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## Diabetes Update 18 ► New Telehealth Program

The Department of Veterans Affairs is launching a new telehealth program to help remote and rural veterans in need of care management for type 2 diabetes. They VA have announced a partnership with Virta Health, a San Francisco-based developer of connected health platforms, to make its Virta Treatment service available to veterans living with the chronic disease. Some 400 veterans will initially be enrolled in a pilot program to study whether the virtual care platform can help them improve outcomes, reduce healthcare costs and potentially reverse their type 2 diabetes diagnosis.

“Partnering with community providers facilitates a more comprehensive approach to care,” VA Secretary Robert Wilkie said in a press release. “Many Veterans have type 2 diabetes and it is strongly linked to obesity, so we are excited to explore Virta Health’s approach to tackling this debilitating and costly condition.” “This partnership underscores VA’s commitment to pursuing creative approaches that can make transformational improvements in Veterans’ health,” added Sami Inkinen, Virta Health’s co-founder and CEO. “Our treatment outcomes and virtual care delivery model accessible to Veterans in all 50 U.S. states complement existing VA services, creating the exciting possibility to bring renewed health to the millions of Veterans living with type 2 diabetes.”

According to the VA, one in four veterans is living with diabetes, a rate much higher than the 9 percent of the American public diagnosed with the disease. The condition can lead to a myriad of health issues, including cardiovascular disease, kidney damage, vision damage and nerve damage leading to amputation. The program is the latest in a growing portfolio of telehealth and mHealth services launched by the VA to increase access to care for the estimated 18.2 million veterans in the US, many of whom live in remote areas or have problems accessing healthcare. That why Wilkie, noting that the VA recorded more than 1 million virtual visits over the past fiscal year, is advocating for a budget in excess of \$1 billion for connected care.

“Telehealth is a critical tool to ensure Veterans, especially rural Veterans, can access health care when and where they need it,” he told a House appropriations subcommittee this past March. “With the support of Congress, VA has an opportunity to continue shaping the future of health care with cutting-edge technology providing convenient, accessible, high-quality care to Veterans.”

[Source: Mhealth Intelligence | Eric Wicklund | May 21, 2019 ++]

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## TRICARE Select Update 03 ► Get to Know Your Plan

With TRICARE Select, you can choose your own TRICARE-authorized provider and manage your own health care. This means the plan is like a preferred-provider organization, or PPO plan. A primary care manager isn't assigned to you. For specialty care, you don't need a referral to see TRICARE-authorized specialty care providers. TRICARE Select differs from. In general, TRICARE Select enrollees have more choice of providers than TRICARE Prime enrollees. But it has generally higher out-of-pocket costs and fees than TRICARE Prime. Below are a few questions to help you better understand the key features of TRICARE Select.

### **Who can enroll in TRICARE Select?**

Active duty family members (ADFMs), retirees, and retiree family members can choose to enroll in TRICARE Select. There are certain others who can also enroll in TRICARE Select. Active duty service members (ADSMs) aren't eligible for TRICARE Select. In overseas locations, those who aren't eligible to enroll in TRICARE Overseas Program (TOP) Prime may enroll in TOP Select. No matter your location, if you're a retiree and have TRICARE For Life, you aren't eligible to enroll in TRICARE Select. Keep in mind you may only enroll in TRICARE Select or change your plan after a Qualifying Life Event or during TRICARE Open Season. During those times, you may enroll in TRICARE Select online, by phone, or by mail.

### **How do you get care with TRICARE Select?**

When enrolled in TRICARE Select, you may get care from any TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. Referrals aren't required for most health care services. You may need prior authorization from your regional contractor for some services. For example, adjunctive dental services, home health services, and hospice care. In the U.S., you'll generally save money if you see a TRICARE-authorized network provider instead of a non-network provider. To find a network provider, you can use the Find a Doctor tool or call your regional contractor.

### **What are the costs with TRICARE Select?**

Under TRICARE Select, you pay a copayment (fixed fee) for most outpatient services from a TRICARE network provider. If desired, you can get care from a TRICARE-authorized non-network provider, but you'll pay a cost-share for out-of-network care. A cost-share is a percentage of the total cost of a covered health care service that you pay. If you choose a non-authorized non-network provider, you won't be reimbursed by TRICARE. If you live or travel in the Philippines, you're required to see a certified provider for care. Also, TOP Select beneficiaries who live in the Philippines and who seek care within the designated Philippine locations are encouraged to see a TRICARE-preferred provider. Your out-of-pocket costs vary based on your sponsor's military status. You'll pay an annual deductible and cost-shares for TRICARE covered services.

- *Enrollment Costs* -- There's no yearly enrollment fee for ADFMs. For retirees, their families, and others, you may have enrollment fees based on when the military sponsor initially joined the military. If you're in Group A (sponsor initially joined the military before Jan. 1, 2018), you don't have an annual enrollment fee. If you're in Group B (sponsor initially joined the military on or after Jan. 1, 2018), you pay enrollment fees.
- *Costs for Covered Care* -- With TRICARE Select, you pay a yearly deductible and per-visit copayments or cost-shares. When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap. Nonparticipating non-network providers may charge up to 15 percent above the TRICARE-allowable amount. You're responsible for this amount, plus your deductible and copayments or cost-shares. For more cost details, check out the TRICARE Costs and Fees Sheet and TRICARE Select costs.

Getting to know your TRICARE Select plan will help you make informed choices and take command of your health this year. To learn more about your health plan, visit TRICARE Select and download the TRICARE Plans Overview. [Source: "TRICARE Communication | May 22, 2019 ++]

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## Hepatitis B ► What You Need to Know

Some viruses are harmless and may only cause a simple cold. Others lead to more serious illnesses, like measles, shingles or hepatitis (inflammation of the liver). But the risk of becoming infected with the hepatitis B virus is generally low in many countries. Acute hepatitis infections usually go away on their own, but if they don't they can damage the liver. The hepatitis B virus is mainly spread through blood, but also through other body fluids. This is most likely to happen during unprotected sex. There is a vaccine against the hepatitis B virus. It is recommended for babies and toddlers because they are more likely to suffer worse consequences. Adults who are at a greater risk of infection are also advised to have the vaccine. A hepatitis B infection can be diagnosed using a blood test. Whether or not screening is worth it depends on your individual risk. Not all health insurers in some countries like Germany cover the cost of this test – but it's free of charge for pregnant women. [Source: Informedhealth.org | May 23, 2019 ++]

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## TRICARE SUD Care ► Wide Range of Treatments Covered

As opioid overdose deaths continue to rise, the Department of Defense (DoD) continues to expand access to treatments for substance use disorder (SUD). This includes medication assisted treatment (MAT), and other mental health services. Although the number of military members abusing substances is lower than the national average, substance use is also a problem for TRICARE beneficiaries. TRICARE provides a wide range of effective treatments for substance use disorders. In 2016, the DoD expanded the availability of SUD and MAT services. This was to provide patient-centered, evidence-based prevention and treatment for substance use.

Dr. Krystyna Bienia, clinical psychologist and senior policy analyst at the Defense Health Agency, explained that the goal of expanding access is to help patients get the appropriate SUD treatment. “We aim to decrease the devastating impact of substance use on military families, including the number of overdoses and deaths due to opiate abuse.” Bienia believes the key to beating addiction is understanding when you need help, and knowing how and where to seek it. How do you know if you need help? Signs that you may have an opioid addiction are if you:

- Use more medication than you were prescribed.
- Get more medication from others.
- Go to multiple doctors to try to get medication.

**How TRICARE beneficiaries can seek help:** There are several options to finding a TRICARE-authorized provider who can help you.

- You can go to your primary care provider. They can talk with you about what services might be most appropriate.
- There are certain physicians and nurse practitioners who can treat an opioid addiction in an office setting.
- Your regional contractor can also help you find a local provider who can help. It's better to address the problem early before it turns into an addiction and leads to more serious problems.

**Treatment options:** TRICARE covers both inpatient and outpatient care to treat SUD.

- Inpatient or residential SUD treatment
- Partial hospitalization programs. These are full days of treatment, five days a week, but you go home every evening.
- Intensive outpatient treatment. This is half a day treatment, several days per week.
- Opioid treatment programs

- Office-based outpatient treatment
- Psychotherapy and counseling (individual, family, or group therapy)

“Research shows that treatment can help people successfully recover from an opioid addiction,” said Bienia. “MAT can help prevent withdrawals and cravings. But it’s just one component of a successful treatment plan. There are two types of TRICARE-authorized providers: Network and Non-Network. Both are experienced in the treatment of substance use and can help develop a treatment plan tailored to you.”

In addition to TRICARE covered services, other non-clinical services are offered throughout the military to help members. These include, but aren’t limited to, community activities through [Morale, Welfare, and Recreation](#) and 12-step programs such as Narcotics Anonymous. You should also look into community support resources in your area. “Because of the social nature of drug use, it’s extremely important to get connected with a community that supports sobriety,” said Bienia.

If you’re struggling, know that help is available. Learn more about [substance use disorder services](#) that TRICARE covers and how to get care. And download the [Mental Health and Substance Use Disorder Services Fact Sheet](#). TRICARE is ready to connect you with the right services for your needs. This month is Mental Health Awareness Month. The Military Health System and others in the Department of Defense are highlighting the importance of mental health and sharing resources that are available to military communities all month long. Go to the [Mental Health Awareness Month spotlight](#) to learn more. [Source: TRICARE Communications| May 16, 2019 ++]

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## **Generic Drug Pricing Update 06 ► Lawsuit | 8000% Price Increase in One Year**

Connecticut Attorney General William Tong has a skin condition called rosacea, and he says he takes the antibiotic doxycycline once a day for it. In 2013, the average market price of doxycycline rose from \$20 to \$1,829 a year later. That's an increase of over 8,000%. Tong alleges in a new lawsuit that this kind of price jump is part of an industrywide conspiracy to fix prices. The suit is a whopper — at least 43 states are suing 20 companies, and the document is over 500 pages long. It was filed 10 MAY in the U.S. District Court in Connecticut.

The lawsuit alleges that sometimes one company would decide to raise prices on a particular drug, and other companies would follow suit. Other times, companies would agree to divide up the market rather than competing for market share by lowering prices. It says these kind of activities have been happening for years and that companies would avoid creating evidence by making these agreements on golf outings or during "girls nights outs" or over text message. In several examples, the suit cites call logs between executives at different companies, showing a flurry of phone calls right before several companies would all raise prices in lockstep. All of this, according to the lawsuit, resulted "in many billions of dollars of harm to the national economy."

Consumers don't always notice when a generic drug's price increases rapidly. People without insurance, of course, pay full price, but even people with insurance can feel the impact. "More people than ever before are paying based on the price of the drugs," explains Stacie Dusetzina, a professor at Vanderbilt University who studies drug pricing. Often, patients have to meet a deductible before their health plan's coverage kicks in, so "they pay full price until they reach a certain level of spending, or they pay a percentage of the drug's price — we call that a coinsurance."

Surveys show more Americans are having trouble paying out-of-pocket medical costs. The average annual deductible in job-based health plans has quadrupled in the past 12 years and now averages \$1,300. But, Dusetzina says, even if you only pay a modest copay — such as \$5 for every prescription you pick up — if your insurance company is paying more for prescription drugs, it can raise your health plan's premiums the following year. "So ultimately these costs do get borne by the consumer in some way," she says. Dusetzina says what this lawsuit alleges

is "very disappointing" — a situation in which consumers put up with the high price of branded drugs because of the implicit promise that a generic is coming some day and will eventually bring the price down.

But that outcome doesn't happen automatically; it relies on healthy competition and market forces to work. If there's only one generic version available, that drugmaker can set the price at pretty much the same level as the brand name. "The higher the number of competitors, the more we see price reductions from the branded drug price," she says. "So the magic number seems to be around four manufacturers." And that assumes those drugmakers aren't talking to each other and agreeing to coordinate rather than compete.

The main drugmaker cited in the lawsuit is Teva, an Israeli company. In a statement, Kelley Dougherty, vice president of communications and brand, Teva North America, told NPR that the company is reviewing the allegations internally and that Teva "has not engaged in any conduct that would lead to civil or criminal liability." The company has also asserted that there's nothing new here. It's true that the new lawsuit is similar to past lawsuits, though none of them included so many states as plaintiffs. Tong has emphasized that the investigation is ongoing. Given the amount of political appetite there is to bring drug prices down, there are certainly more lawsuits to come.

[Source: NPR | May 13, 2019 ++]

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## **Prescription Drug Costs Update 31 ► Some Increasing 10 Times the Rate of Inflation.**

Oregon lawmakers are looking at ways to address the spiking costs of prescription drugs. Two bills in the Legislature could bring down prices, which would be a relief to older Oregonians. According to a U.S. Senate report from last year, the prices for some commonly prescribed, name-brand drugs are increasing at 10 times the rate of inflation. Geneva Craig, a registered nurse at Asante Health Systems in Medford and an AARP Oregon executive council member, said she wants the state to act soon because of the effects she's seen from unaffordable drugs. "Some patients that I've seen in the hospital are in the hospital because they had to make a choice about being able to afford the drugs - their medication - or the rent, or food," she said. "Those types of choices had to be made."

The bills now being considered would require companies to give 60 days' advance notice before raising the price of a drug, and to allow prescription drugs to be imported from Canada. Mark Griffith, a health-care advocate with the consumer group OSPIRG, said House **Bill 2658**, requiring advance notice of price increases, could help put the market back into balance. "The drug companies are holding more of the power than they should be," he said, "and, to some extent, this is something that's going to help level the playing fields by giving insurance companies, as well as consumers who are able to act on choice, to be in a better position to respond to planned price changes." Griffith said the advance notice would give insurance companies time to switch to a more affordable drug, putting pressure on drug companies to keep their prices down. Pharmaceutical representatives say the bill could threaten manufacturer supply chains. HB 2658 passed the House in April and now is in the Senate.

Griffith said the other bill, **HB 2689**, has counterparts in states as politically diverse as Vermont and Florida - and both have approved Canadian import programs. Opponents have pointed to safety concerns, but Griffith said Canadian standards are on par with those of the United States. He said the real benefit comes from the savings. "Prescription drugs that are sold in Canada - and these are basically the same, exact product - are much, much less expensive," he said. "They could be as much as 80% lower, but something like 30% to 50% lower in price is pretty typical." Texts of [HB 2658](#) and [HB 2689](#) are online.

[Source: Public News Service | May 15, 2019 ++]

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## **Insulin Update 02 ► Colorado's New Law | \$100 Monthly Cap**

As nearly 7.5 million Americans contend with covering the skyrocketing costs of insulin to manage the disease, diabetics in Colorado will soon have some relief. A new law, signed by Gov. Jared Polis in mid-MAY caps co-payments of the lifesaving medication at \$100 a month for insured patients, regardless of the supply they require. Insurance companies will have to absorb the balance. The law also directs the state's attorney general to launch an investigation into how prescription insulin prices are set throughout the state and make recommendations to the legislature. Colorado is the first state to enact such sweeping legislation aiming to shield patients from dramatic insulin price increases. "One in four type 1 diabetics have reported insulin underuse due to the high cost of insulin ... therefore, it is important to enact policies to reduce the costs for Coloradans with diabetes to obtain life-saving and life-sustaining insulin," the law states.

The price of the drug in the U.S. has increased exponentially in recent years. Between 2002 and 2013, it tripled, according to 2016 study published in the medical journal JAMA. It found the price of a milliliter of insulin rose from \$4.34 in 2002 to \$12.92 in 2013. And a March report from the House of Representatives, found "prices continued to climb, nearly doubling between 2012 and 2016." Dramatic price hikes have left some people with Type 1 and Type 2 diabetes who use insulin to control their blood sugar levels in the unfortunate position of making dangerous compromises. They either forego the medication or they ration their prescribed dose to stretch it until they can afford the next prescription. In some instances, those compromises can lead to tragedy. As NPR reported, an uninsured Minnesota man who couldn't afford to pay for \$1,300 worth of diabetes supplies, died of diabetic ketoacidosis, according to his mother. The man, who was 26, had been rationing his insulin.

The move in Colorado comes on the heels of recent commitments by manufacturers to limit the drug's cost to consumers, which in turn comes on the heels of mounting pressure (and some skewering) from elected officials. Following a U.S. Senate Finance Committee hearing in February and a subcommittee hearing in the House in April, pharmaceutical company leaders have reluctantly admitted they have a role to play in reducing drug prices. Last month Express Scripts, one of the largest pharmacy benefit managers in the country, announced it is launching a "patient assurance program" that will place a \$25 per month cap on insulin for patients "no matter what." In March, insulin manufacturer Eli Lilly said it will soon offer a generic version of Humalog, called Insulin Lispro, at half the cost. That would drop the price of a single vial to \$137.35.

"These efforts are not enough," Inmaculada Hernandez of the University of Pittsburgh School of Pharmacy tells NPR, of the latest legislation in Colorado. Hernandez was lead author of a January report in Health Affairs attributing the rising cost of prescription drugs to accumulated yearly price hikes. While the Colorado out-of-pocket caps will likely provide financial relief for diabetes patients, she noted "the costs will kick back to all of the insured population" whose premiums are likely to go up as a result. "Nothing is free," Hernandez said. "It also doesn't fix the real issue," she added, pointing to her own research which found "that prices have increased because there's not enough competition in the market, demand will always be high and manufacturers leverage that to their advantage." [Source: NPR | May 24, 2019 ++]

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## **TRICARE Podcast 502 ► TRICARE Publications Survey - Benefits of Flossing & TDP**

**TRICARE Publications Survey** -- Do you read TRICARE publications to learn more about your TRICARE medical and dental benefit? Maybe you've recently downloaded the TRICARE Costs and Fees Sheet or TRICARE For Life Handbook. If so, share your feedback to help us improve your TRICARE benefit resources via the TRICARE publications survey. Find the survey link at [TRICARE.mil/publications](https://TRICARE.mil/publications).

TRICARE publishes handbooks, newsletters, brochures, fact sheets, and more. At [TRICARE.mil/publications](http://TRICARE.mil/publications), you can view, print, or download these products any time. You can also search for specific publications by selecting categories from the dropdown menu. You'll find products covering a wide range of topics, like retiring from active duty, Medicare, pharmacy, and costs. New TRICARE publications are added or updated to reflect TRICARE changes frequently, so visit the publications page often. And share the article, "Feedback, Please! Take the TRICARE Publications Survey," at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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**Benefits of Flossing and TRICARE Dental Program** -- Most of us learned at an early age that brushing and flossing twice daily is an effective way to maintain a healthy mouth. However, not all adults follow this advice. In fact, the American Dental Association reports that only four of 10 Americans floss at least once a day. And 20 percent never floss at all. Flossing is a critical part of sound oral hygiene. Without regular flossing, plaque between teeth can lead to gum disease or cavities. It's also difficult for a toothbrush to reach the areas between teeth. When you brush, make sure to use a fluoride toothpaste and brush for two minutes, twice a day. Floss once a day, in the morning or evening, whichever you prefer. In addition to brushing and flossing, visit the dentist regularly.

If you're enrolled in the TRICARE Dental Program, this program covers yearly diagnostic and preventive services, giving you even more reasons to visit the dentist. During a 12-month period, the TRICARE Dental Program covers two routine teeth cleanings. For more information on what's covered under the TRICARE Dental Program, visit [www.TRICARE.mil/tdp](http://www.TRICARE.mil/tdp). For information about other dental programs, visit [TRICARE.mil/dental](http://TRICARE.mil/dental). And check out dental resources at [www.TRICARE.mil/publications](http://www.TRICARE.mil/publications).

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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> | May 16, 2019 ++]

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## **TRICARE Podcast 503** ► **TRICARE Select - TRICARE Health Matters Newsletters**

**TRICARE Select** -- With TRICARE Select, you can choose your own TRICARE-authorized provider and manage your own health care. This means TRICARE Select is like a preferred-provider organization, or PPO plan. A primary care manager isn't assigned to you. For specialty care, you don't need a referral to see TRICARE-authorized specialty care providers. In general, TRICARE Select enrollees have more choice of providers. But they generally have higher out-of-pocket costs and fees than TRICARE Prime enrollees. Let's answer a couple questions to help you better understand the key features of TRICARE Select.

- *Who can enroll in TRICARE Select?* Active duty family members, retirees, and retiree family members can choose to enroll in TRICARE Select, as well as certain others. However, active duty service members aren't eligible for TRICARE Select. In overseas locations, those who aren't eligible to enroll in TRICARE Overseas Program Prime, may enroll in TRICARE Overseas Program Select. No matter your location, if you're a retiree and have TRICARE For Life, you aren't eligible to enroll in TRICARE Select.
- *How do you get care with TRICARE Select?* When enrolled in TRICARE Select, you may get care from any TRICARE-authorized provider. There are two types of TRICARE-authorized providers: network and non-network. Referrals aren't required for most health care services. You may need prior authorization from your regional contractor for some services. For example, adjunctive dental services, home health services, and hospice care. In the U.S., you'll generally save money if you see a TRICARE-authorized network provider instead of a non-network provider. To find a network provider, you can use the Find a Doctor tool at [TRICARE.mil/finddoctor](http://TRICARE.mil/finddoctor), or call your regional contractor.

To learn more on how to get care and the costs associated with TRICARE Select, read this week’s article, “Getting to Know Your TRICARE Select Plan,” at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

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**TRICARE Health Matters Newsletters** -- Change is the only constant in life, which is particularly true in military life. When life changes for you and your family, your TRICARE health plan options may also change. In issue two of the TRICARE Health Matters Newsletters, learn about TRICARE Qualifying Life Events, like moving, a child going away to college, or adding a new family member. You can also learn about referrals and authorizations, sun protection, and much more. Download the latest East Region, West Region, or overseas newsletter at [TRICARE.mil/publications](http://TRICARE.mil/publications). Also, be sure to sign up for TRICARE email updates at [TRICARE.mil/subscriptions](http://TRICARE.mil/subscriptions).

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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> | May 24, 2019 ++]

## \* Finances \*



## Estate & Inheritance Tax ► Who is Subject to Being Taxed

Have you gotten to retirement with a fat nest egg? Congratulations! All those years of toil and saving have paid off. If you are exceedingly fortunate and plan to pass on a big inheritance to your children or a charity, you still have one big retirement-planning mission remaining: Protecting your wealth from disappearing into the coffers of state and federal governments. Depending on where you live, achieving that goal can be difficult, or relatively easy. In fact, 33 states charge no estate or inheritance taxes. But 12 states and the District of Columbia charge estate taxes, and six charge inheritance taxes. And pity the poor residents of the alleged “Free” State — Maryland levies both types of taxes. The full list of such states, and the District of Columbia, in each category is as follows:

- States that charge estate taxes: CT, DC HI, IL, ME, MD, MA, MN, NY, OR, RI, Vet, and WA.
- States that charge inheritance taxes: Ia, KY, MD, NB, NJ, and PA

### Estate taxes versus inheritance taxes

Your estate is taxed based on the total value of everything you own at the time of your death. According to Nolo: *“This includes all the obvious assets, like real estate and bank accounts, plus some that aren’t so obvious — for example, the proceeds of a life insurance policy that the deceased person owned.”* By contrast, inheritance taxes depend on who inherits your assets. For example, taxes may not be due if your spouse inherits your assets, but taxes might be due if the assets go to your children or someone more distantly related to you. If you live in one of the states on the two lists above, don’t panic. Estate taxes typically are assessed only if your assets exceed a certain level, such as \$1 million. And some states have much higher thresholds.

As for inheritance taxes, rates typically are modest if you leave your assets to close relatives. For example, Nolo says that in Nebraska, close relatives who inherit \$40,000 or less face no taxes, and just 1% is charged on assets over

that amount left to those family members. However, taxes of 13% will be due in Nebraska on amounts above \$15,000 left to more distant relatives, and 18% will be due on amounts above \$10,000 that you leave to others, such as nonrelatives or organizations.

### **Avoiding these taxes**

The higher exemption levels associated with most state estate and inheritance tax systems are not much solace to people with very large estates who hope to pass down their cash. So, what can you do if you are in this fortunate circumstance? You could move to a new state or accept your fate, while taking solace in the knowledge that federal tax reform legislation significantly raised the exemption levels for federal estate taxes.

- In 2019, your estate will not be subject to federal estate taxes unless your assets exceed \$11.4 million — then, the tax will apply only to the amount above \$11.4 million.
- Creating a trust is another option. Trusts are often used to bypass estate taxes, as Money Talks News founder Stacy Johnson details in “[Ask Stacy: I’m Afraid to Leave an Inheritance for My Kids — What Should I Do?](#)”

For more tips on protecting your assets from taxes, check out “[8 Documents That Are Essential to Planning Your Estate.](#)” And if you’re looking for a good deal on the estate documents you need, head over to the website of Money Talks News partner [Rocket Lawyer](#). [Source: MoneyTalksNews | Chris Kissell | May 15, 2019++]

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## **Divorce Update 04 ► Actions to Take ASAP if Asked for One**

When your spouse asks you for a divorce, there are things you should do immediately to protect your personal and financial interests. It’s difficult to focus on money when your marriage is ending. And yet, it’s up to you to make sure that you reach a fair and equitable divorce settlement. You wouldn’t end a business partnership without first determining that all assets were divided fairly. The same holds true for dissolving a marriage. Here are the things to focus on immediately if you learn that your spouse is planning to end your union.

### **1. Hire a good attorney**

This is crucial. Your goal: Find an experienced advocate who will put your personal and financial interests first. Do not use an attorney you share with your spouse. Make sure you feel comfortable with the attorney, Elysa Greenblatt, a New York City matrimonial law attorney, tells Money Talks News. Learn the attorney’s detailed fees for services, Greenblatt adds. Your divorce attorney should know how to safeguard your assets, Colorado attorney Gregg A. Greenstein says. He recommends getting referrals for attorneys from your trusted friends, family members and business associates. Ideally, your attorney should have contacts in tax law, real estate law and business law, says Greenstein.

### **2. Monitor your credit reports**

Protect yourself by preventing your spouse from running up large or unnecessary bills at this time. For now, at least, you may be responsible for half of any joint expenses. “You know your spouse better than anyone else,” Maine attorney Gabriel Cheong tells Money Talks News. “If you know they’re not trustworthy, or they have a gambling problem, or you both are in a lot of debt, that tells you there are financial warning signs.” Monitoring your credit score and credit reports before, during and after a divorce will ensure that your credit is safe and that no one else is using your name to borrow, Cheong says. Checking your credit report is easy and costs nothing. [Money Talks News tells](#) how to do it.

### **3. Close any jointly held credit accounts**

To protect your credit rating, you should consider closing credit accounts that your spouse has access to. The idea is to prevent your spouse from incurring large debts before the divorce is final. With joint credit cards, you are liable for any debts taken on by your spouse, Sarah Carlson, a certified financial planner accountant in Spokane, Washington, tells Money Talks News. If your spouse can’t pay the debts he or she runs up on your joint accounts, you may be held responsible. Contact your credit card issuers. They may differ in their methods for closing accounts, says Massachusetts

attorney John Shea. Some allow the primary card holder to transfer the balance to a new account that your spouse cannot access.

#### **4. Determine how much money you're entitled to**

When people divorce, many financial issues are tied to the size of the marital estate, Greenstein says. To help you determine which assets you'll be entitled to in a divorce, you'll need to understand how much you and your spouse are worth, separately. "For example, identification of an income-producing asset may be helpful for determination of child support and maintenance issues, while also affecting the division of the marital estate," Greenstein says. Your job: Find out which assets are in your name and which belong to your spouse.

#### **5. Protect your savings**

Protect your money, Greenblatt says. Your cash can be consumed quickly in a divorce. Safeguard your joint assets by asking your financial institutions to require two signatures for withdrawals. "We generally don't advise doing this with a regular joint checking account that is continuing to be used for household expenses, because that can become cumbersome," she adds. "But we do advise dual signatures for any savings or investment accounts."

#### **6. Keep things as friendly as possible**

Starting your divorce on an amicable note will make the proceedings easier and less time-consuming. From the beginning, work to keep things civil. When you spend time bickering over minor issues, the only people who benefit are attorneys billing you by the hour. "If ever there was a time to pick your battles, this is it," Greenblatt says. "If you fight over every detail of your divorce, the fights will be never-ending and that will impact your emotional state and your wallet."

#### **7. Talk with your children**

The needs of children sometimes can be overlooked when parents divorce. The best way to break the news of a divorce to children is for both parents to explain that their relationship is changing, making it clear that both of you love them and that you respect each other, said Santa Monica, California, family law attorney David T. Pisarra in an interview. The Mayo Clinic advises parents to spend time explaining to children what is happening. Let them know that the separation isn't their fault and that you will continue to care for them.

[Source: MoneyTalksNews | Emmet Pierce | May 16, 2019++]

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## **Retiree Finances Update 01 ► Average Annual Expenditures**

How much does it cost to get by in retirement? Pretty close to what it costs to live before retirement, according to federal data. U.S. households led by someone who is 65 or older spend a whopping \$50,178 a year, according to the latest federal data on consumer spending, which covers the 12 months from July 2017 through June 2018. By comparison, the average across all households is \$60,815. So, where is all that money going every golden year? The biggest expenses for older households are many of the same as those for younger Americans. They include:

### **1. Housing**

A whopping one-third of older-household spending is related to housing. That translates to an average of \$16,723 per year, which compares with \$20,001 for the average U.S. household. That spending includes rent and mortgage costs as well as hidden homeowner costs such as property taxes, insurance, maintenance and repairs. It does not include utilities — which are detailed in section No. 5.

### **2. Transportation**

Commuting expenses might vanish during retirement, but that doesn't mean all transportation costs will. Older households spend an average of \$7,472 on transportation costs such as vehicles, gas and insurance each year. That compares with an average of \$9,735 for all households.

### 3. Health care

Now, here's an example of an expense that increases in retirement. Older households spend an average of \$6,700 on health care annually — compared with \$4,924 for all households. The bulk of consumers' health care spending — for both older households and the average household across all ages — is on insurance. The rest is on medical services, medical supplies and drugs.

### 4. Food

Members of older households spend an average of \$6,513 per year on food, including both the food they eat at home and eating out. That's lower than the \$7,869 spent by the average household.

### 5. Utilities and public services

Older households spend an average of \$3,714 per year on utilities like natural gas and electricity and services such as phone and water. By comparison, the average spent across all households is \$3,956.

[Source: MoneyTalksNes | Karla Bowsheer | May 17, 2019++]

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## IRS Kiddie Tax Update 02 ► Passed Senate | House to Vote on 23 MAY

MOAA will back a House bill designed to correct a recent tax-code change that has already reduced the survivor benefit for some Gold Star families by thousands of dollars. The **Gold Star Family Tax Relief Act** would fix an “unforeseen consequence of the 2017 Tax Cuts and Jobs Act’s treatment of military survivor benefits,” MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret.), wrote in a letter of support to the bill’s sponsor, Rep. Elaine Luria (D-Va.). [<https://www.moaa.org/uploadedfiles/letter-of-support-hr-2481.pdf>]. Identical legislation passed the Senate by a unanimous-consent vote 21 MAY, just 13 days after it was introduced. The House bill was introduced 2 MAY. The recent tax reform law raised the tax rate to 37% on certain survivor benefits, particularly those from the Defense Department to children of survivors. They had previously been as low as 12%. Some military families weren’t aware of the change until they processed their 2018 taxes, resulting in a financial shock.

After meeting with Gold Star spouses in her district who noted their tax bills increased by thousands of dollars) worked on the bill, H.R. 2481. “This is an unacceptable burden on the families who have already given the ultimate sacrifice,” Luria said, during a news conference at the Capitol on 22 MAY, where she was joined by other Democratic lawmakers including House Speaker Rep. Nancy Pelosi and Rep. Mark Takano, chairman of the House Veterans Affairs Committee. Pelosi said the House will vote on the bill 23 MAY and urged its passage. “We simply can not stand by as these families sacrifice again,” she said.

The bill inserts language into the Internal Revenue Code that requires the government to treat such benefits as earned income, instead of estate or trust funds, which would result in the restoration of the lower tax rate. It would apply retroactively to the 2018 tax year. Luria has wide bipartisan support for the measure, including former Navy SEAL Rep. Dan Crenshaw (R-TX) and former Air Force officer Chrissy Houlahan (D-PA), chair of the new Servicewomen and Women Veterans Congressional Caucus. As of 21 MAY, 132 cosponsors had joined Luria in backing the bill.

Survivors who receive these benefits “are not trust fund babies,” Atkins wrote in MOAA’s letter of support. “[T]hey are children of military men and women who paid the ultimate sacrifice to their country.” Gabriella Kubinyi, widow of Navy Petty Officer Second Class Jeffrey Ferren and a legislative assistant for VFW, thanked veteran service organizations for their support. She noted Gold Star families were caught off guard by the change in the tax law. “Fixing this so-called 'kiddie tax' is the right thing to do because it is having a tremendously negative financial impact on surviving military spouses,” she said. [Source: MOAA Newsletter | May 23, 2019 ++]

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## SSA Payments Update 01 ► People Who Can't Rely on Receiving Them

When we think about retirement planning, Social Security is an essential part of the equation. But not everyone can expect to receive benefits. People who didn't pay into the Social Security system, or didn't pay enough into it, as well as people in certain other situations may be ineligible for retirement benefits. Following are several specific types of folks who should not count on receiving benefits.

### 1. Infrequent workers

To receive Social Security retirement benefits, most people need to accumulate at least 40 "credits" during their working lifetime, according to the U.S. Social Security Administration (SSA). Currently, you can earn up to four credits per year if you work and pay Social Security taxes. So it's perhaps no surprise that people who didn't work enough to qualify for benefits, and immigrants who arrived in the U.S. late in life and didn't work enough to qualify, make up more than 80% of the people who have never received benefits, SSA data shows.

### 2. Noncovered workers

Not every worker pays into the Social Security system. In certain states, public employees are not covered by Social Security due to receiving a pension. They can include employees of state and local government agencies, including school systems, colleges and universities. In some states, they may also include police officers and firefighters.

### 3. Certain debtors

Do you owe the government money? If so, you might have some of your Social Security benefits withheld to help pay the debt. If you have overdue federal tax debts or federal student loans, the government can garnish your benefits, as are detailed in "[10 Things That Could Hurt Your Social Security Payments](#)." On top of that, if you owe child support or alimony, you could see your benefits diminished to cover those obligations.

### 4. Certain expatriates

If you retire in a foreign country, in most cases, you can receive your Social Security benefits there. In fact, in April, the Social Security Administration sent a total of about 686,000 payments to beneficiaries outside the U.S., and 98% of those payments were made by direct deposit. The foreign country to which the SSA sent the largest number of those payments — about 112,000 of them — was Canada. However, there are some countries to which the SSA generally can't send money. They include: Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, Ukraine, and Uzbekistan.

The SSA does make exceptions in some situations — but not for situations involving Cuba and North Korea. "The U.S. Department of the Treasury prohibits making payments to persons residing in Cuba or North Korea," the SSA says. However, if you are a U.S. citizen living in either of those nations, your Social Security benefits will be held for you and paid out when you move to a country to which the SSA can send payments. Use the SSA's Payments Abroad Screening Tool at [https://www.ssa.gov/international/payments\\_outsideUS.html](https://www.ssa.gov/international/payments_outsideUS.html) to see if you could receive your benefits as an expatriate.

### 5. Many prisoners

The Social Security program prohibits payments to most prisoners, according to the SSA. Benefits are suspended for people who have been incarcerated for more than 30 consecutive days due to being convicted of a crime. The SSA explains:

*"By law, you cannot get payments for any month — including any part of the month — in which you have been convicted and confined in a correctional facility for more than 30 consecutive days.*

For example, if you were convicted and confined on March 29, 2018, and you remained in jail until May 2, 2018, you would not get benefits for the months of March, April or May because you were in jail for 35 consecutive days."

### 6. Self-employed people who don't report

People who work for employers get help reporting their earnings to the Social Security Administration and paying their Social Security taxes. Specifically, employers do all of the following on behalf of workers:

- Report workers' wages to the SSA so that workers receive the Social Security credits they earned.
- Deduct half — 6.2% — of workers' Social Security taxes from workers' paychecks and send the money to the IRS.
- Match the other half of workers' Social Security taxes and send the money to the IRS.

However, self-employed people are required report their own wages and pay the full 12.4% in Social Security taxes to the IRS. This includes submitting an IRS form known as Schedule SE. The SSA explains:

*“If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE, in addition to the other tax forms you must file. ... Even if you don't owe any income tax, you must complete Form 1040 and Schedule SE to pay self-employment Social Security tax. This is true even if you already get Social Security benefits.”*

If you're self-employed but aren't reporting all of your earnings or aren't paying Social Security taxes, you likely aren't building up Social Security credits or aren't building up as many as you should. Depending on the severity of your situation, you could therefore end up not receiving retirement benefits later on.

[Source: MoneyTalksNews | Miranda Marquit | May 25, 2019 ++]

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## Social Security Q & A ► 190516 thru 190531

**(Q) Can I Piggyback on My Ex-Wife's Benefit?** I was divorced almost 20 years ago after 18 years of marriage. I was a stay-at-home male parent for 10 years, so I lost a lot of income, plus I never made as much as my ex even when I was working. I never remarried and have learned that I can claim Social Security benefits based on my ex-spouse's income. I'm 3 years older than my ex. Do I have to wait till my ex is 67 to get full benefits, or can I collect full benefits when I turn 67?

**A. The 'less-than-one-half' rule:** Since you were married for at least 10 years and are not currently married, you do qualify — at least potentially — for ex-spousal benefits. “Potentially” eligible for ex-spousal benefits because there is another key requirement: Namely, your full retirement age (FRA) benefit (at 67) must be less than one-half your ex's FRA benefit (also at 67) in order for you to receive any ex-spousal benefit. For example, suppose your FRA benefit is \$1,200. Your ex's FRA benefit would need to exceed \$2,400 before you can get anything on her record. So, the fact that your ex earned more than you may not help you in this context.

To illustrate how ex-spousal (or spousal) benefits are calculated, let's assume that your FRA benefit is \$1,000 and that your ex's FRA benefit is \$2,600. At a maximum, you could receive a spousal supplement of \$300 — the amount needed to bring your \$1,000 up to \$1,300, one-half of your ex's FRA benefit. If you claimed prior to your FRA, you face early claiming penalties on both your own benefit and on any spousal supplement. For someone with your FRA of 67, these penalties can be as high as 30% for your own benefit and 35% for any ex-spousal (or spousal) benefit.

See Also:

As a divorced person, you do have an advantage over a married spouse: You can claim an ex-spousal benefit even though your ex has not claimed her own benefits, provided your ex is at least 62. If you were married, your spouse would need to claim her own benefit before you could claim any spousal benefit. Since you were born after 1953, you do not have the option of claiming the ex-spousal benefit while delaying the claiming of your own retirement benefits. Under current rules, if you claim one of those benefits, you must claim both of them. One final point: Even if the divorcee had remarried but then got divorced again, he would still qualify for ex-spousal benefits from the first wife. If his hypothetical second marriage had lasted at least 10 years, then he could have selected which ex to use when filing for an ex-spousal benefit.



[Source: MoneyTalksNews | Russell Settle | May 30, 2019 ++]

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## Turbo Tax Bait and Switch ► Here's a 'Discount' for Something that Should be Free

In patriotism-drenched promotions, press releases and tweets, TurboTax promotes special deals for military service members, promising to help them file their taxes online for free or **at a discount**. Yet some service members who've filed by going to the TurboTax Military landing page told ProPublica they were charged as much as \$150 — even though, under a deal with the government, service members making under \$66,000 are supposed to be able to file on TurboTax **for free**.



Liz Zimmerman is a mother of two teenage daughters and a toddler who lives with her husband, a Navy chief petty officer, in Bettendorf, Iowa, just across the river from the Rock Island military facility. When Zimmerman went to do her taxes this year, she Googled “tax preparation military free” and, she recalled in an interview, TurboTax was the first link that popped up, promising “free military taxes.” She clicked and came to [the site](#) emblazoned with miniature American flags. But when Zimmerman got to the end of the process, TurboTax charged her \$60, even though the family makes under the \$66,000 income threshold to file for free. “I’ve got a kid in braces and I’ve got a kid in preschool; \$60 is half a week’s worth of groceries,” she said. “Who needs date night this month? At least I filed my taxes.”

In the commercial version of TurboTax that includes the “military discount,” customers are charged based on the tax forms they file. The Zimmermans used a [form](#) to claim a retirement savings credit that TurboTax required a paid upgrade to file. If they’d started from the TurboTax Free File landing page instead of the military page, they would have been able to file for free. Like many other tax prep companies, Intuit, the maker of TurboTax, participates in the Free File program with the IRS, under which the industry offers most Americans free tax filing. In return, the IRS agrees not to create its own free filing system that would compete with the companies. But few of those who are eligible use the program, in part because the companies aggressively market paid versions, often misleading customers. We’ve documented how Intuit had [deliberately](#) made its Free File version difficult to find, including by hiding it from search engines.

In a statement, Intuit spokesman Rick Heineman said, “Intuit has long supported active-military and veterans, both in filing their taxes and in their communities, overseas, and in the Intuit workplace.” He added: “Intuit is proud to support active military, including the millions of men and women in uniform who have filed their tax returns completely free using TurboTax.” To find TurboTax’s Free File landing page (<https://turbotax.intuit.com/taxfreedom>), service members typically have to go through the IRS website. TurboTax Military (<https://turbotax.intuit.com/personal-taxes/online/military-edition.jsp>), by contrast, is promoted on the company’s home page and elsewhere. Starting through the Military landing page directs many users to paid products even when they are eligible to get the same service for no cost using the Free File edition.

An Intuit [press release](#) this year announced “TurboTax Offers Free Filing for Military E1- E5” — but refers users to TurboTax Military and does not mention the actual Free File option. It was promoted on the company’s Twitter feed with a [smiling picture](#) of a woman wearing fatigues outside her suburban home. Google searches for “TurboTax

military,” “TurboTax for soldiers” and “TurboTax for troops” all produce top results sending users to the TurboTax Military page. That site offers a “military discount.” Some service members can use it to file for free, depending on their pay grade and tax situation. Others are informed — only after inputting their tax data — that they will have to pay.

In one instance, Petty Officer Laurell, a hospital corpsman in the Navy who didn’t want his full name used, was charged even though he makes under \$66,000. TurboTax charged Laurell \$95 this year and \$100 last year, his receipts show. “I am upset and troubled that TurboTax would intentionally mislead members of the military,” said Laurell, who has been in the service for a decade. Using receipts, tax returns and other documentation, we verified the accounts from four service members who were charged by TurboTax even though they were eligible to use Free File. They include an Army second lieutenant, a Navy hospital corpsman and a Navy yeoman. The New York regulator [investigating TurboTax](#) is also examining the military issue, according to a person familiar with the probe.

Active-duty members of the military get greater access to Free File products than other taxpayers. All Americans who make under \$66,000 can use products offered by one of 12 participating companies in the program. But each company then imposes additional, sometimes confusing [eligibility requirements](#) based on income, age and location. Those additional requirements are not imposed on service members for most of the Free File products. TurboTax’s Free File edition, for example, is available to active-duty military and reservists who make under \$66,000 in [adjusted gross income](#) compared with a threshold of \$34,000 for everyone else. It’s unclear how many service members were charged by TurboTax, even though they could have filed for free. The company declined to respond to questions about this.

Jennifer Davis, government relations deputy director of the [National Military Family Association](#), said the group is concerned by ProPublica’s findings about Americans being charged for tax services that should be free. “As an organization dedicated to improving the well-being of military families, we are concerned that many military families have fallen prey to these fraudulent actions as well,” she said. Davis pointed out that service members have a range of other free tax filing options, including in-person help on [many bases](#) and an online option through the Defense Department called [MilTax](#) at <https://www.militaryonesource.mil/financial-legal/tax-resource-center/miltax-military-tax-services>

We tested TurboTax Military and TurboTax Free File using the tax information of a Virginia-based Navy sailor and his graphic designer wife with a household income of \$53,000. The filing experiences had just one major difference: TurboTax Military tried to upgrade us or convince us to pay for side products six times. We declined those extras each time. Finally, the program told us we had to pay \$159.98 to finish filing. And that “military discount”? All of \$5. In the Free File version, by contrast, we were able to file completely free. Here’s what happened when we landed on TurboTax Military:

- The software took us through filing our taxes in the standard question-answer format used across all TurboTax products. We entered the sailor’s employer and income information.
- Then TurboTax told us we were going to save some money because of our service. i.e. “Congrats! You qualify for our Enlisted military discount.”
- We were then repeatedly offered other paid products.
  - TurboTax recommended we purchase “+PLUS,” which promises “24/7 tax return access” and other services for \$19.99.
  - We were offered “TurboTaxLive” — access to advice from a CPA — for \$194.99.
  - We were also offered “MAX,” which includes audit defense and identity loss insurance for \$59.99 (a good deal, the company suggests, because the products represent a “\$125.00 value”).
- We rejected all of these offers. We finished filing the sailor’s military income and added his wife’s 1099 income of \$15,000 and her modest business expenses. When we were done entering their information, the software broke some bad news: We would need to upgrade to TurboTax Self-Employed for \$114.99 (minus \$5 thanks to the military discount)

- On top of that, we were charged \$44.99 to file Virginia state taxes, bringing our total to \$159.98.

When we started on TurboTax Free File instead of TurboTax Military and entered the same information, the filing experience was virtually identical, with two major differences: We weren't pitched side products such as audit defense and the final price was \$0. While the sailor's family was eligible for Free File, TurboTax Military never directed us to the product, even after we entered a family income of less than \$66,000.

On 10 MAY, the New York Department of Financial Services sent a request for documents to USAA, the insurance company that caters to service members, according to a person familiar with the investigation. USAA promotes TurboTax Military, and DFS, which regulates insurance companies, sought records related to any deals with Intuit and other tax prep firms. Two other insurance companies, Progressive and AAA, also received requests for records from DFS. Spokespeople for the three companies didn't respond to requests for comment.

TurboTax first launched the Military Edition in 2012. "TurboTax has a long history of supporting the military and many of our employees have served our country," the then-head of TurboTax said in the company's press release. It has apparently been a lucrative business. On an earnings call six months later, Intuit's then-CEO Brad Smith boasted -- we saw double-digit growth this season from the military and digital native customer segments. "Given our scale and our data capabilities," he said, "we plan to extend this advantage to even more taxpayers next season." Smith is now executive chairman of Intuit's board.

Last week, a class action was filed against Intuit by a law firm representing a Marine, Laura Nichols, who was charged by TurboTax even though she was eligible to file for free, according to the complaint. The suit cites ProPublica's previous reporting on the issue. The company declined to comment. [Source: ProPublica | Justin Elliott & Kengo Tsutsumi | May 23, 2019 ++]

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## Rental Scam Update 02 ► Don't Be Fooled by Low Rents and Fake Photos

As summer moving season approaches, BBB is seeing an uptick in reports of rental scams. Finding a new place to live is stressful, and scammers know that people in the midst of moving don't always have time to do the necessary research. Don't be one of them!

### How the Scam Works:

- You respond to an online rental listing that touts a beautiful home, low rent, and great amenities. It looks legitimate; con artists often use real photos and descriptions stolen from other websites. The "landlord" replies to your message claiming to be out of town and unable to show the property. One common scenario is that the scammer pretends to have been transferred suddenly for work.
- The scammer will then create a false sense of urgency, telling you that others are interested so you must act immediately. They will ask for a security deposit and/or first month's rent to reserve the property. The scammer may claim that you can see the property through a rental agent – only after you pay the deposit. In some versions, the "landlord" will require prospective tenants to complete an application form, which asks for personal details like Social Security number. No matter the details, once you send the money the result is the same. The "landlord" will stop responding to messages and disappear. Your new home never existed.

### Tips to Avoid This Scam:

- Watch out for deals that are too good. Scammers lure you in by promising low rents, extra amenities, and a great location. If the price seems much better than offered elsewhere, it may be a scam.
- Search online for similar properties. Do a quick search for the listing, scammer's email address, or phone number. If you find the same ad listed in other cities, that's a huge red flag.

- See the property in person. Don't send money to someone you've never met for an apartment you haven't seen. If you can't visit an apartment or house yourself, ask someone you trust to go and confirm that it is what was advertised.

**For More Information**

You can also find some excellent tips at [www.BBB.org/AvoidScams](http://www.BBB.org/AvoidScams). If you've been the victim of a rental scam, use your experience to help others avoid falling prey by reporting it at the [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker).

[Source: BBB Scam Alert | May 17, 2019 ++]

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**Phishing Email Scam ► Fake Voicemail Messages**

This new phishing email is so convincing it almost fooled BBB staff! This message looks just like an alert for a new voicemail message. But as always, it's really a way to trick you into giving up personal information or downloading malware onto your computer.

**How the Scam Works**

- You receive an unsolicited email that says you have a new voicemail from your Office 365 account or another workplace software. The email seems legitimate. It is complete with the official software logo and text claiming that the message comes from a "trusted source."
- In some versions, a portion of the "voicemail" is transcribed in the email. It says something like, "Please contact me ASAP about..." Scammers hope this will make you curious enough to click on the link to the fake message they've attached to the email. However, instead of redirecting you to a voicemail, the link downloads malware onto your computer. In other cases, redirects you to a fake form that will ask you for information such as your password.

**How to Protect Yourself from Phishing Scams**

- Be cautious of unsolicited emails. If you've never opted into receiving email alerts from a company or software product, be wary of them.
- Never click on links in emails from strangers. If you don't know who the email came from, don't click on the links in their message. Even links that seem harmless can download malware onto your computer.
- Log into professional accounts directly instead of via email. If you aren't sure if a message you receive is real, log in directly to your account to check instead of clicking on links in an email.

**For More Information**

To learn more about phishing scams and how to avoid them, visit [www.BBB.org/PhishingScams](http://www.BBB.org/PhishingScams). You can also find some excellent tips at [www.BBB.org/AvoidScams](http://www.BBB.org/AvoidScams). If you've been the victim of a phishing scam, use your experience to help others avoid falling prey by reporting it at the [BBB.org/ScamTracker](http://BBB.org/ScamTracker). [Source: BBB Scam Alert | May 13, 2019 ++]

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**Memorial Day Scams ► Watch Out for Military Scams**

- Each Memorial Day, we honor military members who have lost their lives for our country. Unfortunately, scammers take advantage of service men and women with a variety of cons. Keep a lookout for the below cons targeting members of the military and their families. See the full [full article on BBB.org](#) for more details.

**How the Scam Works:**

- High-priced military loans: Advertisements for loans that guarantee instant approval or no credit check will often come with hidden fees and extremely high interest rates. Remember that legitimate lenders will never guarantee a loan before you apply, and loans that require an upfront fee are likely a scam.
- Veterans' benefits buyout plans: These plans offer cash payment in exchange for a disabled veteran's future benefits or pension payments. The cash amount is only about 30-40% of what the veteran is entitled to. Buyout plans are structured in different ways, so research thoroughly before signing.
- Expensive life insurance policies: Members of the military are often the targets of high-pressured sales pitches that offer unnecessary, expensive life insurance policies. Solicitors may make false statements regarding the benefits that these policies offer.

**Tips to avoid these scams:**

- Do your research: Get as much information as you can about a business or charity before you pay. A good start to your search would be to check out a business' BBB Business Profile (BBB.org).
- Don't wire transfer money to anyone you don't know: Money sent via wire transfer is practically impossible to track. Pay by credit card whenever possible, so you can dispute charges more easily.
- Put an active duty alert on your credit reports when deployed: Doing so will minimize the risk of identity theft because creditors and businesses cannot issue or grant credit until verifying identity.

**For More Information**

You can also find some excellent tips at [www.BBB.org/AvoidScams](http://www.BBB.org/AvoidScams). [BBB Military Line](http://www.BBB.org/MilitaryLine) provides free resources, such as financial literacy information, and complaint and dispute resolution for all branches of the U.S. military. If you've been the victim of a military scam, use your experience to help others avoid falling prey by reporting it at the [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker).

[Source: BBB Scam Alert | May 24, 2019 ++]

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**Dollar Value By State ► New Data Figures**

In the U.S., apparently not every dollar is equal. The value of \$1 varies depending on where you go. According to new data compiled by 24/7 Wall Street from the Bureau of Economic Analysis (BEA), a dollar goes the furthest in America's "poorest states," such as Mississippi and Alabama. Overall, purchasing power is nearly 35 percent greater in The Magnolia State compared to New York, Forbes reported last year, citing 2016 findings from the BEA. In New York, \$100 is worth only about \$86.51, while \$100 in Mississippi is valued at \$115.74, the publication stated.

The dollars' worth often fluctuates — both within U.S. borders and overseas — depending on exchange rates, Treasury notes and foreign exchange reserves, The Balance reports. In the U.S., it's worth keeping an eye on how real estate, groceries and prices of other goods fluctuate in different locations. "The value of the dollar increased 28% between 2014 and 2016, but by 2018 it had fallen 14%," according to the financial site [Opens a New Window.](#), which blames inflation for greatly bringing down the dollar's value. "By 2018, the dollar's value was almost half what it was in 1990."

According to 24/7 Wall Street's research, only four states (Rhode Island, Florida, Oregon and Delaware) are actually worth \$1. The states that were named the most expensive include New Jersey, California and New York, with each averaging about \$0.87 to \$0.88 on the dollar. Hawaii was by far the priciest state — with a \$1 being worth only a measly \$0.84. The warm-weather state was also dubbed the most expensive state [Opens a New Window.](#) to live in last year. The cost of living for a household of one to two in Hawaii is \$111,892, while the average income is \$71,977, per 2018 analysis by [GOBankingRates](#). To see which state gives you the most bang for your buck (literally), here's a look at what \$1 is worth in all 50 states from 24/7 Wall Street.

Mississippi: \$1.16	Alabama: \$1.15	Arkansas: \$1.15	West Virginia: \$1.14
Kentucky: \$1.14	South Dakota: \$1.13	Oklahoma: \$1.12	Ohio: \$1.12
Missouri: \$1.12	Iowa: \$1.11	Tennessee: \$1.11	Indiana: \$1.11
South Carolina: \$1.11	Louisiana: \$1.11	Kansas: \$1.10	Nebraska: \$1.10
North Carolina: \$1.10	North Dakota: \$1.09	Georgia: \$1.09	Wisconsin: \$1.08
Idaho: \$1.08	Michigan: \$1.07	New Mexico: \$1.07	Montana: \$1.06
Arizona: \$1.04	Minnesota: \$1.03	Wyoming: \$1.03	Texas: \$1.03
Utah: \$1.03	Nevada: \$1.03	Maine: \$1.02	Pennsylvania: \$1.02
Illinois: \$1.01	Rhode Island: \$1.00	Florida: \$1.00	Oregon: \$1.00
Delaware: \$1.00	Vermont: \$0.98	Virginia: \$0.98	Colorado: \$0.97
Alaska: \$0.95	Washington: \$0.95	New Hampshire: \$0.94	Massachusetts: \$0.93
Connecticut: \$0.92	Maryland: \$0.91	New Jersey: \$0.88	California: \$0.87
New York: \$0.87	Hawaii: \$0.84		

[Source: FOXBusiness | Jennifer Earl | May 27, 2019 ++]

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## Movie Theater Chain Offers Update 01 ► Cinemark (\$1) & AMC (\$4)

You can soon treat the kids or grandkids — or perhaps just the kid in you — to a flick on the big screen for \$1 or less. Cinemark’s annual [Summer Movie Clubhouse](#) program started up again on 27 MAY. It runs for 10 weeks — through 8 SEP — and features a series of 10 kid-friendly movies that you can see for next to nothing. The cost is \$1 per movie per person if you buy tickets at the theater box office on the day of a showing. The cost works out to 50 cents per movie if you buy a 10-week punch card, which costs \$5. Punch cards are available at the box offices of participating theaters — while supplies last, Cinemark says. Summer Movie Clubhouse titles and dates may vary from theater to theater. All participating theaters are listed on the “[Print Your Schedule](#)” webpage, from which you can click on a location to view its titles and dates.

Cinemark has locations in most states, but if you don’t live near one — or just want more cheap entertainment options this summer — check out AMC Theatres’ Summer Movie Camp. The cost is \$4 per movie, but that price includes a KidsPack from the concession stand. For a list of locations participating in AMC’s Summer Movie Camp this year, see the chain’s [Summer Movie Camp](#) webpage. Click on a particular theater to see its titles and show times. For other ways to save money at any theater, don’t miss “[13 Easy Ways to Save Big Bucks at the Movies](#).”

[Source: MoneyTalksNews | Karla Bowsher | May 25, 2019 ++]

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## Tax Burden for New Jersey Retired Vets ► As of MAY 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 retire in New Jersey.

### **Sales Taxes**

**State Sales Tax:** 6.25% (food, prescription drugs and non-prescription drugs, clothing, footwear exempt). Local sales taxes are imposed on sales of certain items sold in Atlantic City and Cape May County.

**Gasoline Tax:** 55.50 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 57.80 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$2.70/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** Low – 1.4%; High – 10.75%.

**Income Brackets:** Six. Lowest – \$20,000; Highest – \$5,000,000

**Personal Exemptions:** Single – \$1,000; Married – \$2,000; Dependents – \$1,500

**Additional Exemptions:** Taxpayer or spouse 65 or older – \$1,000

**Standard Deduction:** None

**Medical/Dental Deduction:** Limited to excess of 2% of gross income

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Pensions, annuities, and certain IRA withdrawals are taxable and must be reported on your New Jersey resident income tax return. However, the taxable amount you show on your state return may differ from the amount that is taxable for Federal income tax purposes. This is because you may have to calculate the taxable amount for your New Jersey return differently than you do for your Federal return. Social Security and Railroad Retirement benefits, and benefits received as a result of permanent and total disability before age 65, are not taxable and should not be reported as pension income. However, if you retired before age 65 on a total and permanent disability pension, and you continue to receive pension payments after age 65, your disability pension is treated as ordinary pension income beginning the year you reach age 65.

For residents receiving a United States military pension or survivor's benefit payments, the military pension or survivor's benefit is not taxable for New Jersey gross income tax purposes, regardless of your age or disability status. Military pensions are those resulting from service in the Army, Navy, Air Force, Marine Corps, or Coast Guard. This exemption does not apply to civil service pensions or annuities, even if the pension or annuity is based on credit for military service. Most military pensions and survivor's benefit payments are received from the US Defense Finance and Accounting Service while a civil service annuity is received through the US Office of Personnel Management.

The state provides several income exclusions to enable residents to reduce their taxable income. These exclusions can be used every year you qualify. Persons 62 or older may use the Pension Exclusion to exclude all or part of their taxable pensions, annuities, and IRA withdrawals provided their gross income for the entire year before subtracting any pension does not exceed \$100,000. The maximum amount excluded depends on your filing status. If married and filing a joint return, you may exclude up to \$20,000. If you file as single, head of household, or qualifying widow or widower, you may exclude up to \$15,000. If you are married, filing a separate return, you may exclude up to \$10,000. If you file a joint return, and both you and your spouse qualify for the Pension Exclusion, you may apply the exclusion to the total taxable pension amount on your return. However, if only one spouse is age 62 or older or disabled, then only the income of the spouse who is age 62 or older or disabled may be excluded.

For more information on taxes due, exclusions, deductions, and exemptions, check out the tax form <https://www.state.nj.us/treasury/taxation/emailfaqs.shtml#home>. Also check out all of the income tax deductions at <http://www.state.nj.us/treasury/taxation/njit13.shtml>. For Military Personnel Income Tax Information refer to <http://www.state.nj.us/treasury/taxation/military/taxinformation.shtml>.

**Retired Military Pay:** Military pensions are exempt from taxes.

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

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

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

### **Property Taxes**

Property taxation is local. Refer to <http://www.state.nj.us/treasury/taxation/lpt/localtax.shtml> for a property tax list search. To review property tax brochures refer to <http://www.state.nj.us/treasury/taxation/lpt/ptbrochures.shtml>.

### **Property Tax Relief Programs** (<http://www.state.nj.us/treasury/taxation/relief.shtml>)

New Jersey residents who owned and occupied a home in New Jersey that was their principal residence on October 1, 2011, may be eligible for a homestead benefit provided the 2011 property taxes were paid and they meet certain income limits. The homestead benefit application for homeowners is not included in the NJ-1040 booklet. Information about the 2011 homestead benefit will be posted on the state site as it becomes available.

### **Tax Treatment of NJ Property Tax Benefit Payments** ([www.state.nj.us/treasury/taxation/treatment03.shtml](http://www.state.nj.us/treasury/taxation/treatment03.shtml))

To calculate the correct amount of property taxes paid on their New Jersey principal residence homeowners must know whether they received a homestead benefit during 2011, the amount of the benefit, and whether the benefit was paid as a credit on their 2011 property tax bill or in the form of a check. For tenants, 18% of the rent paid during the year is considered property taxes paid. Qualified residents should review the instructions in the NJ 1040 booklet for determining the amount of property taxes due and paid for 2011.

**Homestead Rebate Program.** This program establishes a system of homestead credits for homeowners and residential tenants. This program previously included residential tenants. The credit program provides taxpayers with benefits calculated as a percentage of the property tax (up to a maximum of \$10,000 tax) that they paid during the previous year. The percentages used to calculate this benefit are based on income levels, with higher percentage benefits allowed for the lower income levels, and with no benefit allowed for those whose income exceeds \$250,000. The act also imposes a 4% property tax levy cap on school districts and county and local governments, subject to limited exceptions and adjustments. The tax levy cap provisions will apply to budget years beginning on or after July 1, 2007, but not to years beginning after June 30, 2012. The homestead credit provisions will begin to apply to claims for rebates and credits for property tax paid for the year 2006. For more information, [click here](#).

### **Property Tax Reimbursement Program**

Reimburses eligible senior citizens and disabled persons for property tax increases. The amount of the reimbursement is the difference between the amount of property taxes that were due and paid in the “base year” (the first year that you met all the eligibility requirements) and the amount due and paid in the current year for which you are claiming the reimbursement, provided the amount paid in the current year was greater. You must meet all the eligibility requirements for the base year and for each succeeding year, up to and including the current year to qualify for the reimbursement.

### **Property Tax Deduction/Credit**

A credit is available to eligible homeowners and tenants who pay property taxes, either directly or through rent, on their principal residence in New Jersey. They are eligible for either a deduction or a refundable credit on their New Jersey resident income tax return. Homeowners and tenants may be eligible for a deduction or credit even if they are not eligible for a homestead rebate. Qualified residents may deduct 100% of their property taxes due and paid or \$10,000, whichever is less. For tenants, 18% of rent paid during the year is considered property taxes paid. The minimum benefit is a refundable credit of \$50. Those eligible must be 65 years of age or older or blind or disabled and are not required to file a return because their income is below the minimum filing threshold. For more information, go to <http://www.state.nj.us/treasury/taxation/njit35.shtml>. For senior citizens and disabled persons there is a \$250 tax deduction from real property taxes provided for a dwelling of a qualified senior citizen. You must be age 65 or older, or a permanently and totally disabled individual, or the unmarried surviving spouse, age 55 or more, of such person. This benefit is administered by the local municipality.



### **Inheritance and Estate Taxes**

New Jersey imposes a transfer inheritance tax, at graduated rates ranging from 11% to 16%, on the transfer of real and personal property having a total value of \$500 or more which passes from a decedent to a beneficiary. If a decedent's death occurs on or after July 1, 1988, property passing to a decedent's surviving spouse, surviving parents, grandparents, children, stepchildren or grandchildren is entirely exempt from the tax.

In addition to the inheritance tax, New Jersey imposes a separate estate tax. An estate may be subject to the New Jersey Estate Tax even though there is no New Jersey Inheritance Tax payable. For decedents with a date of death prior to January 1, 2002 the New Jersey Estate Tax was designed to absorb the maximum credit for state inheritance, estate, succession or legacy taxes allowable in the Federal estate tax proceeding. It did not increase the estate's total estate tax obligation. For decedents with a date of death on or after January 1, 2002 the New Jersey Estate Tax was decoupled from the Federal estate tax proceeding.

The New Jersey Estate tax is based upon the Federal Estate tax credit for state death taxes which was allowable under the provisions of the Internal Revenue Code in effect on December 31, 2001. The Federal Estate Tax does not have a provision providing a deduction for property passing to a domestic partner.

Information pertaining to the estate and inheritance tax may be obtained by calling 609-292-5033 or 609-292-5035.

### **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>.
- Income Tax: <https://taxfoundation.org/state-individual-income-tax-rates-brackets-2018>

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Visit the New Jersey Department of Taxation site <http://www.state.nj.us/treasury/taxation/index.shtml> for more information. [Source: <https://www.retirementliving.com/taxes-kansas-new-mexico#NEWJERSEY> | May 2019 ++]

**\* General Interest \***



### **Notes of Interest** ► 16 thru 31 MAY 2019

- **Military Pay Raise.** House appropriators backed plans for a 3.1 percent military pay raise next year but cut the White House's end strength request by 2,000 troops in their first draft of the fiscal 2020 Defense Department budget, released 14 MAY.
- **Blue Water Navy.** The Blue Water Navy Vietnam Veterans Act of 2019 (H.R.299) has passed the House passed (410-0) for the 2<sup>nd</sup> time this year and has been forwarded to the Senate. The bill aims to grant VA benefits to veterans who served aboard aircraft carriers, destroyers and other ships but had been deemed ineligible for the same disability benefits as others who served on the ground and inland.
- **Taliban.** The Trump administration asked Congress earlier this year for funds to reimburse Afghanistan's Taliban for expenses the insurgent group incurs attending peace talks, according to a spokesman for the

chairman of the House Appropriations Subcommittee on Defense. The money would cover the Taliban's costs for expenses such as transportation, lodging, food and supplies. It is estimated that the Taliban may net at least \$800 million a year from opium trafficking and related activities.

- **COLA.** The April 2019 CPI is 249.332, 1.2 percent above the FY 2019 COLA baseline. The Consumer Price Index for May is scheduled to be released June 12. The CPI baseline for FY 2019 is 246.352.
- **Buglers.** To find a Taps Bugler for funerals or other ceremonies contact Jari Villanueva at (443) 801-5274 or send an email [jari.villanueva@gmail.com](mailto:jari.villanueva@gmail.com). For more information refer to the TAPS Bugler website <https://tapsbugler.com/find-a-bugler>.
- **Iran Uranium.** Iran announced it has quadrupled its uranium-enrichment production capacity amid tensions with the U.S. over Tehran's atomic program. Iranian officials made a point to stress that the uranium would be enriched only to the 3.67% limit set under the 2015 nuclear deal with world powers, making it usable for a power plant but far below what's needed for an atomic weapon.
- **USMC.** As of 16 MAY Marines are now able to ship their alcoholic beverages with their household goods, reversing a longtime policy. As with other military members, the ability to ship alcohol may vary depending on international customs or state-specific import laws.
- **Pentagon.** The Pentagon hopes that a newly announced \$75 million, 24-month contract will clear up its chronically backlogged security clearance system. The plan: develop prototype software that uses artificial intelligence to analyze routine data instead of humans running laborious background checks, freeing investigators to concentrate on the genuinely critical cases.
- **PTSD.** The Department of Veterans Affairs (VA) has dumped a policy requiring combat veterans to verify in writing that they have witnessed or experienced a traumatic event before filing a claim for post traumatic stress disorder (PTSD).
- **Trump.** A majority of Americans approve of how President Trump has handled the economy, feel confident about their personal finances, and believe Trump's policies have had an impact on the country's economic performance, according to the latest poll by CBS News. An even 50% of polled citizens said they approved of how Trump was handling economy, with a high split between Republicans who approve, at 88%, and Democrats who do not approve, at 77%. Independents run a much tighter margin, with 52% approving of Trump versus 41% disapproving. When asked the general condition of the economy, 71% polled said the economy was at least "fairly good" and 23% said it was "very good."
- **Iran.** The Senate Foreign Relations Committee on 23 MAY rejected a Democratic proposal to require congressional approval before the U.S. can take military action against Iran.
- **Walk In the Memory.** A moving Memorial Day Tribute video at <https://youtu.be/6E3qbymOk0g> reminds us all to walk in the memory of those who have made the ultimate sacrifice for our freedoms.
- **Retirement Savings.** Federal Reserve survey reveals one-quarter of working individuals say they have no retirement savings at all and 44% worry that their saving isn't on track. Among younger workers, aged 18 to 29, 42% have nothing set aside and only 26% believe they are adequately prepared for retirement.
- **Lawsuit.** A federal judge has rejected a defense request to claims against the USAF stemming from a 2017 massacre at a Sutherland Springs Texas church that left more than two dozen people dead. Relatives of those killed or injured at the First Baptist Church sued the federal government, arguing the Air Force was negligent by failing to report gunman Devin Kelley's criminal information to a national database. That database is used to conduct background checks of gun buyers. The Justice Department argued federal employees should be shielded from the lawsuits. However, U.S. District Judge Xavier Rodriguez ruled 23 MAY that doesn't mean the government should be shielded. A government report last year said the Air Force failed six times to report information that could have prevented Kelley, a former airman, from buying a gun.
- **Shade Balls.** Check out <https://biggeekdad.com/2019/05/black-shade-balls> to see why there are 96,000,000 Black Balls floating in the Los Angeles reservoir. It's not to prevent evaporation.

- **Pollution.** New York State has unveiled a \$585 million plan to combat the plume of groundwater pollution that has been spreading from the former Northrop and Grumman and Navy facilities in Bethpage, Long Island.
- **Gallup Poll.** Congressional job approval remained at 20% for the second consecutive month, six points lower than the two-year high reached in March. Forty percent of U.S. adults believe Donald Trump has the personality and leadership qualities a president should have, up from 33% in 2017 but still well below readings for Barack Obama and George W. Bush. A majority of Americans (63%) remain dissatisfied with the direction of the U.S., but the percentage satisfied edged up to 36% in May.
- **Wright-Patterson AFB.** A severe storm that passed through Ohio on 27 MAY damaged about 150 homes in a privatized housing area serving the base. There was little damage to the base itself, officials said, adding that they were setting up a claims center for service members affected.
- **Firefighters.** Mississippi average pay is \$30,370 per year vs. California at \$81,580. Average nationwide for 2018 was \$53,240 as of 2018,. Check out <https://www.bls.gov/oes/current/oes332011.htm#nat> to see what your state pays.

[Source: Various | May 31, 2019 ++]

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## Headstone Coins ► Tradition Denoting Visits by Others Who Respected the Deceased

Humans have been leaving mementos on and within the final resting places of loved ones almost from the beginning of the species. Excavations of even the earliest graves uncover goods meant to serve the deceased in the next world, such as pottery, weapons and beads. The earliest known coins date to the late seventh century B.C., and as societies began embracing such monetary systems, the practice leaving of coins in the graves of citizens began as yet another way of equipping the dear departed for the afterlife.

Mythologies within certain cultures added specific purpose for coins being left with the dead. In Greek mythology, Charon, the ferryman of Hades, required payment for his services. A coin was therefore placed in the mouth of the dear departed to ensure he would ferry the deceased across the rivers Styx and Acheron and into the world of the dead rather than leave him to wander the shore for a hundred years. In England and the U.S., pennies were routinely placed on the closed eyes of the dead, yet the purpose for that practice was not clear — some say it was to keep the eyes of the corpse from flying open (even though the eyes, once shut by the person laying out the body, do not reopen).



In these more recent days, coins and other small items are sometimes discovered on grave markers, be they plaques resting atop the sod or tombstones erected at the head of the burial plot. These small tokens are left by visitors for no greater purpose than to indicate that someone has visited that particular grave. It has long been a tradition among Jews, for example, to leave a small stone or pebble atop a headstone just to show that someone who cared had stopped by. Coins (especially pennies) are favored by others who wish to demonstrate that the deceased has not been forgotten and that instead his loved ones still visit him.

Sometimes these small remembrances convey meaning specific to the person buried in that plot. For more than twenty years, every month someone has been leaving one Campbell's tomato soup can and a pocketful of change on the plain black granite tombstone that marks the grave of Andy Warhol. The soup can is easy to explain, given

Warhol's iconic use of that commodity in his art, but the handful of change remains a bit of a mystery. In similar vein, visitors often leave pebbles, coins and maple leaf pins at the grave of Canadian Prime Minister Lester B. Pearson, the man who replaced Canada's Red Ensign with the Maple Leaf flag.

Regarding the 'tradition' of soldiers leaving on the headstones of fallen comrades varying denominations of coins to denote their relationship with the deceased, the earliest reference to this practice we've found so far dates only to June 2009, when it appeared as a web site post. A version now commonly circulated in e-mail appears to have been drawn from it, albeit some changes have slipped in, such as "A buddy who served in the same outfit, or was with the deceased when he died, might leave a quarter" becoming "By leaving a quarter at the grave, you are telling the family that you were with the soldier when he was killed".

According to Coin Update, regarding the tradition of leaving coins on the headstones of fallen service members in the United States traces back to the time of the Vietnam War. The reason that coins were placed on headstones instead of paying respect directly to the surviving family members at the time was to avoid the awkwardness of discussing the politically charged nature of the conflict in Vietnam. Each denomination means:

- **Cent:** The most simple means of expressing respect to the fallen, a "penny" lets the service member's family know that someone visited their grave in the spirit of honoring their sacrifice.
- **Nickel:** A nickel placed on the headstone of a fallen service member indicates that you trained at boot camp or endured basic training with the individual.
- **Dime:** Leaving a dime on the service member's headstone means that you served with the fallen individual to some degree.
- **Quarter:** One of the most significant coins to be left on a service member's headstone, a quarter means that you were present when the person was killed in action.
- **Challenge coin:** If a challenge coin is found on the headstone of a fallen service member, it is seen as the highest form of respect paid by a comrade-in-arms.

Despite the claim of this tradition's dating back to the days of the Roman Empire, there's no reason to suppose that it does. A coin might be placed in the mouth of a fallen Roman soldier (to get him across the River Styx), but the deceased's comrades would more likely have been expending any further coinage on a funeral banquet in his honor rather than interring it with his remains. Given the lack of documentation attesting to the origins and consistency of this 'tradition,' it is perhaps best regarded not as an actual common practice but instead as someone's idealized legend of what should be. Yet military folk do sometimes leave very special remembrances at the graves of deceased servicemen: challenge coins. These tokens identify their bearers as members of particular units and are prized and cherished by those to whom they have been given; thus any challenge coins found at gravesites were almost certainly left there by comrades-in-arms of the deceased.

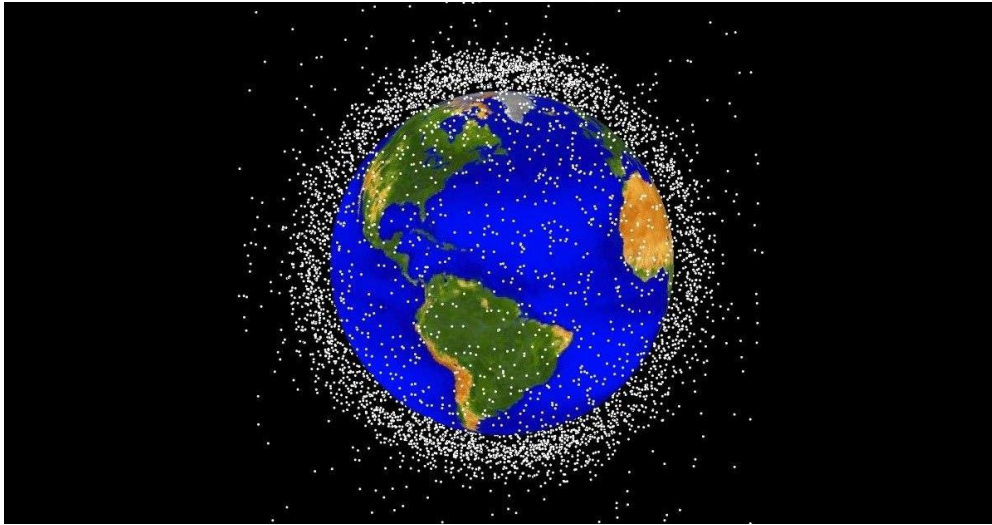
It needs be mentioned that not only coins, medallions, and stones have been found on military headstones. In July 2013, a wife of a deceased serviceman discovered another woman's name on her husband's marker in place of her own. Edna Fielden, widow of Air Force Master Sergeant Billy Fielden (buried at Fort Logan Cemetery in Denver 25 years earlier) was shocked to discover the headstone bore the inscription "Dolores" over the legend "His Wife" when she brought her grandchildren to visit the grave. [Source: Snopes | August 20, 2013 & May 24, 2019 ++]

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## Space Traffic ► Crash Potential is Growing. Who Can Help?

The U.S. Air Force is tasked with the federal government's responsibility for space management, but officials suggest that another organization would be better suited to address increasing challenges. According to NASA Administrator Jim Bridenstine, modeling done by the Inter-Agency Space Debris Coordination Committee, a group of space agencies

from around the world, found that incidents like a 2009 collision between a deactivated Russian military satellite and a commercial satellite will happen once every five to nine years if the launch rate remains constant.



The problem is that the launch rate isn't staying constant. Commercial companies are launching an increasing number of satellites into low-Earth orbit, exacerbating congestion and making collisions with military satellites more likely. At a 14 MAY hearing held by the House Commerce committee's subcommittee on aviation and space, Bridenstine and Air Force leaders shared their views on how to address the issue of debris and traffic in space. "No one else in the world can track these objects, could do the calculations required to determine whether they were a threat to each other simply by their orbital motion," said Lt. Gen. David D. Thompson, vice commander of the Air Force's Space Command, although he added that industry could be developing similar capabilities.

The Joint Space Operations Center at Vandenberg Air Force Base in California maintains the catalog of space items using its Space Surveillance Network, a system of ground-based radars along with ground-based and orbital telescopes. When the Air Force took over management of space traffic, it was a necessity at the time, Thompson said, but it may no longer be the best organization suited for the work. "The Air Force took on the responsibility because it was the only organization in the world that could," he said. "The Air Force is an armed service, it is not a regulatory agency, so I would say that we will do this job as long as the nation and the world requires but it is probably best suited for civil and other organizations."

One school of thought is that the Commerce Department will provide space situational awareness information for public use so that military officials can focus on national security matters. Bridenstine advocated for that in his testimony. He argued that it's possible that the Commerce Department could privatize space traffic management as space situational awareness and space traffic management technology becomes more advanced and common. If commercial organizations could provide the services necessary to track and detect objects in space in a way that allows satellites to avoid collisions, the department could be relegated to the relatively simple role of ensuring that commercial companies are subscribed to such a service instead of providing that service directly.

"Under all circumstances, it should not be the Department of Defense that does space situational awareness and space traffic management," said Bridenstine. "That is a construct of the past and it certainly is not going to work in the future."

[Source: C4ISRNET | Nathan Strout | May 16, 2019 ++]

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## National Archives ► Missing Items

The dog tags of soldiers killed in two World War II plane crashes had been missing from the National Archives for several years but were seized recently from the Virginia home of a National Guard sergeant who previously volunteered to identify the remains of other missing troops. **Robert Rumsby**, 29, a Fredericksburg resident, admitted he took the dog tags. Rumsby said his mission was to give the dog tags to the dead soldiers' families, whom he met while researching the plane crash that killed his great uncle during World War II. He also stole the dog tag of one of his wife's relatives, who died in a separate crash during World War II. "I think the intent was there. I think the approach was wrong. Even at the time, I knew the approach was wrong," he said. "I had taken four identification tags from those record groups specifically for families I knew would treasure them."

Rumsby said he is scheduled to appear in a federal court 29 MAY on misdemeanor charges for taking the dog tags while conducting research at the National Archives and Records Administration in College Park, Md. He also said he and his wife, Brittany Rumsby, have been banned temporarily from the archives. She has not been charged with a crime but is listed in the affidavit for being with him on the day that he stole the dog tag of her relative. But Robert Rumsby said she did not know of the theft and plans to appeal her ban from the archives. A spokeswoman with the U.S. Attorney's Office in the District of Maryland said she could not discuss the case against Rumsby because the charges against him are sealed.

Despite his legal entanglement, Rumsby said he still believes it is a family's right to take ownership of a service member's dog tags once remains have been identified and is now looking for legal means to return the stolen tags to the families. Part of his argument stems from the Defense POW/MIA Accounting Agency's policy to return any items found with remains as they are located and identified. It's the policy of the DPAA -- the arm of the Defense Department tasked with finding remains of service members, identifying who they are and locating living relatives -- that when remains are identified, any items found with the remains proven to be the servicemember's are given to the next of kin, said Sgt. 1st Class Kristen Duus, the agency's spokeswoman. These items can include old photos, identification tags, watches, eyeglasses and wallets.

Last year, the agency retrieved 55 boxes of remains from North Korea. In those boxes, one dog tag was recovered and was presented in August to the son of that soldier. "Once they are the property of the family, they can decide to keep or donate them to archives, museums, et cetera," Duus said. But sometimes, items at the National Archives go missing. Officials at the Inspector General's Office at the National Archives said no statistics were readily available about how often items are stolen, but it is an "unfortunate reality." A section of National Archives website lists dozens of items missing now. They include eight items related to President George Washington, target maps for the 1945 atomic bomb drops in Japan over the cities of Hiroshima and Nagasaki, and three letters pertaining to President Ulysses S. Grant's time as a general officer in the Army. National Archives IG officials estimate about five search warrants are requested per year to retrieve missing items.

The dog tags that Rumsby stole belonged to Airmen Albert J. Whitus, James F. McKee and John E. McKenzie, according to the archives IG's office, which filed an affidavit for a search warrant of Rumsby's home with the U.S. District Court for the Eastern District of Virginia. Rumsby also took the tags of 1st Lt. Theodore R. Ream, his wife's great uncle, who died in a separate plane crash during World War II. The tags of Whitus and McKenzie were located in Rumsby's home when the search warrant was executed April 4. They were on display on Rumsby's mantle with items from the plane crash and a photo of the crew, he said. "I held on to them for many years and never really got around to finding the relatives to see if they were still interested," Rumsby said. He checked out the box at the archives containing the dog tags in 2015, according to the affidavit.

Ream's tag was found on display in a shadow box in the home of Rumsby's grandmother-in-law and was returned to the archives, he said. The National Archives' website lists Ream's tag as one of nine still missing after being stolen from their stacks by French historian Antonin DeHays. In April 2018, DeHays was sentenced to 364 days in jail for stealing at least 291 dog tags, among other items, from the archives and selling them for a profit of more than \$40,000.

Rumsby said he gave McKee's dog tag to two of the airman's nephews, though the men were contacted by investigators and the tag also was returned to the archives following the Rumsby search warrant. "I kept them away from the details," Rumsby said about whether the other families knew how he came into possession of the dog tags. "They didn't ask, so I didn't tell them. I didn't want to put them in that kind of position. Even my wife didn't know."

Robert Workman, one of McKee's nephews, spent 23 years in the Marines and the Marine Corps Reserve. He said he had his uncle's tag on display in a special room of his South Carolina home dedicated to their family's history of military service. Workman said having one of his uncle's original possessions was important to him. It was displayed with other family memorabilia, including a photo of McKee's widow as she accepted his medals for service while holding the daughter McKee never got the chance to meet. He died before she was born. "I don't know what the law is for that and Rob's the only one I've talked to about it. He seems to think we should have it," said Workman, 69. "I hate for it to be stuck in some drawer somewhere for eternity. I'm hoping there's some way we can display them again for family history and for the family to keep."

Rumsby said he never intended to take all the tags related to his great uncle's crash from the archives because not everyone has the same level of appreciation for the items. He said he also sees there is value to preservation in a public forum such as the National Archives. "I do value preservation more than having somebody having five seconds of sentimental value and going back to daily life," he said. "But these also were photographed and could be displayed and catalogued online without even having to go to the archives. That would be a great use of taxpayer dollars."

All of the dog tags that Rumsby took were collected from Germany at the end of the war as part of the records of Luftgaukommando, the regional German Air Force command that prepared reports on Allied aircraft and aircrews shot down or that crashed, the court affidavit stated. These files often contain dog tags, military identification cards, immunization records and other items removed by the Germans from Allied personnel killed or captured during the war, and are stored at the National Archives.

Whitus, McKee and McKenzie, as well as Rumsby's great uncle, Sgt. Donald W. Sang, were killed July 21, 1944, when the B-24 aircraft called Diana-Mite collided over Germany with another B-24 called Our Baby, according to the affidavit. Nine crew members, including Whitus, McKee and McKenzie, on the Diana-Mite were killed. Another man was taken prisoner. Sang was one of the six crew members to die aboard Our Baby. Three others were taken prisoner. Sang's dog tags were never in the files at the National Archives, the affidavit stated. Rumsby reviewed the box containing the relics of that crash on June 3, 2015. He was the only person to view that box between inventory checks, which is, in part, how investigators narrowed their search to him. They tracked Ream's missing tag to Rumsby after he posted a photo of the tag in a shadow box on display at his wife's grandmother's house to the website [www.findagrave.com](http://www.findagrave.com).

During Rumsby's research of his great uncle, which he began while still in high school, he learned Sang helped other crew members escape the collision instead of jumping from the aircraft to save his own life. In 2009, he presented this information to the Air Force and Sang posthumously was awarded the Distinguished Flying Cross. Rumsby accepted the award, though he said he still believes it should be upgraded to a Silver Star. His personal research led him into volunteering his research skills for others. Rumsby had been interviewed previously by Stars and Stripes and the New York Times for his efforts to help identify the remains of service members from World War II.

In 2017, Stripes reported on Rumsby's work with the M.I.A. Recovery Network to compare mapped coordinates with events, such as specific battles. By clustering data together in various ways, researchers can narrow down the possible matches for remains, then seek out family members still alive and willing to provide DNA samples. Much of that work was conducted while Rumsby served as an officer in the Army. He resigned his commission to enlist in hopes of one day serving as a guard at the Tomb of the Unknown Soldier in Arlington National Cemetery in Virginia.

Rumsby said he's spent more than 2,000 hours researching and has been directly involved with dozens of identifications, but that all the work has taken a toll on him and he no longer actively looks for cases to research. "It's burned me," he said. "I've seen while identifications were still in the process and remains are in the lab and families

die off. Siblings die in the process of waiting for identification. It's taken a massive toll on me emotionally and mentally." Rumsby said having to return the dog tags has inspired him to pursue getting the items legally returned to the families. [Source: Stars and Stripes | Rose L Thayer | 19 May 2019 ++]

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## **Border Wall Update 12 ► \$22 Million GoFundMe Donation Use Concerns**

The wounded Iraq veteran who raised \$22 million to pay for a wall along the U.S.-Mexico border insists that his donors' money is being used for its intended purpose, but declined to offer evidence to Task & Purpose since a "major network" is apparently about to do a big exclusive that would put to rest any concerns over the group's finances. Brian Kolfage, who lost both legs and his right arm while serving with Air Force security forces in Iraq in 2004, said he couldn't provide Task & Purpose with receipts showing how the money he raised was being spent, he claimed, since he had already provided financial records to another media outlet for an exclusive story.

He declined to name which network he was working with. Dustin Stockton, vice president of strategy and marketing for Kolfage's nonprofit We Build The Wall Inc., later told Task & Purpose he could not say when the network story would run. "We have a very strict deal," said Kolfage, "Instead of jumping the gun like everyone else, I urge you to remain patient otherwise it will be you who looks absolutely ridiculous with fake news. The network we gave exclusive to has way too big of a reach so we are not going to budge on anything." "Sorry man, it's all a big exclusive on a major network," Kolfage said in a follow-up via Twitter. "Not releasing anything. We have posted enough on social media."

In December 2018, Kolfage began a GoFundMe campaign to raise \$1 billion to be donated to the federal government to build the border wall, but after he announced in February that donations would actually go to a non-profit organization that would build the wall itself, GoFundMe offered refunds to his contributors. Kolfage, who previously ran a number of websites that touted fake news and conspiracy content, quickly urged his donors to redirect their contributions to his new organization **We Build The Wall Inc.**, and most of those who had given money complied. Of the money raised, \$14 million was sent to the new organization and \$6 million was refunded, said GoFundMe spokesman Bobby Whithorne.

Although the GoFundMe campaign was discontinued, Kolfage was able to raise an additional \$6 million "offline" through cash donations and checks, none of which can be refunded, Whithorne said. We Build The Wall Inc. applied with the Internal Revenue Service for status as a 501(c)(4) non-profit group on 8 JAN, according to a receipt from the IRS the group provided to Task & Purpose. The Daily Beast recently reported that some donors want to know what Kolfage is doing with their money, especially since construction on the border wall was supposed to begin in April. "We break ground on our first section this month," Kolfage told One News Now in early April. Twitter users have also suggested that Kolfage could have used the donations to buy a boat, of which he has posted pictures on Instagram.

The fact-checking website Snopes said it had "found no evidence" Kolfage had used wall money for the yacht or other personal items. Stockton told Task & Purpose that the Air Force veteran purchased his boat before the GoFundMe campaign was launched and the bylaws for We Build The Wall Inc. say, "Mr. Kolfage will take no salary for the performance of his duties as President of the Corporation." The group also never established a firm deadline for when construction on the wall would begin, according to Stockton. "There were several points along the way where we said that May and June were our target," Stockton said. "We got a little overconfident on one deal we were working, thinking we would be able to break ground in April. Like with any multi-million construction project, sometimes you hit obstacles that delay you for a little bit."

The wall project "hit some snags regarding liability and surveying" that slowed things down by a couple of weeks, said Stockton, who declined to say whether Kolfage's group has obtained the property easements needed to build the wall. Kolfage has shared video on his Facebook page that purportedly shows steel bollards being cut for the wall and



images of failed Kansas gubernatorial candidate Kris Kobach allegedly using construction equipment to inspect steel that will be used for the border wall. The group is looking for smuggling routes along the southwestern border where the wall should be built, according to We Build The Wall's website. "We are presently working with US Customs and Border Patrol experts and other US Border Security Service professionals who are highly experienced in these matters," the website says.

When asked who these experts are, Stockton gave only one name: Brandon Darby, a conservative activist who used to run Breitbart Texas. Kolfage's organization understands that it needs to demonstrate to donors soon that it is using their money to begin build the border wall, Stockton said. "Nothing we say is going to make a bit of difference until we show the actual construction," Stockton said. "We know that with the donors; we know that with the media; ultimately, we've all put our reputations on the line to deliver actual completed segments of wall on the border, and that's what we have to do before we put any of these doubts to rest." [Source: Task & Purpose | Jeff Schogol | May 17, 2019 ++]

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## **Trump McCain Feud ► Navy Directed to Keep Ship Out of Sight During Memorial Day Visit**

The Navy was **reportedly** directed by the White House to keep the destroyer John S. McCain hidden during a Memorial Day visit by President Donald Trump to U.S. Fleet Activities Yokosuka. A 15 MAY email obtained by the Wall Street Journal revealed instructions from White House staff in preparation for the president's planned speech to about 800 sailors and Marines aboard the Japan-based amphibious assault ship Wasp, which is based in the same port as the McCain.

The email, which was **reportedly** shared between a U.S. Indo-Pacific Command official, Air Force officials and the U.S. Navy's Seventh Fleet, featured two instructions pertaining to the logistics of the president's speaking engagement. It was the third and final instruction that came as a surprise. "USS John McCain needs to be out of sight," the email stated, according to the WSJ. "Please confirm #3 will be satisfied." Because the ship remains out of service following a fatal August 2017 collision with the 600-foot-long oil tanker Alnic MC, a disaster that killed 10 sailors, moving it to an entirely different location would have presented a nearly insurmountable obstacle. To compensate, the Navy draped a tarp over the ship to cover up the name, the WSJ reported. Additionally, sailors wearing caps bearing the ship's name were given the day off to avoid any potential McCain sightings.

The WSJ reported Acting Defense Secretary Pat Shanahan approved the concealment course of action, as to avoid any unwanted tension during the president's visit. U.S. Navy Cmdr. Nate Christensen, deputy spokesman of the U.S. Pacific Fleet, disputed the report, telling Navy Times the tarp was placed on the ship on Friday, 24 MAY, when the picture was taken, but was removed by Saturday morning, the day Trump arrived. "All ships remained in normal configuration during the President's visit," Christensen said. One Navy official who spoke on background told Navy Times the McCain sailors were off that day due to a previously scheduled 96-hour Memorial Day liberty period, one that was unrelated to the president's visit.

Multiple sailors speaking to the New York Times on the condition of anonymity contested the statements made by Navy officials, claiming every ship in Yokosuka was invited to send 60 to 70 sailors to see the president — every ship except the McCain. Despite the lack of an invitation, a small party of McCain sailors wearing uniforms featuring their ship's name and insignia decided to attend the president's address, the sailors told the NYT. They were subsequently turned away.

McCain has drawn the scorn of the president — in life and in death — following a long-running feud that dates back to Trump's 2016 presidential campaign. The late Arizona senator famously cast a thumbs-down vote that was instrumental in halting Trump's push to repeal former President Barack Obama's initiative of the Affordable Care Act. During one interview, Trump downplayed McCain's longstanding portrayal as a war hero for the five-plus years the

former Navy pilot spent as a tortured prisoner of war after he was shot down over Vietnam, a time during which McCain was offered an early release, but refused. “He’s a war hero because he was captured,” Trump said during the July 2015 interview. “I like people that weren’t captured.”

The destroyer, which was named for the late senator’s grandfather and father — both Navy admirals, had the younger McCain added as a namesake by Navy Secretary Richard Spencer during a July 2018 rededication ceremony. McCain died the following month, succumbing to a long battle with brain cancer. Online reaction to the Navy adhering to the White House’s “out of sight” request has been swift and critical. The senator’s daughter, Meghan McCain, criticized the White House’s request, calling Trump “a child who will always be deeply threatened by the greatness of my dad’s [sic] incredible life. There is a lot of criticism of how much I speak about my dad, but nine months since he passed, Trump won’t let him RIP.”

Trump was not welcome at McCain’s funeral and raised the White House’s U.S. flag back to full-staff shortly after McCain’s death last August, despite U.S. Flag Code stating that it should remain at half-staff for another day. The flag returned to half-staff later in the day. Trump, upon learning of the Wall Street Journal report, tweeted a rebuttal. “I was not informed about anything having to do with the Navy Ship USS John S. McCain during my recent visit to Japan,” he said. “Nevertheless, @FLOTUS and I loved being with our great Military Men and Women - what a spectacular job they do!” The White House reportedly declined to answer questions regarding the unorthodox travel requests. [Source: NavyTimes | J.D. Simkins | May 30, 2019 ++]

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## **American Taliban ► John Lindh Released from Prison After Nearly Two Decades**

John Walker Lindh, the young Californian who became known as the American Taliban after he was captured by U.S. forces in the invasion of Afghanistan in late 2001, was set free 23 MAY after nearly two decades in prison. But conditions imposed recently on Lindh’s release make clear that authorities remain concerned about the threat he could pose once free. President Donald Trump reacted by saying, “I don’t like it at all.” “Here’s a man who has not given up his proclamation of terror,” he said. The president said he asked lawyers whether there was anything that could be done to block Lindh from getting out but was told no. Trump said the U.S. will closely monitor him.



**John Walker Lindh**

Lindh converted to Islam as a teenager after seeing the film “Malcolm X” and went overseas to study Arabic and the Koran. In November 2000, he went to Pakistan and from there made his way to Afghanistan. He joined the Taliban and was with them on Sept. 11, 2001, when al-Qaida terrorists attacked the World Trade Center and the Pentagon. The U.S. attacked Afghanistan after the country failed to turn over al-Qaida leader Osama bin Laden. Lindh was captured in a battle with Northern Alliance fighters in late 2001. He was present when a group of Taliban prisoners launched an attack that killed Johnny Micheal “Mike” Spann, a CIA officer who had been interrogating Lindh and other Taliban prisoners.

Television footage of a bearded, wounded Lindh captured among Taliban fighters created an international sensation, and he was brought to the U.S. to face charges of conspiring to kill Spann and providing support to terrorists. Eventually, he struck a plea bargain in which he admitted illegally providing support to the Taliban but denied a role in Spann's death. Lindh received a 20-year prison sentence. He served roughly 17 years and five months, including two months when he was in military detention. Federal inmates who exhibit good behavior typically serve 85 percent of their sentence.

His probation officer asked the court to impose additional restrictions on Lindh while he remains on supervised release for the next three years. Lindh initially opposed but eventually acquiesced to the restrictions, which include monitoring software on his internet devices; requiring that his online communications be conducted in English and that he undergo mental health counseling; and forbidding him from possessing or viewing extremist material, holding a passport of any kind or leaving the U.S. Authorities never specified their rationale for seeking such restrictions. A hearing on the issue was canceled after Lindh agreed to them. The Bureau of Prisons said Lindh rejected an interview request submitted by The Associated Press, and his lawyer declined to comment. But there have been reports that Lindh's behavior in prison has created cause for concern. Foreign Policy magazine reported in 2017 that an investigation by the National Counterterrorism Center found that Lindh "continued to advocate for global jihad and to write and translate violent extremist texts."

A former inmate who knew Lindh from the time they spent at the same federal prison said he never heard Lindh espouse support for al-Qaida or indicate a risk for violence, but he found Lindh to be anti-social and awkward around others, with an unyielding, black-and-white view of religion. The inmate spoke to The Associated Press on condition of anonymity because he wanted to avoid further stigmatization from his time in Lindh's prison unit. Michael Jensen, a terrorism researcher at the University of Maryland's National Consortium for the Study of Terrorism and Responses to Terrorism, said it's clear the government has concerns about Lindh's mindset. "For three years he's going to be watched like a hawk," Jensen said.

He said Lindh represents an interesting test case, as he is on the leading edge of dozens of inmates who were convicted on terror-related offenses in the aftermath of Sept. 11 and **are eligible for release in the next five years**. He said there's little research to indicate the efficacy of de-radicalizing inmates with connections to radical Islam, but he said the research shows that recidivism rates for those connected to white supremacy and other forms of extremism are high. Lindh has been housed in Terre Haute, Indiana, with other Muslim inmates convicted on terror-related charges. The rationale was to keep those inmates from radicalizing others in the general prison population, Jensen said. Those inside the unit were supposed to be limited in their ability to communicate with each other. "But the reality is these guys still talk to each other," he said.

Lindh, for his part, admitted his role and his wrongdoing in supporting the Taliban, but he and his family have bristled at any notion that he should be considered a terrorist. When he was sentenced, Lindh said he never would have joined the Taliban if he fully understood what they were about. He also issued a short essay condemning acts of violence in the name of Islam that kill or harm innocent civilians. Lindh's time in prison has provided only a few clues about his current outlook. He filed multiple lawsuits, which were largely successful, challenging prison rules he found discriminatory against Muslims.

In the more recent lawsuits, he used the name Yahya Lindh. One lawsuit won the right to pray in groups at the prison in Terre Haute. A second lawsuit reversed a policy requiring strip searches for inmates receiving visitors, and a third won the right to wear prison pants above the ankle, which Lindh said is in accordance with Islamic principles. In the strip-search lawsuit, Lindh offered a discussion of Islamic rules prohibiting exposure of the body. If he's compelled to reveal himself, he said, he's also compelled under his religion to fight the rules requiring him to sin.

Some criticized Lindh's pending release. In March, the legislature in Alabama, where Spann grew up, adopted a resolution calling it "an insult" to Spann's "heroic legacy and his remaining family members." In addition, Republican Alabama Sen. Richard Shelby and Democratic New Hampshire Sen. Maggie Hassan wrote a letter last week to the Bureau of Prisons expressing concern. "We must consider the security and safety implications for our citizens and

communities who will receive individuals like John Walker Lindh who continue to openly call for extremist violence," they wrote. On 20 MAY, Spann's father, Johnny Spann, wrote a letter requesting that Lindh be investigated before he's released, citing the National Counterterrorism Center's investigation as his rationale for concern. [Source: The Associated Press | Matthew Barakat | May 22 & 23, 2019 ++]

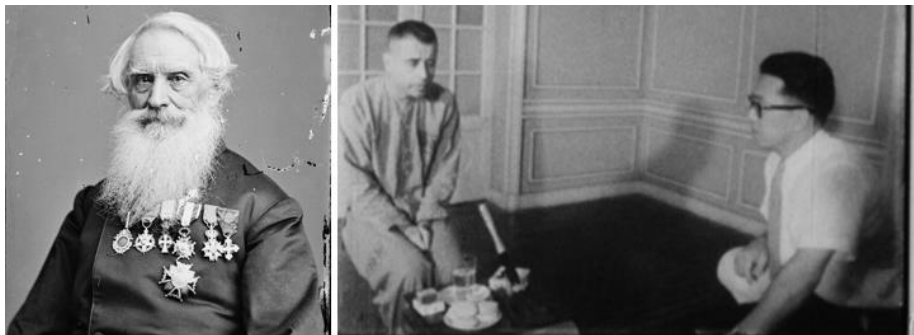
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## Morse Code ► 175 Years and Counting

The first message sent by Morse code's dots and dashes across a long distance traveled from Washington, D.C., to Baltimore on Friday, May 24, 1844 – 175 years ago. It signaled the first time in human history that complex thoughts could be communicated at long distances almost instantaneously. Until then, people had to have face-to-face conversations; send coded messages through drums, smoke signals and semaphore systems; or read printed words. Thanks to Samuel F.B. Morse, communication changed rapidly, and has been changing ever faster since. He invented the electric telegraph in 1832. It took six more years for him to standardize a code for communicating over telegraph wires.

In 1843, Congress gave him US\$30,000 to string wires between the nation's capital and nearby Baltimore. When the line was completed, he conducted a public demonstration of long-distance communication. Morse wasn't the only one working to develop a means of communicating over the telegraph, but his is the one that has survived. The wires, magnets and keys used in the initial demonstration have given way to smartphones' on-screen keyboards, but Morse code has remained fundamentally the same, and is still – perhaps surprisingly – relevant in the 21st century.

Morse's key insight in constructing the code was considering how frequently each letter is used in English. The most commonly used letters have shorter symbols: "E," which appears most often, is signified by a single "dot." By contrast, "Z," the least used letter in English, was signified by the much longer and more complex "dot-dot-dot (pause) dot." In 1865, the International Telecommunications Union changed the code to account for different character frequencies in other languages. There have been other tweaks since, but "E" is still "dot," though "Z" is now "dash-dash-dot-dot." The reference to letter frequency makes for extremely efficient communications: Simple words with common letters can be transmitted very quickly. Longer words can still be sent, but they take more time.



Samuel F.B. Morse (left) and then-Cmdr. Jeremiah Denton (right) being interviewed by a Japanese television reporter on May 2, 1966, as part of a propaganda campaign orchestrated by the North Vietnamese. During the interview, he blinked "T-O-R-T-U-R-E" in Morse code, alerting intelligence officials that POWs were being abused by their captors.

The communications system that Morse code was designed for – analogue connections over metal wires that carried a lot of interference and needed a clear on-off type signal to be heard – has evolved significantly. The first big change came just a few decades after Morse's demonstration. In the late 19th century, Guglielmo Marconi invented radio-telegraph equipment, which could send Morse code over radio waves, rather than wires. The shipping industry loved this new way to communicate with ships at sea, either from ship to ship or to shore-based stations. By 1910, U.S. law required many passenger ships in U.S. waters to carry wireless sets for sending and receiving messages. After the

Titanic sank in 1912, an international agreement required some ships to assign a person to listen for radio distress signals at all times. That same agreement designated “SOS” – “dot-dot-dot dash-dash-dash dot-dot-dot” – as the international distress signal, not as an abbreviation for anything but because it was a simple pattern that was easy to remember and transmit.

The Coast Guard discontinued monitoring in 1995. The requirement that ships monitor for distress signals was removed in 1999, though the U.S. Navy still teaches at least some sailors to read, send and receive Morse code. Aviators also use Morse code to identify automated navigational aids. These are radio beacons that help pilots follow routes, traveling from one transmitter to the next on aeronautical charts. They transmit their identifiers – such as “BAL” for Baltimore – in Morse code. Pilots often learn to recognize familiar-sounding patterns of beacons in areas they fly frequently. There is a thriving community of amateur radio operators who treasure Morse code, too. Among amateur radio operators, Morse code is a cherished tradition tracing back to the earliest days of radio. Some of them may have begun in the Boy Scouts, which has made learning Morse variably optional or required over the years.

The Federal Communications Commission used to require all licensed amateur radio operators to demonstrate proficiency in Morse code, but that ended in 2007. The FCC does still issue commercial licenses that require Morse proficiency, but no jobs require it anymore. Because its signals are so simple – on or off, long or short – Morse code can also be used by flashing lights. Many navies around the world use blinker lights to communicate from ship to ship when they don’t want to use radios or when radio equipment breaks down. The U.S. Navy is actually testing a system that would let a user type words and convert it to blinker light. A receiver would read the flashes and convert it back to text. Skills learned in the military helped an injured man communicate with his wife across a rocky beach using only his flashlight in 2017.

Perhaps the most notable modern use of Morse code was by Navy pilot Jeremiah Denton, while he was a prisoner of war in Vietnam. In 1966, about one year into a nearly eight-year imprisonment, Denton was forced by his North Vietnamese captors to participate in a video interview about his treatment. While the camera focused on his face, he blinked the Morse code symbols for “torture,” confirming for the first time U.S. fears about the treatment of service members held captive in North Vietnam. Blinking Morse code is slow, but has also helped people with medical conditions that prevent them from speaking or communicating in other ways. A number of devices – including iPhones and Android smartphones – can be set up to accept Morse code input from people with limited motor skills.

There are still many ways people can learn Morse code, and practice using it, even online. In emergency situations, it can be the only mode of communications that will get through. Beyond that, there is an art to Morse code, a rhythmic, musical fluidity to the sound. Sending and receiving it can have a soothing or meditative feeling, too, as the person focuses on the flow of individual characters, words and sentences. Overall, sometimes the simplest tool is all that’s needed to accomplish the task. [Source: NavyTimes | Eddie King | May 21, 2019 ++]

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## **Most Dangerous Cars ► Top Fourteen in America**

If you own a Mitsubishi Mirage, you might want to be extra careful the next time you back out of your driveway and take to the road. The Mirage is the most dangerous car to drive in the U.S., according to a recent study by automotive research firm and car search engine [www.iseecars.com](http://www.iseecars.com). The Chevrolet Corvette and the Honda Fit round out the top three cars with the most frequent occupant fatalities. Not surprisingly, small cars and sports cars are most likely to put your life in jeopardy. In fact, fatalities are almost twice as likely to occur in car crashes if you are traveling in a subcompact or sports car.

In reaching its conclusions, iSeeCars.com analyzed fatality data from the U.S. Fatality Analysis Reporting System for cars from the model years 2013-2017. Fourteen models were found to be at least twice as likely as the average car to be involved in a fatal accident. Those that made the list — and their fatal accident rate — are:

- Mitsubishi Mirage (subcompact car): 10.2 cars per billion vehicle miles (meaning 10.2 vehicles are in fatal crashes for every billion miles traveled)
- Chevrolet Corvette (sports car): 9.8
- Honda Fit (subcompact car): 7.7
- Kia Forte (compact car): 7.4
- Chevrolet Spark (subcompact car): 7.2
- Subaru BRZ (sports car): 6.9
- Nissan 370Z (sports car): 6.2
- Nissan Versa (subcompact car): 6.1
- Kia Rio (subcompact car): 5.9
- Dodge Challenger (sports car): 5.8
- Chevrolet Camaro (sports car): 5.5
- Kia Soul (compact car): 5.3
- Hyundai Veloster Turbo (sports car): 5.2
- Nissan Versa Note (subcompact car): 5.2

Compare those numbers with the average for all vehicles: 2.6. Subcompact cars and sports cars are the most represented vehicle categories on the list, with a half-dozen cars from each category. iSeeCars CEO Phong Ly says that recent advances in safety technology have not made small vehicles as safe as larger vehicles when they are involved in serious accidents. He continues: *“Subcompact cars have a fatal accident rate of 4.5 cars per billion vehicle miles, which is almost double the overall average. Sports cars are the vehicle segment with the highest fatal accident rate of 4.6 cars per billion vehicle miles.”*

Ly notes that subcompact cars routinely lack some safety features found in bigger models, and that these cars continue to suffer below-average performance on crash safety tests. Meanwhile, he says sports cars “are designed to prioritize speed and acceleration, so it is perhaps no surprise that their accidents result in a high number of fatalities.” While bigger cars may be safer to drive than smaller alternatives, no car is safe if you fail to care for it properly.

As the weather and summer travel season both heat up, it’s crucial to have a mechanic look over your car to make sure it’s in road-ready condition. For example, checking your tires regularly could save your life. As we note in [“7 Simple Ways to Keep Your Car Safe for Summer Driving”](#): “Under inflation stresses a tire’s internal fabric and steel cord so that they flex beyond designed limits and lose their bond to the rubber. The result can be a blowout.” So, have a professional inspect your tires and other parts of your car. Looking for a good mechanic? Check out [“11 Keys to Finding a Car Mechanic You Can Trust.”](#) [Source: MoneyTalksNews | Chris Kissell | May 24, 2019 ++]

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## **Iran Tensions Update 02 ► Iranian Guard Talks Tough, Says it Has No Fear of US**

Iran’s influential [Revolutionary Guard](#) said 20 MAY it doesn’t fear a possible war with the United States and claimed that America hasn’t grown in power in recent years — the latest tough talk from Tehran amid escalating regional tensions and a crisis with Washington. “The enemy is not more powerful than before,” said the Guard spokesman, Gen. Ramazan Sharif.

Tensions between Washington and Tehran soared recently over America deploying an aircraft carrier and B-52 bombers to the Persian Gulf over a still-unexplained threat it perceives from Tehran. The U.S. also plans to send 900 additional troops to the Mideast and extending the stay of another 600 as tens of thousands of others also are on the ground across the region. The crisis takes root in President Donald Trump’s withdrawal last year of the U.S. from the 2015 nuclear deal between Tehran and world powers that capped Iran’s uranium enrichment activities in return for lifting sanctions. Washington subsequently re-imposed sanctions on Iran, sending its economy into freefall. Trump

has argued that the deal failed to sufficiently curb Iran's ability to develop nuclear weapons or halt its support for militias throughout the Middle East that the U.S. says destabilize the region, as well as address the issue of Tehran's missiles, which can reach both U.S. regional bases and Israel.



**Gen. Ramazan Sharif & Foreign Minister Mohammad Javad Zarif**

Speaking at a press conference in Tehran, Sharif said the Guard doesn't "support engaging in any war" while at the same time it doesn't "fear the occurrence of a war." "We have enough readiness to defend the country," he said, adding that Iran has boosted its military power over the past 30 years. Meanwhile, Iranian Foreign Minister Mohammad Javad Zarif appeared unimpressed with Japan's offer to mediate in the crisis, saying Trump should make his intentions clear about any talks with Iran through actions, not words. Zarif said in a late Monday tweet: "Actions not words will show whether or not that's

In Japan on 27 MAY, Trump said he'd back Prime Minister Shinzo Abe's efforts to open a communication with Iran. "I do believe Iran would like to talk and if they'd like to talk, we'll talk also," Trump said. Iran has said it has no interest in negotiations with Washington following Trump's pullout from the nuclear deal and the re-imposing of sanctions on Iran. Zarif in his tweet also blamed Trump's economic pressure on Iran for the regional tensions. However, Iran's foreign ministry spokesman, Abbas Mousavi, tempered his minister's remarks by saying that Iran would "wait and see" before deciding on any offers of negotiations. Japanese media have reported that Abe is considering a visit to Iran next month. The Kyodo News agency, citing unidentified government sources, said 24 MAY that Abe's visit would be likely in mid-June. Earlier this month, Zarif visited Tokyo.

The U.S. also has accused Iran of being behind a string of incidents this month, including what officials allege was sabotage of oil tankers off the coast of the United Arab Emirates and a rocket that landed near the U.S. Embassy in Baghdad, while Yemen's Iranian-aligned Houthi rebels launched a string of drone attacks targeting Saudi Arabia. A Dubai-based, government-aligned newspaper criticized Zarif in a rare front-page editorial 28 MAY. The Gulf News piece, headlined "No thank you, Mr. Zarif," dismissed his recent offer of forming a nonaggression pact with Gulf Arab nations and said the countries are not buying Zarif's "nice neighbor routine."

The paper says Iran "continues to call for the overthrow of Arab governments, sends its agents to spy and sabotage, aiming at spreading chaos in Gulf countries, such as Bahrain and Kuwait and more recently off Fujairah and in Saudi Arabia." "Nobody wants war in this region," the newspaper added. "But Iran should instead focus on its daunting internal problems which cannot be resolved by constantly fomenting aggression against our countries." The UAE is part of a Saudi-led coalition that has waged war on Yemen's Houthi rebels since 2015, backed by Iran. Tehran, however, denies arming the Houthis. [Source: The Associated Press | Nasser Karimi | May 28, 2019 ++]

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## **Secrets of Flying (3) ► What You May Not Know**

If you're flying somewhere for a trip, it helps to know what you're getting yourself into before checking in at the airport. Flight attendants know all too well the habits of frequent flyers and families who are confused as they wrangle their kids onto a plane for what will be their only vacation that year. There are plenty of things that annoy your flight

attendants, but they can only grin and bear it. But if you really knew what was going on behind that smile, you'd be in for a surprise. In addition there are a number of things you may not be aware of that are going on around you during the flight. Following are a few of them:

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**Flight Attendants Have To Look The Part** -- You might think that they have to uphold certain visual standards to hold on to their jobs. Although the requirements of looking a certain way and being a certain age are antiquated and long gone, there are still some things flight attendants have to keep in mind. Flight attendants do have to have a natural hair color and it has to be pulled back if it is long. The biggest thing the airlines look for these days is height. You can't be too tall that your head will constantly be bumping into the overhead bins, but you can't be so short that you can't perform your duties comfortably.

**It's Not Easy to Land a Flight Attendant Job** -- Harvard had a higher acceptance rate than Delta airlines did for their job openings in 2010. If you're trying to become a flight attendant, the competition can get pretty intense. In 2010, Delta announced 1,000 openings and received over 100,000 applications. Only four percent of those applications got a callback interview. Flight attendants have quite a demanding job, for very little starting pay (at least \$18,000 per year). But if you have excellent customer service skills and think you can handle it, by all means, go for it! It definitely helps if you are bilingual.

**Your Extra Bags Won't Cause The Plane To Crash** -- Every passenger is entitled to at least one stowed bag during their flight. But this means they'll have to pay some hefty fees for any additional baggage. While planes are designed to only accommodate one bag per passenger, the truth is your extra bags will hardly affect anything. Planes do have to have the right center of gravity for takeoff. Depending on how many checked bags do get stowed on the plane, most airlines have practiced using sandbags to even out the weight. Still, that doesn't necessarily explain why airlines charge you for extra bags, but we don't make the rules.

**How You Can Possibly Score An Upgrade** -- While you should treat any human with the respect that they deserve in any situation, it pays to be exceptionally nice to your flight attendant. Many flight attendants say that they love customers who respond with a smile and a "thank you," and you'd be surprised to know how often that doesn't happen. If you are pretty nice to your flight attendant, you may even be able to score an upgraded seat if there were any available. It will also help if you have a legitimate reason to be upgraded, such as being too tall, pregnant, or are a frequent flyer.

**Turning Off The Phones Isn't Actually That Necessary** -- When the flight attendant requests that you should turn off your mobile devices before takeoff, it'd be in your best interest to just do as they say. While failing to turn it off won't cause the plane to crash, there's still a very good reason they ask you to do it. Cellular signals are strong enough to interfere with air traffic control frequencies, which isn't ideal when the plane is trying to take off or land. Sometimes takeoff can take longer than it needs to, so to help ease the process just turn off your devices when the time comes.

**Be Nice To Check-In Staff** -- It is not a smart thing to do to be rude or disgusting to a check-in staff person. They have the ability to determine where you sit. If you're a jerk and there's a slew of babies on board, they just might sit you right in the thick of the crying and fussing. Even if they smile to your face once you have been rude to them, you don't know what is awaiting you on that plane. Plus, as we've already said, the nice you are, the better your chances of being upgraded turn if a seat becomes available.

**Tips Are Accepted** -- Some do not know that flight attendants can accept tips. And not only do they accept them, they greatly appreciate them, too. Those tips can also go a long way in getting you first-class treatment for the rest of the flight. A dollar might not get you far, but do not be afraid to test your luck by tipping. At the very least, you'll make someone's day. It's never bad move to pay it forward, and just like your favorite bartender or service person, flight attendants just want a little extra love, too.



**Keeping Your Gifts under Wraps** -- Going home for the holidays is a tradition many look forward to. One such tradition is going home for Christmas. If you're going home for the holidays, you might want to reconsider wrapping your gifts ahead of time. Airport security may have to unwrap and take a gander at your items. Maybe having a gift bag makes more sense. We know this isn't "on-flight" related, but sometimes a good tip needs to be given anyway.

[Source: <http://www.postfun.com/travel> | May 31, 2019 ++]

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## **Electric Cars Update 01** ► **AAA Study Says Americans Aren't Ready to Buy**

Americans aren't ready to buy electric vehicles and don't think their neighbors are either, according to a new study by AAA. That said, as many as 40 million Americans say they will at least consider a battery-electric vehicle, or BEV, for their next vehicle, the automotive group found. And the public may be more interested in battery-based vehicles as a flood of new models comes to market, but only four in 10 people believe that the majority of vehicles will be electric by 2029. The majority of Americans actually expect that most new cars will be able to drive themselves within the coming decade.

"Today, more than 200,000 electric cars can be found on roads across the country as almost every manufacturer sells them," said Greg Brannon, AAA's director of automotive engineering. "But, like other new vehicle technologies, Americans don't have the full story and that could be causing the gap between interest and action."

Battery-based vehicles of all forms, including conventional hybrids, plug-in hybrids and BEVs, accounted for barely 5% of the American new car market last year. But plug-based models, BEVs in particular, saw sales roughly double, according to industry data. And the numbers are expected to continue growing rapidly as more long-range offerings, such as the Audi e-tron crossover, the Tesla Model Y SUV and the Porsche Taycan sports car come to market. By mid-decade, industry analysts such as LMC Automotive anticipate well over 100 options for potential buyers.

But the AAA study shows that Americans haven't been keeping up with the rapid rate of change reshaping the electric vehicle market, including the shift from first-generation models barely capable of running 100 miles on a charge to new and updated offerings that are now approaching 400 miles per charge. "Many consumers are not sure what to expect from an electric vehicle," a summary of the AAA report found, such as what sort of conditions typically yield the best range. As with hybrids like the Toyota Prius, electric vehicles can recapture energy lost during braking and coasting, which means they actually do better in stop-and-go traffic than on the highway – the opposite of what's true for conventional, gas-powered vehicles.

There remains plenty of confusion about what electric vehicles can and can't do, and not only in the United States. A survey of British motorists last year found 42% saying a BEV can't be driven through a car wash. It can. Some new models, like the Jaguar I-Pace, can even ford moderately deep levels of water. The AAA study found that a growing number of Americans are at least considering BEVs and other electrified models, with millennials at the forefront. Other findings show:

- Sixteen percent of those surveyed said they are likely to buy an EV next time they shop for a new vehicle.
- Concern about the environment is the primary motivator, cited by 74% of those surveyed; lowering vehicle operating costs is mentioned by 56% of those surveyed.
- There are fewer worries about the traditional obstacles to widespread adoption. The study found 11% fewer respondents pointing to a lack of places to charge up than raised that concern in a 2017 study.
- Significantly fewer respondents pointed to higher purchase prices and repair costs than in the 2017 AAA study.

Limited range, higher costs and the lack of a public charging infrastructure are traditionally seen as the key obstacles to mainstream adoption of battery-electric vehicles. But a number of new models now cost under \$40,000. And the AAA found 44% of buyers would be willing to pay up to \$4,000 more for an electric vehicle than a gas model, with

23% willing to pay even more of a premium. A potential selling point is that the range of the second-generation models now coming to market routinely top 200 miles. Tesla is now offering an extended-range pack for its Model S sedan capable of 370 miles.

Concerns about charging nonetheless remain a major issue, with six in 10 of those surveyed raising that issue as a reason they are unlikely to buy, or are unsure about buying, a BEV. Fifty-seven percent said they think electric vehicles aren't suitable for long-distance travel. Public charging is still limited, especially in the middle of the country, but companies including ChargePoint, EVgo and Electrify America plan to invest billions over the coming decade to fill that gap. And the latest versions of their high-speed Level 3 chargers are capable of delivering as much as 20 miles of range per minute, meaning a "fill-up" can be cut to around 10 minutes on some vehicles, roughly matching what it takes to fill a gas tank.

"These vehicles are a big part of the future of transportation since self-driving cars, when they do arrive, will likely be electric," AAA's Brannon said. "The difference, of course, is that electric vehicles are already here (and) have become an even more viable option for many Americans." [Source: CNBC | Paul A. Eisenstein | May 8, 2019 ++]

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## **Microwave Ovens Update 02: How to Clean**

Want to clean stuck-on gunk off your microwave without scrubbing? Just steam it away, the internet says. Just don't ask the internet what liquid to use to create that steam. Some sites say you should microwave vinegar to create steam. Others say a mix of vinegar and water. Bloggers after a natural alternative insist on lemon juice. One popular site says to mix hand-squeezed lemon juice with water — and then toss in the lemon itself, too. Here's the thing: It's not about the liquid. It's the steam that loosens up caked-on crud, making it easy to wipe the dirtiest of microwaves clean. So the only liquid you need to clean a dirty microwave in seconds — no elbow grease necessary — is the water that runs from your kitchen faucet.

I've tried all the above-mentioned liquids and more, and the result was the same with each liquid. I figured this could be because I clean my microwave often enough that it never gets that dirty. But my husband recently managed to cake the inside with who knows what, allowing me to really put plain ol' water to the test. Lo and behold, the microwave was good as new less than 30 seconds after I removed the steaming bowl of water and picked up a rag. Here's how I did it:

### **1. The turntable**

My microwave turntable is glass, so I just toss it in the dishwasher. The turntable was caked with food residue this time, but I still didn't bother to scrub it beforehand. The dishwasher always does the job on its own.

### **2. The inside of the microwave**

Steam doesn't do the trick if you don't create enough of it for long enough. Start with a large microwave-safe bowl, preferably a clear one such as a 4-cup Pyrex dish. You want something that will allow for a good amount of water surface area. Fill it with water — but not too full. You don't want steaming-hot water sloshing onto you when you remove the bowl from the microwave. Next, microwave it long enough that the water comes to a boil. Five to six minutes should do it.

If you use a clear bowl, you should see the water bubbling when you open the microwave afterward. Be sure to use oven mitts when removing the bowl from the microwave and setting it aside. Now it's time to wipe down the microwave. Microfiber cleaning cloths work good after spritzing the inside walls with a homemade multipurpose cleaner, a 50/50 mix of vinegar and water. It may take a few passes with the cloth to wipe out all the gunk if the microwave is really dirty.

### **3. The outside of the microwave**

Here you can use microfiber cloths and homemade cleaner. Give the outside one spritz and wipe it clean in seconds. While rags and sponges clean the inside of a microwave equally well, microfiber is key on the outside. Microfiber cloths effortlessly erase greasy fingerprints and other smudges from shiny surfaces like plastic, glass and stainless steel.

[Source: MoneyTalksNews | Karla Bowsher | May 15, 2019 ++]

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## **Fixes for Everyday Items ► Eleven That Could Save You Money**

It was the mayonnaise trick that sold one housewife. She had a grade-school daughter, and let's just say she's not always super careful about using coasters on their wooden coffee table. Let's also say that they don't have the money to run out and buy another coffee table just because the daughter's glasses of ice water left behind some ugly white circles. So, the mother did the modern equivalent of calling your mother for advice, and turned to the internet for a solution. Numerous home remedies came up, but for some reason she was drawn to the one that promised great results using mayonnaise. It worked! And it's inspired her to share these top cleaning and repair hacks:

### **1. Remove water stains with mayonnaise.**

*What happened:* Someone ignored your fancy coasters and put a sweaty, icy glass of soda right smack on your best wooden table, leaving a nasty white ring on the wood surface.

*What to do:* Glop a good-sized scoop of mayonnaise right onto that ring. I've seen warnings that you shouldn't leave it too long, but when I tried wiping it up in less than 10 minutes, it didn't work and I had to reapply. I forgot about it for more than a half-hour, and when I went to wipe it off, no unsightly ring!

### **2. Open a stuck jar using rubber bands**

*What happened:* That new jar of pickles just won't let you unscrew the top and get at the goodies inside.

*What to do:* Admittedly, I usually get impatient and slam the jar upside-down on the counter, but one day I'm going to break the jar or damage my tile. Here's the trick: Get a fat rubber band and run it around the lid's edge, right where you're twisting it. It gives you a solid, nonslippy grip, and you can usually open the jar. If not, try soaking the lid in hot water.

### **3. Unstick a zipper with a crayon or pencil**

*What happened:* The zipper on your brand-new boots is stuck and refusing to track correctly.

*What to do:* Get a crayon in a color closest to the item, or a regular black graphite pencil, and rub it up and down both sides of the zipper. The zipper will come unstuck! Depending on the color and material, you might want to test this first to see if any goofs will show up. It's not a big deal on a pair of big black rain boots, but on a white satin dress, the fix could be worse than the original problem. I've seen soap, candle wax and even Windex also recommended. But so far, crayons have worked best for me.

### **4. Make a candle last longer by freezing or salting it**

*What happened:* Those fancy candles in Southern Cotton or Angel Food Cake scents seem to melt to a puddle of wax in the time it takes to relight a match.

*What to do:* Credit Bob Vila for these two odd tips that actually work:

- Store your candle in the freezer overnight. Then, take it out right before you burn it.
- After you light your candle, let it melt a small puddle of wax around the wick. Then, blow it out and sprinkle table salt into the liquid wax.

Both techniques slow down the rate at which the wax melts. They can be used together, too, for better results.

### **5. Remove rust from cast-iron pans with melted Crisco**

*What happened:* Even though you love your jack-of-all-recipes cast-iron skillet, you left it wet for too long — and it rusted.

*What to do:* Believe it or not, Lodge Cast Iron says you should just treat the pan the way you normally would to season it:

- Wash using steel wool. Soap is optional. Rinse and dry.
- Melt some Crisco or any brand of vegetable shortening. Apply a thin, even coating.
- Put foil on the bottom rack of your oven — not the oven floor — and set it to 350 degrees Fahrenheit.
- Turn the pan upside-down and put it on the top rack. Bake for an hour.
- Turn off the oven and let it cool before taking the pan out.



#### **6. Remove crayon from walls with toothpaste**

*What happened:* Your preschool Picasso drew you a beautiful picture — on the wall.

*What to do:* Get a glop of white toothpaste — and be sure that it is paste, not gel. Rub it on the crayon marks and keep rubbing. It may not work on all wall surfaces, but it's the best household remedy we've found. It probably prevents your wall from getting cavities, too.

#### **7. Extend the life of razor blades with jeans**

*What happened:* You're sick of constantly buying new packages of razor cartridges.

*What to do:* This one sounds weird, but multiple sources, including Gizmodo, swear by it. Get an old pair of jeans, not your favorite designer pair. Don't put them on! Instead, lay them flat, and run a clean, dry used razor several times up the pants leg. Then, repeat, running it several times down the pants leg. Don't shave the jeans — be sure to hold the razor in the opposite direction you would to shave. The threads on the jeans sharpen the blades, sort of like using an old-fashioned razor strop. And done right, it can keep your blades sharp for months.

#### **8. Remove gum with peanut butter**

*What happened:* Ugh, you stepped in someone's chewed and discarded gum.

*What to do:* Pretend the sole of your shoe is an English muffin, and spread a decent amount of peanut butter around and on the gum. Let it sit for 10 minutes. The PB will break down the gum. Then, get a good scrub brush and scrub it off, with the aid of some cold water. Only Sherlock Holmes or Sam Spade should be called a gumshoe.

#### **9. Soothe your sunburn with yogurt**

*What happened:* You soaked up the sun, and now you suffer from your excess. Ow, ow, ow!

*What to do:* Get a nice cold carton of the plainest yogurt you can find, and spread it thinly on your burn. After 10 minutes, gently wipe it off with a cold cloth. Ahh, ahh, ahh!

#### **10. Clean your grill with an onion**

*What happened:* You forgot to clean your home grill after making those melty cheeseburgers last week. Or you're at a public beach and are wary of using a grill someone else cooked who-knows-what on.

*What to do:* Spear half a peeled white onion with a barbecue fork, and once the grill is hot, rub it all over the grates. The raw onion cleans off residue and even a little rust, and seasons the grill while smelling delicious.

#### **11. Make your own buttermilk with milk and vinegar**

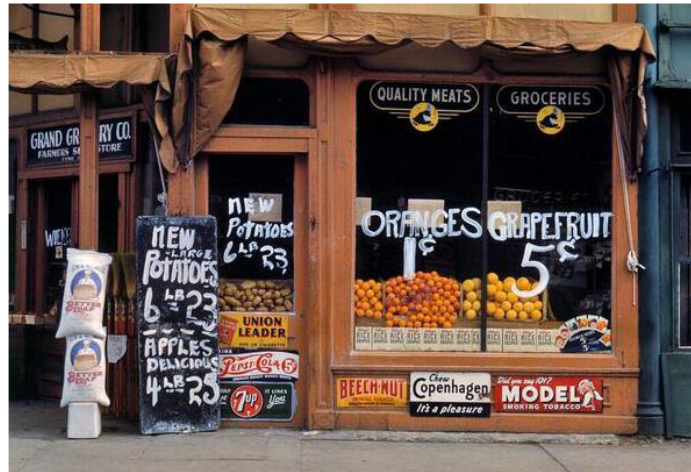
*What happened:* That delicious biscuit recipe calls for buttermilk, but it's not a staple in your fridge, and you don't have time to buy any.

*What to do:* Pour not quite a full cup of milk for every cup of buttermilk in the recipe. Sour the milk yourself by adding a tablespoon of white vinegar — lemon juice also works — per cup of milk. Wait 10 minutes, then use the mixture in place of the buttermilk in your recipe. Also, pro tip: You can now buy powdered buttermilk, which can sit in your pantry for a long time awaiting use.

[Source: MoneyTalksNews | Gael F. Cooper | May 9, 2019 ++]

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## Memories ► 1942 Fruit Prices



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## Interesting Ideas ► Electrical Cord Connections



This is how to keep your connection from coming undone

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## One Word Essays ► Perseverance



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## Have You Heard? ► His Daughter | Unintentionally Funny | Survivors of the 30's thru 70's

### His Daughter

A man was telling his buddy: "You won't believe what happened last night. My daughter walked into the living room and said to me", 'Dad, cancel my allowance immediately, forget my college tuition loan, rent my room out, throw all my clothes out the window, take my TV and my laptop. And please take any of my jewelry to the Salvation Army or Cash Converters. Then sell my car, take my front door key, and throw me out of the house. Then disown me and never talk to me again. And don't forget to write me out of your will and leave my share to any charity you choose'."

"Holy Smokes," replied the friend, "- she actually said that?"

"Well, she didn't actually word it that way. As I recall she said... 'Dad, meet my new boyfriend Muhammad. We are going to work together on Elizabeth Warren's Presidential Campaign'."

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### Older than dirt

Someone asked the other day,,,,,,,,,,,,,

'What was your favorite fast food when you were growing up?'

'We didn't have fast food when I was growing up,

I informed him, 'All the food was slow.'

'C'mon, seriously. Where did you eat?'

'It was a place called 'at home,' I explained!

'Mom cooked every day and when Dad got home from work, we sat down together at the dining room table, & if I didn't like what she put on my plate, I was allowed to sit there until I did like it.'

By this time, the kid was laughing so hard I was afraid he was going to suffer serious internal damage, so I didn't tell him the part about how I had to have permission to leave the table. Here are some other things I would have told him about my childhood, if I figured his system could have handled it:

- Some parents NEVER owned their own house, wore Levis, set foot on a golf course, traveled out of the country or had a credit card.
- My parents never drove me to school. I had a bicycle that weighed probably 50 pounds, and only had one speed, (slow).

- We didn't have a television in our house until I was 10 It was, of course, black and white, and the station went off the air at 11, after playing the national anthem and a poem about God. It came back on the air at about 6 a.m. And there was usually a locally produced news and farm show on, featuring local people ...
- I never had a telephone in my room. Our only phone was on a party line. Before you could dial, you had to listen and make sure some people you didn't know weren't already using the line.
- Pizzas were not delivered to our home... But milk was & so was bread.
- All newspapers were delivered by boys and all boys delivered newspapers --my brother delivered a newspaper, six days a week. He had to get up at 5 A.M. every morning .
- Movie stars kissed with their mouths shut. At least, they did in the movies! There were no movie ratings because all movies were responsibly produced for everyone to enjoy viewing, without profanity or violence or most anything offensive.

Growing up isn't what it used to be, is it? I might be older than dirt but those memories are some of the best parts of my life.

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### **Poker Pair**

Dolly Parton and Queen Elizabeth went to the Pearly Gates on the same day. They both met with an angel to find out if they would be admitted to Heaven. The angel said: "Unfortunately, there's only one space available in Heaven today so I must decide which one of you will be admitted."

The angel asked Dolly if there was some particular reason why she should go to Heaven. Dolly took off her top and said: "Look at these, they're the most perfect breasts God ever created and I'm sure it will please God to be able to see them every day, for eternity."

The angel thanked Dolly, and asked Her Majesty, Queen Elizabeth the same question.

The Queen walked over to a toilet, pulled the lever and flushed it without saying a word.

The Angel immediately said: "Okay, your Majesty, you may go into Heaven."

Dolly was outraged and asked, "What was that all about? I showed you two of God's own perfect creations and you turned me down. She simply flushed a commode and she got admitted to Heaven! Would you explain that to me?"

"Sorry, Dolly," said the Angel, "but even in Heaven, a royal flush beats a pair."

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### **Thought of the Week**

"Twice last week, Adele Renee watched an elderly individual, fade into the busy life in which we all live. One man just needed Panadol for his wife but the shop assistant simply said it's in aisle '6'. But he struggled to navigate the supermarket and as she watched him go in the wrong direction, she left all her groceries and took him where he needed to go."

"A few days later, she watched an elderly man struggle in the heat, who had obviously had a fall with a huge scrape and blood on his leg. He walked past people in the cafe, while he slowly made his way to his car. Not one person stopped. Or looked. Or acknowledged him. Adele took him to his car and checked he was ok. He told her he had a fall and wasn't sure how the air con worked in his car so he just didn't use it. She sat with him, until his air con kicked in and heard him talk about the old frail body that he is in, that fails him now, every single day."

"When you see an elderly person walking down the street, searching in the supermarket or struggling to their car, take a minute out of your busy schedule and ask them if they need a hand. Think about your grandparents and your parents and how upset you would be if someone didn't stop to help them. But more, think of them as you."

“Once upon a time they were you. They were busy, they had work, they had children, and they were able. Today, they are just in an older body that is not going as fast as it used to and this busy life is confusing. They deserve our utmost respect and consideration. One day it will be you, it will be us. I wish more people cared more about them and acknowledged them for their admirable existence and jeez I hope someday, not that far away, someone does it for me and you.”

Marine Vet Reginna Conner



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