

# RAO

# BULLETIN

## 15 July 2019



### PDF Edition

**THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES**

<b>Pg</b>	<b>Article</b>	<b>Subject</b>
<b>* DOD *</b>		
04 ==	SBP DIC Offset [60] ----	(Fight for Widows Tax Repeal Turns to the House)
05 ==	NDAA 2020 [12] ----	(HASC Adds Widow's Tax, Malpractice Lawsuits, & Afghan Visa Issues)
07 ==	NDAA 2020 [13] ----	(Trump Threatens Veto if House Cuts Stand)
08 ==	NDAA 2020 [14] ----	(House Includes Naming Amendment)
08==	NDAA 2020 [15] ----	(House Includes Amendment to Reverse Trump's Transgender Ban)
09 ==	NDAA 2020 [16] ----	(House Republican 11th Hour Bid for 4% Pay Raise Fizzles)
10 ==	NDAA 2020 [17] ----	(House Passes Their \$733 Billion Defense Policy Bill H.R.2500)
11 ==	NDAA 2020 [18] ----	(What the House Vote Says   The Next Step)
12 ==	DoD Burn Pits ----	(No Plans to Stop Using Them)
14 ==	Purple Heart Award [03] ----	(What It Is and Why It Is Awarded)
15 ==	DoD Medical Billets [01] ----	(Officials Keeping Quiet on Plan to Cut 18,000 Billets)
15 ==	DoD Fraud, Waste, & Abuse ----	(Reported 01 thru 15 JUL 2019)
17 ==	POW/MIA Recoveries & Burials ----	(Reported 01 thru 15 JUL 2019   Ten)

**\* VA \***

20 ==	PTSD [252] ----	(Root Cause Research Project)
20 ==	VA Home Loan Funding Fee [02] ----	(Disabled Vet Refund Schedule Pending)

- 21 == VA Independent Living Program [03] ---- (Did You Know?)
- 22 == VA Income Limits ---- (Calculating Income for Benefit's Eligibility)
- 23 == VA Religious & Spiritual Symbols ---- (Policy Overhaul to Protect Religious Liberty)
- 23 == VA Cancer Policy [04] ---- (Atomic Vets)
- 24 == VA Urgent Care ---- (Private Sector Benefit Suggestion)
- 25 == VA Agent Orange Claims [09] ---- (VA's Plan to Provide Benefits to Those Eligible)
- 26 == VA Blue Water Claims [73] ---- (Wilkie Orders Pending Claim Stay until JAN 1 2020)
- 27 == VA Home Loan [67] ---- (Starting Jan. 1, 2020 Cap Limit Will be Removed)
- 27 == VAMC Kansas City [01] ---- (Wrongful Death Lawsuit)

**\* VETS \***

- 28 == GI Bill [288] ---- (Disabled Vet Student Loan Forgiveness Effort Advances)
- 29 == GI Bill [289] ---- (Cap on Benefit Transfer Option to Dependents Moved to JAN 2020)
- 30 == Vet IVF Benefit ---- (In Vitro Fertilization Is Being Hobbled By Anti-Abortion Forces)
- 31 == Vet Suicide [35] ---- (Insomnia Impact)
- 33 == Vet Charity Watch [66] ---- (Put Vets First! Organization Disbanded)
- 34 == Vet Q&A ---- (What is the best way to locate veterans you served with?)
- 36 == Vet Poll ---- (Views on Iraq/Afghanistan Wars & Syria Involvement)
- 37 == PTSD Treatment | SGB [01] ---- (MOH Recipient Dakota Meyer Fundraising Campaign)
- 38 == WWII Vets 197 ---- (Pete DuPre | U.S Women's National Team Supporter)
- 39 == Did You Know? ---- (FL Driver License | UHL Youth Support | VA Housebound Support)
- 39 == Vet Jobs [246] ---- (10 Most Common Interview Questions)
- 41 == Vet Jobs [247] ---- (How to Write a Career Summary)
- 42 == Obit: H. Ross Perot ---- (9 Jul 2019 | Texas Billionaire and Navy Veteran)
- 44 == Obit: Joseph Iscovitz ---- (9 JUL 2019 | 103 Year Old Pearl Harbor Survivor)
- 45 == Obit: Rip Torn ---- (9 JUL 2019 | Korean War Vet & Actor)
- 47 == Vet Hiring Fairs ---- (Scheduled As of 16 JUL 2019)
- 47 == Military Retirees & Veterans Events Schedule ---- (As of 16 JUL 2019)
- 48 == Vet State Benefits ---- (Missouri | 2019)

**\* VET LEGISLATION \***

- 48 == Toxic Exposure Documentation ---- (H.R.2617 | OATH Act)
- 49 == Vet Student Loans [07] ---- (H.R.\_\_\_/S.2049 | FREED Vets Act for Disabled Vets)
- 50 == Medicare for All ---- (H.R.1384/S.1129 | Medicare for All Act of 2019)
- 51 == VA SAH [10] ---- (H.R.3504/S.2022 | SAH Improvement Act of 2019)
- 52 == Vet Housing [15] ---- (H.R.1988/S.1749 | Protecting Affordable Mortgages for Vets Act)
- 52 == Vet Suicide [34] ---- (S.\_\_\_ | Speed Act)

**\* MILITARY \***

- 52 == Military Immigrant Enlistment [06] ---- (New Policies Could Result in Deportations)
- 54 == Military Justice | Gallagher [01] ---- (Sentenced for Posing With Dead Detainee)
- 55 == Military Justice | Bergdahl ---- (Appeal Case Opened based on Trump's Negative Comments)
- 56 == Relicensing Fee Reimbursement ---- (All Military Spouses Can Now Apply)
- 57 == Dietary Guidelines ---- (Mandatory Keto Diet May Enhance Military Performance)
- 59 == USS Gerald A. Ford [14] ---- (Inop Elevators a Black Eye for the Navy)
- 60 == Submarine Incident ---- (Russian Navy Deep-Sea Submersible Fire Kills 14)
- 61 == USCG Academy ---- (Unwanted Sexual Contact Reports Up)

- 62 == USS Stethem ---- (DDG-63 Returning Stateside After 14-Year Deployment with 7th Fleet)
- 63 == Army Recruiting [11] ---- (Recruits Can Get \$40K Bonuses for Going Infantry)
- 64 == Army Recruiting [12] ---- (Would Lowering the Age Fix Military's Recruiting Worries?)
- 65 == Pennsylvania National Guard ---- (New Dependent Education Benefit State Law)
- 66 == Navy Terminology, Jargon & Slang ---- ('CBDR' thru 'CHOP')
- 67 == Military Life ---- (Understanding Common Traditions and Customs)
- 68 == Military Consumers [01] ---- (4 Tips to Find Businesses You Can Trust)

**\* MILITARY HISTORY \***

- 69 == Battle of Kursk ---- (Facts About the Battle and Its Outcome)
- 71 == Military History Anniversaries ---- (16 thru 31 JUL)
- 71 == Every Picture Tells A Story ---- (Recovered Jap Nakajima B5N)
- 71 == Pacific Coast Garrison Monument ---- (Dedicated on Memorial Day 1897)
- 72 == Post WWII Photos ---- (Munchengdbach Cathedral Stands)
- 73 == Battle of the Coral Sea ---- (First Significant Clash between Aircraft Carrier Forces in History)
- 73 == WWII Bomber Nose Art [34] ---- (Peace on Earth)
- 73 == Medal of Honor Citations ---- (Shizuya Hayashi | WWII)

**\* HEALTH CARE \***

- 75 == Teva Pharmaceuticals USA Lawsuit ---- (44 States | Scheme to Inflate Generic Drug Prices)
- 76 == TFL Enrollment [01] ---- (18 JUL Webinar Will Answer All Your Questions)
- 76 == Medicare for All [01] ---- (Eliminating Private Insurance | Differing Opinions)
- 78 == Opioid Addiction [06] ---- (Risk Factors | Incarceration & Falling Incomes)
- 70 == Eye Shingles ---- (All 50+ Adults Need Shingles Vaccine Shingrix)
- 80 == Parkinson's Disease [04] ---- (Symptoms, Outlook, & Treatment)
- 82 == Cancer Q&A ---- (190701 thru 190715)
- 84 == Varicoceles ---- (Scrotum Varicose Veins | Prevalence & Treatment)
- 85 == Thyroid Disease [02] ---- (RAI Treatment Study Reveals Death Risk from Cancer)
- 86 == PTSD Treatment | iTBS ---- (Study Found it Helped Ease PTSD Symptoms)
- 87 == TRICARE Podcast 509 ---- (Water Safety)
- 88 == TRICARE Podcast 510 ---- (TRICARE Facebook Event - Disaster Plan - Traveling Overseas)

**\* FINANCES \***

- 89 == Amusement Park Military Discounts ---- (2019 Offers)
- 91 == VA Home Loan Lies ---- (7 Sneaky Ones)
- 92 == Career Jobs [01] ---- (10 U.S. Fields that Are Disappearing the Fastest)
- 94 == Vapor Taxes ---- (How High Are They in Your State)
- 95 == Social Security Q & A ---- (190701 thru 190715)
- 96 == Tech Support Scam 3 ---- (Fools with Phony Caller ID)
- 97 == Package Delivery Scam ---- (Phony Unable to Deliver Messages)
- 97 == Appliance Repair Scam ---- (Fridge Broken? Be Careful When Calling For Repairs)
- 98 == Tax Burden for New York Retired Vets ---- (As of JUL 2019)

**\* GENERAL INTEREST \***

- 100 == Notes of Interest ---- (01 thru 15 July 2019)
- 101 == Trump July 4th Airshow ---- (Watch the Aircraft that Flew)

- 103 == Iran Tensions [05] ---- (Israel Making Intervention Preps if Clash Occurs)
- 103 == Retirement Location ---- (Signs You Did Not Make the Right Decision)
- 105 == Retirement Planning (20) ---- (Average Annual Expenses)
- 106 == Robocalls ---- (BBB Tip: How to Spot and Stop Robocalls)
- 107 == French Navy ---- (1st Barracuda-Class Nuclear Sub Launched)
- 108 == National External Debt ---- (Countries With the Most)
- 109 == Memories ---- (McDonald's Menu 1970's)
- 109 == Vaseline ---- (9 Everyday Problems You Can Solve With It)
- 111== Car Selling ---- (Suggestions on How to Get Top Dollar)
- 112 == Interesting Idea ---- (Stop Cables From Falling Behind Desk!)
- 112 == One Word Essays ---- (Caring)
- 112 == Have You Heard? ---- (Coal Miners | God's Aging Plan | Keep Those Grey Cells Active - 01)

**NOTE**

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

**\* ATTACHMENTS \***

- Attachment – Missouri Vet State Benefits
- Attachment – Military History Anniversaries 16 thru 31 JUL (Updated)
- Attachment – Trial by Fire in the Coral Sea

**\* DoD \***



**SBP DIC Offset Update 60 ► Fight for Widows Tax Repeal Turns to the House**

A long-shot attempt to repeal the widows' tax may have failed in the Senate on 27 JUN, but there is still reason to hope – the House could include an amendment in the National Defense Authorization Act that would repeal this unfair policy that short-changes more than 65,000 military widows across our country. The Military Officers Association of America needs your help in this fight. Please [click here](#) to tell your members of Congress, telling them to approve an amendment and repeal the so-called widows' tax.

“As a nation we have broken a contract with these widows,” MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret), said. “And while more than 350 members of the House of Representatives have said it’s time to put an end to this offset, a political stalemate over funding could derail our best efforts again. Congress, on multiple occasions, has found the resources in the past to address these types of problems – let’s find a solution that once and for all ends this terrible wrong.

Sen. Doug Jones (D-AL) rose on the Senate floor 27 JUN to ask that the text of the Military Surviving Spouses Equity Act of 2019, a bill Jones introduced in February, be added to the defense authorization act as an amendment to the senate’s bill. He did so by requesting a “unanimous consent” vote, a parliamentary procedure designed to speed up and

force approval of a measure, but one that can be defeated by a single senator's objection. "In this situation we are talking about military families who are getting ripped off by us – you can call it the government if you want, but at the end of the day, they're getting ripped off by every single member of this body and the House of Representatives," Jones said. "If we can't fight for military widows and spouses who are having their benefits short-changed, then who are we going to fight for?"

Despite Jones' strong words and call for repeal, the vote was blocked by Sen. Jim Inhofe (R-OK), the chairman of the Senate Armed Services Committee. Inhofe said he was there to object **on another senator's** behalf. That senator was not named. Inhofe is a co-sponsor of Jones' legislation. The Senate version of the legislation has 75 co-sponsors while the House version has 359 co-sponsors. That marks the highest number of co-sponsors ever for each version of the legislation.

Currently, surviving spouses receive the DoD's Survivor Benefit Plan (SBP), which is an annuity paid to dependent's after a retiree's death. However, SBP is deducted from the VA's Dependency and Indemnity Compensation (DIC), which is a tax-free monetary benefit paid to survivors who died from a service-connected injury or disease. The deduction is known as the widows tax; a majority of the 67,000 survivors affected by the offset lose up to about \$12,000 a year.

Kristy DiDomenico, a surviving spouse, attended the Senate vote with her two young daughters Gemma and Fiona. DiDomenico's husband, Army Sgt. 1st First Class Jason DiDomenico, died in 2018. He served in the Army for 15 years, including three deployments. DiDomenico said the offset has created several financial hardships for her family, including difficulty securing a home loan. "It's got a great effect on my family," she said. "This is not welfare. This is an earned benefit."

In May, Jones and a handful of other senators gathered outside the Capitol to urge for the passage of the Senate version of the legislation. The event was part of a congressional engagement effort led by Veterans of Foreign Wars; the topic was one of MOAA's hallmark advocacy issues during its 2019 Storming the Hill event in April, when more than 150 MOAA members from across the country met with federal lawmakers. [Source: MOAA Newsletter | Amanda Dolasinski | July 4, 2019 ++]

\*\*\*\*\*

## **[NDAA 2020 Update 12](#) ► HASC Adds Widow's Tax, Malpractice Lawsuits, & Afghan Visa Issues**

House Democrats are pushing to end the military widow's tax, repeal rules blocking troops' medical malpractice lawsuits against the military, and increase the number of special visas for Afghan War allies as part of military spending bill expected to advance this week. Leadership added the provisions 9 JUL on the eve of floor debate on the must-pass annual defense authorization bill. The moves drew criticism from House Republicans as expensive changes without any plans for spending offsets, potentially jeopardizing chances of passing the budget measure out of Congress.

But House Armed Services Committee Chairman Adam Smith (D-WA) said the provisions each enjoy broad support within the chamber and details of the spending specifics can be worked out during bill negotiations with the Senate in months to come. "(Republicans) cut taxes by \$2 trillion without offsetting it," he said. "You can make the policy choice that this is so important, we're going to spend the money. And that we will debate in conference."

All three proposals face a difficult path in the Senate, where Republican leaders have already advanced legislation specifically excluding a repeal of the widow's tax and have not had any significant conversation about changing the Defense Department's malpractice protections. But advancing those policies in the House would represent significant legislative momentum for advocates who have been lobbying for changes for decades, and at the least allow for continued debate on the topics for the next few months.

### ***Malpractice lawsuits***

The malpractice lawsuit issue stems from the Feres Doctrine, a 1950 Supreme Court decision that blocked troops from claiming medical 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. In April, Rep. Jackie Speier (D-CA) introduced legislation to upend that, allowing for limited exemptions to permit lawsuits against the Defense Department by troops and their families in cases of extreme medical neglect or abuse. Defense Department officials have argued that undoing the precedent would upset the current military compensation and benefits system. They have also predicted an explosion of frivolous cases against the military.

But outside advocates insist the current system deprives troops of justice after malpractice, and discourages improvements in the military health system. Speier's provisions would not include injuries sustained in a combat zone and would only apply to mistakes that occur at major military hospitals and clinics. Medical treatments on ships or battalion aid stations would be excluded.

### ***Widow's tax***

The widow's tax centers around how the government treats two separate military 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. Lawmakers have provided special payouts to counter some of that lost money, but advocates have pushed for a full fix. Cost has been the major obstacle to that. Congressional staff estimates the price tag for eliminating the widow's tax would total \$5.7 billion over 10 years. Republicans who opposed adding the measure to the fiscal 2020 defense authorization bill said without finding an offset for that cost, the fix could take away money from other readiness and modernization priorities.

### ***Other issues***

- The amendment attached to the defense bill also specifies a 3.1 percent pay raise for troops in 2020 and 12 weeks of paid family leave to federal employees. The former is uncontroversial (the underlying bill already contained provisions for the pay raise) while the latter is likely to cause some opposition from fiscal conservatives.
- A provision to expand the number of Afghan Special Immigrant Visas for individuals who aided U.S. military personnel in that country also has broad support in theory but has been bogged down in cost concerns. It is estimated to cost around \$9 million annually.

-o-o-O-o-o-

Altogether, House Republicans put the price tag of the last-minute additions at almost \$6.2 billion over the next decade. The current House authorization bill includes plans for \$733 billion in spending next fiscal year, about \$17 billion less than the White House (and Senate Republicans) targeted funding level. House lawmakers are expected to pass the authorization bill later this week. Staff from both chambers will take the rest of the summer and likely part of the fall to negotiate a compromise package for both chambers. [Source: Defense News | Leo Shane III & Joe Gould | June 13, 2019 ++]

\*\*\*\*\*

## **NDAA 2020 Update 13 ► Trump Threatens Veto if House Cuts Stand**

The Trump Administration has issued a laundry list of objections to the House Armed Services Committee (HASC) version of the fiscal year 2020 National Defense Authorization Act — including a threat to veto the bill if the HASC-approved \$733 billion top-line for DoD spending passes Congress. Major objections in the “Statement of Administration Policy” provided to the House Rules Committee obtained by Breaking Defense, include:

- The \$103 million cut to the Air Force’s Ground-Based Strategic Deterrent (GBSD) program. The White House argues that “the Air Force is on track to award a contract for the next phase of the GBSD program in FY 2020. This funding reduction would prevent the Air Force from awarding this contract and delay recapitalization of this leg of the nuclear triad.”
- The \$376.4 million cut to the Next-Generation Overhead Persistent Infrared missile warning satellite program. The administration claims the cut would “delay the delivery by over three years and increase the costs by over \$475 million.”
- The \$413 million cut to the Missile Defense Agency and the \$42 million re-scoping of the Flight Test Mission-44 (FTM-44) test of the Standard Missile-3. According to the statement: “The Administration strongly objects to both actions, and specifically to the “\$150 million reduction to the Improved Homeland Defense Interceptor Program (Redesigned Kill Vehicle). The reduction would be premature pending the result of DOD’s analysis of alternative courses of action for the Redesigned Kill Vehicle effort and could cause even further delays to the delivery of 20 additional Ground-Based Interceptors.” The White House further argues that the HASC shift in the FTM-44’s objective from a test against an ICBM to a test against an Intermediate-Range Ballistic Missile (IRBM) would violate a provision of the 2018 NDAA, as well as reducing the technical value of the test since the sea-launched missile was tested against a medium-range ballistic missile in 2018.
- The \$500 million cut, representing 50 percent of the budget, to the Air Force’s Next Generation Air Dominance effort to design a suite of air superiority capabilities including a replacement for the F-22 fighter. “Full funding for NGAD is essential to maintaining a strong United States industrial base capable of building the world’s most advanced aircraft,” the statement argues. “This 50 percent reduction in funding would result in a three-year slip in advanced aircraft development timelines and the cancellation of critical new production technology programs. Reduced funding would also risk setting the United States behind other nations applying rapidly evolving digital technology to future aircraft programs.”
- The barring of funds for a new low-yield nuclear weapon for the Navy’s Trident submarines. The White House “strongly objects to provisions that would reduce funding for the Trident II Modification Program and the W76-2 Modification Program, and block deployment of the system. As a measured response to a real-world escalatory threat, the W76-2 warhead reinforces the credibility of our deterrence posture and represents a key element of the 2018 NPR. ... This would undermine deterrence and increases nuclear risk to the United States and our allies.”

In addition, while the White House welcomes the HASC creation of a Space Corps, it urges the House to reconsider and provide the Pentagon authority to begin transferring Air Force and other service personnel to the Space Corps in 2020. It also asks that HASC change add a senior civilian slot to lead the new armed force. The Senate bill did so, creating an Assistant Secretary of Defense for Space Policy.

The White House also argues against the changes, pushed by HASC Chairman Adam Smith, to the National Security Space Launch Program Phase 2 competition that would benefit SpaceX and Blue Origin in the mega-millions contest with United Launch Alliance and Northrop Grumman. Those provisions would in effect limit the Air Force’s planned Phase 2 contract for two providers to 29 launches between 2020 and 2024, and require the Air Force to open the competition again after that. The provision (in the bill’s Section 1601) further would provide up to \$500 million

to any company that wins a Phase 2 contract, but had not been given a contract under the previous Launch Services Agreement — that is, SpaceX as it is the only company in that position.

“The Administration strongly objects to this provision as it would increase mission risk for the Nation’s national security satellites,” the statement says. It expresses concern that the changes might affect the contract’s alignment “with the conclusion of the current generation of several satellite architectures.” The White House adds: “Confining Phase 2 to fewer missions would increase per-launch cost while simultaneously introducing risk and costs for some intelligence payloads.”

The House just this week took up the 2020 NDAA, and is working its way through more than 600 amendments — amid partisan bickering and a lack of support from House Republicans. Normally, an administration would issue a response to congressional action after both sides of Capitol Hill formally acted on the legislation. The Senate passed the NDAA on 27 JUN, and met the administration’s request for \$750 billion in top-line DoD funds. [Source: Breaking Defense | Theresa Hitchens | July 10, 2019 ++]

\*\*\*\*\*

### **NDAA 2020 Update 14 ► House Includes Naming Amendment**

Defense Department officials would be barred from naming any bases, ships or other equipment after Confederate military leaders and war victories under language inserted in a House budget bill 10 JUL. The prohibition, approved by House lawmakers without objection, would not force any changes to existing names on bases or installations, but would mandate that the defense secretary not use the problematic Confederate monikers in the future. Congressional Democrats have pushed similar legislation in recent years, but without success. By adding it into the annual defense authorization bill for fiscal 2020 — which sets a host of military spending and policy priorities — House Democrats can force a debate on the issue during chamber negotiations later this summer. Senate leaders have not weighed in on the issue.

The Army operates 10 installations named after Confederate military commanders. There are no such installations for the other military departments, according to the Congressional Research Service, though some Navy ships have been named after Confederate officers or battles. The Army also has control of Arlington National Cemetery, which contains a section for Confederate graves and a monument to their dead. The naming rules would block any names “referring to the Confederate States of America,” to include any person who held a leadership role within the Confederacy and any “city or battlefield significant because of a Confederate victory.”

Numerous existing military bases are named after Confederate military leaders, including Fort Lee in Virginia, Fort Hood in Texas, and Fort Bragg in North Carolina. Confederate names and symbols have come under increased criticism in recent years amid concerns about their connection to white supremacist movements. The naming amendment — sponsored by Rep. Gregory Meeks (D-NY) — was among a package of 34 additions deemed non-controversial by House leadership. Other provisions included a new report on military waivers received by transgender individuals and an expansion of the military’s infertility treatment programs. The chamber is expected to vote on the full defense authorization bill on Friday. [Source: ArmyTimes| Leo Shane III & Kyle Rempfer | July 11, 2019 ++]

\*\*\*\*\*

### **NDAA 2020 Update 15 ► House Includes Amendment to Reverse Trump’s Transgender Ban**

The House on 11 JUL approved an amendment to the annual defense policy bill aimed at reversing President Trump’s policy banning most transgender people from serving in the military. The amendment to the National Defense Authorization Act (NDAA) would enshrine in law that any person who meets gender-neutral occupational standards



can serve in the military regardless of race, color, national origin, religion or sex, including gender identity or sexual orientation. “Over the last three years, 14,000 transgender service members have served openly and successfully,” said Rep. Jackie Speier (D-Calif.), the sponsor of the amendment. “All five service chiefs affirmed they do not hamper lethality or cohesion. Malice and ignorance cannot stop us giving medical care to those brave enough to serve. We know what transgender service members bring to the fight; let them bring it.”

The amendment passed 242-187, largely along party lines. Ten Republicans voted with all Democrats in support of the bill: Republican Reps. Susan Brooks (Ind.), Brian Fitzpatrick (Pa.), Trey Hollingsworth (Ind.), Will Hurd (Texas), John Katko (N.Y.), Tom Reed (N.Y.), Elise Stefanik (N.Y.), Steve Stivers (Ohio), Fred Upton (Mich.) and Greg Walden (Ore.). The measure is one of several amendments Democrats have been touting to progressives as they seek to wrangle the votes to pass the NDAA without Republican support.

Progressives are concerned about the bill’s \$733 billion price tag, but have indicated they could support the bill if certain amendments pass, particularly ones that would constrain Trump’s war powers. Votes on those amendments are expected later Thursday and Friday. Democratic leaders have expressed confidence they have the votes to pass the NDAA, but members of the Progressive Caucus have said they remain undecided on the legislation pending the outcome of amendment votes.

Several LGBT and military groups and former officials have urged passage of the overall bill because of the Speier amendment. “Passing a defense bill from the House that includes the values of inclusiveness and diversity is the best way to stand with those impacted by the administration’s policies,” the groups and officials wrote in a letter to lawmakers this week. “Failure to pass the NDAA will hamper the credibility of these arguments in future national security conversations and make it impossible to include pro-diversity language in the final, conferenced NDAA.” Democrats have dubbed the measure the “Truman Amendment,” in honor of President Truman’s 1948 executive order racially integrating the military.

The Trump administration’s policy, which took effect in April, bans most transgender people from serving in the military unless they serve as their biological sex or were grandfathered in under the 2016 open-service policy. The Trump administration and its allies deny the policy is a ban because of the carve-outs. “Being from Missouri, I think Harry Truman would be shocked that this would try to be named after him,” Rep. Vicky Hartzler (R-MO) said. “I would remind my colleagues that the [Department of Defense] DOD policy is based on medical conditions, not an individual’s fluid and preferred gender identity. It’s based on deployability and readiness, not discrimination.” Opponents of the policy argue it effectively is a ban akin to the defunct “don’t ask, don’t tell” policy that banned gay, lesbian and bisexual troops from serving openly. [Source: The Hill | Rebecca Kheel | July 11, 2019 ++||

\*\*\*\*\*

## **NDAA 2020 Update 16 ► House Republican 11<sup>th</sup> Hour Bid for 4% Pay Raise Fizzles**

A last-minute bid by House Republicans to dramatically boost next year’s planned military pay raise to 4 percent and add nearly \$1 billion in military personnel spending failed amid partisan fighting over the annual defense authorization bill. The White House and Pentagon leaders have pushed for a 3.1 percent pay raise for troops next year, the largest for the armed services in a decade. Both House and Senate lawmakers have already backed that figure. President Donald Trump has repeatedly cited the 3.1 percent increase as evidence of his administration’s commitment to taking care of servicemembers. The 3.1 percent figure matches the long-established federal formula for keeping military pay in line with the gradual increase in private sector wages.

But on 12 JUL, ahead of his chamber’s final vote on the annual defense authorization bill, House Armed Services Committee ranking member Mac Thornberry (R-TX) pushed for an even larger raise “to help with recruitment and send a message to our troops that we value them.” Rep. Jim Banks (R-IN) and an Army veteran, said opposition to the 4-percent plan amounted to discounting the service and sacrifices of troops. “Will my colleagues on the other side

of the aisle really vote against a well-earned pay raise for our troops?” he said. “Our soldiers, our sailors, our airmen, our Marines, they deserve better.”

But Democratic leadership blasted the move as little more than political gamesmanship by Republicans worried they could be accused of not supporting military members and families when they voted against the 3.1 percent raise in the full authorization bill. “This body has raised pay for our troops every single year and, we have the largest pay raise in 10 years in this bill for our troops,” said armed services committee Chairman Adam Smith (D-WA). “It’s easy to say, well, I’m going to vote no and therefore it’s partisan. There’s no good reason for it. This should be a bipartisan bill. It supports our troops, it supports our national security.”

Democrats also noted that Republicans didn’t push for the larger pay raise until the last moment before bill passage, after several months of bipartisan negotiations over the measure. But Thornberry said the additional pay raise, along with restoring other personnel and readiness funding cut by Democrats from the White House’s budget request, would have made the overall defense budget bill more palatable to Republican members worried it falls short of military needs.

With the House authorization bill passage that 3.1 percent pay raise mark will be nearly guaranteed to become law next year. For junior enlisted troops, a 3.1 percent pay raise means about \$815 more a year in pay. For senior enlisted and junior officers, the hike equals about \$1,500 more. An O-4 with 12 year’s service would see more than \$2,800 extra next year under the increase. [Source: MilitaryTimes | Leo Shane III | July 12, 2019 ++]

\*\*\*\*\*

## **NDAA 2020 Update 17 ► House Passes Their \$733 Billion Defense Policy Bill H.R.2500**

House Democrats on 12 JUL advanced a contentious \$733 billion defense policy bill packed with progressive priorities that sets up a showdown with Senate Republicans and the White House in coming months over the future direction of the Defense Department. Among the key points of conflict behind the 220-197 vote: limits on the president’s power to wage war on Iran; new rules allowing transgender recruits to join the ranks; restrictions on the U.S. nuclear arsenal; and overall spending levels for military missions. No Republicans voted for the final authorization bill, even though the measure typically draws bipartisan support.

Amid heated debate, Republicans accused Democrats of passing an unrealistic “messaging bill” in contrast to the typically nonpartisan tone of the expansive defense policy legislation. None voted for the final bill. House Minority Leader Kevin McCarthy (R-CA) said that even though the legislation included non-controversial priorities like the annual military pay raise and improvements to modernization programs, his political rivals had made the measure too unpalatable to support. “The (authorization bill) was a test for this new majority,” McCarthy said. “It was a test of whether they could put their radicalism aside and work across the aisle to do what was right for the country. The Democrats ... failed that test.”

But House Armed Services Committee Chairman Adam Smit (D-WA) blamed Republicans for pushing the military policy bill into partisan rancor, saying they seemed set on voting against any measure his party put forward. “We have put together a good bill,” he said just before Friday’s vote. “The reason Republicans oppose it is for purely partisan reasons. They want to be able to give speeches like the one the minority leader did, saying Democrats don’t care about national security. “We care about national security. In fact, I’ll tell you our bill isn’t just good, it’s better than the ones that the Republican Party has put together, because we believe the Pentagon should be accountable.”

In coming weeks, the House and Senate will work to reconcile their competing versions in hopes of finding a compromise later this year and continuing the legislation’s 58-year streak of successful passage into law. [Source: MilitaryTimes | Leo Shane III & Joe Gould | July 12, 2019 ++]

\*\*\*\*\*

## **NDAA 2020 Update 18** ► **What the House Vote Says | The next step**

For the first time in its history, the crucial congressional defense policy bill was passed on a party-line vote in the House of Representatives, felling the last truly bipartisan tradition in the House, except for seersucker Thursdays. As the chairman of the House Armed Services Committee (HASC) Adam Smith put in a tweet: “Today, the House passed H.R. 2500, the National Defense Authorization Act (NDAA) for Fiscal Year 2020 by a vote of 220 to 197, **without the support of a single Republican.**”

One of the most august Hill watchers in the national security establishment, John Isaacs of the Center for Arms Control and Non-Proliferation, offers this perspective: “With Republicans in charge in past years, Democrats were willing to vote for a bill despite disagreeing with many decisions. With Republicans in charge, they permitted many Democratic amendments on the House floor — as long as they weren’t serious or were sure losers,” John Isaacs says. “For example, they would never permit an AUMF (Authorization for the Use of Military Force) vote. Now the shoe, or is it the power, is on the other foot and Republicans could not accept total winning. Their hypocrisy shows no bounds.” And, given the nature of Congress, this division sets a precedent for future NDAA’s.

Mark Cancian, one of the most experienced defense budget watchers in town, is “surprised that there were no Republican votes supporting the House NDAA. In the past there has almost always been at least some bipartisan support. The Republicans could have supported the bill while still expressing their opposition to elements they found objectionable.” Even a staunch Republican, Rick Berger at the American Enterprise Institute, was surprised by the absence of a single Republican vote. He recently studied NDAA House votes for the last 30 years: “This is the lowest bill vote tally we’ve ever had. We never even got close to that.” He “thought we’d have some defectors.” But no.



**Kingston Reif**

A committed national security Democrat, Kingston Reif, explained it this way: “Now in the minority for the first time in eight years, the Republican leadership of the House Armed Services Committee made it very clear from the start that it would not vote for an NDAA that reflected new Chairman Adam Smith’s core views and priorities. This stands in stark contrast to how many Democrats voted on the NDAA when the GOP was in charge, despite the fact that those bills were chock full of Obama veto bait. So what’s changed, you ask? I think the answer is pretty obvious.”

The Arms Control Association, where Reif is the director for disarmament and threat reduction, not surprisingly, “strongly supports the bill primarily because it places a much-needed check on the Trump Administration’s unnecessary, unsustainable, and unsafe plans to augment the role of and increase spending on nuclear weapons and undermine critical arms control and nonproliferation agreements.”

Reif puts a very different spin on the vote from Berger, as is not uncommon with Washington tribalists. “By passing the legislation, the House has greater leverage to retain these and many other important provisions in upcoming conference negotiations with the Republican-controlled Senate. Unlike the House bill, the Senate bill rubber stamps the Trump Administration’s redundant and reckless effort to expand U.S. nuclear capabilities.” Sigh. Berger says only one Republican amendment actually made it through the meat grinder that is the House Rules Committee and was put to a vote on the House floor. He ascribes some of this to the fact that Smith’s home district in Washington is “a much

more liberal district than before.” He also said that “people are casting this as a win for (House Speaker Nancy) Pelosi.”

As speaker, Pelosi can control much of what her chamber does. The House, while its members often call it the People’s House, is actually much less “democratic” than the Senate. The House leadership can, if it wishes, almost completely control what votes occur on the floor using the tool of the Rules Committee, where the majority hold twice as many seats, guaranteeing majority control of the crucial body. And the chairman of the committee is often one of the most adept partisans the party in power can find.

A Democratic Hill watcher pointed to Republican dissatisfaction with the absence from the NDAA of funding for the border wall. “The GOP wasn’t happy with the overall tone in the bill, especially the prohibition against funding for the southern border wall. Republicans also had multiple policy objections and concerns about what they believed to be a historic lack of bipartisan consultation on especially the strategic forces matters, nuclear weapons in particular.” The Hill watcher added that Republicans further adamantly objected to the bill’s lower top-level funding level of \$733 billion vs. the Trump Administration’s request of \$750 billion. This shouldn’t come as a surprise — President Donald Trump earlier this week threatened to veto the NDAA if the lower level passes Congress.

Mike Tierney, founder of The Space Budget and long-time budget guru, is surprised by the unity of Republicans. “The level of unity demonstrated by the Republican caucus during the NDAA vote is rare for either party, regardless of who controls the House and takes lead on the legislation. There are typically some moderates who join on passage, and we may see that down the road on the conference version,” Tierney says. “However, this is a strong demonstration of the House GOP’s commitment to higher defense funding as part of the broader budget deal that continues to elude legislators. I’m skeptical that this will ultimately impact the final conference version getting passed for the 59th consecutive year, but these are unpredictable times.”

Todd Harrison, director of defense budget analysis at the Center for Strategic and International Studies, says that he does not think the vote “indicates that Republicans are going to do something that would ultimately block the passage of the NDAA this year—that’s not how I would read this at all. It is really more of a symbolic protest vote, because they knew that the bill would still pass and go to conference committee.” Rep. Mac Thornberry, HASC ranking member, would beg to differ. “There have been some inferences and even more than inferences on the floor that there is some sort of political maneuvers or games going on. I have not seen that in the Armed Services Committee.”

No matter what the motivation of the Republican boycott of the bill, Harrison says “What really matters is how the Republicans vote when the bill comes out of conference and back to the floor for a final vote. Then I would expect to see bi-partisan support, and that may be easier to get if whatever comes out of conference implies a slightly higher top-line that is more in line with the Senate-passed version of the bill.” He added: “And it’s always good to remind people that the NDAA is just a policy bill. It does not provide appropriations, so it does not ultimately determine the top-line budget for DoD.”

The next step for the NDAA is the House and Senate Conference Committee, where the two sides will attempt to hammer out compromises on their differences with one of the most obvious the top-line DoD spending ceiling number. The Senate version approved the administration’s request. There also are major differences between the two on their approach to President Donald Trump’s much-desired Space Force — which the House calls the Space Corps. [Source: Breaking Defense | Colin Clark & Sydney J. Freedberg | July 12, 2019 ++]

\*\*\*\*\*

## **DoD Burn Pits ► No Plans to Stop Using Them**

The Pentagon acknowledges the risks of burn pits, which the U.S. military has used to get rid of human, food, equipment and other waste while downrange, and is looking for alternatives while pledging to do a better job tracking

how exposure affects service members. But there are no plans to stop using them. Though burn pits are considered something of a last resort, according to Defense Department policy, there are still nine of them in operation, per an April report to Congress from the under secretary of defense for acquisition and sustainment. And despite some research into alternatives, nothing is off the ground yet.



In the report, the Pentagon acknowledges that burning hazardous waste, tires and plastic in open pits creates dangerous fumes, but they it is still done during deployments if the local combatant commander — currently, they’re only used in U.S. Central Command — can’t find a good alternative. “Generally, the use of open burning is limited to short term contingency operations outside of the United States where no feasible alternative exists,” the report says. “For the longer term enduring locations DoD uses conventional solid waste management practices.” As of March, according to the report, all of the U.S.-sanctioned burn pits are in the Middle East: seven in Syria, five of which are under military control and two by contractors; one military pit in Afghanistan; and one military pit in Egypt.

Veterans groups have been pushing for years for the Pentagon and VA to acknowledge the danger of inhaling their fumes. The VA’s official position is that “research does not show evidence of long-term health problems from exposure,” though advocates claim that is based more on a lack of tracking of what’s being burned and the health outcomes of those who are around them. They claim rare cancers, respiratory illness and other health issues in Iraq and Afghanistan veterans are the result. “There’s no perfect study, but there is enough evidence to determine there is a high enough suspicion of a link,” Rep. Raul Ruiz, D-California, said in a March press conference on the issue. “We have veterans who are dying, so we have to act on that suspicion.”

The reason for the pits, which explains why there are so many more in Syria, is the small-scale, short-term nature of the operations they’re supporting. With no waste management infrastructure in place, either military or local civilian, the report says, they are the next best option. Fewer than 500 people are stationed in the locations, according to the report, and they are not generally trained on waste management and may not produce enough to fit an incinerator’s minimum requirements. “Open burning remains a field expedient alternative to reduce waste volume and protect troops from disease,” the report says.

According to the report, the Pentagon has looked into incinerators in these locations, but they take up a lot of space, require a lot of skilled maintenance and use a lot of fuel for little return on converting waste to usable energy. And DoD doesn’t have a supply chain for solid waste incinerators that can be taken downrange, the report says. “Despite significant [research, design, test and evaluation] investment, no vendor or academic has been able to meet the basic DoD deployable incinerator requirements of scalability, transportability, reliability and fuel economy,” according to the report.

The National Defense Center for Energy and Environment has been looking into the possibility, though, of a system that can operate with the small, intermittent production of waste at these short-term outposts. Until then, the report says, the Pentagon is trying to improve its procedures for monitoring burn pit smoke, reducing exposure and documenting any effects. [Source: MilitaryTimes | Meghann Myers | July 12, 2019 ++]

\*\*\*\*\*

## Purple Heart Award Update 03 ► What It Is and Why It Is Awarded

The Purple Heart is a US military decoration awarded to those wounded or killed while serving, on or after April 5, 1917, with the US military. With its forerunner, the Badge of Military Merit, which took the form of a heart made of purple cloth, the Purple Heart is the oldest military award still given to U.S. military members. The original Purple Heart (i.e. Badge of Military Merit) was established by George Washington – then the commander-in-chief of the Continental Army – on August 7, 1782. The Badge of Military Merit was only awarded to three Revolutionary War soldiers by Gen. George Washington himself. General Washington authorized his subordinate officers to issue Badges of Merit as appropriate. From then on, as its legend grew, so did its appearance. Although never abolished, the award of the badge was not proposed again officially until after WWI.



Today the Purple Heart is awarded in the name of the President of the US to any member of the Armed Forces of the US who, while serving under competent authority in any capacity with one of the US Armed Services after April 5, 1917, has been wounded or killed. Specific examples of services which warrant the Purple Heart includes:

- a) Any action against an enemy of the US;
- b) Any action with an opposing armed force of a foreign country in which the Armed Forces of the US are or have been engaged;
- c) While serving with friendly foreign forces engaged in an armed conflict against an opposing armed force in which the US is not a belligerent party;
- d) As a result of an act of any such enemy or opposing armed forces; or
- e) As a result of an act of any hostile foreign force.

The Purple Heart differs from most other decorations in that an individual is not "recommended" for the decoration; rather he or she is entitled to it upon meeting specific criteria. A Purple Heart is awarded for the first wound suffered under conditions indicated above, but for each subsequent award an oak leaf cluster or 5/16 inch star is worn in lieu of another medal. Not more than one award will be made for more than one wound or injury received at the same instant.

A "wound" is defined as an injury to any part of the body from an outside force or agent sustained under one or more of the conditions listed above. A physical lesion is not required; however, the wound for which the award is made must have required treatment by a medical officer and records of medical treatment for wounds or injuries received in action must have been made a matter of official record. When contemplating an award of this decoration, the key issue that commanders must take into consideration is the degree to which the enemy caused the injury. The fact that the proposed recipient was participating in direct or indirect combat operations is a necessary prerequisite but is not sole justification for award. The Purple Heart is not awarded for non-combat injuries. [Source: Frontlines of Freedom Newsletter | 12 July 2019 ++]

\*\*\*\*\*

## DoD Medical Billets Update 01 ► Officials Keeping Quiet on Plan to Cut 18,000 Billets

Pentagon officials are keeping quiet on details surrounding a plan to cut 18,000 medical billets across the military. The drawdown, included in President Donald Trump's 2020 budget proposal, announced earlier this year, would cut uniformed doctors, dentists, nurses, medics, technicians and support personnel from throughout the Army, Navy and Air Force. (The Navy provides medical support to the Marine Corps.) But defense health officials have yet to say just how many of those spots will be completely eliminated and how many will be converted to contractor positions.

Instead, Maj. Gen. Lee Payne, who directs combat support for the Defense Health Agency (DHA), noted during a visit to Joint Base Elmendorf-Richardson 9 JUL that cuts will be done on a location-by-location basis. "In a particular location, we will be looking at, 'Can the network support that care?'" he said. "If we're sustaining significant cuts in military people, do we need to hire civilians or contractors to cover that care? We'll evaluate what's the best method for us." About a quarter of the billets up for cuts are currently vacant, he said, and officials need to look at whether they want to eliminate them or fill them. "You should be demanding customers," Payne said to military families. "We believe that having the DHA administer and manage those [military treatment facilities] is going to make us more effective at that."

A report from the Pentagon on the status of the consolidation of the military medical systems under DHA is due to lawmakers this summer. That reorganization was ordered by Congress in 2017. Payne is visiting the state as part of the local rollout of the system's new electronic medical record program, known as MHS Genesis. Following his visit to Joint Base Elmendorf-Richardson, Payne headed north to Fort Wainwright for meetings at the medical facility there. [Source: Military.com | Amy Bushatz | July 10, 2019 ++]

\*\*\*\*\*

## DoD Fraud, Waste, & Abuse ► Reported 01 thru 15 JUL 2019

**Navy Exchange** – A former sailor was sentenced to nearly four years in prison this week in connection to a fraud scheme worth nearly \$400,000, some of which took place while he was still in the Navy, according to the U.S. Department of Justice. **Fedrick Emery**, 23, pleaded guilty to conspiracy and aggravated identity theft charges, according to court records. As part of the plea, he admitted to obtaining credit card numbers and then creating counterfeit credit and gift cards that he used at more than 20 Marine Corps and Navy Exchange locations in San Diego and nationwide, prosecutors said.

He made more than \$75,000 worth of purchases at the exchanges from April 2017 to February 2018, according to a prepared statement following his June 28 sentencing. Emery also stole the identities of four individuals between December 2017 and May 2018 and used their information to obtain more than \$290,000 in credit cards, car loans and personal loans, authorities said. "Emery purchased at least seven luxury automobiles and racked up thousands of dollars in debt that he immediately defaulted on," the release states. Emery and his unnamed co-conspirators referred to their scam as "New Money" during the hustle. "Emery flaunted his unearned wealth on Instagram, posting pictures of himself in the luxury automobiles he purchased using the identities of others, and with stacks of cash," according to the statement. Emery's attorney, Casey Donovan, did not return requests for comment.

He was arrested on May 7, 2018, in El Cajon, California, as he was planning to buy a Jaguar with a driver's license and other information belonging to someone else, according to a statement by a Naval Criminal Investigative Service agent in Emery's court records. Emery admitted paying someone he knew in Chicago \$500 for the phony license and paperwork, filings indicate. Emery told authorities he sold cars for cash and was making \$35,000 a month in the process. Emery is originally from Illinois and served as a culinary specialist seaman from 2014 to his separation under other than honorable conditions in October 2017, according to his service record and the U.S. Department of Justice. [Source: NavyTimes | Geoff Ziezulewicz | July 6, 2019 ++]

-o-o-O-o-o-

**Navy Exchange** – Two people, including a retired Navy service member, have pleaded guilty to stealing more than \$60,000 worth of electronics from a Navy Exchange Store in Annapolis, Maryland. The Capital reports 52-year-old **Gregory Dwayne Custer** pleaded guilty in U.S. District Court to theft of government property and aiding and abetting the theft of government property. Recent court records show 37-year-old Donna Marie Sieglein also pleaded guilty to one count of theft of government property.

Court records show the two were accused of stealing Apple laptops, iPads and video game consoles over a three month span last year. Only active or retired Navy members and immediate family are allowed the use the exchange. Sieglein and Custer are scheduled for sentencing in August. Each faces up to 10 years in prison and a \$250,000 fine. *Navy Times editor's note:* According to a search warrant affidavit filed by Naval Criminal Investigative Service agents, Gregory Dwayne Custer is a retired chief petty officer.

The case began on Halloween when the NEX reported \$20,000 worth of stolen Apple products. Suspicion fell on a white couple seen whispering to each other in the electronics department who departed before loss prevention specialists could find them. Video surveillance, however, showed that they visited the NEX 13 times beginning on Sept. 12, 2018 and a shot of a license plate traced the vehicle back to Custer's residence in the Brooklyn section of Baltimore. According to Custer's March 21 plea agreement, they would attempt to cover up their shoplifting sprees by purchasing token items such as cat food.

On 1 NOV, Navy Police arrested both of them after they left the NEX and recovered two Apple laptops and a log of summer sausage from Sieglein's bag. She allegedly confessed to shoplifting the items for sale on the street but Custer denied knowing anything about the thefts, according to the affidavit. The NCIS agents, however, determined that Custer had a criminal history of theft and fraud and was on probation for misuse of funds when the NEX shoplifting occurred. In his 21 MAR plea agreement, he admitted to at least 24 visits to the NEX before his arrest, sometimes acting as a lookout, sometimes handing his accomplice electronics to sneak out of the store. Although the story above says that Custer faces up to 10 years in prison, the prosecution is expected to recommend no more than eight months of confinement, according to his plea agreement. [Source: The Associated Press | July 8, 2019 ++]

-o-o-O-o-o-

**Camp Pendleton, CA** – Two Marines were arrested 3 JUL by a U.S. Border Patrol agent and now face federal charges for allegedly smuggling three undocumented immigrants near the U.S.-Mexico border. Lance Cpl. **Byron Darnell Law** II and Lance Cpl. **David Javier Salazar-Quintero** were pulled over by a U.S. Border Patrol agent about seven miles north of the U.S.-Mexico Border near Jacumba Hot Springs, California, with three undocumented immigrants in the back seat of the vehicle, according to a court document filed in United States District Court for the Southern District of California and obtained by Marine Corps Times.

The undocumented immigrants told Border Patrol agents that they were Mexican citizens and that they were going to pay \$8,000 to be smuggled into the United States. Both Marines are riflemen assigned to 1st Battalion, 5th Marine Regiment, 1st Marine Division, at Camp Pendleton, California. Law told Border Patrol agents that he was an active duty Marine and that the day prior Salazar-Quintero had contacted him and asked if he wanted to make \$1,000 to pick up an "illegal alien."

"We are aware of the charges facing Lance Cpl. Law and Lance Cpl. Salazar-Quintero, and we continue to cooperate fully with the investigative efforts into this matter," Marine spokesman 1st Lt. Cameron Edinburgh told Marine Corps Times in an email. The two men are facing federal charges for allegedly smuggling undocumented immigrants for the "purpose of commercial advantage or private financial gain," the court document reads. On 2 JUL, Law said he and Salazar allegedly drove to Jacumba, California, and picked up an "illegal alien" and brought him to a McDonald's parking lot in Del Mar. He told Border Patrol agents that the two were guided by cell phone instructions from an "unknown Mexico number" and that they were not paid for the 2 JUL incident.



On the morning of the arrest, Law said he was again contacted by Salazar-Quintero — who he described as being “responsible for organizing” the smuggling — for another job, and guaranteed “they would get paid for today’s and last night’s event in cash,” according to a court document. Salazar-Quintero told Border Patrol agents that he was “introduced to smuggling” by Law, and that Law “introduced him to a man that recruited him,” the court document detailed. Salazar-Quintero told agents he had traveled to the Jacumba area on at least “four different occasions” to smuggle undocumented immigrants and that not every trip was successful. Law was identified by the three undocumented immigrants as the driver of the vehicle in the 3 JUL incident. [Source: MarineCorpsTimes | Shawn Snow | July 8, 2019 ++]

-o-o-O-o-o-

**Parris Island, SC** – A Marine first sergeant was sentenced by a military court to two years of confinement for his part in a scheme to steal nearly \$1.5 million in razor blades, according to Marine officials. First Sergeant **Lascelles Chambers** conspired with three other Department of Defense employees to steal Gillette razor blades and other goods from the Parris Island, South Carolina, recruit depot store and warehouse from January 2017 to June 2018. Chambers was convicted in a court-martial held aboard Parris Island and later sentenced on 16 JUN to two years of confinement, reduction to private and a bad conduct discharge, according to 2nd Lt. Alec J. Reddy, a Marine spokesman.

The Marine first sergeant was convicted of larceny, conspiracy and the interstate transportation of stolen goods, Reddy said. His three other accused cohorts, Orlando Byson, Tommie Harrison Jr. and Sarah Brutus, all pleaded guilty in January at the U.S. District Court in Charleston to one count of conspiracy to defraud the United States. The three face up to five years in prison and potentially \$250,000 in fines. Marine Corps Times has reached out to the U.S. Attorney’s Office for the District of South Carolina for an update on their sentencing and has yet to receive a response.

The Parris Island store aboard the South Carolina depot sells razor blades and other items to recruits at a discount price. According to court documents, Chambers worked with three other defense employees to steal high-end razor blades and other items. The stolen goods were then sold and the proceeds were split up by Chambers using his Navy Federal Credit Union account. Harrison and Byson allegedly were able to steal the razor blades at the warehouse and avoid detection by disabling security cameras, according to court documents. Chambers served as the company first sergeant for Headquarters and Service Battalion at the recruit depot from August 2016 to March 2018. [Source: MarineCorpsTimes | Shawn Snow | July 10, 2019 ++]

-o-o-O-o-o-

**San Diego Naval Base** – California authorities say three men have been arrested on charges of bilking military service members out of nearly \$5 million. Attorney General Xavier Becerra and San Diego District Attorney Summer Stephan said 11 JUL that **Paul Flanagan, Ranjit Kalsi** and **Gregory Lee Martin** ran a tax fraud and identity theft scheme. A 69-count indictment says they operated Go Navy Tax Services from a trailer outside Naval Base San Diego, using personal information to open bogus accounts. Officials say they tricked service members into buying nearly 5,000 unwanted life insurance policies and annuity contracts. They earned more than \$2 million in commissions on sales costing service members about \$4.8 million. Attorney Earl Pott, who represents Flanagan, calls the charges “a rather gross overreach.” [Source: The Associated Press | July 11, 2019++]

\*\*\*\*\*

## **POW/MIA Recoveries & Burials** ► **Reported 01 thru 15 JUL 2019 | Ten**

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i.e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense

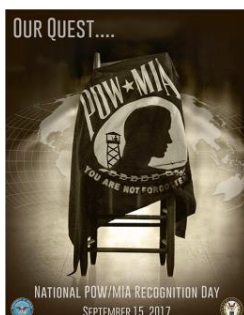
Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on 'Our Missing'. Refer to <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2019> for a listing and details of those accounted for in 2019. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

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

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

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



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

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

### LOOK FOR

-- **Army Air Forces Staff Sgt. Paul Cybowski** was a member of the 373rd Bombardment Squadron, 308th Bombardment Group, based in Yangkai, China. On Sept. 15, 1943, Cybowski was a gunner aboard a B-24D aircraft, on a bombing mission over Haiphong, French Indochina. Approximately 50 Japanese fighters attacked the formation as it turned to make a run over the target, shooting down three of the five American aircraft. Five crewmembers were able to bail prior to the crash, but Cybowski, and four other crewmembers, were killed during the attack. Interment services are pending. [Read about Cybowski.](#)

-- **Army Cpl. Donald E. Angle** was a member of Company C, 1st Battalion, 5th Cavalry Regiment, 1st Cavalry Division, fighting against members of the Korean People's Army. On July 25, 1950, he was reported missing in action in the vicinity of Yongdong, South Korea. Absent of evidence of continued survival, the Department of the Army declared him deceased as of Dec. 31, 1953. Interment services are pending. [Read about Angle.](#)

-- **Army Pfc. David C. Wilkes** was a member of Company D, 1st Battalion 32nd Infantry Regiment, 7th Infantry Division. Approximately 2,500 U.S. and 700 South Korean soldiers assembled into the 31st Regimental Combat Team (RCT), which was deployed east of the Chosin Reservoir, North Korea, when it was attacked by overwhelming numbers of Chinese forces. Wilkes was initially reported missing in action on Dec. 2, 1950, when he could not be

accounted for after the withdrawal, but his status was later amended to killed in action. Interment services are pending. [Read about Wilkes.](#)

-- **Army Pvt. James I. Trick** was a member of Company M, 3rd Battalion, 109th Infantry Regiment, 28th Infantry Division, which was engaged against enemy forces in the Hürtgen Forest, near Germeter, Germany. He was reportedly killed by enemy shrapnel on Nov. 4, 1944, while bring supplies for his unit. Interment services are pending. [Read about Trick.](#)

-- **Army Pvt. Laurel W. Ebert** was a member of Company I, 126th Infantry Regiment, 32nd Infantry Division, serving as part of a nine-person patrol to find and silence an enemy machine gun position somewhere west of the Sanananda Track in the Cape Killerton area of the Australian Territory of Papua (present-day Papua New Guinea.) Six members of the patrol, including Ebert, failed to return following the mission. He was subsequently listed as missing in action. Interment services are pending. [Read about Ebert.](#)

-- **Army Pvt. Penn Franks** was a member of Company G, 371st Infantry Regiment, 92nd Infantry Division. His unit was engaged in battle on the Gothic line in the northern Apennine Mountains near Strettoia, Italy, when he was killed in action on Feb. 10, 1945. Following the battle, his unit was unable to recover his remains. Interment services are pending. [Read about Franks.](#)

-- **Marine Corps Reserve Pfc. Grady J. Crawford** was a member of Battery M, 4th Battalion, 11th Marine Regiment, 1st Marine Division, serving in North Korea. He was last seen engaged in combat operations at Yudam-ni, West Chosin Reservoir, North Korea, on Dec. 1, 1950. No lists provided by the Chinese People's Volunteer Forces or Korean People's Army showed Crawford as a prisoner of war. Absent evidence of continued survival, the Department of the Navy declared him deceased as of Oct. 30, 1953. Interment services are pending. [Read about Crawford.](#)

-- **Marine Corps Reserve Pfc. Kenneth W. Likens** was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. In Nov. 1943, approximately 1,000 Marines and sailors were killed, and more than 2,000 were wounded during the fighting. Likens died on the third day of the battle, Nov. 22, 1943. He was reported to have been buried in the East Division Cemetery, which was eventually renamed to Cemetery #33. Interment services are pending. [Read about Likens.](#)

-- **Navy Radioman 2nd Class Floyd A. Wells** was stationed aboard the USS Arizona, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941, which caused a cataclysmic explosion, and ignited a fire that burned for two days. The attack on the ship resulted in the deaths of 1,177 crewmen, including Wells. Interment services are pending. [Read about Wells.](#)

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

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

\* VA \*



## **PTSD Update 252 ► Root Cause Research Project**

The VA has teamed up with the Defense Department and thousands of veteran volunteers on what could be breakthrough research to get at the root causes of post-traumatic stress disorder and open up paths to new methods of treatment, according to VA officials. The research could provide a "source of hope for veterans living with the invisible wounds of war, and it is our job to turn that hope into treatments," said Dr. Carolyn Clancy, the deputy undersecretary for Discovery, Education, and Affiliated Networks at the Department of Veterans Affairs.

At a hearing of the House Veterans Affairs subcommittee 26 JUN, Clancy said that the research project, in coordination with DoD, would follow thousands of veterans identified with mild traumatic brain injury received in combat. Through intensive biological samplings and imaging, the researchers hope to gain the ability to identify biomarkers, or indicators of the presence of a disease or abnormality, that are associated with brain injuries and post-traumatic stress disorder, Clancy said. She also noted that the PTSD research, and other studies at the VA, would not be possible without the cooperation of veterans who choose to continue their service by volunteering to participate. "These studies exist because veterans are willing to assist," giving the VA a marked advantage of private research institutions, Clancy said.

Clancy and Dr. Sumitra Muralidhar, director of the VA's Million Veteran Program (MVP), said the biomarker research, coupled with the vast database provided by MVP, had the potential to transform the way the department treats PTSD. Since 2011, the MVP program has enrolled more than 750,000 veterans toward the goal of one million, making it already by far the world's largest genomic data bank, Muralidhar said. In the program, participants donate blood, from which DNA is extracted. Then a baseline survey and periodic follow-ups track the veterans' careers, their health and their lifestyles. Research using the database will investigate whether the genetic information could hold keys to preventing and treating diseases.

The hearing, chaired by Rep. Julia Brownley (D-CA) came on the eve of "Post-Traumatic Stress Disorder Awareness Day," observed on 27 JUN. According to the VA's National Center for PTSD, PTSD rates vary by service era. But estimates show 11-20% of veterans who served in Iraq and Afghanistan have PTSD in a given year. In a message released by the White House to mark PTSD Awareness Day, President Donald Trump said that his administration was "coordinating with health care practitioners across the country to provide training and education in the use of evidence-based treatments for PTSD." He said many veterans "bring the battlefield home with them, and we must ensure these courageous men and women have access to the resources and care they need to transition successfully back into civilian life." [Source: Military.com | Richard Sisk | 29 Jun 2019 ++]

\*\*\*\*\*

## **VA Home Loan Funding Fee Update 02 ► Disabled Vet Refund Schedule Pending**

Lawmakers have asked the Veterans Affairs department for a detailed schedule for repaying millions of dollars in refunds to disabled veterans who were erroneously charged home loan fees. In a 6 JUN report issued by the VA Inspector General, auditors stated an estimated 72,900 exempt veterans were incorrectly charged an estimated \$286 million in funding fees for their VA home loans from 2012 through 2017. Veterans are exempt from paying a funding fee if they're entitled to receive VA disability compensation. During that period, VA issued about \$97 million in refunds to 19,700 of those veterans, leaving an estimated 53,200 who may still get refunds.

"While we recognize that VA has largely agreed to implement the [Inspector General's] recommendations, it is unclear when veterans will see their reimbursement," stated the June 24 letter to VA Secretary Robert Wilkie. The letter was signed by a bipartisan group of eight senators and nine representatives, including Rep. Mark Takano (D-CA), the chairman of the House Committee on Veterans' Affairs, and Sen. Jon Tester (D=MT), the ranking member of the

Senate Committee on Veterans' Affairs. Committee staff members will reportedly receive a briefing on the issue on 8 JUL. The lawmakers also asked for information on VA's plan to implement the necessary financial controls to prevent this from happening again in the future. In their earlier response to the VA IG, VA officials noted they expect to implement their plan for refunds by 31 JUL, but it was not clear when they expect the refunds to be issued.

VA IG auditors conducted a statistical sampling of 200 loans made from 2012 through 2017, and through this sampling, estimated that nearly 73,000 disabled veterans were incorrectly charged an estimated \$286 million in home loan funding fees. Their sampling found the amounts averaged \$4,483, and were as high as \$19,470. "Of course, this is a large amount of money for the individual veterans," lawmakers stated in their letter to Wilkie. The IG report noted that although the inappropriate charges represent just 3 percent of the total amount of funding fees collected, it can be significant for individuals.

VA funding fees range from 0.5 percent to 3.3 percent of the loan amount. The fees are designed to defray the VA's cost for administering the loan. The VA guarantees the loans, which are made through lenders such as banks and credit unions. An earlier VA announcement directs veterans who think they may be eligible for a refund to visit the VA's website at [https://www.benefits.va.gov/homeloans/purchaseco\\_loan\\_fee.asp](https://www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp). [Source: MilitaryTimes | Karen Jowers | July 1, 2019 ++]

\*\*\*\*\*

## **VA Independent Living Program Update 03 ► Did You Know**

The VA's Independent Living Program (ILP) is to make sure that each eligible veteran is able, to the maximum extent possible, to live independently and participate in family and community life increasing their potential to return to work. Services of the program may include the following:

- Assistive technology.
- Specialized medical, health, and / or rehabilitation services.
- Services to address any personal and / or family adjustment issues.
- Independent living skills training.
- Connection with community-based support services.
- Evaluation and counseling services to help determine independent living needs and identify goals.
- Coordination of consultations with specialists such as physicians, physical and/or occupational therapists, and rehabilitation engineers.
- Information about and referral to resources which may provide health care services, special technology and equipment, community living support, disability support and family counseling
- Information and assistance with exploring eligibility for VA home modification benefits including the Specially Adapted Housing (SAH) grant and the Home Improvements and Structural Alterations (HISA) grant.
- Ongoing case support to help individuals achieve the independent living goals included in the Individualized Independent Living Plan.

**Eligibility Requirements** - Vets whose service-connected disabilities are so severe they are currently unable to pursue an employment goal.

**How the Determination is Made** - When a Vocational Rehabilitation Counselor (VRC) determines that employment goals are not currently feasible an evaluation of the veteran's independent living needs will be conducted. The VRC and veteran will work together to identify the veteran's needs. Together they will determine services required to address the identified needs. An individualized Independent Living Program plan will be written providing the services necessary to meet the veteran's identified needs. Referral to specialized rehabilitation facilities and/or for consultation with other rehabilitation professionals may be necessary in the development and implementation of a veteran's ILP.

\*\*\*\*\*

## VA Income Limits ► Calculating Income for Benefit's Eligibility

What some veterans and family members don't know is that **all** non-reimbursed medical costs are deductible in calculating their income. For example, for veterans who served during wartime and later became disabled and require aid either at home or in an institution, the VA can provide a pension supplement to bring net annual income up to \$20,795 for a single veteran or \$24,652 for a veteran and spouse.

### Non-Service-Connected Pension

If you are a veteran who is 65 years-old and older, or permanently and totally disabled you may be eligible for the VA Non-service Connected Disability Pension (NSC). The VA NSC pension is a program that provides financial support to wartime veterans with a limited income. The amount payable under this program depends on the type and amount of income the veteran and his/her family members receive from other sources. Monthly payments are made to bring a veteran's total annual income (including other retirement and Social Security income) to an established level.

You may be eligible for the NSC pension if you were discharged from service under other than dishonorable conditions, and you served 90 days or more of active duty with at least 1 day during a period of war time\*, and your countable family income is below a yearly limit set by law, and you are permanently and totally disabled, OR you are age 65 or older. See a Veterans Service Officer for more details.

\*Note: Anyone who enlists after September 7, 1980, generally must have served at least 24 months or the full period for which called or ordered to active duty. Service from August 2, 1990 to present is considered to be a period of war (Gulf War) in addition to other periods of war such as World War II, Korea, and Vietnam.

### Calculating Survivors Pension

You may be able to get this benefit if you haven't remarried after the Veteran's death, if the deceased Veteran didn't receive a dishonorable discharge, and if the Veteran's service meets at least one of the requirements listed below.

- At least one of these must be true. The Veteran:
  - Entered active duty on or before September 7, 1980, and served at least 90 days on active military service, with at least 1 day during a wartime period, or
  - Entered active duty after September 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least 1 day during a wartime period or
  - Was an officer and started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months
- And this must be true for you: Your yearly family income and net worth meet certain limits set by Congress. Your net worth equals the value of everything you own (except your house, your car, and most home furnishings), minus any debt you owe.

As of DEC 2018 the maximum survivor's pension (assuming you had no income) you could receive is \$9,078 without any children and \$11,881 with one child. Your net worth cannot exceed \$127,061. Unsuspecting survivors often experience shock and disappointment when they realize how much money the VA Survivor Pension actually pays.

\*\*\*\*\*

## VA Religious & Spiritual Symbols ► Policy Overhaul to Protect Religious Liberty

The U.S. Department of Veterans Affairs (VA) recently revised its directives permitting religious literature, symbols and displays at VA facilities to protect religious liberty for Veterans and families while ensuring inclusivity and nondiscrimination. The move aims to simplify and clarify the department's policies governing religious symbols, and spiritual and pastoral care, which have been interpreted inconsistently at various VA facilities in recent years, resulting in unfortunate incidents that interrupted certain displays.

Effective 3 JUL, these changes will help ensure that patrons within VA have access to religious literature and symbols at chapels as requested and protect representations of faith in publicly accessible displays at facilities throughout the department. "We want to make sure that all of our Veterans and their families feel welcome at VA, no matter their religious beliefs. Protecting religious liberty is a key part of how we accomplish that goal," said VA Secretary Robert Wilkie. "These important changes will bring simplicity and clarity to our policies governing religious and spiritual symbols, helping ensure we are consistently complying with the First Amendment to the U.S. Constitution at thousands of facilities across the department." The new policies will:

- Allow the inclusion in appropriate circumstances of religious content in publicly accessible displays at VA facilities.
- Allow patients and their guests to request and be provided religious literature, symbols and sacred texts during visits to VA chapels and during their treatment at VA.
- Allow VA to accept donations of religious literature, cards and symbols at its facilities and distribute them to VA patrons under appropriate circumstances or to a patron who requests them.

The U.S. Supreme Court recently reaffirmed the important role religion plays in the lives of many Americans and its consistency with Constitutional principles. This includes the following values: a display that follows in the longstanding tradition of monuments, symbols and practices; respect and tolerance of differing views; and endeavors to achieve inclusivity and nondiscrimination. [Source: VA News Release | July 3, 2019 ++]

\*\*\*\*\*

## VA Cancer Policy Update 04 ► Atomic Vets

An Atomic Veteran is defined in legislation as a Veteran who, as part of his or her military service:

- Participation in an above-ground nuclear test, 1945 – 1962; or
- Was part of the U.S. military occupation forces in/around Hiroshima/Nagasaki before 1946; or
- Was held as a POW in or near Hiroshima or Nagasaki (certain cases).

If you think you are an Atomic Veteran:

- Find and contact your local VA Medical Center (VAMC) at 1-800-827-1000.
- Contact your local VAMC for a Registry examination.

There are two categories of adverse health conditions you should know about:

- **Presumptive cancers** - If you have developed a "presumptive cancer," which is presumed to be due to radiation exposure during your military service, all you have to do is verify that you are an Atomic Veteran to be eligible for disability compensation. Your service connection is established without considering the dose received. There are 21 presumptive cancers defined by law:
  - Leukemia (except chronic lymphocytic leukemia);
  - Cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (kidney, renal pelvis, ureter, urinary bladder and urethra), bone, brain, colon, lung, and ovary;
  - Lymphomas (except hodgkin's disease);

- Multiple myeloma; primary liver cancer (except if cirrhosis or hepatitis b is indicated); and
- Bronchio-alveolar carcinoma (a rare lung cancer).
- **Nonpresumptive cancers or conditions** - If you have developed a “nonpresumptive cancer or condition,” VA will consider additional factors to determine your entitlement to compensation based on radiation exposure. These include the amount of your radiation exposure. These include the amount of your radiation exposure and the elapsed time between your radiation exposure and the elapsed time between exposure and the onset of disease. An estimate of your radiation dose will be prepared by the Nuclear Test Personnel Review (NTPR) Program. That estimate is based on scientific principles, records maintained by the Department of Defense, and information you provide to VA and the Defense Threat Reduction Agency (DTRA), which runs NTPR.

In some cases, a cancer on the presumptive list may require a dose estimate in order for VA to establish entitlement. Most often, this is necessary if the date of diagnosis occurred before the date that the specific disease was added to the presumptive list. Also, some nonmalignant conditions (such as nonmalignant thyroid nodular disease, posterior subcapsular cataract, and parathyroid adenoma) may be eligible for compensation. [Source: [www.veteranprograms.com](http://www.veteranprograms.com) | July 4, 2019 ++]

\*\*\*\*\*

## VA Urgent Care ► Private Sector Benefit Suggestion

Veterans seeking to use their new private-sector urgent care benefit can fend off some potential headaches by printing out a three-page guide for themselves and their prospective providers. TriWest, the contractor responsible for the benefit network, has [posted the guide \(PDF\)](#) on its website. Beneficiaries are asked to print out the pages and take them along when they seek care and when they pick up related prescriptions.

The new urgent care benefit, effective 6 JUN, includes three free in-network urgent care visits per year for some VA beneficiaries, and a \$30-per-visit copay for others. Get full eligibility and payment details [here](#). That link also includes VA guidance on the difference between urgent care and emergency care; VA strongly encourages beneficiaries to err on the side of emergency care if their condition is unclear.

The three-page printout includes information previously available [at the VA website](#) as well as from other sources, [including MOAA](#). However, some of the details either are new or are worth emphasis:

- **Phone numbers to know.** Veterans who want to verify their urgent care eligibility can call (833) 4VETNOW (483-8669). Veterans who experience “challenges” at either the urgent care facility or the pharmacy, per the guide, can call TriWest at (866) 620-2071.
- **No on-site payment.** The VA will bill veterans directly for any applicable copayment. Providers should not require any payment under the benefit, but if the veteran is determined to be ineligible for the care received or the provider is out of the VA urgent care network, the veteran will be billed for the entire cost of care.
- **Drug facts.** Beneficiaries can receive up to a 14-day supply of prescription medication related to the visit (seven days or less for opiates, depending on state laws). These can be filled at VA medical facilities or pharmacies in the Express Scripts network. Drugs must be in the [Urgent Care Formulary \(Excel file\)](#) or the [VA National Formulary](#).
- **A note on refills.** The three-page guide warns pharmacy providers that “no refills are allowed at retail” and that “a prescription for the same drug within 30 days will reject as a refill.”

Visit [this VA webpage](#) for more details on the benefit. [Source: MOAA Newsletter | Kevin Lilley | July 4, 2019 ++]



\*\*\*\*\*

## **VA Agent Orange Claims Update 09 ► VA's Plan to Provide Benefits to Those Eligible**

The U.S. Department of Veterans Affairs (VA) is preparing to process Agent Orange exposure claims for "Blue Water Navy" Veterans who served offshore of the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975. These Veterans may be eligible for presumption of herbicide exposure through Public Law 116-23, Blue Water Navy Vietnam Veterans Act of 2019, which was signed into law June 25, 2019, and goes into effect Jan. 1, 2020.

They may also qualify for a presumption of service connection if they have a disease that is recognized as being associated with herbicide exposure. The bipartisan Blue Water Navy Vietnam Veterans Act gives VA until Jan. 1, 2020, to begin deciding Blue Water Navy related claims. By staying claims decisions until that date, VA is complying with the law that Congress wrote and passed. "VA is dedicated to ensuring that all Veterans receive the benefits they have earned," said VA Secretary Robert Wilkie. "We are working to ensure that we have the proper resources in place to meet the needs of our Blue Water Veteran community and minimize the impact on all Veterans filing for disability compensation."

Blue Water Navy Veterans are encouraged to submit disability compensation claims for conditions presumed to be related to Agent Orange exposure. Veterans over age 85 or with life-threatening illnesses will have priority in claims processing. Veterans who previously were denied for an Agent Orange related presumptive condition can file a new claim based on the change in law. Eligible survivors of deceased Blue Water Navy Veterans also may benefit from the new law and may file claims for benefits based on the Veterans' service.

The new law affects Veterans who served on a vessel operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia, as defined in Public Law 116-23. An estimated 420,000 to 560,000 Vietnam-era Veterans may be considered Blue Water Navy Veterans. To qualify, under the new law, these Veterans must have a disease associated with herbicide exposure, as listed in 38 Code of Federal Regulations section 3.309(e). Agent Orange presumptive conditions are:

- AL amyloidosis Chloracne or similar acneform disease,
- Chronic B-cell leukemias,
- Diabetes mellitus Type 2,
- Hodgkin lymphoma, formerly known as Hodgkin's disease,
- Ischemic heart disease,
- Multiple myeloma Non-Hodgkin lymphoma, formerly known as Non-Hodgkin's lymphoma ,
- Parkinson's disease,
- Peripheral neuropathy,
- early-onset Porphyria cutanea tarda,
- Prostate cancer,
- Respiratory cancers (lung, bronchus, larynx or trachea), and
- Soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma).

For more information about Agent Orange exposure in Vietnam waters (Blue Water Navy Veterans), visit <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/navy-coast-guard-ships-vietnam>.

Veterans seeking more information should contact their Veterans Service Officer, call VA's toll-free number at 800-827-1000 or visit the VA Blue Water Navy Agent Orange website. [Source: TREA Washington Update | July 5, 2019 ++]

\*\*\*\*\*

## VA Blue Water Claims Update 73 ► Wilkie Orders Pending Claim Stay Until JAN 1 2020

After decades of trying to win disability benefits from the VA, thousands of Blue Water Vietnam veterans and others potentially exposed to toxic Agent Orange may have to wait until next year for a chance to receive those benefits. Department of Veterans Affairs Secretary Robert Wilkie has ordered a stay on Blue Water Navy Vietnam veterans' claims until Jan. 1, 2020, according to a document obtained by Connecting Vets, **effectively stalling the benefits** many veterans thought they had finally gained with the passage of a recent bill. The memorandum dated July 1 addressed to the VA undersecretary for benefits and the chairman of the VA's Board of Veterans' Appeals appears to be signed by Wilkie. The VA did not respond to repeated requests for comment.



In the memo, Wilkie says the Blue Water Navy Vietnam Veterans Act, recently signed into law by President Donald Trump, "authorizes me to stay certain pending claims for benefits that may be affected by that Act until implementation of the statutory amendments Congress directed to go into effect on Jan. 1, 2020. I exercise that authority." The Veterans Benefits Administration and Board of Veterans Appeals "are ordered to stay decisions regarding claims for disability compensation that are based on service in the offshore waters" of Vietnam beginning Jan. 9, 1962 and ending May 7, 1975, the memo reads.

The VBA and board also "are ordered to stay decisions regarding claims for disability compensation that are based on service in or near the Korean Demilitarized Zone" beginning Sept. 1, 1967 and ending Aug. 31, 1971 as well as claims for benefits for spina bifida from children of veterans allegedly exposed to toxic herbicides such as Agent Orange while serving in Thailand from Jan. 9, 1962 to May 7, 1975. "The stays shall remain in effect until Jan. 1, 2020," Wilkie's memo said. In a news release published less than two hours after Connecting Vets' original report, the VA said the bill "gives VA until Jan. 1, 2020 to begin deciding Blue Water Navy-related claims" and "by staying claims decisions until that date, VA is complying with the law that Congress wrote and passed."

"VA is dedicated to ensuring that all veterans receive the benefits they have earned," Wilkie said in a statement. "We are working to ensure that we have the proper resources in place to meet the needs of our Blue Water veteran community and minimize the impact on all veterans filing for disability compensation." In the news release, the VA said Blue Water veterans are "encouraged" to submit their claims for conditions related to Agent Orange. Veterans 85 and older, or "with life-threatening illnesses" will have "priority in claims processing," VA said. But those claims will not be decided until 2020, according to Wilkie's order.

Veterans previously denied an Agent Orange-related presumptive condition can file a new claim under the new law, the VA said. Eligible survivors of deceased Blue Water Navy veterans can also file claims for benefits based on their veterans' service. The law passed by Congress and signed by the president affects veterans who served on a vessel no more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia, according to VA, about 420,000 to 560,000 Vietnam-era veterans. A list of the diseases currently linked to Agent Orange and eligible for benefits can be found [here](#). Veterans who want information from the VA can call 800-827-1000 or go click [here](#). [Source: DAV News | Bryan Lett | June 18, 2019 ++]

\*\*\*\*\*

## **VA Home Loan Update 67 ► Starting Jan. 1, 2020 Cap Limit Will be Removed**

VA home loans are one of the best benefits available to veterans. The program allows honorably discharged veterans to buy a house without a down payment, something civilians only wish they could do. But now the program is about to get even better. A new law expanding VA disability benefits to more veterans who were exposed to the herbicide Agent Orange during the Vietnam War will change home loan limits for all veterans. The bulk of Public Law 116-23, the Blue Water Navy Vietnam Veterans Act of 2019, which became law on June 27, 2019, addresses the expansion of VA disability benefits for Agent Orange exposure to those who served in ships off the coast of Vietnam during the war. Previously, only those who served in-country or on inland waters were eligible for disability benefits.

So what does that have to do with VA home loans? To pay for the expanded disability benefits for the approximately 90,000 veterans who may now be eligible, the VA is removing limits on VA home loans. Currently, VA limits the price of a home you can buy without a down payment to \$484,350 for most of the country. This amount is based on limits set by the Federal Housing Administration (FHA) and changes every year. There are several locations in the country where this limit is higher, mostly in urban areas and Alaska & Hawaii. But, for most of the country, if you currently want to buy a house that costs more than the FHA limit you can't use a VA home loan without having to pay a down payment, and that down payment usually has to be enough to bring the purchase price down to the FHA limit. That means if you buy a \$500,000 house you have to come up with a cash down payment of \$15,650 (\$500,000 - \$484,350).

Starting Jan. 1, 2020, when the new law takes effect, the VA will not cap the size of a loan a veteran can get, paving the way for veterans to buy higher-value homes. Of course, the lender may still issue a cap and deny a large loan. But the denial won't be due to VA home loan rules. A VA home loan is not the VA lending you money. Instead, the Department of Veterans Affairs "guarantees" to a lender that you, as a veteran, are a good credit risk. That guarantee allows you to get a home loan without having to make a down payment. The average lender requires a down payment of 20% of the home purchase price before they will give you a mortgage. According to Zillow.com, the average home value in the U.S. is around \$227,000. That means veterans, unlike civilian buyers, can get a home without having to come up with a \$45,000 cash payment. And now that VA guarantee may go a little bit further.

The other change that comes with the new law will affect fees for some veterans. VA charges most veterans a "funding fee" when a VA loan is issued. Veterans receiving any VA disability benefits are exempt from the funding fee. The funding fee for an active-duty veteran purchasing a home will increase from 2.15% of the purchase price to 2.35% of the price on Jan. 1, 2021. (There are different funding fees depending on the kind of loan and the situation of the borrower.)

The VA and Congress hope the increased money coming in from a combination of the increased funding fee and the eliminated loan limits will be enough to cover the disability benefits of the Vietnam veterans and their children who suffer long-term health problems due to Agent Orange exposure. That remains to be seen. However, for many veterans looking to get a new home loan, especially those in high-cost areas, the process has become easier. [Source: The MOAA Newsletter | July 11, 2019 ++]

\*\*\*\*\*

## **VAMC Kansas City Update 01 ► Wrongful Death Lawsuit**

The leader of the Kansas City VA Medical Center has been under fire for withholding information about a patient's death, allegedly at the hands of Veterans Affairs Police. That secrecy seems to be a pattern. Years earlier, that leader, Kathleen Fogarty, was also accused of cover-ups at her previous job as head of a Tampa, Florida, VA hospital. A patient's daughter there dubbed her "the VA queen of cover-ups" in 2014, after Fogarty authorized staff to install a hidden camera in the patient's room. Fogarty was also accused of cutting veterans' access to care outside the VA system to save money and denying she was doing it.



**Dale Farhner of Kingston, Missouri, died in May 2018 after a confrontation with Kansas City VA Medical Center police. The VA has declined to provide any information about what happened in the year since**

The incidents raise new questions about her administration’s handling of the death of Dale Farhner in Kansas City on May 12, 2018. Farhner, a 66-year-old veteran from Kingston, Missouri, had hernia surgery at the Kansas City VA hospital in May 2018. The surgical wound became infected, and he was driving himself to the hospital’s emergency room three days later when a VA police officer confronted him for driving the wrong way in the parking lot. The ensuing altercation left Farhner nearly comatose, according to internal VA documents leaked to USA Today. He died two days later, but the documents reportedly made no determination about whether his death was due to injuries inflicted by VA Police.

The Kansas City Star newspaper learned about Farhner’s death last year through an anonymous tip and filed a Freedom of Information Act request that revealed that the VA has documents, audio and video related to the incident. But the VA has repeatedly refused to provide them — or any other any information about the incident — to The Star, to members of Congress and even to Farhner’s family, which has since filed a wrongful death lawsuit against the agency. Randall Barnett, the president of Vietnam Veterans of America’s Kansas City branch, has said it smacks of another cover-up. “If they weren’t at fault or didn’t feel through their investigation they were somewhat at fault, why would they cover everything up?” Barnett asked. “Or try to cover everything up?”

The Star asked to talk to Fogarty this past week about her time in Tampa and the Farhner incident, but Kansas City VA spokesman Vernon Stewart provided only written responses via email. “Federal law enforcement officials have already fully investigated this matter and determined that VA acted appropriately in its interaction with the veteran,” Stewart said. “VA will cooperate fully with any additional official investigations.” [Spruce: Kansas city Star | Andy Marso | June 30, 2019 ++]

**\* Vets \***



## **GI Bill Update 288 ► Disabled Vet Student Loan Forgiveness Effort Advances**

Senate leaders joined a House effort this week to pass a law that would automatically erase the student loan debts of 100% disabled veterans, without them having to apply to the Department of Education for debt forgiveness. "This is

a commonsense way to make it easier for totally and permanently disabled veterans to receive the student loan relief they deserve, and I hope that we're able to act quickly on it," Sen. Johnny Isakson, R-Georgia, chairman of the Senate Veterans Affairs Committee, said in a statement.

Last year, the Departments of Education and Veterans Affairs began efforts to notify about 40,000 disabled veterans with student loan debt that they were eligible to have the debt erased by applying to the Department of Education. However, estimates show that about 20,000 of those eligible veterans are still unaware of the forgiveness program or have yet to apply, Isakson said. Many of these individuals are currently in default on their loans, leading to financial repercussions for them and their families, Isakson said in a statement 3 JUL.

"Veterans who have become disabled during their service to our nation should have their student loans forgiven without delay and without cumbersome red tape," Sen. Jack Reed (D-RI) who joined Isakson in sponsoring the legislation, said. "Our bill will require the Department of Education to automatically discharge student loans for eligible individuals and help to ensure that no veteran falls through the cracks due to a clerical error," said Reed, ranking member on the Senate Armed Services Committee.

The proposed bill would require the VA and the Department of Education to conduct twice-yearly computer matching programs of veterans with student loans who have 100% disability ratings. The bill would also require the Department of Education to discharge the loans automatically for those who are eligible, Reed and Isakson said in a joint statement. On the House side, Rep. Conor Lamb (D-PA), a member of the House Veterans Affairs Committee, has sponsored a draft of similar legislation. "This important bipartisan legislation provides a clear pathway for eligible disabled veterans to receive a benefit they have earned through their service and sacrifice," Lamb said in a statement.

In May, the attorneys general of 47 states, the District of Columbia and three U.S. territories, signed a letter to Education Secretary Betsy DeVos urging her to erase automatically the student loan debts of totally disabled veterans. The bipartisan letter said that the current system requiring eligible veterans to apply for the debt forgiveness could set up "insurmountable obstacles to relief for many eligible veterans due to the severe nature of their disabilities." [Source: Military.com | Richard Sisk | July 5, 2019 ++]

\*\*\*\*\*

## **GI Bill Update 289 ► Cap On Benefit Transfer Option to Dependents Moved to JAN 2020**

Defense Department officials will delay a controversial proposal limiting troops ability to share their GI Bill benefits with spouses and children after complaints from advocates and lawmakers that the move could hurt recruiting and morale. In a letter to lawmakers last week, acting Under Secretary of Defense for Personnel and Readiness James Stewart said the move will be pushed back six months to January 2020. The changes had been set to go into effect later this week. Stewart said only that the delay was designed to allow for implementation of the changes, and not a reconsideration of the decision. The move was first reported by Military.com.

Rep. Joe Courtney, a Democrat from Connecticut who has been a vocal opponent of the changes and who sent a letter to the Pentagon's leadership last month demanding the delay, called the decision good news for military families. "This is a welcome decision by the department to slow down implementation of a policy that will unfairly affect some of our most seasoned servicemembers," he said in a statement. "It is clear that our letter sent a strong message that the Defense Department should give Congress time to consider [legislation] which would block this restriction from going into effect entirely." Military officials announced plans to change education benefits rules to block troops with more than 16 years of service from transferring their post-9/11 GI Bill benefits to their spouses of children.

Supporters of the idea in the past have argued that transferability of the education benefits was designed to be a recruiting and retention incentive, and is not necessary for troops nearing retirement. But advocates have said the changes amount to punishing service members for a long career. The announced changes left many military families

scrambling in recent months to update paperwork to ensure that they wouldn't lose out on tens of thousands of tuition and housing stipends in the future.

Last month, Members of the House Armed Services Committee included language in their draft of the annual defense authorization bill reversing the decision. But that legislation isn't expected to be finalized until this fall, after the initial 2 JUL enactment date of the rule change. The new Defense Department delay potentially allows lawmakers to block any such plans before they go into effect. Courtney said he'll be pushing for that in months to come. Senate officials did not include the issue in their draft of the authorization bill and have not yet formally weighed in on the idea. [Source: MilitaryTimes | Leo Shane III | July 9, 2019 ++]

\*\*\*\*\*

## **Vet IVF Benefit ► In Vitro Fertilization Is Being Hobbled By Anti-Abortion Forces**

A federal program to help injured veterans and their spouses conceive children through in vitro fertilization is being hobbled by anti-abortion forces that oppose how the process can lead to embryos being destroyed. Since 2012, Democrats in Congress have repeatedly championed legislation permanently extending IVF benefits to veterans whose injuries in the line of duty have left them unable to conceive children otherwise. But those bills have fizzled in the face of opposition from Catholic bishops and others in favor of a temporary program that must be reauthorized every year, complicating efforts by eligible veterans to begin or extend their families. The benefit is further limited to exclude veterans who are not married, straight, able to produce their own sperm and eggs and, if they're female, able to carry the baby in their own uterus.

Those limitations have been a problem for couples like Jacob and Ashley Lyerla, who needed to use donor sperm and eggs to create viable embryos after three heart-wrenching rounds of IVF using their own genetic material failed. The Milroy, Indiana, couple has spent about \$35,000 out of pocket to continue the expensive procedure with donor material, despite Jake being rendered a paraplegic at age 19 by an IED blast in Afghanistan. Ashley Lyerla, not a veteran herself, said IVF gives them and other couples trying to conceive the ability to bond with their babies as soon as physically possible, unlike alternatives such as adoption and surrogacy. "By using donor embryos, you have all those memories, you have all those firsts," she said. "You're not having to make yet more sacrifices, more compromises."

Fertility treatments using IVF involve combining extracted eggs and sperm in a lab. The process involves producing multiple embryos and transferring them all into the woman's womb, in hopes one would implant and cause a pregnancy. Today, many embryos are usually frozen, as couples opt to transfer the most viable one at a time to avoid multiple births. Unused embryos may be stored indefinitely, donated to science or destroyed — a prospect opponents see as tantamount to abortion and a key sticking point in their opposition to this military program. Restrictions imposed on the program closely mirror views the nation's most influential anti-abortion groups have espoused for years. Many of those views focus on life starting at conception, including these embryos, and the groups want to make sure they're never destroyed.

*Focus on the Family*, a group promoting Christian values, supports keeping IVF "within marriage," which it understands as a legal male-female union. The U.S. Conference of Catholic Bishops teaches that God desires "a loving, sexual union" when creating children, which precludes using donor eggs or sperm or creating embryos in a lab. *Students for Life*, like dozens of other anti-abortion groups, opposes IVF because of the excess fertilized embryos created. The bishops' group did not return messages seeking comment.

Brittany Raymer, an analyst with Focus on the Family, said the organization is hesitant to support legislation extending and making permanent the benefit, despite having "immense compassion for those military couples who are struggling to conceive due to an injury received while serving our country." "We have numerous ethical and moral concerns relative to both IVF and surrogacy," she said in an emailed statement, including using taxpayer dollars to

create embryos that might be left in a state of limbo or destroyed. The VA said it was working to provide The Associated Press with information on how much the IVF benefit costs taxpayers. Heather Ansley, head of government relations and advocacy for *Paralyzed Veterans of America*, is among backers of the permanent benefit for veterans and their families. "We have a responsibility as a society to make them whole and, certainly, for many people, being a parent is part of that," she said.

In Crystal Wilson's opinion, limiting access to a permanent IVF benefit harms the families of disabled veterans who are trying to have babies. Wilson has conceived two IVF babies through the VA benefit with her husband, Tyler, who was paralyzed from the waist down when struck by a bullet in Afghanistan in 2005. The Wilsons' difficult journey to parenthood — they have a 2-year-old son, and a baby on the way — has led them to champion federal legislation expanding and making permanent the IVF benefit on behalf of other military families. "IVF is pro-life, because we're all looking to build a family and bring children into this world, and then build them into amazing, incredible citizens of the world," Wilson said.

A total of 1,549 U.S. service members sustained groin-area injuries, 599 categorized as severe, from 2001 to 2018, according to figures from the Department of Defense Trauma Registry. Those high numbers were a factor as Congress voted to authorize IVF coverage for veterans in September 2016 for the first time, extending a benefit already available to active-duty service members. The vote lifted, at least temporarily, an earlier ban on IVF benefits for veterans secured by anti-abortion lawmakers in 1992.

U.S. Rep. Andy Harris, a Maryland Republican, physician and abortion opponent, advanced what he viewed as a compromise in 2016, calling for all the fertilized embryos created under the VA IVF benefit to be stored indefinitely, erasing any "ethical dilemma" for veterans over destroying them. The proposal ultimately failed, in part due to concerns its language might have prevented use of frozen embryos for conception and its potential to put decisions about their fate in the hands of the government — even years after the death of those who created them.

VA spokesman Terrence Hayes said the government is not tracking how many babies have been successfully conceived or born through the program. What is known is that fertility needs are high among recent military veterans, with rates nearly twice as high as the civilian population, according to a 2013 study by the Department of Veterans Affairs. It found nearly 14% of men and almost 16% of women who served in Iraq and Afghanistan reported infertility. The National Health Study for a New Generation of U.S. Veterans found female veterans were more likely to seek care for infertility than their male counterparts. The VA says 567 eligible military families have received the IVF benefit since it was first authorized in 2016. Organizations that work with wounded veterans say dozens, if not hundreds, more could be helped through a more robust, permanent program.

The *Bob Woodruff Foundation* has provided 32 grants totaling \$150,000 to veterans ineligible for the government benefit. That can include same-sex married couples, single female veterans and those with catastrophic injuries that destroyed their reproductive organs. "We thought that once the VA picked that up, we could happily go out of business on that front," said Margaret Harrell, the foundation's program director. "As it turns out, we've not been able to do so because, although it is fabulous that the VA is currently providing IVF services, they have limited eligibility rules." [Source: The Associated Press | Julie Carr Smyth | June 20, 2019 ++]

\*\*\*\*\*

## **Vet Suicide Update 35 ► Insomnia Impact**

The importance of sleep cannot be overstated, particularly among military veterans or active-duty service members with post-traumatic stress or depression who face the highest risk of suicide. Functioning on very little sleep, whether on combat deployment or home alone after separation from service, will likely remain a challenge for many. However, the choice of insomnia remedies must be as expansive as possible, from traditional approaches to nontraditional or

technology based solutions, in order to find the best pathway to good sleep and its contribution to complete mental and physical wellness.

I didn't appreciate the importance of sleep until I'd faced a period in my life after military service when I couldn't sleep. In the days following a catastrophic event that left me permanently disabled, sleep became my enemy. What was supposed to be a function that restored my energy and bodily systems, instead would push me into a dream state where the "able bodied" version of me would run free in seemingly taunting fashion — reminding me of what I'd lost in vivid detail, eroding my self-identity every time I closed my eyes. Waking up to reality had become my worst nightmare. Consequently, I would stay awake every night, as long as I could, for the first two years after I left the Marine Corps, alone with my thoughts as I contemplated every possible scenario that offered an escape.

So I wasn't surprised when I read that over 90 percent of active-duty service members with post-traumatic stress suffer from insomnia. However, even given the statistical significance of sleeplessness among veterans, what did surprise me was how many people I knew, many being veterans of the wars in Afghanistan and Iraq, who suffered the same sleeplessness issues. The inability to fall asleep, staying awake while trying to sleep, waking up in the middle of the night, feeling drained in the morning and mentally fatigued. I hadn't realized that insomnia was a dangerous tie that bound us together.

Dangerous because numerous studies have shown a connection between insomnia and suicidal ideations, suicide attempts, and death by suicide. Among women aged 25 to 44, including women veterans, there exists a high risk of suicide. This is due, in part, to insomnia. Add a history of military sexual trauma, combat survivor's guilt, drug or alcohol misuse, relationship issues, a sense of isolation, feeling like a burden to others — all of which are common among veterans — and the risk of suicide increases exponentially.



Oftentimes, the solution is medicinal in nature. Many start with a referral to a doctor who prescribes sedatives that work but may cause dizziness, daytime drowsiness, gastrointestinal problems or allergic reactions as a side effect. Self-medication of insomnia with alcohol is also not uncommon. However, while alcohol may initially make it easier for some to fall asleep, tolerance to alcohol's sedative effect can actually exacerbate insomnia. Moreover, one research study concluded "patients and clinicians should consider insomnia as an additional warning sign of potential suicidal behavior, not just a symptom of other warning signs, such as depression or alcohol use." Some people have found herbal and dietary sleep supplements, such as valerian, melatonin and tryptophan to be effective. But even these can render inconsistent outcomes and have unwanted side effects.

Behavior-based remedies include maintaining a sleep schedule, using noise suppression and darkening a room in order to eliminate sleep disturbances. Cognitive behavioral therapy for insomnia, or CBTI, is a highly effective goal-directed, four- to six-session treatment program administered by trained professionals in sleep therapy. These methods, while viable alternatives to medications, require changes in habit and lifestyle over time. Large lifestyle changes can present significant challenges for veterans who have been trained to keep rigorous daily routines and to fight sleep for



long periods of time during active duty. Veterans may also have other service-related issues that contribute to sleeplessness, such as traumatic brain injury or post-traumatic stress, which can inhibit adherence to a new routine.

Another alternative therapy is the use of technology in battling insomnia. New technologies that don't involve medicinal or behavioral solutions include white noise sound machines that block out distracting noises and produce soothing sounds that help to induce sleep. Continuous positive airway pressure, or CPAP, devices also help by opening the user's airway in order to reduce sleep disturbances. The newest innovation to hit the sleep aid market, developed by Ebb, uses targeted cooling to reduce metabolic activity in the brain, helping to relax the mind and body to a point of restorative sleep. For veterans who have tried medications or behavioral therapies in the VA but still suffered insomnia, technologies such as these must also be an option for them and their VA providers to consider. [Source: MilitaryTimes| Sherman Gillums | July 8, 2019 ++]

\*\*\*\*\*

## **Vet Charity Watch Update 66 ► Put Vets First! Organization Disbanded**

A Virginia-based political action committee (PAC) purportedly established to support veterans' issues was disbanded 7 JUL amid questions over its fundraising and expense practices. The Put Vets First! (<https://putvetsfirst.blogspot.com>) PAC filed termination paperwork Saturday with the Federal Election Commission, according to a report 9 JUL by the Center for Public Integrity. The PAC appears to have followed the same fundraising and expense patterns as two affiliated nonprofits, all established by a retired Army Reserve major. The organizations raised millions but donated little to veterans causes or candidates.

Founded by Brian Arthur Hampton, the organizations began pulling in cash around 2013, when Hampton hired telemarketing firms to conduct fundraising. Yet according to Internal Revenue Service tax filings, the groups gave little of those earnings to veterans' causes, instead paying most of the money back to the telemarketing firms and covering administrative costs, including salaries. The PAC, for example, raised \$4.8 million, with the telemarketers netting \$4.4 million and Hampton receiving \$183,500 in salary, according to the report. In 2018, it gave a mere \$9,000 to support nine Democrat and Republican candidates, none of whom won their elections. And since 2010, when it was founded, the PAC has only given a total \$15,000 to candidates.

As for the other two veterans' charities organizations, the Circle of Friends for American Veterans (<https://www.mightycause.com/organization/Circle-Of-Friends-For-American-Veterans>) and the Center for American Homeless Veterans (<https://www.schoolandcollegelisting.com/US/Falls-Church/173989642788720/The-Center-for-American-Homeless-Veterans>) they too raked in millions, largely due to work by the telemarketing fundraising firm Outreach Calling, of Reno, Nevada. In 2016, the Center for American Homeless Veterans raised \$3.5 million. Of that, \$3.04 million went to two telemarketing firms and Hampton received a salary of \$197,000, according to Internal Revenue Service forms posted on Charity Navigator, an independent charity evaluator. Circle of Friends that year took in \$1.16 million, with fundraising fees totaling \$1 million and Hampton earning \$105,000.

The organizations have been the subject of media scrutiny as well as investigations by the attorneys general of New York and Virginia since 2017. According to the Center for Public Integrity, the Falls Church, Virginia, headquarters of all three organizations is now vacant. Hampton did not respond to a request from Military.com for comment via email or phone. Hampton is a Vietnam veteran who retired from the Army Reserve in 1992. He once ran a transitional shelter for homeless veterans in Washington, D.C., but shifted his organization's focus to outreach and education. In 2016, he listed the activities for the Center for American Homeless Veterans as advocating for veterans bills on Capitol Hill, conducting media campaigns focusing on veterans support and promoting candidates favorable to veterans.

The Circle of Friends for American Veterans "creates awareness of the problems facing veterans while educating the public and Congress of solutions for veterans, especially homeless veterans," according to its tax reporting forms. While

the charities still exist on the Internal Revenue Service's list of tax-exempt organizations, both groups' web sites have been taken down. The Put Vets First! PAC's site also has been removed. The New York Attorney General's Office continues to investigate the Center for American Homeless Veterans, according to the Center for Public Integrity report.

For now, Hampton, in his 70s, appears to be transitioning into retirement in a \$1 million home he owns in Arlington, Virginia. He has established a new website and is putting the finishing touches on a book, SAIGON WARRIORS, PSYOP in Vietnam, They Ran the War for Hearts & Minds. Hampton was a psychological operations soldier during the war, according to site. [Source: Military.com | Patricia Kime | July 8, 2019++]

\*\*\*\*\*

## Vet Q&A ► What is the best way to locate veterans you served with?

**(Q)** We are desperate for help. My husband is a Marine veteran who served in the Vietnam War, and now suffers from a lot of physical problems and psychological problems, like PTSD. His VSO said he needed buddy statements from those he served with. Problem is, how do you find veterans you served with? This question is not meant to offend any veterans, but is there a resource that I could possibly pay for that might be able to assist him in locating the veterans he served with?

### Answers

**A1:** Hello, first of all, what Marine Corps Unit did he serve with? Like mine was the 1st Bn 1st Marines, Charlie Company from Sept. 1, 1968 through October 7, 1969. This would help narrow it down to help find some of his friends. For instance, Charlie 1/1 has a web page ranging over a few years. I am sure there are more. Second, the VA in Iowa City, IA., has a PTSD group that meets for about 6 weeks or so to help other veterans that suffer with PTSD. It is a class for veterans to get together and talk over their problems Hope this helps in any way and please let me know where and when he served in Vietnam. Thank You. Gene Stewart USMC Vietnam 1968-1969. (GS) 12/7/18

**A2:** Marine Vietnam veteran is about as general as you can get. You need to narrow the focus, so it would help to know the year(s) in which he served, specific unit(s), his MOS (specialty), participation in combat operations, battles, date of injury, events he remembers, nicknames and or surnames of those with whom he served, his CO or others in his chain-of-command, etc. The more specific the information, the better his chances of reconnecting. For example, I was a Navy combat corpsman Doc who served in Mike Vo, 3/9 during Operations Frequent Wind and Eagle Pull during April-May 1975. I ran medivacs between the USS Duluth (LOD9) and other ships as well as serving as doc for Mike 3/9's second platoon. My platoon Sgt was Ron Thurmond, LT was Hugh Fitzpatrick, CO was Capt Bobbit. Good luck with your search and Semper Fi.

As a Marine, have him check out social media site such as TWS/Marines & a host of Marine-related groups on Facebook (there are 100's), both generalized and war-specific: go to Veteran's service organizations such as DAV, VFW, American Legion, Vietnam Veterans of America. Also, because your husband is a Marine, he's not a Marine vet, he's always a Marine. (LM) 12/7/18

**A3:** Believe it or not Facebook is a good place to start. I had found a lot of the people that I was in the Army with are on Facebook. (JT) 12/7/18

**A4:** Get his exact unit and check Facebook for them. Also Google his unit, company, Regiment, division, etc. and see if there is a web page dedicated to it. You can then look at administrators, etc. and get help from them. (CR) 12/7/18

**A5:** You might try "Together We Served" at <https://tinyurl.com/y7qb2acn>. It's a free web site and has a buddy locator included. (RM) 12/7/18

**A6:** Might try the unit you served with website if they have most likely will and check if there is roster list or a story from any of the unit members that might could help with an email or contact info. (AA) 12/7/18

**A7:** Repeat (BJ) 12/7/18

**A8:** Why does he need buddy statements? He qualifies for veterans services and benefits simply by having stepped foot in-country. His DD214 discharge papers will prove he was there. If he doesn't have one he can simply request one on line and he will receive an updated copy. Unless I'm missing something I don't believe he is getting good advice from the VSO. He needs to meet with a service officer from the DAV or one of the other veterans organizations. Also in our state we have a very qualified VSO who is paid by the state. He has done wonders for the veterans in this area. Your Post VSO etc. means well but is not trained and in certain instances not competent to give advice. (LL) 12/7/18

**A9:** Repeat – see A,5 (TWR) 12/7/18

**A10:** Repeat – see A,5 (RM) 12/7/18

**A11:** If your husband remembers names, first and last and perhaps the hometown there is a free sight that helps you do searches. A facebook page, you have to join the group. USA Military Directory. They have helped me many times, but you have to work with them. GREAT SITE! (DS) 12/7/18

**A12:** Hello! My best answer is to go to Facebook, search Vietnam Veteran groups, once there enter info about him, then ask your question, or email anyone there with your question. (DM) 12/7/18

**A13:** If you find some of your husbands friends and they make a statement be sure to have them offer some kind of proof that they were there as well. If they have pictures taken in-country that will help. I had statements and the VA question their honest. Not trying to put road blocks in your way. I just don't want you to have to go back later to add information. Good luck & God Bless. (TR) 12/7/18

**A14:** Repeat - see A.5(CDK) 12/7/18

**A15:** Check Navy Times for a reunion for his unit and contact the committee to see if they can help with finding his buddies. Thank him from me for his service. (DG) 12/7/18

**A16:** There are few avenues that I would use to locate Marines (and possibly Navy Corpsmen) who served with your husband. First, ask your husband which unit/units he served with while in the service. Facebook and TogetherWeServed.com can help track these individuals down. I like TogetherWeServed.com because even if the names are not familiar, the profile that a member constructs will help to identify others who were stationed at the same place at the same time. Also, personnel records can be helpful in locating former supervisors. These can be ordered from the National Archives at archives.gov. Often, there can be a variety of details that can help your husband locate someone with specific dates, places, and incidents mentioned in decorations. The virtual Vietnam wall can also help provide details of casualties. Lastly, the Marine Corps Times and Navy Times often feature classified ads to locate specific people or individuals from specific units. Good luck! (AB) 12/7/18

**A17:** No there is not a single, real, veteran locator service. If anyone claims such title, I would be very careful to pay them and use them. I myself, RVN veteran Marines 67-70, have located a number of past friends, buddies via the use of many sites. The have changed but probably the most useful used is TWS (together we served) they have a vast data system of pass and current members of veterans from the Last 75 years. Whatever you do, don't wait too long, many Vietnam veterans are or have passed. I can tell you It may also be helpful to contact the VVA (Vietnam veterans of America) and of course the other veteran groups.

Perhaps, due to the conditions you mentioned, that you husband should contact the local veterans administration, and they will help with those problems, I personally used them for over 50 years, and still do. In all I have completed and retired from the Field of Neonatology as as Respiratory care Practitioner after more than 43 years! There are many people that still care and have always cared about others. (THJ) 12/8/18

**A18:** As a DAV Service Officer, I highly recommend you research Facebook or Goggle the name of is Marine unit. There are hundreds of website or Facebook pages out there generated by many military units. In 2012, after 42 years, I found guys I was stationed with in Nam and before Nam),by researching the web (goggle). Also, you should write a letter to the VA addressing his physical and psychological problems, like PTSD. The VA accepts such affidavits by spouses and close friends that can attest to his behavior after returning from Vietnam. He should be seeing a VA psychologist who can diagnose him with PTSD and provide him with meds. I hope this helps. (JL) 12/8/18

**A19:** He doesn't need to do that. Have him write a letter on his own explaining his life story from prior to his going into the military and then engage happened after he got out including his family history. You yourself should right a buddy letter on how it is to live with someone with PTSD. I did not use a VSO, I did some research and both of the letters we submitted were accepted. If you need additional help let me know. We filed our claim in June of 2014 and was awarded our claim in December of 2014. My husband was in Vietnam and he barely if at all remembers anyone's name he served with. (MAC) 12/8/18

**A20:** A resource I used was [www.VETFRIENDS.com](http://www.VETFRIENDS.com). You have to subscribe and one of their features is helping vets reunite. Only other vets who have subscribed can be located. Hope this helps. (JPF) 12/9/18

**A21:** Try these websites: <https://www.usa.gov/veterans-documents>, [www.myheritage.com/Military/Records?](http://www.myheritage.com/Military/Records?), <https://memory.loc.gov/diglib/vhp/html/search/browse-vets.html>. (TO) 12/10/18

[Source: <http://www.veteranprograms.com/190-questions-answers.html> | July 10, 2019 ++]

\*\*\*\*\*

## **Vet Poll ► Views on Iraq/Afghanistan Wars & Syria Involvement**

Most veterans believe the wars in Iraq and Afghanistan were not worth fighting, and a majority also view U.S. military efforts in Syria as too costly in dollars and casualties, according to a new poll from the Pew Research Center released Wednesday. In a survey of nearly 1,300 veterans conducted in May and June, 64 percent of those surveyed said the war in Iraq was not worth fighting, as opposed to just 33 percent who said the security benefits outweighed the sacrifices. For Afghanistan, 58 percent of veterans said that fight was not worthwhile, versus 38 percent who believed it was. Results from both questions closely track with the opinions of the American public at large. More veterans also had a negative view of U.S. involvement in Syria (55 percent) than a positive view (42 percent).

Pew Research officials said the rate of support for each of the conflicts did not change significantly for veterans' different eras of service, military rank or combat exposure. More than 4,500 U.S. service members have died in Iraq since the start of combat there in 2003, and more than 2,400 have been killed in the nearly 18-year-old fighting in Afghanistan. President Donald Trump has indicated in recent months he would like to fully withdraw U.S. military forces from the Middle East and Afghanistan, but has also pledged not to make any sudden moves against military advice that could allow insurgent groups to regain a foothold in either area. A Military Times survey of active-duty troops conducted last fall found that about 45 percent worry that the United States will be drawn into another major military conflict soon. But more than half of that group saw Iraq and Afghanistan as little to no threat to American national security today.

Among the veterans polled by Pew Research officials, more approved of Trump's dealings with North Korea (60 percent) and Russia (54 percent) than oppose his recent outreach. And Trump also received strong support for his tough talk with NATO allies, whom he has accused of not contributing enough resources to global anti-terrorism and security efforts. More than half (54 percent) said they approve of his handling of those traditional American alliances. Pew Research officials said those findings are the opposite of the public at large, where more than half of respondents disapproved of Trump's North Korea, Russia and NATO policies. Full poll results are available on the center's web

site located at <https://www.pewsocialtrends.org/2019/07/10/trump-draws-stronger-support-from-veterans-than-from-the-public-on-leadership-of-u-s-military>. [Source: MilitaryTimes | Leo Shane III | July 10, 2019 ++]

\*\*\*\*\*

## **PTSD Treatment | SGB Update 01 ► MOH Recipient Dakota Meyer Fundraising Campaign**

Medal of Honor recipient Dakota Meyer has launched a crowdsourced fundraising campaign to help other veterans receive an obscure post-traumatic stress disorder treatment that he says changed his life. The 31-year-old Marine veteran launched the GoFundMe.com effort at <https://www.gofundme.com/f/sgb-treatment-for-veterans-with-ptsd#campaign-members> on 9 JUL to promote stellate ganglion block (SGB), a treatment that involves injections of a local anesthetic into the stellate ganglion, a group of nerves in the neck. SGB is not a cure for PTSD, Meyer said, but added that the procedure has helped him cope with his own PTSD demons. "It's not the end-all, be-all," Meyer told Military.com in an interview. "It's not going to cure PTSD, but what it can do is calm things down and give you a normal feeling to where you can start handling what you need to handle."



**Dakota Meyer, U.S. Marine Corps Medal of Honor recipient, speaks to U.S. Marines during Meyer's visit to Marine Corps Base Hawaii, Oct. 17, 2018.**

Meyer was awarded the Medal of Honor in 2011 for his actions during a six-hour battle that occurred on Sept. 8, 2009, in Kunar Province, Afghanistan. Meyer, 23 at the time of the award, is the second-youngest living Medal of Honor recipient. During the incident, about 50 heavily armed enemy fighters ambushed a joint force of U.S. and Afghan troops, pinning down many friendly troops. Riding in the exposed gunner's turret of a gun truck, Meyer and another Marine made several trips in and out of the besieged area under heavy fire, rescuing dozens of Afghan soldiers in the process, according to the award citation. Meyer "killed a number of enemy fighters with the mounted machine guns and his rifle, some at near point-blank range," according to the citation, which said that his actions "directly supported the remaining U.S. personnel and Afghan soldiers fighting their way out of the ambush."

It wasn't until 2016 that Meyer said he realized he was suffering from severe PTSD. "It really started getting me," he said, recalling "waking up in my own puke, on the floor." "I didn't feel like I could move. ... I was having anxiety attacks ... terrible dreams," he said. Then in 2017, a mutual friend introduced Meyer to a former Navy SEAL and Army physician named Sean Mulvaney, who suggested the SGB treatment. "I was like, 'This will never work.' And I went [and] did it, and the first time I got it -- I mean, it completely changed my life," he said. The procedure is not covered by insurance or the Department of Veterans Affairs, Meyer said.

There have been studies on the effectiveness of SGB for PTSD, but so far the results have been inconclusive, according to the National Center for Biotechnology Information. While SGB has been available as a treatment for years, it rose in prominence last month when Meyer gave an interview to the CBS show "60 Minutes" about his personal experiences with it. "In uncontrolled, unblinded, retrospective case series, SGB for PTSD had high rates of rapid clinical improvement in PTSD symptoms (70% to 75%). However, findings from the first randomized trial

(RCT) of SGB for PTSD were inconclusive, neither confirming nor refuting findings from case series," the NCBI reported in 2017.

To Meyer, the effectiveness of SGB has depended on the kinds of life decisions he has made since starting the treatment. "If I am in a bunch of chaos and I go in there and get the shot, and I go back into the same chaos that I came in there with, and I don't change anything up in my life, then it could last a week," he said. "But if I make good decisions and I don't put myself in bad spots, sometimes it can help for months."

Meyer said his last treatment was in February. So far, his efforts have raised more than \$9,500 toward his \$100,000 goal. He plans to donate 100% of the proceeds to Semper Fi Fund to help veterans pay for the procedure, which can cost up to \$900 a session when it's done in conjunction with an ultrasound machine, according to Meyer. He said he has had the procedure done without the ultrasound machine, but it's not as precise or effective. "The way Dr. Mulvaney does it, with his procedure, has been the best and most effective way that I have seen," Meyer said. "Hopefully, the more people that get this, the more results we will see and the more people will push back on the VA and other insurance companies out there to cover it."

Meyer added that he would like to see every person with PTSD, not just veterans, be treated with SGB. "PTSD is PTSD; it doesn't matter if it's from combat, whether it's from sexual trauma, domestic violence trauma or just childhood trauma -- it's all the same," he said. "My goal is just to help people that are having bad days and going through rough patches in their life to get back on their feet and then have peace again." [Source: Military.com | Matthew Cox | July 10, 2019 ++]

\*\*\*\*\*

## **WWII Vets 197 ► Pete DuPre | U.S Women's National Team Supporter**

The U.S Women's National Soccer Team had plenty of motivation going into the final against the Netherlands. But just in case any of the 23 women squad was lacking extra verve, 96-year-old U.S. Army veteran Pete DuPre was there to give them a boost. DuPre's message worked: The American women defeated the Dutch 2-0 to capture their fourth Women's World Cup title.

DuPre, who served during World War II, wanted to give the women "an idea of where my mind is" before the game and showed off his U.S. soccer gear. Despite being unable to attend the FIFA Women's World Cup Final in Lyon, DuPre said he would be rooting them on: "I'll be watching your victory, and saluting you with a bit of wine." DuPre then gave the women a quick salute on his harmonica. "And I think the words I used when I wished you well the last time were, 'Give them hell.' So I say the same thing again," DuPre said.



On Memorial Day weekend, the 96-year-old World War II veteran known as “Harmonica Pete” dazzled American fans and players with his rendition of "The Star-Spangled Banner" before the team's final pre-World Cup tune-up game in New Jersey against Mexico. Refer to <https://twitter.com/i/status/1132680978231635973> to listen to his performance.

DuPre was no stranger to the American players when he performed. Earlier this year when the USWNT visited Normandy while playing in France, DuPre and other veterans joined them to share their experience and talk about their service. "It was the most humbling thing I think I've ever been a part of," U.S. midfielder Carli Lloyd said of the visit. "They've literally saved the world. And to hear their stories, what they went through, and how they're now sharing those stories, after so many years. I don't think any of us really get the real feel of what they went through."

DuPre and fellow WWII veteran Steve Melnikoff were able to link back up with the American women during the World Cup for lunch before the team's final match of the group stage (a 2-0 win over Sweden) in Le Havre. DuPre signed off his pre-game video message (<https://twitter.com/i/status/1147874828558491649>) to the team by saying nothing would stop him from celebrating their victory: "And I'll be grinning and laughing and jumping around tomorrow, even though my hip is lousy." "My thanks, (for) this old soldier you have made quite happy." [Source: <https://connectingvets.radio.com> | Ben Krimmel | July 8, 2019 ++]

\*\*\*\*\*

## **Did You Know? ► FL Driver License | UHL Youth Support | VA Housebound Support**

1. Did you know veterans who live in Florida can now add a veteran designation to their driver’s license or identification card? To add "veteran" to a license or ID card, the Florida Highway Safety and Motor Vehicles website says veterans can visit any local service center. Veterans should be prepared to bring their DD Form 214, which shows their honorable discharge from active duty.
2. Did you know that United Heroes League (UHL) outfits military-connected youth with gear and grants for hockey, baseball, basketball, football, golf, lacrosse and soccer? Anyone who has ever outfitted a growing child for one of those sports knows the price tag can be hundreds of dollars per year. Add in ice time or other fees and you're looking at a significant investment that many families simply can't afford. To contact UHL click here.
3. Did you know low-income veterans or their surviving spouses who are housebound or who need in-home help with “activities of daily” living, such as feeding themselves or getting dressed, may qualify for Housebound or Aid & Attendance, an increased monthly pension amount to help pay for such services? The benefit is extremely valuable, starting at \$881 per month for a housebound widow and going up to \$2,127 per month for a couple that needs aid and attendance. To apply, most veterans or couples need proof, or a simple doctor’s note, stating that you need such services.

[Source: U.S. Veteran Compensation Programs | July 4, 2019 ++]

\*\*\*\*\*

## **Vet Jobs Update 246 ► 10 Most Common Interview Questions**

No two interviews are ever the same. Every hiring manager will ask different questions and conduct the interview in different ways. But, some questions are nearly ubiquitous to the interview process. To help prepare, Alison Doyle has compiled a list of the 10 most common interview questions which we've collected for you below. All servicemembers know the importance of planning, and job interviews are no different – know the questions, practice your answers, and you'll be more likely to succeed.

**What is your greatest strength?**

This might seem like a no-brainer question to answer, but be careful. Don't use this as an opportunity to soapbox about how wonderful you are; pick a specific ability or skill that relates to the job you're applying for and talk about it. This is one of the easiest times during an interview to sell yourself, so hit the sweet spot of playing up your strengths without boasting. Describe what your greatest skill is, and then pick two or three examples that depict it in action.

**What is your greatest weakness?**

This question can trip up a lot of people, but not for the reason you might think. While it's never a good idea to let your heart bleed out as you describe your greatest failings in life, this also isn't the time to practice Orwellian doublespeak. The trick is to talk about a genuine work-related weakness, then explain how you handled it. Don't say that your greatest weakness is perfectionism or being too early – those are strengths, and the interviewer won't be impressed. What really stands out is the ability to accurately self-analyze and change accordingly. It shows maturity, insight, and translates well in your work.

**How do you handle stress and pressure?**

Stress and pressure are ubiquitous in the working world. No matter how easy-going your workplace might be, there are always problems, snags, and emergencies that interrupt plans. The key to answering this question is acknowledging how you overcome personal feelings and solve problems. Whether your first response is to take 60 seconds to breathe and clear your head or write down solutions on a scrap of paper, emphasize your ability to focus on solutions, self-motivate through adversity, and sidestep panic.

**Describe a difficult work situation or project and how you overcame it.**

Similar to answering "how do you handle stress and pressure," this is an opportunity to talk about your problem-solving abilities. This question is best answered with a focus on a single example since that's what the question is asking for. Start by setting up the situation, then talk about how you solved it. Cap off your answer with a short and sweet explanation of your thought process, goals, and problem-solving method.

**How do you evaluate success?**

Your answer to this question will tell employers whether or not you fit the office culture and if you would be a motivated employee. It's a broad, nebulous question, but don't let that scare you. Pick a few measures of success that relate to the job you're applying for; success can mean fostering good communication, completing projects ahead of schedule, or finding innovative solutions to certain problems.

**Why are you leaving or have left your job?**

If you left on unfriendly terms with your previous employer, your gut reaction might be to pick apart every single thing that was wrong with them. Do not, at any time for any reason, do this. Unless you were laid off, focus on your inspired need to find new opportunities. You might want to focus on a different kind of work, or perhaps there wasn't any room to grow at your old company. Whatever the reason, the best answers to this question will focus on personal and professional growth.

**Why do you want this job?**

The answer to this question will be similar to the one above, except instead of explaining why you want to grow, target your answer to the job and company you're applying for. Talk about opportunities the prospective employer will give you and how you will benefit them as a company. No matter the type of job or pay, communicate your interest with specific examples and short plugs about your abilities.

**Why should we hire you?**

Don't just answer this question by saying, "because I'm awesome," or a wordy, detailed version thereof. This is an opportunity to talk about what makes you the right candidate for the position. This requires knowing what the employer is looking for, and then matching your skills and experience to it.

**What are your goals for the future?**



This question hones in on your ambition: an interviewer who asks this wants to know what you're attempting to achieve. Discuss your plans for the future so that your personal ambition benefits the company.

**Tell me about yourself.**

Arguably, this is the broadest possible question an interviewer can ask, so it's important to be prepared. If you're not good at coming up with answers on the fly, then you may begin to ramble and trail off into personal anecdotes. Answer this question by talking about your professional self: what you can do, and what you've accomplished. This is an opportunity to create a well-defined snapshot that will give the employer a good impression.

[Source: Military.com | May 17, 2019 ++]

\*\*\*\*\*

## **Vet Jobs Update 247 ► How to Write a Career Summary**

Hiring managers are busy people. A single job posting might attract thousands of resumes. To get noticed, create a career summary statement. The goal of this section is to develop a hard-hitting introductory declaration packed with your most sought-after skills, abilities, accomplishments and attributes. Take these six steps to create a winning career summary:

### **1. Conduct Research on Your Ideal Job**

The more closely you can target your profile to the employer's needs, the better your results will be. Start by searching jobs for your ideal position. Compare the ads and write a list of common job requirements and preferred qualifications.

### **2. Assess Your Credentials**

Based on your research, how do you measure up? How would you help potential employers meet their goals? Besides the qualifications described, do you offer any added bonus? If you are lacking in one area, do you make up for it with other credentials?

If you are having a hard time assessing your skills, get help. Ask your colleagues, instructors and supervisors what they see as your key qualifications. Review your performance evaluations. What do others say about the quality of your work? Then write a list of your top five marketable credentials.

### **3. Relay the Value You Bring to the Table**

The next step is to weave your top credentials into your summary. Keep in mind that the summary helps the hiring manager determine if you should be called for an interview. Include a synopsis of your career achievements to show that your dedication to results is transferable to your next employer. Explain how you would help solve their problems. Ask yourself, "How will the employer benefit from hiring me?"

### **4. Add a Headline**

A headline on a resume hooks your readers and compels them to continue reading. A headline should include your job target as well as the main benefit of hiring you.

### **5. Focus on Your Goal**

The most effective summaries are targeted on one career goal. If you have more than one possible objective, consider drafting different versions. Fill your summary with keywords related to your career field. Your profile can also be supplemented with a bulleted "Key Skills" section, which provides an easy-to-read listing of your core capabilities.

### **6. Proofread, Refine and Perfect**

First impressions are lasting impressions. Is your summary persuasive and free of errors? Is your tone appropriate for your career field? Avoid empty, generalized statements such as "excellent communication skills."

## The Finished Product

Here is an example of an effective career summary:

### *Corporate Real Estate Executive Increasing Bottom-Line Profitability Through Real Estate Strategies*

#### *Professional Profile*

*Accomplished executive with a proven ability to develop and implement real estate strategies that support business and financial objectives. Have led key initiatives that reduced operating budget by \$32 million and contributed to 550 percent stock increase. Recognized as an expert in applying financial concepts to asset management decisions.*

*Respected leader, able to build highly motivated management teams focused on achieving revenue goals. Keep up-to-date with changes in the industry through continuing professional development (earned an MBA in finance/real estate and master of corporate real estate designation).*

#### *Areas of Expertise*

- *High-Volume, High-Dollar Negotiations*
- *Strategic/Tactical Planning*
- *Multimillion-Dollar Operating and Capital Budget Administration*
- *Analytical and Financial Skills*
- *Statistical Modeling and ROI Analyses*

[Source: Military.com | May 17, 2019 ++]

\*\*\*\*\*

## **Obit: H. Ross Perot** ► 9 Jul 2019 | Texas Billionaire and Navy Veteran

H. Ross Perot, the colorful, self-made Texas billionaire who rose from a childhood of Depression-era poverty and twice ran for president as a third-party candidate, has died. He was 89. The cause of death was leukemia, a family spokesman said 3 JUL.



Perot, whose 19% of the vote in 1992 stands among the best showings by an independent candidate in the past century, died early Tuesday at his home in Dallas surrounded by his devoted family, family spokesman James Fuller said. As a boy in Texarkana, Texas, Perot delivered newspapers from the back of a pony. He earned his billions in a more modern way, however. After attending the U.S. Naval Academy and becoming a salesman for IBM, he went his own way — creating and building Electronic Data Systems Corp., which helped other companies manage their computer networks.

Yet the most famous event in his business career didn't involve sales and earnings; he financed a private commando raid in 1979 to free two EDS employees who were being held in a prison in Iran. The tale was turned into a book and a movie. "I always thought of him as stepping out of a Norman Rockwell painting and living the American dream,"

said Tom Luce, who was a young lawyer when Perot hired him to handle his business and personal legal work. "A newspaper boy, a midshipman, shaking Dwight Eisenhower's hand at his graduation, and he really built the computer-services industry at EDS." "He had the vision and the tenacity to make it happen," Luce said. "He was a great communicator. He never employed a speechwriter — he wrote all his own speeches. He was a great storyteller."

Perot first became known to Americans outside of business circles by claiming that the U.S. government left behind hundreds of American soldiers who were missing or imprisoned at the end of the Vietnam War. Perot fanned the issue at home and discussed it privately with Vietnamese officials in the 1980s, angering the Reagan administration, which was formally negotiating with Vietnam's government. Perot's wealth, fame and confident prescription for the nation's economic ills propelled his 1992 campaign against President George H.W. Bush and Democratic challenger Bill Clinton. Some Republicans blamed him for Bush's loss to Clinton as Perot garnered the largest percentage of votes for a third-party candidate since former President Theodore Roosevelt's 1912 bid.

During the campaign, Perot spent \$63.5 million of his own money and bought 30-minute television spots. He used charts and graphs to make his points, summarizing them with a line that became a national catchphrase: "It's just that simple." Perot's second campaign four years later was far less successful. He was shut out of presidential debates when organizers said he lacked sufficient support. He got just 8% of the vote, and the Reform Party that he founded and hoped to build into a national political force began to fall apart. However, Perot's ideas on trade and deficit reduction remained part of the political landscape. He blamed both major parties for running up a huge federal budget deficit and allowing American jobs to be sent to other countries. The movement of U.S. jobs to Mexico, he said, created a "giant sucking sound." Perot continued to speak out about federal spending for many years. In 2008, he launched a website to highlight the nation's debt with a ticker that tracked the rising total, a blog and a chart presentation.

Henry Ross Perot was born in Texarkana on June 27, 1930. His father was a cotton broker; his mother a secretary. Perot said his family survived the Depression relatively well through hard work and by managing their money carefully. Young Perot's first job was delivering papers in a poor, mostly black part of town from his pony, Miss Bee. When the newspaper tried to cut his commission, he said he complained to the publisher — and won. He said that taught him to take problems straight to the top. From Texarkana, Perot went to the U.S. Naval Academy even though he had never been on a ship or seen the ocean. After the Navy, Perot joined International Business Machines in 1955 and quickly became a top salesman. In his last year at IBM, he filled his sales quota for the year in January.

In 1962, with \$1,000 from his wife, Margot, Perot founded Electronic Data Systems. Hardware accounted for about 80% of the computer business, Perot said, and IBM wasn't interested in the other 20%, including services. Many of the early hires at EDS were former military men, and they had to abide by Perot's strict dress code — white shirts, ties, no beards or mustaches — and long workdays. Many had crew cuts, like Perot. The company's big break came in the mid-1960s when the federal government created Medicare and Medicaid, the health programs for seniors, the disabled and the poor. States needed help in running the programs, and EDS won contracts — starting in Texas — to handle the millions of claims.

EDS first sold stock to the public in 1968, and overnight, Perot was worth \$350 million. His fortune doubled and tripled as the stock price rose steadily. In 1984, he sold control of the company to General Motors Corp. for \$2.5 billion and received \$700 million in a buyout. In 2008, EDS was sold to Hewlett-Packard Co. Perot went on to establish another computer-services company, Perot Systems Corp. He retired as CEO in 2000 and was succeeded by his son, Ross Perot Jr. In 2009, Dell Inc. bought Perot Systems. Perot was not immune to mistakes in business. His biggest might have been a 1971 investment in duPont Gloré Forgan, then one of the biggest brokerage houses on Wall Street. The administration of President Richard Nixon asked Perot to save the company to head off an investor panic, and he also poured money into another troubled brokerage, Walston & Co., but wound up losing much of his \$100 million investment.

It was during the Nixon administration that Perot became involved in the issue of U.S. prisoners of war in Southeast Asia. Perot said Secretary of State Henry Kissinger asked him to lead a campaign to improve treatment of POWs held in North Vietnam. Perot chartered two jets to fly medical supplies and the wives of POWs to Southeast Asia. They

were not allowed into North Vietnam, but the trip attracted enormous media attention. After their release in 1973, some prisoners said conditions in the camps had improved after the failed missions. In 1979, the Iranian government jailed two EDS executives and Perot vowed to win their release. "Ross came to the prison one day and said, 'We're going to get you out,'" one of the men, Paul Chiapparone, told The Associated Press. "How many CEOs would do that today?"

Perot recruited retired U.S. Army Special Forces Col. Arthur "Bull" Simons to lead a commando raid on the prison. A few days later, the EDS executives walked free after the shah's regime fell and mobs stormed the prison. Simons' men sneaked the executives out of the country and into Turkey. The adventure was recalled in Ken Follett's best-selling book "On Wings of Eagles" and a TV miniseries. In later years, Perot pushed the Veterans Affairs Department to study neurological causes of Gulf War syndrome, a mysterious illness reported by many soldiers who served in the 1991 Persian Gulf war. He scoffed at officials who blamed the illnesses on stress — "as if they are wimps" — and paid for additional research. Perot received a special award from the VA for his support of veterans and the military in 2009.

In Texas, Perot led commissions on education reform and crime. He was given many honorary degrees and awards for business success and patriotism. Former President George W. Bush said in a statement that "Texas and America have lost a strong patriot." "Ross Perot epitomized the entrepreneurial spirit and the American creed. He gave selflessly of his time and resources to help others in our community, across our country, and around the world," Bush said. "He loved the U.S. military and supported our service members and veterans. Most importantly, he loved his dear wife, children, and grandchildren."

While he worked at Perot Systems in suburban Dallas, entire hallways were filled with memorabilia from soldiers and POWs that Perot had helped. His personal office was dominated by large paintings of his wife and five children and bronze sculptures by Frederic Remington. Several original Norman Rockwell paintings hung in the waiting area, and Perot once told a visiting reporter that he tried to live by Rockwell's ethics of hard, honest work and family. [Source: The Associated Press | David Koenig | Jul 9, 2019 ++]

\*\*\*\*\*

## **Obit: Joseph Iscovitz ► 9 JUL 2019 | 103 Year Old Pearl Harbor Survivor**

Joseph Iscovitz picked up a machine gun to defend his country against attacking Japanese planes on a date that lives in infamy — Dec. 7, 1941. It was still a defining moment in his 103-year life when he died Tuesday. Iscovitz was among the oldest survivors of the Pearl Harbor attack that brought the United States into World War II, a 25-year-old Army Air Corps sergeant stationed at Fort Shafter on the island the morning of the surprise attack. "He could see the faces of the Japanese pilots," his son Doug Iscovitz said of his dad's view of the low-flying assault. "Everybody was scared," he said, and they weren't sure if an invasion was coming next. "That night, after the Japanese attacked, my dad was part of the group that put barbed wire along Waikiki Beach," he said. "They were so unprepared."

Iscovitz was one of nine children born to Jewish immigrants from Russia who settled in Bayside, Queens, in New York. He roamed the country after the Great Depression hit. "He went into the service in 1934 because he was hopping freight trains. He had nowhere to live and nothing to eat," his son said. The Army paid him \$25 a month and provided him a uniform. He was stationed in Bataan in the Philippines before being transferred to Hawaii in 1939. "He probably would have been in the death march at the start of World War II had he not transferred," his son said.

After the Pearl Harbor attack, Iscovitz was sent to the mainland where he became a training sergeant. He later served in the Korean War and retired from Air Force in 1958 after 24 years of service. He worked security for the Great Neck public schools in New York before moving to Florida in 1973. He became a Fort Lauderdale bridge tender, operating the Third Avenue bridge over the New River for about five years before retiring. As the years passed,

Iscovitz got more involved in a Pearl Harbor survivors organization and the Jewish War Veterans, traveling to the veterans hospital in Miami to visit with patients there.



His service during the Pearl Harbor attack became a source of pride in his later years. He was overwhelmed by the attention he received at commemoration events — from attending the 60th anniversary events in Hawaii in 2001 to being the center of attention at the Coast Guard station ceremonies in Fort Lauderdale the past three years. “It’s deeply saddening that we are losing so many of what we call Our Greatest Generation,” said Mary Ann Gray, executive director of Broward Navy Days that puts on the annual local remembrance. “I think I’m always honored in the presence of those people who have served our country so selflessly,” Gray said. “Even though he may have been the last Pearl Harbor survivor that we have had at our event, we will always continue to acknowledge [the day] each year.”

Iscovitz didn’t consider himself a hero and, like a lot of veterans of his day, didn’t talk much with his family about his war experiences. “When we were young, we didn’t even know he served in Pearl Harbor,” said his son, a former principal at Indian Ridge Middle School in Davie. “He felt that it was the people that did not survive that were the real heroes. The people that came back were lucky.”

Iscovitz was married for 56 years to the former Diane Lewis, who died in 2000. He is survived by four sons: Doug of Weston, Steven of Coconut Creek, Dennis of Fort Lauderdale, and Elliott of Plantation; and five grandchildren. Iscovitz will be buried at Arlington National Cemetery in full formal military uniform and medals, but that ceremony could be a year away because of a backlog there, his son said. No local services are planned. But even in death, Iscovitz continued to receive respect. Four Coconut Creek police officers stood at attention and saluted as his body was placed in a van and taken away from his nursing home Tuesday.

Doug Iscovitz described his dad as a righteous man who believed in always doing the right thing. “He loved the service. He loved his family. He loved his country,” his son said. “He had a great life. To view a Florida Local 10 News report on Iscovitz’s life refer to <https://youtu.be/K93dTHdFSF4>. Fewer than 2,000 Pearl Harbor survivors are believed to be still living. [Source: Sun Sentinel | Larry Barszewski | July 10, 2019 ++]

\*\*\*\*\*

## **Obit: Rip Torn ► 9 JUL 2019 | Korean War Vet & Actor**

Rip Torn, the free-spirited Texan who overcame his quirky name to become a distinguished actor in theater, television and movies and win an Emmy in his 60s for his comedy turn on TV’s “The Larry Sanders Show,” has died. He was 88. Torn died Tuesday afternoon at his home with his wife, Amy Wright, and daughters Katie Torn and Angelica Page by his side, according to his publicist Rick Miramontez. No cause of death was given. Before he was an actor, he was a military police soldier during the Korean War.



His career on stage and screen spanned seven decades, ranging from an early career of dark, threatening roles to iconic comedic performances later in life. After acclaimed performances in "Cross Creek," "Sweet Bird of Youth" and other dramas, Torn turned to comedy to capture his Emmy as the bombastic, ethically challenged television producer in "The Larry Sanders Show." Created by and starring Garry Shandling, HBO's spoof of TV talk shows aired from 1992 to 1998 and is widely credited with inspiring such satirical programs as "30 Rock" and "Curb Your Enthusiasm."

Born Elmore Rual Torn, the actor adopted the name Rip in his boyhood, following the tradition of his father and uncle. It was the subject of endless ridicule during his early days as a stage actor in New York, and fellow drama students urged him to change it. With customary stubbornness, he refused, eventually overcoming the jokes with a series of powerful performances that led to his being regarded, along with Marlon Brando, Paul Newman and James Dean, as actors of a postwar generation who brought tense realism to their craft. He was also a political activist who joined James Baldwin, Harry Belafonte and other cultural and civil rights leaders for a frank and emotional 1963 meeting with then-Attorney General Robert F. Kennedy about the country's treatment of blacks.

Torn made his film debut in 1956 in an adaptation of Tennessee Williams' "Baby Doll," and within a few years was a respected film and television actor, working on occasions with his second wife, Geraldine Page. At the Actors Studio, he gained the attention of Elia Kazan, who hired him as understudy to Alex Nicol, then playing Brick Pollitt in the Tennessee Williams classic, "Cat on a Hot Tin Roof." Toward the end of the show's Broadway run, Torn took over the role of the alcoholic, emotionally troubled former football hero. He did so billed against his wishes as Elmore Torn.

Cast later in a "U.S. Steel Hour" production for television, he was told to either change his name or forfeit the role. He threatened to return to his native Texas, but finally agreed to be credited as Eric Torn. He was billed as Rip Torn thereafter. His success eventually inspired a younger cousin to take up acting, too — Oscar winner Sissy Spacek. Other film credits included "Critics Choice" and "The Cincinnati Kid." In Albert Brooks' "Defending Your Life," he was featured as a gregarious attorney in the afterlife. On television he played such figures as Richard Nixon, Lyndon B. Johnson and Walt Whitman.

His career hit a dry spell in the 1970s, and he blamed it on the buzz in Hollywood at the time that he was difficult to work with, a reputation sealed when tension on the set of "Easy Rider" led to his being replaced by Jack Nicholson for the 1969 release and missing out on one of the biggest hits of the era. "I wouldn't say that I was blacklisted," he told The Associated Press in 1984, "but the word got around that I was difficult and unreliable. Unreliable! In all my years in the theater I have never missed a performance." He managed to keep working in small projects in theater, films and TV, returning to the mainstream in 1983 with "Cross Creek," in which he played table-smashing backwoodsman Marsh Turner. The role brought him his only Oscar nomination, for best supporting actor. He also played Zed in "Men in Black," and appeared in "City Heat."

But he never entirely shook his rebellious reputation. "What do they say about all the guys that are tremendous actors?" he told The New York Times in 2006. "Don't they say they have a volatile temper and emotions? Yeah, sure they do! They're not saying they like a nice, mild guy. Look at Sean Penn. In 1994, actor-director Dennis Hopper said on "The Tonight Show With Jay Leno" that Torn once pulled a knife in a New York restaurant as he complained about

being replaced in "Easy Rider." Torn sued Hopper for slander and won a \$475,000 judgment. He remained active in film and television in later years, including a recurring role in "30 Rock" and a voice acting gig in the 2007 animated "Bee Movie." He weathered a couple of drunken driving arrests, including one in December 2008 near his home in Salisbury, Connecticut, that led to his placement in an alcohol education program.

Born in Temple, Texas, Torn initially studied agriculture at Texas A&M and acting at the University of Texas. After service as a military policeman during the Korean War, he hitchhiked to Hollywood. Landing only tiny roles in movies and TV dramas, and supporting himself as a fry cook and dishwasher, he decided to shift to New York and seek more training as an actor. Torn and his first wife, actress Ann Wedgeworth, had a daughter, Danae, before divorcing. In 1963 he married Page, with whom he had co-starred in the touring production and movie version of "Sweet Bird of Youth." They had three children, a daughter, Angelica, and twins Jon and Tony, and appeared in productions together until her death in 1987. Torn also had two children, Katie and Claire, with actress Amy Wright. [Source: The Associated Press | Bob Thomas | July 10, 2019 ++]

\*\*\*\*\*

## **Vet Hiring Fairs ► Scheduled As of 16 JUL 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 | July 15, 2019 ++]

\*\*\*\*\*

## **Military Retirees & Veterans Events Schedule ► As of 16 JUL 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 | July 15, 2019 ++]

\*\*\*\*\*

## State Veteran's Benefits ► Missouri | 2019

The state of Missouri provides several benefits to veterans as indicated below. To obtain information on these, refer to the attachment to this Bulletin titled, “**Veteran State Benefits –MO**” 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 refer to <http://mvc.dps.mo.gov> & <http://militaryandveteransdiscounts.com/location/missouri.html> :

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

Source: <https://www.military.com/benefits/veteran-state-benefits/missouri-state-veterans-benefits.html> | July 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.

-o-o-O-o-o-

## Toxic Exposure Documentation ► H.R.2617 | OATH Act

Congressmen John Garamendi (D-CA) and Austin Scott (R-GA) introduced the bipartisan **Occupational and Environmental Transparency Health** (OATH) Act on 9 MAY. Garamendi serves as Chairman of the Readiness Subcommittee within the House Armed Services Committee, which oversees issues pertaining to U.S. service



members. These hazards are tracked in a system called POEMS (Project Orientated Environmental Management System) at every deployed location, but the exposures are not required to be put into a servicemember's records.

"Our service members and veterans deserve the best care available and to have their medical records accurately reflect any Occupational and Environmental Health hazards they have been exposed to during their service to our great country," Garamendi said. "Currently, active duty members and veterans are unable to make disability claims with the Veterans Administration based on exposure to toxic hazards such as mold, chemicals, and open-air burn pits because those exposures are not tracked in their medical records. This bill will change that and provide our nation's service members with the support they deserve."

"Unfortunately, it is not uncommon for a service member to be exposed to toxic substances while performing duties and missions both here at home and abroad. The OATH Act will ensure medical records of our active duty service members and veterans accurately track exposure to harmful chemicals, open-air burn pits, and mold in an effort to better diagnose and treat illnesses down the road," said Rep. Austin Scott. The OATH Act is a bipartisan effort to ensure active duty military personnel and veterans can accurately document any toxins they were exposed to while deployed supporting military operations. Currently, only 173,000 veterans and service members have registered for the VA's Airborne Hazards and Open Burn Pit Registry, out of a total of more than 3 million post-9/11 veterans. At [https://garamendi.house.gov/sites/garamendi.house.gov/files/GARAME\\_020\\_xml.pdf](https://garamendi.house.gov/sites/garamendi.house.gov/files/GARAME_020_xml.pdf) can be read the full text of the OATH Act.

[Source: Press Release | John Garamendi | May 9, 2019 ++]

\*\*\*\*\*

## **Vet Student Loans Update 07** ▶ **H.R. \_\_\_/S.2049 | FREED Vets Act for Disabled Vets**

Representative Conor Lamb (PA-17) and Representatives Brian Fitzpatrick (PA-01), Guy Reschenthaler (PA-14), Joe Courtney (CT-02) and Andy Levin (MI-09) introduced the bipartisan **Federally Requiring Earned Education-Debt Discharges for Veterans Act** (FREED Vets Act) to require the U.S. Department of Education to automatically discharge federal student loan debt for eligible permanently disabled veterans. A companion Senate version of this legislation is also being introduced by Senators Jack Reed (D-RI) and Johnny Isakson (R-GA).

In October 2018, the U.S Department of Education established a program with the Department of Veterans Affairs (VA) to identify veterans who are disabled or unable to work. Under the current program, the Department of Education then notifies veterans who are eligible for debt forgiveness of the opportunity to apply. The FREED Vets Act would automatically forgive these loans and eliminate the paperwork barrier that prevents eligible veterans from attaining student loan debt relief. More than 42,000 eligible veterans have been identified by the Department of Education, yet only 20% of those eligible have applied for the program.

- "Congress has an obligation to ease the challenges our veterans face when they come home and return to civilian life," said *Rep. Lamb*. "This important bipartisan legislation provides a clear pathway for eligible disabled veterans to receive a benefit they have earned through their service and sacrifice."
- "Our nation's veterans have sacrificed immensely for our freedom and way of life," said *Rep. Fitzpatrick*. "It is unacceptable that many disabled veterans continue to be saddled with high levels of student debt. I am proud to join Representative Lamb in introducing the FREED Act to support student loan forgiveness and financial security for American heroes."
- "Veterans who have become disabled during their service to our nation should have their student loans forgiven without delay and without cumbersome red tape," said *Sen. Reed*, the Ranking Member of the Senate Armed Services Committee. "Our bill will require the Department of Education to automatically discharge student loans for eligible individuals and help to ensure that no veteran falls through the cracks

due to a clerical error. I'm pleased with the support we've received from numerous veterans' organizations, and I urge my colleagues to support swift passage of this bill to provide this overdue assistance for the courageous servicemembers who have sacrificed so much for our nation."

- "This is a commonsense way to make it easier for totally and permanently disabled veterans to receive the student loan relief they deserve, and I hope that we're able to act quickly on it," said *Sen. Isakson*, a member of the committee that oversees federal education matters and chairman of the Senate Committee on Veterans' Affairs.
- "As a veteran, I'm proud to join with my colleagues to introduce legislation that streamlines student loan forgiveness for disabled veterans," said *Rep. Resenthaler*. "These men and women served on the front lines defending our nation, and this bill will cut the red tape that stops them from receiving their benefits. I look forward to working with my colleagues in support of our nation's heroes."
- "Veterans who have a disability due to military service should face as few administrative barriers as possible in receiving their benefits—especially as they navigate the cumbersome student loan process," said *Rep. Levin*. "Automatically discharging student loans for veterans with a permanent disability is something we can all agree on. The FREED Act offers a few simple fixes that make our government work more efficiently in service to veterans. I'm proud to support this bill as an original cosponsor and deliver practical, meaningful solutions for veterans with disabilities."
- "Our nation's disabled veterans have made incredible sacrifices for our nation, and it is a disservice to them and their families to wrap up the discharge of their federal student loan debt in bureaucratic red tape," said *Rep. Courtney*. "I commend my colleagues Congressmen Lamb and Fitzpatrick for their work on this effort to automatically discharge the student loan debt of our disabled vets. The FREED Vets Act is a commonsense, bipartisan solution to an inter-agency issue that deserves swift attention from this Congress. I look forward to highlighting this issue for my colleagues on the Education & Labor Committee."

The automatic discharge of student loan debt for eligible disabled veterans has been supported by Student Veterans of America, The Retired Enlisted Association, Veterans Education Success, Iraq and Afghanistan Veterans of America (IAVA), U.S. Army Warrant Officers Association, Higher Ground Veterans Advocacy, as well as 51 state attorneys general, and multiple tax law experts. [Source: Press Release | Conor Lamb | June 28, 2019 ++]

\*\*\*\*\*

## **Medicare for All ► H.R.1384/S.1129 | Medicare For All Act of 2019**

These bills introduced in the House on February 27, 2019 and the Senate on April 10, 2019 by Rep. Jayapal, Pramila [D-WA] and Sen. Bernard Sanders (I-VT) are very similar. The House bill establishes a national health insurance program that is administered by the Department of Health and Human Services (HHS). Among other requirements, the program must (1) cover all U.S. residents; (2) provide for automatic enrollment of individuals upon birth or residency in the United States; and (3) cover items and services that are medically necessary or appropriate to maintain health or to diagnose, treat, or rehabilitate a health condition, including hospital services, prescription drugs, mental health and substance abuse treatment, dental and vision services, and long-term care.

The bill prohibits cost-sharing (e.g., deductibles, coinsurance, and copayments) and other charges for covered services. Additionally, private health insurers and employers may only offer coverage that is supplemental to, and not duplicative of, benefits provided under the program. Health insurance exchanges and specified federal health programs terminate upon program implementation. However, the program does not affect coverage provided through the Department of Veterans Affairs or the Indian Health Service. The bill also establishes a series of implementing provisions relating to (1) health care provider participation; (2) HHS administration; and (3) payments and costs, including the requirement that HHS negotiate prices for prescription drugs. Individuals who are age 18 or younger,

age 55 or older, or already enrolled in Medicare may enroll in the program starting one year after enactment of this bill; other individuals may buy into the program at this time. The program must be fully implemented two years after enactment.

[Source: <https://www.congress.gov/bill/116th-congress> | July 2, 2019 ++]

\*\*\*\*\*

## **VA SAH Update 10 ► H.R.3504/S.2022 | SAH Improvement Act of 2019**

Retired Fort Riley Army Capt. Ryan Kules was just 24 years old when a roadside bomb in Iraq took his right arm to the shoulder and entire left leg in 2005. After he left Walter Reed Army Medical Center 18 months later, he used a then-\$64,000 Department of Veterans Affairs grant to partially renovate his house to make it accessible for disability. The Specially Adaptive Housing grant provided by the VA, however, only covers the costs of modifications in one house, even though many Americans do not live in just one home their whole lives. Kules and his wife, Nancy, now have three children ages 12, 9 and 7 and their housing needs have changed. So this year it was time to move.

The costs to widen hallways, to modify showers and toilets and add entry ramps this time amounted to more than \$90,000 and have come out of the family's pocket. Kules said they paid it by using the equity from their first home. Kules is now a veterans' advocate at the Wounded Warrior Project and he spoke with reporters in Washington to discuss the need for legislation to expand the VA grant program.

The new home is also unlikely to be their last as Kules and his wife age and the children grow up and move away. "One of the unfortunate realities I have to face is that (right now) I'm pretty active and I get around," Kules said. He can walk all day on his prosthetic leg, and his left arm is strong enough to use a wheelchair without assistance. "I know that's not always going to be the case though," he said. As he and other amputees from the Iraq and Afghanistan wars age and weaken, their housing needs will change. Kules knows that as the years pass and he becomes less mobile "if we want to get into another place, to be where our kids end up and be closer to them, those modifications again would be on me."

On 10 JUL, Kansas Republican Sen. Jerry Moran and Sen. Kyrsten Sinema (D-AZ) introduced legislation that would expand the VA's Specially Adaptive Housing grants to follow grievously wounded veterans through all of the homes during their lifetime. There is a similar bill in the House of Representatives, named after Kules, that was introduced by Reps. Gus Bilirakis (R-FL), David Roe (R-TN), and Mike Levin (D-CA). Moran named the Senate version of the bill after another Kansan, retired Army Col. Paul Benne.

The Specially Adaptive Housing program was established by Congress in 1948 to assist wounded veterans from World War II. In the last two decades it has seen a sharp rise in applicants as advanced field medicine has allowed service members who previously would have died on the battlefield to survive their injuries. In fiscal year 2017, the most recent data available, 1,926 veterans applied for the grants to adapt their homes, said Joe Plenzler, a spokesman for the Wounded Warrior Project. Plenzler said that the number of applicants has almost tripled from a decade ago.

The grants are limited to veterans who experienced injuries of a loss of two limbs or more, or another injury the VA determines is the equivalent. The grants are currently capped at \$83,000 per veteran and would be increased to \$98,000 to reflect the increased costs of home renovations in the Senate legislation. Under the proposal, a qualifying veteran would be able to reapply for the grant every 10 years, for up to six grants. "This modernized and expanded grant program will allow veterans to utilize vital grants in a way that best fit their needs," Moran said in a statement.

[Source: McClatchy | Tara Copp | July 10, 2019 ++]

\*\*\*\*\*

## Vet Housing Update 15 ► H.R.1988/S.1749 | Protecting Affordable Mortgages for Vets Act

On 9 JUL, the House of Representatives passed H.R. 1988, the **Protecting Affordable Mortgages for Veterans Act** of 2019. The legislation corrects an unintended consequence of a previous law that prohibits veterans from refinancing their home loans within the first six months to combat a tactic by predatory lenders known as “loan churning” in which veterans are convinced to refinance their home mortgages, and fees and other expenses are often added. Introduced by Rep. David Scott, (D-GA), and Rep. Lee Zeldin (R-NY), H.R.1988 would approve approximately 2,500 refinanced loans that were being processed when the law was implemented, but could not be completed because of a technical error. Last month, the Senate passed an identical bill, S.1749, which was introduced by Senator Kyrsten Sinema (D-AZ) and Tom Tillis (R-NC). Since both bills are identical, H.R.1988 now heads to the president’s desk. Learn more at <https://davidscott.house.gov/news/documentsingle.aspx?DocumentID=398255>. [Source: VFW Action Corps Weekly | July 12, 2019 ++]

\*\*\*\*\*

## Vet Suicide Update 34 ► S.\_\_\_\_ | Speed Act

Recently introduced legislation, the **Suicide Prevention by Eliminating Excessive Digits Act of 2019** (SPEED Act), would require the Federal Communication Commission (FCC) to designate a three-digit dialing code for veterans in crisis. Like 911, the number would be a three-digit dialing code for the current Veterans Crisis Line number (1-800-273-8255 and Press 1), to create an easier, more accessible way for veterans to receive help.

The Department of Veterans Affairs (VA) estimates that more than 20 veterans and military members die by suicide every day across the United States and suicide rates are nearly two times higher for Veterans than for nonveteran adults, the release said. As a 24/7 operation, the Veterans Crisis Line, which was created in 2007, has answered over 3.5 million calls. “In the past 20 years, suicide deaths have increased by 37 percent in West Virginia, which is unacceptable,” said U.S. Sen. Joe Manchin (D-WV) one of the sponsors of the bill. "Suicide is preventable. That’s why I’m introducing the SPEED Act, which help our veterans receive the help and support they need quickly.

"With a three-digit dialing code, we can lower that terrible statistic in West Virginia and across the nation and help our veterans in need. As a member of the Senate Veterans Affairs Committee, I will continue to fight for our veterans whenever possible." This bill is supported by the Veterans of Foreign Wars, The American Legion, Disabled American Veterans, Tragedy Assistance Program for Survivors, and the Iraq and Afghanistan Veterans of America. [Source: The Register-Herald | Wendy Holdren | July 1, 2019 +++]

\* Military \*



## Military Immigrant Enlistment Update 06 ► New Policies Could Result in Deportations

The federal government is rolling back protections that have held off deportations for non-citizen service members, their families and veterans, according to a top immigration lawyer. Memos are circulating among Homeland Security and Defense Department personnel, as well as lawyers who handle service member immigration issues, announcing

the end of a handful of policies that have allowed thousands of people to stay in the U.S. while they sort out their resident status. “I wanted to confirm that this was all true, so I started calling a few people, and I got confirmation in various emails that this was all true,” Margaret Stock, an Alaska-based attorney, told Military Times in a 27 JUN phone interview.



**New policies could force deportations for some troops, or their family members.**

Spokespeople for the White House, DHS and DoD declined to comment about the policies, which include deferred action and parole in place, temporary legal residency statuses granted to undocumented immigrants on a case-by-case basis. Deferred action grants a renewable two-year legal residency, including the ability to work legally, as in the Deferred Action for Childhood Arrivals or DACA program that has made headlines in recent years. Parole in place has been used specifically for service members’ families, granting renewable year-long legal residency and the ability to work legally. Exceptions written into immigration policy have allowed both of those options for service members, their family members and troops, but the administration’s latest moves do away with them.

“It used to be, under the Bush administration and the Obama administration, that they would terminate removal proceedings for military members and their family members, and that’s changed under Trump,” Stock said, adding that service members and family members have been put into removal proceedings well before these memos were drafted. Stock first got wind of the changes on 22 JUN, at an American Immigration Lawyers Association meeting. There are about four weeks until the new rules go into effect, she said, so those affected are scrambling to get their requests approved before late July.

The memos show that both deferred action and parole in place are being eliminated for service members, veterans and their families, “with the exception of the immediate relatives of United States citizens — and those are people who don’t actually need deferred action, for the most part,” because they have another path to legal residency, Stock said. That covers military veterans, current service members and family members — including parents, spouses and children — in both the active and reserve components, she said. “And then they’re also going to eliminate parole in place for family members, veterans, reservists, National Guard and all active duty people,” she added. The changes will also affect troops serving under the Military Accessions Vital to National Interest program, which allows certain non-citizens to serve in the military and eventually apply for citizenship.

The policy was written, she said, after the case of a green card-holding sailor who testified before Congress: In her case, she had gone to on-base legal services to ask if she needed to renew her green card, and told by a judge advocate that it wasn’t necessary, because she was in the citizenship application process. So the green card lapsed, and DHS opened removal proceedings, forcing her to take leave fly to California from Norfolk, Virginia, to attend hearings to clear it up. “We’re going to see a lot more of that kind of stuff happening now,” Stock said. DoD has also since stopped expedited citizenship approvals for service members, she added, because “the solution we used to have was to just naturalize the troops and we wouldn’t have to worry about them getting deported.”

DoD has also forced discharges of MAVNI troops with foreign-born parents, Stock said. “They’re immigrants in the military. They knew they had foreign parents when they enlisted them, but they now claim that’s some dangerous thing, to have foreign parents,” she said. It all adds up to huge headaches for service members and their commands,

Stock said. “The reason we came up with all these policies was to stop this kind of stuff, because it was creating havoc in the ranks,” she said. If the policy changes result in deportations, it will likely be years before they are carried out, Stock said. “Deportations don’t happen immediately in America. They’re a lengthy process,” she said, involving multiple hearings in backlogged courts. “I don’t expect there will be very many instantaneous removals.”

But it’s likely that Congress will be the next recourse. It’s not the first time these issues have bubbled up, but immigration officials worked with Congress years ago to put these protections in place for military members and their families. “And the agency basically came to Congress and said, ‘We’ll fix this,’ ” Stock said. “And they did. They fixed it. They came up with these administrative policies and everything, so Congress never had to pass any laws to fix things.” Rather than policy, programs like deferred action and parole in place could become statutory laws. “The focus is now going to be on Congress to pass the laws, because the administration can’t be trusted to do things administratively,” she said. [Source: MilitaryTimes | Meghann Myers June 27, 2019 ++]

\*\*\*\*\*

## **Military Justice | Gallagher Update 01 ► Sentenced for Posing With Dead Detainee**

A Navy SEAL who was acquitted of killing a wounded Islamic State captive but convicted of posing with the corpse was sentenced by a military jury Wednesday to a reduction in rank and four months of confinement. A judge, however, credited Special Warfare Operator Chief Edward “Eddie” Gallagher with enough time already spent in custody to ensure he won’t be locked up. Gallagher turned to his wife, shook his head and pretended to unpin his "anchors" — the insignia of a chief — and fling them across the courtroom. He then smiled and hugged her. The sentence will not go into effect until it is approved by the rear admiral overseeing the court-martial.



**Special Warfare Operator Chief Edward “Eddie” Gallagher, left, and his wife Andrea hug after leaving the Naval Base San Diego courthouse on 2 JUL.**

Earlier, Gallagher addressed the jury that had acquitted him Tuesday of murder, attempted murder and other counts stemming from an incident during a 2017 deployment to Iraq. "I put a black eye on the two communities that I love — the U.S. Marine Corps and the U.S. Navy — specifically the SEAL community," he said. He said he tried to lead by example but didn't always succeed. "I've made mistakes throughout my 20-year career — tactical, ethical, moral — I'm not perfect but I've always bounced back from my mistakes. I'm ready to bounce back from this," he said.

The jury reduced Gallagher’s rank by one grade to petty officer first class and ordered his monthly pay cut by \$2,697 for four months. The judge then modified the sentence, capping the pay cut at two months and giving Gallagher 60 days’ credit for being held in overly harsh pretrial conditions and being deprived of treatment for a traumatic brain injury. Gallagher also got credit for 201 days of pretrial confinement. A Navy prosecutor had asked only for a reduction in rank, not confinement. The defense recommended no punishment.

Gallagher told the jury he was fully responsible for his actions on the day he took photos with the body of the 17-year-old militant. One image shows him clutching the hair of the corpse with one hand and holding a knife in another. The photos were taken after Gallagher and other SEALs provided medical treatment for the captive who was wounded

in an air strike in 2017 and handed over by Iraqi forces. The prosecutor, Lt. Brian John, said Gallagher was the platoon chief and should not have been the centerpiece of the photos in which nearly all the members posed with the body. John said Gallagher should have stopped the photos from being taken. "For that reason, he no longer deserves to wear anchors," the prosecutor said. John said the photos had the potential to be used as propaganda by Islamic State and be harmful to U.S. forces overseas.

The verdict clearing Gallagher of the most serious charges was met with an outpouring of emotion. President Donald Trump, who intervened earlier this year to have Gallagher moved from the brig to less restrictive confinement, tweeted congratulations to the SEAL and his family. "You have been through much together. Glad I could help!" the president wrote. The outcome delivered a major blow to one of the Navy's most high-profile war crimes cases and exposed a generational conflict within the ranks of the elite special operations forces.

Asked in an interview 3 JUL on Fox & Friends what his message might be to future Navy SEALs, Gallagher said he would tell them that "loyalty is a trait that seems to be lost. ... You're there to watch your brother's back, and he's there to watch your back." Speaking of his accusers, Gallagher said, "this small group of SEALs that decided to concoct this story in no way, shape or form represent the community that I love." Gallagher also thanked Fox News "for being behind us from day one," and also thanked Trump along with Republican Reps. Duncan Hunter of California and Ralph Norman of South Carolina.

Defense lawyers said Gallagher was framed by junior disgruntled platoon members who fabricated the allegations to oust their chief. They said the lead investigator built the probe around their stories instead of seeking the truth. They said there was no physical evidence to support the allegations because no corpse was ever recovered and examined by a pathologist. The prosecution said Gallagher was incriminated by his own text messages and photos, including one of him holding the dead militant up by the hair and clutching a knife in his other hand. "Got him with my hunting knife," Gallagher wrote in a text with the photo. The defense said it was just gallows humor and pointed out that almost all platoon members who testified against him also posed with the corpse. The jury of five Marines and two sailors, including a SEAL, was comprised mostly of seasoned combat veterans who served in Iraq. Several lost friends in war. [Source: NavyTimes | Carl Prine | July 3, 2019 ++]

\*\*\*\*\*

## **Military Justice | Bergdahl ► Appeal Case Opened based on Trump's Negative Comments**

The Bowe Bergdahl case went back to court on 28 JUN, when the Army heard an appeal arguing that President Donald Trump's comments about a conviction and prison time for the former soldier amounted to undue command influence and interfered with his right to a fair trial. The Army Court of Criminal Appeals convened a three-judge panel to hear the case, according to the court docket. "The president has tainted everything," Eugene Fidell, a Yale Law School lecturer and former Coast Guard judge advocate who represented Bergdahl, told the panel, Military.com reported on 29 JUN.



Bergdahl, then a sergeant, pleaded guilty to desertion and misbehavior before the enemy in 2017, for deserting his post in 2009 while deployed to Observation Post Mest-Malak in Afghanistan’s Paktika province, with 4th Brigade Combat Team, 25th Infantry Division. He was quickly captured by insurgents and held hostage until 2014, when the Obama administration negotiated his return in exchange for five Guantanamo Bay detainees. The judge in his case did not sentence him to prison, instead ordering him busted down to private, a fine of \$10,000 and a dishonorable discharge. Trump weighed in multiple times over the proceedings, tweeting and making public comments that favored his execution. “In the old days when we were strong and wise, we [would] shoot a guy like that,” he said in 2015, as he campaigned for president.

At the time of the trial, Bergdahl’s legal team argued that Trump’s comments had tainted the trial. The judge, Army Col. Jeffrey Nance, declared them mitigating evidence, which can reduce punishment in sentencing. Still, Fidell filed for an appeal. Officially, the appeals panel considered whether the president had an influence on court proceedings even if he doesn’t preside over them, whether that influence placed “an intolerable strain on the public’s perception of the military justice system” and whether the average person — with all the facts of the case in front of them — would have doubts about the fairness of the trial. Fidell declined an Army Times request for comment.

Though Trump let up on the rhetoric once he took office, he did not withdraw nor double down on his comments during an October 2017 press conference in the White House Rose Garden. “I think people have heard my comments in the past,” he said. An attorney for the government argued that unlawful command influence doesn’t apply to Trump in this case, because if a president is subject to the Uniform Code of Military Justice in this instance, they should be subject to it entirely. [Source: ArmyTimes | Meghann Myers | July 2, 2019 ++]

\*\*\*\*\*

## Relicensing Fee Reimbursement ► All Military Spouses Can Now Apply



**Moving from one state to another costs money for spouses who must get recertified in their professions, and all the services are helping by reimbursing up to \$500 in those costs.**

Navy spouses – like spouses in the other services – can now apply for reimbursement of up to \$500 in costs for relicensing and recertification each time they relocate with their service member. Spouses can be reimbursed for costs for getting re-licensed/re-certified in their profession after they move to a new state because of their service member’s permanent change of station. The reimbursement is also retroactive. It applies to fees incurred with PCS moves where orders were received on or after Dec. 12, 2017, when a law was signed allowing all the services to reimburse spouses for these costs.

The reimbursements are part of a pilot program authorized through Dec. 31, 2022, by the fiscal 2018 National Defense Authorization Act. Legislative proposals are pending which could extend DoD’s authority for reimbursement for two more years, and would increase the maximum reimbursement to \$1,000. The Army, Air Force and Marine Corps issued their reimbursement policies in May. These fees are a financial burden to many military families. Spouses in certain fields often can’t get a job in their field until they meet the requirements of the new state for a license to



practice in their profession. Local and state-level licensing or certifications are required in a long list of professions, ranging from dental hygienists and accountants, to doctors, hairdressers, nurses, teachers and attorneys, to name a few. The requirements and costs vary widely from state to state, and from one profession to another, and can run into thousands of dollars.

In a new, separate action to help soldiers' spouses with their fees required for relicensing, the nonprofit Army Emergency Relief will provide a grant or interest-free loan to reimburse spouses up to an additional \$2,000 for relicensing costs when they move to a new state. That assistance can be up to \$2,500 as the spouse waits for the \$500 reimbursement from the Army. The \$2,000 will be in the form of a grant, which doesn't have to be paid back, or interest-free loan, depending on the family's financial situation. To apply for the assistance, soldiers and their spouses should visit their local AER chapter on base within 180 days of arrival at their new location by presenting the license or certification from the previous state, along with their application, which can be found online at [www.aerhq.org](http://www.aerhq.org).

Like the other services' policies, sailors are eligible for the \$500 reimbursement if they are reassigned from a permanent duty station in one state to a permanent duty station in another state; the dependents are authorized to move with the service member; the spouse was employed in a profession requiring certification at the previous location, and is required to get re-certified in the same profession in the new state; and the relicensing or recertification was successful. For families returning from overseas, the license from the last state held before the overseas tour may be used as long as the new assignment is in a different state, according to the Navy policy. The Army, Air Force and Marine Corps policies also apply to Guard and Reserve members on Title 10 orders, but the Navy policy doesn't specifically include Navy Reserve members.

Here's how the Navy's program works: Sailors must apply for the reimbursement for their spouse by sending an encrypted email to MyNavy Career Center at [askmnc@navy.mil](mailto:askmnc@navy.mil), with claim form SF Form 1164, along with the following documents:

- A copy of the service member's PCS travel settlement voucher DD form 1351-2, indicating state-to-state member and spouse relocation
- Receipts for costs incurred for relicensing/recertification
- Proof of previous certification/license
- Proof of new recertification/relicense

[Source: Military.com | Karen Jowers | 28 Jun 2019 ++]

\*\*\*\*\*

## **Dietary Guidelines ► Mandatory Keto Diet May Enhance Military Performance**

The controversial ketogenic or "keto" diet may be the future of the military, some defense officials say. Service members, and Navy SEALs especially, may have to forgo beer and burritos for skinny cocktails and avocado salad (forget the tortilla chips) if a proposal from Special Operations Command gains momentum. While a nutritionally enhanced future could eventually be put into effect for all branches, the SEALs and other underwater dive-mission specialists might be the first groups targeted for the change in nutritional guidelines.

Lisa Sanders, the director of science and technology at U.S. Special Operations Command, presented an Ohio State University study that recommends the nutritional change based on the keto diet, which is high in fat and low in carbohydrates. The diet works to deprive the body of glucose needed for energy and forces it to burn stored fats instead. The study was conducted on the university's Army ROTC cadet population. "One of the effects of truly being in ketosis is that it changes the way your body handles oxygen deprivation, so you can actually stay underwater at depths for longer periods of time and not go into oxygen seizures," Sanders said at the Special Operations Forces Industry Conference last month.



**U.S. soldiers (left) serving in Afghanistan make an Independence Day toast over a special holiday treat of pizzas and non-alcoholic beers. Soldiers (right) with the 4th Infantry Division at Fort Carson, Colorado, chow down on pizza MREs.**

Discussion of new dietary guidelines for service members comes at a time of growing concern about obesity in the military and its potential threat to readiness. The possibly controversial change for the military is not without problems, not the least of which are questions about whether the military has the legal and ethical authority to control and monitor a service member’s diet 24/7. Service members are familiar with physical training in boot camp and their routine Physical Fitness Tests, but are they ready for daily dietary ketosis testing?

For the keto nutritional plan to be successful, it has to be followed strictly, and that includes after-hours and weekends. Even a service member on leave would possibly face a restricted diet because it simply takes too long for the body to readjust and function in the ketosis stage after a weekend of dietary backsliding and binging on pizza, burritos, and beers. The keto diet requires the body to be in a constant state of ketosis. Daily urine or blood tests using strips are necessary to measure glucose or ketone levels.

For the diet to be implemented laterally across the military, produce choices and meat quality at military dining facilities across the world would have to change significantly, not to mention the high-carb and sugar content of MRE’s. The popular pepperoni pizza MRE would be a thing of the past. Although one benefit of formulating a new high-fat ration is that it would be lighter weight to carry. “You can carry even more calories because fats weigh less, which is an advantage,” said Kinesiologist Jeff Volek, a professor at Ohio State University’s Department of Human Sciences and author of the study. On military bases, the dietary change could result in future dining facilities serving Ezekiel bread, zucchini “pasta spirals” to replace pasta, mashed cauliflower as a substitute for potatoes and rice, and avocado-heavy salad bars replacing soft-serve ice cream machines and dessert bars.

In addition to the regulatory and privacy questions about the proposed dietary change, there are also economic questions. Not only would DFACS and the military have to change, military households would have to follow suit as the diet requires higher quantities and quality of vegetables, fats, and proteins throughout the day. If a keto meal plan became the required diet of the military’s future, some say military budgets, salaries and allowances may also have to rise to meet the economic demands required to follow the dietary guidelines on duty and off. But Volek, author of the study, disagrees.

“The ketogenic diet is high in fat, which is less costly,” Volek said. The majority of the diet is based on fat, and fat calories can be very cheap. “Meats, eggs, fish, chicken, cheese, butter, seeds, nuts, and non-starchy vegetables are the basis of the diet. Fat is the key or primary nutrient.” If the plan is adopted, it remains to be seen if the Skinnygirl margarita and the low-glycemic sugar-free vodka-tonic favored by the Bravo TV’s Real Housewives becomes the new cocktails of choice for infantrymen and SEALs.

[Source: MilitaryTimes | Kristine Froeba | July 1, 2019 ++]

\*\*\*\*\*

## **USS Gerald A. Ford Update 14 ► Inop Elevators a Black Eye for the Navy**

Increasingly concerned over technological problems plaguing its new \$13 billion nuclear-powered aircraft carrier, the Navy has dispatched a unique team of civilian and government experts to the USS Gerald R. Ford in a new attempt to understand what is happening. The experts, pulled from outside the defense industry in order to provide a fresh perspective, were selected for their expertise in working with complex electromagnetic systems, a technology that has proved daunting for the Navy and shipbuilder Huntington Ingalls at its Newport News Shipbuilding facilities in Virginia.

The team, which Navy officials have declined to identify, started work last month on getting the ship's 11 electromagnetic weapons elevators up and running, a task that the Secretary of the Navy has already staked his job on, telling President Trump he can fire him if they're not in working order. Currently, only two of the ship's new weapons elevators are operational, meaning sailors are unable to quickly move munitions from belowdecks to aircraft ready to take off.

"We have a full court press on the advanced weapons elevators," said James Geurts, assistant secretary of the Navy for acquisition, in a statement. "We've gathered a team of experts on the carrier right now, which will work with the shipbuilder to get Ford's weapons elevators completed in the most efficient timeline possible." Significantly, Geurts said, the team "will also recommend new design changes that can improve elevator activities for the rest of the Ford class." The group, the Navy said, has worked in electromagnetic systems, fabrication and production control, software, systems integration, and electrical engineering in the commercial sector.

The admission of serious design flaws with one of the carrier's most vaunted new technologies is another acquisition and maintenance-related black eye for the Navy, which is struggling to get ships through routine repair availabilities and has seen critical flaws pop up in the missile tubes aboard its next-generation Columbia-class nuclear submarines. Navy officials point out that the electromagnetic elevators are a significant new technology that has proven reliable in early testing, and should be viewed as a leap-ahead effort that will come with some expected growing pains. The new elevators are designed to lift 20,000 pounds of munitions at a rate of 150 feet per minute, as opposed to the current Nimitz-class elevators which move 10,500 pounds at 100 feet per minute. But perfecting that new technology has so far proven difficult.

Earlier this year, the Navy announced it was pushing back the schedule for getting the Ford to sea for its next round of trials, moving the tests from July to October, due to a number of issues, including the elevators. The schedule slip has put Navy Secretary Richard Spencer in an awkward position, as he previously related he told President Trump, "I asked him to stick his hand out; he stuck his hand out. I said, let's do this like corporate America. I shook his hand and said, the elevators will be ready to go when she pulls out or you can fire me." The issues with the Ford have also caught the attention of Sen. Jim Inhofe, chairman of the Senate Armed Services Committee, who said recently that delays with the elevators present a "serious readiness gap" if they eventually delay the ship's first deployment slated for 2021.

There is little chance the ship gets the elevators working by October, as the problems continue to vex engineers. Overall, the eleven weapons elevators on the ship consist of four upper elevators and seven lower elevators, with the two working lifts among the upper elevators. The lower elevators are a more difficult problem, as they pass through several decks, have a number of hatches to move through, and must repeatedly hold water tightness as they move through a series of sequences to align with one another. "The two upper stage elevators have absolutely operated as designed," said Lt. Cmdr. Chabonnie Alexander, Ford's Ordnance Handling Officer, in a statement. "We operate the elevators 10 times a day, five days a week" and the ship's crew is becoming "better able to anticipate and diagnose any technical issues that may arise."

The priority is to get two of the lower elevators running next, so whatever fixes are made can hopefully be repeated in the rest of the lower elevators as soon as possible. One of the issues, however, is that the Navy installed the elevators without first refining their operation on a land-based prototype, meaning their installation on the first ship in the class has, in effect, acted as the prototype for the entire class of ships.

To get at some of those issues, the Navy is constructing a land-based test site at a naval facility in Philadelphia slated to be finished next year, and it is building what service officials are calling a “digital twin” — a detailed computer model constantly updated with data from the real-world systems — in Newport News that will be used for troubleshooting issues. “Both systems will allow the Navy and shipbuilder to mature the technology and aide in troubleshooting,” Navy spokesman Capt. Danny Hernandez said.

That extra work on the forthcoming ships in the class is critical, as the Navy has already committed another \$15.4 billion to start work on the third and fourth carriers of the class. [Source: Breaking Defense || Paul McLeary | July 01, 2019 ++]

\*\*\*\*\*

## **Submarine Incident ► Russian Navy Deep-Sea Submersible Fire Kills 14**

A fire has erupted on one of the Russian navy’s deep-sea submersibles, killing 14 sailors, the Russian Defense Ministry Sergei Shoigu said 2 JUL. The ministry said that the blaze broke out 1 JUL while the vessel was performing tests in Russia’s territorial waters. He added that the fire was extinguished thanks to the crew’s self-sacrifice, and the submersible is now at the Arctic port of Severomorsk, the main base of Russia’s Northern Fleet. On 5 JUL he announced the submarines nuclear reactor hasn’t been damaged adding that the vessel would be put back into service after repairs.

Shoigu said the 14 seamen were killed by toxic fumes from the blaze. Some others survived the blaze, but there was no information on how many crew members have been rescued. The ministry didn’t name the vessel, and the Kremlin refused to divulge any details about it, saying the information is highly classified. However, Russian media reported that it was the country’s most secret submersible, a nuclear-powered research submarine called the Losharik intended for sensitive missions at great depths. A combo of photos of the 14 crew members who died in the fire submersible was distributed on 4 JUL



**Deceased crewmembers (left) and an undated aerial view (right)of the Russian Navy base in Severomorsk on the Barents Sea in the Arctic Circle**

Replying to questions from President Vladimir Putin about the nuclear reactor’s condition, Shoigu said the vessel was designed so that its reactor is fully isolated and autonomous. "The crew also has taken all the necessary action to safeguard the reactor, and it is fully operational," he said. "That gives us hope that the vessel could be repaired quickly." Shoigu, who traveled to the navy's main Arctic base of Severomorsk to oversee a probe into the fire, said the blaze erupted at the vessel's battery compartment and spread further.

The business daily Kommersant reported that when the fire erupted most of the seamen were resting except for a team of five who were on duty. It said the men were apparently poisoned by toxic fumes from the fire that spread through the ship's ventilation system. The fire has crippled a vessel that observers have described as a unique asset with unmatched capability. The Losharik is named after a Soviet-era animated cartoon horse made up of small spheres

— a reference to the unique design of its interior hull, reportedly made of interconnected titanium spheres capable of withstanding enormous pressure at great depths.

Media reports speculated that it has claws, manipulators and bottom wheels for rolling on the seabed similar to the U.S. deep submergence vessel, the NR-1, which was mothballed in 2008 after nearly 40 years of service. But unlike the NR-1 that was designed to dive to 910 meters (3,000 feet), the Losharik was built to go far deeper. Some observers speculated the Losharik was even capable of going as deep as 6,000 meters (19,685 feet), but the claims couldn't be independently confirmed. Analysts suggested that one of its possible missions could be disrupting communication cables on the seabed. Such sensitive missions required an elite crew made entirely of officers, most of them senior.

The blaze marks the deadliest Russian naval incident since 2008, when 20 died when a firefighting system was accidentally initiated while the Nerpa nuclear-powered submarine of Russia's Pacific Fleet was undergoing trials. In the deadliest naval incident in post-Soviet Russia, the Kursk nuclear submarine exploded and sank on Aug. 12, 2000, during naval maneuvers in the Barents Sea, killing all 118 crew members. [Source: The Associated Press | July 4, 2019++]

\*\*\*\*\*

## **USCG Academy ► Unwanted Sexual Contact Reports Up**

Almost half of female cadets at the U.S. Coast Guard Academy said they were sexually harassed, and about one in eight women reported experiencing unwanted sexual contact, according to a Pentagon survey released 3 JUL. The anonymous 2018 gender relations survey completed by cadets at the school in New London, Connecticut, shows that 45 percent of women and 17 percent of men said they experienced sexual harassment, up from 36 percent and 11 percent, respectively, in 2016. And 12.4 percent of women said they experienced unwanted sexual contact, up from 8 percent in 2016.



**In this May 22, 2019, file photo, female cadets at the United States Coast Guard Academy line up during commencement in New London, Conn**

The percentage of men saying they experienced unwanted sexual contact, including sexual assault, attempted sexual assault and unwanted sexual touching, was 3.6 percent, up from 1 percent in 2016. The percentage of cadets experiencing unwanted sexual contact is the highest since the survey began a decade ago. Officials noted that the increases could at least partially reflect a greater willingness to report misconduct as a result of the Coast Guard's focus on the problem and new training programs.

The survey, conducted every two years, comes after an already tough year for the Coast Guard Academy. Lawmakers have criticized its handling of racial discrimination and harassment, and the college is the subject of a congressional investigation into harassment, bullying and discrimination against minority cadets. All the U.S. military academies are “facing a sexual assault crisis, and we are asleep at the wheel,” Rep. Jackie Speier, a California Democrat, said in June. She is trying to create a four-year pilot program for independent prosecutorial review of all sexual assault reports at the academies.

Most instances of unwanted sexual contact at the Coast Guard Academy involved cadets in the same class year, with 65 percent of women and 85 percent of men saying the alleged offender was a classmate, according to the survey. Most occurred in a dorm or living area at the academy. Seventy percent of women and 92 percent of men didn't report what happened to authorities, the survey said. About 1,100 cadets attend the academy, and 77 percent of them filled out the survey in March 2018. It asked about their academy experiences since June 2017. The academy released the survey, which was conducted by the Defense Department's Office of People Analytics. The numbers are in line with data released this year from the other military academies.

That earlier survey found that among female students at the Army, Navy and Air Force academies, 15.8 percent said they experienced unwanted sexual contact in the past year, up from 12.2 percent in 2016, and that 2.4 percent of men experienced unwanted sexual contact, up from 1.7 percent. An estimated 50 percent of women and 16% of men experienced sexual harassment in the past year, similar to 2016. The Coast Guard Academy survey showed that 30 percent of women who experienced unwanted sexual contact reported it, marking the first time the reporting rate among women climbed above 10 percent. Men had an 8 percent reporting rate. In past years, the reporting rate for men was so low it couldn't be counted.

The academy's sexual assault response coordinator, Shannon Norenberg, credited the growing rate to growth in the school's Cadets Against Sexual Assault club, which typically includes about 20 percent of the student population. Cadets who join are trained to receive reports of sexual assault and be a resource for their peers. A 2018 campaign to educate cadets about what sexual harassment is may have contributed to the increase in sexual harassment reports, she added. Norenberg, however, said the numbers still concern her. She talks to all incoming freshmen about how to report sexual assault. Last year, she began also talking to them about what sexual consent means and discussing healthy relationships with juniors. "I think we're focusing our efforts in the right direction and in the right way," she said.

The head of the Coast Guard, Adm. Karl Schultz, told The Associated Press in March that unwanted sexual contact throughout the service is "unacceptable." Schultz said he had discussed the preliminary survey results with the academy's superintendent, which showed the same increases as the final report. The Coast Guard, he said, is trying to create an "environment of intolerance" toward sexual misconduct, where no one is allowed to be a bystander. "Am I concerned about the 12.4 percent increase? Absolutely. Because I want to drive sexual assault, unwanted sexual contact to zero in the Coast Guard," Schultz said. "Will we do that in my lifetime? I don't know, but we're going to continue to lean in from a leadership standpoint."

The report also showed that 28 percent of female cadets reported experiencing gender discrimination in 2018, up from 11 percent in 2016, while 6 percent of male cadets reported experiencing gender discrimination, up from 4 percent in 2016. On a positive note, the vast majority of cadets reported intervening if they observed a potentially risky situation, and there were fewer cases of unwanted sexual contact involving alcohol than in 2016. Most cadets, 62 percent of women and 76 percent of men, believe the academy's senior leadership make honest and reasonable efforts to stop unwanted sexual contact and sexual harassment, though those percentages are down from 80 percent and 86 percent, respectively, in the 2016 survey.

Rear Adm. William Kelly, the new academy superintendent, said officials are focused on providing the safest environment possible and will use the insight from the Office of People Analytics and the Coast Guard's sexual assault prevention experts to eradicate such behaviors and threats from campus. [Source: The Associated Press | Jennifer McDermott | July 3, 2019 ++]

\*\*\*\*\*

## **USS Stethem ► DDG-63 Returning Stateside After 14-Year Deployment With 7th Fleet**

After 14 years in the Indo-Pacific region with the 7th Fleet, the USS Stethem is returning to San Diego to operate under 3rd Fleet once more. Once the guided-missile destroyer reaches its new homeport, it will undertake a "midlife

modernization,” according to a Navy statement released 2 JUL. Arriving at Yokosuka in June 2005, the Stethem operated as part of a strike group with the now-decommissioned aircraft carrier USS Kitty Hawk.

“The opportunity to serve alongside incredible waterfront shipmates and operate with our [Japan Maritime Self-Defense Force] allies, flexing every mission area in the most challenging operational environment is truly unmatched,” Cmdr. John Rummel, the Stethem’s commanding officer, said in the statement. “We offer our sincerest appreciation to all of those that supported Stethem, our Steelworkers and families during our time in Yokosuka and wish them continued success in the years to come!”



The Stethem’s namesake, Petty Officer 2nd Class Robert Stethem, a Navy Seabee diver, was killed in Beirut during the hijacking of TWA Flight 847 in 1985, according to the Navy. The ship was commissioned Oct. 21, 1995. While attached to the 7th Fleet, the Stethem took part in a variety of operations ranging from search-and-rescue missions and disaster relief, to joint and three-carrier operations, according to the statement.

- In 2011, the Stethem and its crew took part in Operation Tomodachi, the three-month relief effort to northeastern Japan that followed the 9.0-magnitude earthquake and ensuing tsunami that killed nearly 16,000 people.
- In April, the ship joined a Japan-led search for a missing Japan Air Self-Defense Force F-35A stealth fighter.
- The destroyer also took part in several multinational exercises in South and Southeast Asia, including Cooperation Afloat Readiness and Training, Cobra Gold with Thailand and cooperative deployments with ships from the JMSDF.

“Stethem has operated at the top of her game as part of Destroyer Squadron 15 while being forward deployed,” Capt. Jonathan Duffy, squadron commander, said in the statement. “Her support to the mission improved our relationships with key allies and has become an integral part of our presence in the Indo-Pacific region. I’m extremely proud of the accomplishments of the Steelworkers and I’m looking forward to what comes after the homeport change. [Source: Stars & Stripes | Christian Lopez | July 2, 2019 ++]

\*\*\*\*\*

## **Army Recruiting Update 11 ► Recruits Can Get \$40K Bonuses for Going Infantry**

The Army is laying out massive bonuses in an effort to recruit more infantrymen by the end of the fiscal year. In mid-May, the Army increased the bonus for new recruits who select infantry or indirect fire crewman — 11B or 11C military occupational specialties — from a max of \$15,000 to \$40,000, depending on the length of the initial contract, Army Recruiting Command public affairs director Kelli Bland said in an email. The Army has about 3,300 training seats to fill for their 11X MOS series by Sept. 30 — the end of the fiscal year.

The \$40,000 bonus is available for recruits joining for six-year enlistments, Military.com first reported. A three-year enlistment will net recruits a \$20,000 bonus, four years gets \$25,000 and five-year terms of service earn \$30,000. “This is only in effect for the current fiscal year, so individuals who want to take advantage of this bonus must ship to

basic training prior to Sept. 30,” Bland said. Infantry isn’t all the Army is pushing for, however. For potential recruits not interested in the grunt life, but who are still ready to ship to basic training within the next 60 days, the service is offering quick-ship bonuses ranging from \$5,000 to \$16,000, depending on ASVAB scores and exact ship date. The Army also has critical skills bonuses up to \$25,000 for those who select fire control specialist, 13J, and M1 armor crewman, 19K, as their occupational specialty.

Service leaders have been working to grow to a 500,000-strong active-duty force by the end of the next decade. Last year, recruiting efforts fell short, forcing the service to readjust their approach in 2019. The Army missed its active-duty recruiting goal by 6,500 in 2018, Army Chief of Staff Gen. Mark Milley told Congress in March, and by another 3,000 in the Army Reserve and National Guard. Part of the reason for the tough recruiting has to do with the economy. When times are good, Americans tend not to turn to military service in high numbers. “It’s a difficult market because it’s a very healthy job market,” said Acting Army Secretary Ryan McCarthy during a roundtable with reporters last week. “This environment is as challenging as we’ve faced — 3.6 percent unemployment. We have no benchmark historically for the all-volunteer force.”

The Army has also tried to push for soldiers in a handful of over-strength career fields to either reclassify themselves, or have it done for them. Some soldiers in engineering, aviation, medical and other fields who are looking to reenlist might be forced to reclassify starting May 30, according to Milper message 19-154. “Ideally, the Army wants soldiers in the overage MOSs to reclassify into the shortage MOSs,” the message said. [Source: ArmyTimes | Kyle Rempfer | July 4, 2019 ++]

\*\*\*\*\*

## Army Recruiting Update 12 ► Would Lowering the Age Fix Military’s Recruiting Worries?

At the end of World War II, the Army had over 8 million service members. Today, the Army has fewer than 500,000 troops. And it’s struggling to reach its recruiting goals. Of course, much of the disparity in these numbers can be attributed to the transition from mandatory service to an all-volunteer force. But are a growing military-civilian divide and ineffective recruiting methods also to blame?

Today, far less of the younger generation has a connection to military service. In 1995, 40 percent of those ages 16 to 24 had at least one parent who had served in the military. By 2016, that number had fallen to 15 percent, according to the Department of Defense. When the United States eliminated the draft in 1973 and transitioned to an all-volunteer system, leaders assumed that a combination of patriotism, stable benefits and other factors would keep numbers up. But this hasn’t been the case. In a recent panel discussion on the crisis, Army Maj. Gen. Malcolm Frost, the former commander of the Army’s Initial Military Training Command, proposed that, “the next existential threat we have... is the inability to man our military.”



Recent enlistees in various branches of the U.S. military recite the oath of enlistment during a commitment ceremony at the Fargo-Moorhead RedHawks baseball game on June 18, 2019, at Newman Outdoor Field, Fargo, N.D.



The difficulties of the military lifestyle can be off-putting to members of Generation Z, especially amid today's tight labor market and the greater availability of civilian jobs. Many potential recruits today are hesitant to sign up for the back-to-back deployments, constant moves and high unemployment among military spouses — common complaints among service members, according to Blue Star Families' Military Family Lifestyle survey. To combat the growing military-civilian divide, the military must be willing to change its recruiting tactics amid changing times, and many senior leaders are supportive of this idea. Adm. Robert Burke, the vice chief of naval operations, has said, "Just like corporate businesses are adapting, the Navy must adapt to modern personnel policies as well."

While the Army is expected to just barely meet its recruitment goals this year, longer-term solutions, like increasing recruiting in high schools, have to be considered. While some state restrictions have limited the ability to allow recruiters on campus, increasing the presence of service members on campuses that do allow recruiting can spark students' interest. It can be helpful in making military service more familiar and less intimidating; for many high school students today, television and movies are the only references they have about the military. Because few military bases are in urban areas, teens in these areas have little exposure to "real life" service members.

This targeted recruitment can also have a chain effect: many enlistments are gotten through referrals from friends and peers. In a 2018 study on the life of a private, almost 21 percent of soldiers in their research group were influenced by a friend or significant other to join, compared with just over 8 percent by a recruiter. Lowering the age of enlistment to 16 could be another alternative. For one, many of the factors that disqualify older youth from joining — like criminal records — are not as present in younger teens.

Currently, of the 75 percent of 17- to 24-year-olds who are ineligible to serve, for example, 10 percent are ineligible due to criminal records. And according to the Department of Justice there are twice as many arrests of 18- to 20-year-olds as there are arrests of 15- to 17-year-olds. It's also significantly cheaper to digitally target a younger audience — about 30 percent cheaper for ages 13 to 16 than ages 17 to 24. And 16-year-olds show a greater propensity toward military service than 18-year-olds — 23 percent versus just 12 percent.

Recruiting younger teens is not uncommon. Canada, for example, allows 16-year-olds into the reserves once still in full time education. The United Kingdom allows anyone from 15 years and 7 months old to drop out of school with permission from parents and join the military. And enlisting doesn't have to mean deploying right away. The U.S. already has procedures in place to prevent the deployment of 17-year-olds. And the Army already believes it is important to have potential soldiers meet recruiters before they turn 17.

To combat the steady decline in interpersonal connections with service members — who comprise less than 1 percent of the country — the military may need to seek out more innovative recruiting methods and undertake large-scale policy changes like these. And we need to change the perception of the military lifestyle as a "sacrifice" — what you are giving up — and market it more as an opportunity — what you are gaining. [Source: MilitaryTimes | Shane McCarthy | July 10, 2019 ++]

\*\*\*\*\*

## **Pennsylvania National Guard ► New Dependent Education Benefit State Law**

A new Pennsylvania law, touted as the first of its kind in the U.S., gives education benefits to the families of Pennsylvania National Guard members. Under the new program, signed into law July 1, Pennsylvania guard members who commit to an additional six years of service can receive 10 semesters of higher education benefits for their family members. The program is only good at state colleges in Pennsylvania. "Pennsylvania National Guard members and their spouses and children give a tremendous sacrifice to keep residents safe. These families endure hardships that include many sleepless nights away from one another during overseas deployments, training exercises, and domestic emergencies," Pennsylvania Governor Tom Wolf said in a statement. "The Military Family Education Program is a

fitting way to pay tribute to the families who give this selfless support." The law is effective immediately, and is only good for new extensions of military service. Troops cannot get the benefit without agreeing to a new six-year commitment, or use the same six-year period of service to qualify for both the Pennsylvania National Guard Education Assistance Program and the Family Education Program. Guardsmen should check with their units for more information. [Source: Military.com | Jim Absher | July 3, 2019 ++]

\*\*\*\*\*

## Navy Terminology, Jargon & Slang ► ‘CBDR’ thru ‘CHOP’

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

**CBDR** – Constant Bearing, Decreasing Range. When comparing another object’s (ship, aircraft, missile, etc.) movement relative to your own, if there is no BEARING DRIFT and distance is decreasing, it’s an indication that collision is about to occur.

**CBR** – Chemical, Biological, and Radiological (nuclear) warfare.

**CERA** - (RCN, pronounced 'sarah' or ‘Chief ERA’) Chief Engine Room Artificer.

**Cha** - (RN) Tea. Also spelled 'char'.

**Channel Fever** – Anxious to get home, or reach port.

**Charlie Oscar** - Commanding Officer.

**Charlie Sierra** – Phonetic abbreviation for ‘chickenshit.’ The unnecessarily thorough enforcement of an insignificant or unimportant regulation.

**Charlie Noble** – The galley smokestack. The most popular version of the term’s origin is that Charlie Noble was an Admiral who insisted that the (brass or copper) galley smokestack be polished for inspections.

**Charlie Time** - Assigned time for carrier aircraft to land, generally meant as the time that an aircraft crosses the RAMP. "Your Signal Charlie" means 'commence approach immediately, and land upon arrival.'

**Check Valve** – Used to describe a person, it refers to one who does for himself, but not others. None of the goodies get past him.

**Cheng** - CHief ENGineer. Pronounced 'chang'.

**Chicken of the Sea** - Ballistic missile submarine, or a crewmember of same; the nature of their mission is to avoid detection by whatever means necessary. Their unofficial motto is "We hide with pride." See BOOMER.

**Chinese Fire Drill** – Any evolution notable for its complete lack of coordination or military smartness.

**Chinstrap** - (RM) So tired, usually from running, that one's head drops. Any naval personnel are assumed to be 'on their chinstraps' at all times.

**Chips** – Ship’s carpenter.

**Chit** – A small piece of paper, often a request for or granting of permission to do something (leave chit, for example).

**Chock-a-block** – See "Two-Blocked."

**Chop** – (1) Supply Officer. See PORKCHOP. (2) CHange of OPerational command, spoken as "inchop" (entering a command region or zone) or "outchop" (leaving a command region), e.g. "We will inchop MIDEASTFOR at 0830 tomorrow."

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

\*\*\*\*\*

## **Military Life** ► **Understanding Common Traditions and Customs**

Military traditions are important as they can bind loved ones or groups of people together. The military is built on traditions, customs and manners, and as a result its members share a common experience. As a family member or friend of a service member, it can be valuable to learn about those traditions and customs your loved one participates in as a part of the military community. Knowing the basics of common military traditions and customs can help you feel more comfortable visiting your service member on an installation or attending a military ceremony. Take a look at some of the most common military customs for all service branches.

### **1. About bugle calls and the national anthem on installation**

Bugle calls and the playing of the national anthem are common on military installations. Here's what is helpful to know:

- The two most important calls are for "reveille" and "retreat," when the American flag is raised and lowered daily.
- When a service member hears either of these calls, they will stop whatever they're doing to stand or salute.
- As a civilian, you are also expected to pause and stand quietly until the bugle call is done.
- If you're driving with a service member, see if you can safely stop or pull over so they can pay their respects to the flag.
- You may also hear the national anthem played everywhere on base, from elevators to commissaries.
- You can expect to stand respectfully whenever it plays, whether part of a ceremony, or even during opening movie trailers at base theaters.

### **2. How you can help your service member respect the chain of command**

You may hear your service member talk about their "chain of command" or a "commanding officer." The chain of command is how each service branch can direct huge numbers of people for mission-critical work. This is done through commanding officers.

- The chain of command is a hallowed tradition in the military. It involves more direct oversight and responsibility than most workplace supervisor structures. For example, commanding officers oversee many parts of their unit's daily tasks and performance to ensure personnel can rapidly respond to new or changing orders to support their military mission.
- The chain of command is reinforced by saluting higher-ranked officers. Here are some things to keep in mind:
  - Service members will salute officers in their chain of command. Enlisted members also salute warrant and commissioned officers, who will return the salute.
  - Salutes are given with the right hand. So, you could try to stand on your service member's left side so they can keep their right hand free to salute.
  - As a civilian, you are not expected to salute. But, be prepared to acknowledge someone else's greeting if they salute your service member.
  - Military uniforms will show the rank of a service member you are interacting with or see in passing.

### **3. What you should know about formal uniform etiquette**

Service members are expected to behave in certain ways whenever they wear uniforms. As a family member or friend, you can help them keep their uniform code.

- Do not expect or offer public displays of affection whenever a service member is in uniform. However, brief kisses and hugs are acceptable during deployments and homecomings.
- Eating, drinking, using a cellphone and smoking while walking is generally banned in uniform.
- Formal uniform hats, or "covers," must be worn outside and carried indoors. Service members don't salute while "uncovered" -- with their hat off.
- Offer to hold black umbrellas if it's raining. Not all branches allow service members to carry umbrellas while in uniform.

#### 4. What to expect at formal military occasions: Graduations, homecomings and balls

At some point during your service member's career, you may be invited to a formal military event. Each branch has different customs and ceremonies, but there are some common expectations between the services.

- **Military graduation:** Your service member's graduation ceremonies will usually include a guest speaker and invocation ceremony. Like high school or college graduations, military graduates are often recognized as they walk across the stage. If attending a graduation for non-commissioned officer training, you may hear a recital of the NCO Creed. Graduation from basic training is also your service member's first occasion in formal dress uniform.
- **Deployment homecomings:** Ceremonies for service members returning from deployment can be relaxed or formal occasions before they're released to family and friends. Each branch has their own homecoming traditions. For example, when a Navy ship returns to port, new dads whose children were born while they were deployed traditionally disembark first. Ask your service member if there is something planned for their homecoming.
- **Military balls:** These are formal, black-tie affairs, with dress uniform required for attending service members. Guests or dates are expected to dress accordingly, wearing floor-length gowns or suits as appropriate. A sit-down dinner may be served, with speeches and presentations throughout, as well as dancing and conversation.

[Source: Frontlines of Freedom Newsletter | July 12, 2012 ++]

\*\*\*\*\*

## Military Consumers Update 01 ► 4 Tips to Find Businesses You Can Trust

July is Military Consumer Month and the Better Business Bureau wants to share the many tips and resources BBB has for military service members, veterans and military families. According to the 2018 BBB Scam Tracker Risk Report, military consumers lost 33% more money to scammers than non-military consumers last year with a median loss of \$200 (compared with \$150). Knowing which businesses military families can trust while dealing with the challenges of military life is not easy. It's during these times when you may be more likely to make a quick purchasing decision—which can leave you vulnerable to scammers and imposters out to steal money from unsuspecting victims.

Here are our quick tips to help you buy from legitimate businesses you can trust:

- Never rush to make a purchasing decision. Take your time to evaluate products, services and the businesses that provide them, especially if you've never engaged with that company before.
- Search for businesses with good online reviews and ratings, and ask people you trust for references. Checking BBB Business Profiles is always a great place to start!
- Make sure the business shares important considerations about the purchase, including any applicable warranty, shipping and return information, and timeline for receiving the product or completing the service. You also should check a company's privacy policy so you know how they can use your data when shopping online.

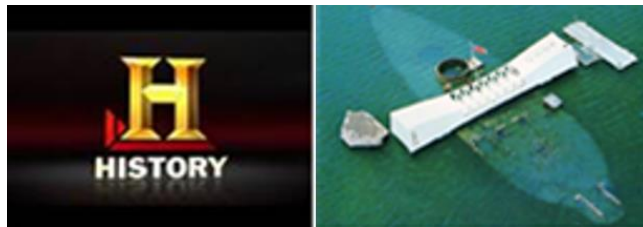
- Work with businesses that have proper identification, licensing, and insurance, which you can check through your state’s or province’s licensing agency or call BBB to help. Companies should also share their contact information on their website, and be accessible when you try to reach them by phone, email or social media.

Looking for other ways the BBB can help you and your family? Check out [www.BBB.org/Military](http://www.BBB.org/Military). There you can find out more about BBB Military Line® (our community outreach program facilitated by local Better Business Bureaus across the U.S. and Canada) as well as online resources like our e-newsletter, [BBB Saluting Trust](#). If you want to make sure you can shop, save, and plan for the future with trust—BBB is here for you.

BBB is also excited to announce a new research report the BBB Institute for Marketplace Trust will release later this month in partnership with the Association of Military Banks of America (AMBA). This report will examine the more than 28,000 business complaints and nearly 5,000 scams reported by service members, veterans, and military family members to BBB in 2018 to help shed light on the unique marketplace risks and challenges faced by military consumers. We are grateful to those who were brave and thoughtful enough to share their stories on [BBB Scam Tracker](#), and encourage all consumers to report scams and help fight back against fraudsters!

[Source: Better Business Bureau | June 28, 2019 ++]

**\* Military History \***



**Battle of Kursk ► 10 Facts About the Battle and Its Outcome**

The face-off between Nazi Germany and the Soviet Union on the Eastern Front of World War Two is one of the most, if not the most, destructive theatres of war in history. The scale of the fighting was significantly larger than any other land conflict before or since, and included numerous clashes that were historic in their numbers, including in terms of combatants and casualties. Here are 10 facts about one of the theatre’s most infamous battles.



### **1. The Germans launched an offensive against the Soviets**

The battle took place in 1943 between the Germans and Soviets from 5 July to 23 August. The Soviets had previously defeated and weakened the Germans at the Battle of Stalingrad in the winter of 1942-1943. Code named 'Operation Citadel,' it was intended to eliminate the Red Army at Kursk and prevent the Soviet army from launching any offensives for the rest of 1943. This would allow Hitler to divert his forces to the Western Front.

### **2. The Soviets knew where the attack was going to take place**

The British Intelligence services had provided extensive information on where a likely attack would take place. The Soviets knew months in advance that it would fall in the Kursk salient, and built up a large network of fortifications so they could defend in depth. The Battle was fought between the Germans and Soviets on the Eastern Front. The terrain provided an advantage to the Soviets because dust clouds prevented the Luftwaffe from providing air support to German forces on the ground.

### **3. It was one of the biggest tank battles in history**

It is estimated that there were as many as 6,000 tanks, 4,000 aircraft and 2 million men involved in the battle, though numbers vary. The major clash in armour took place at Prokhorovka on 12 July when the Red Army attacked the Wehrmacht. Approximately 500 Soviet tanks and guns attacked the II SS-Panzer Corps. Soviets suffered heavy losses, but nonetheless prevailed. There is a consensus that the Battle of Brody, fought in 1941, was a bigger tank battle than Prokhorovka.

### **4. The Germans had extremely powerful tanks**

Hitler introduced the Tiger, Panther and Ferdinand tanks into the armed forces and believed that they would lead to victory. The Battle of Kursk demonstrated that these tanks had a high kill ratio and could destroy other tanks from a long fighting distance. Although these tanks made up under seven per cent of the German tanks, the Soviets did not initially have the power to counter them.

### **5. The Soviets had more than double the number of tanks than the Germans**

The Soviets knew they did not have the technology or time to create tanks with the firepower or protection to go up against the German tanks. Instead, they focused on creating more of the same tanks that they introduced when the war began, which were faster and lighter than the German tanks. The Soviets also had a larger industrial force than the Germans, and thus were able to create more tanks for battle. The Battle of Kursk is regarded as the greatest tank battle in history.

### **6. The German forces could not break through the Soviet defenses.**

Although the Germans had powerful weaponry and advanced technology, they could still not break through the Soviet defenses. Many of the powerful tanks were brought to the battlefield before they were finished, and some failed due to mechanical errors. Those that were repaired were not strong enough to break through the Soviet's layered defense system.

### **7. The battlefield gave the Soviets a major advantage**

Kursk was known for its black earth, which produced major dust clouds. These clouds hindered the Luftwaffe's visibility and prevented them from providing air support to soldiers on the ground. The Soviet forces did not face this problem, as they were stationary and on the ground. This allowed them to attack with less difficulty, as they were not hindered by poor visibility.

### **8. The Germans suffered unsustainable losses.**

While the Soviets lost far more men and equipment, the German losses were unsustainable. Germany suffered 200,000 casualties from a force of 780,000 men. The attack ran out of steam after just 8 days. The battlefield gave the Soviets a military advantage as they remained stationary and were able to shoot at German forces more easily.

### **9. Some Soviet tanks were buried**

Germans were continuing to press forward and break through Soviet defenses. The local Soviet Commander Nikolai Vatutin decided to bury his tanks so that only the top showed. This was intended to draw the German tanks closer, eliminate the German advantage of long-range fighting, and protect Soviet tanks from destruction if hit..

#### **10. It was a turning point on the Eastern Front**

When Hitler received news that the Allies had invaded Sicily he decided to cancel Operation Citadel and divert forces to Italy. The Germans refrained from trying to mount another counter-attack on the Eastern Front and never again emerged victorious against Soviet forces. After the battle, the Soviets began their counter offensive and began their advance west into Europe. They captured Berlin in May 1945.

[Source: [www.historyhit.com](http://www.historyhit.com) | Jessica Redhead | June 27, 2018 ++]

\*\*\*\*\*

### **Military History Anniversaries ► 16 thru 31 JUL**

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 16 thru 31 JUL**”. [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | July 2019 ++]

\*\*\*\*\*

### **Every Picture Tells A Story ► Recovered Jap Nakajima B5N**



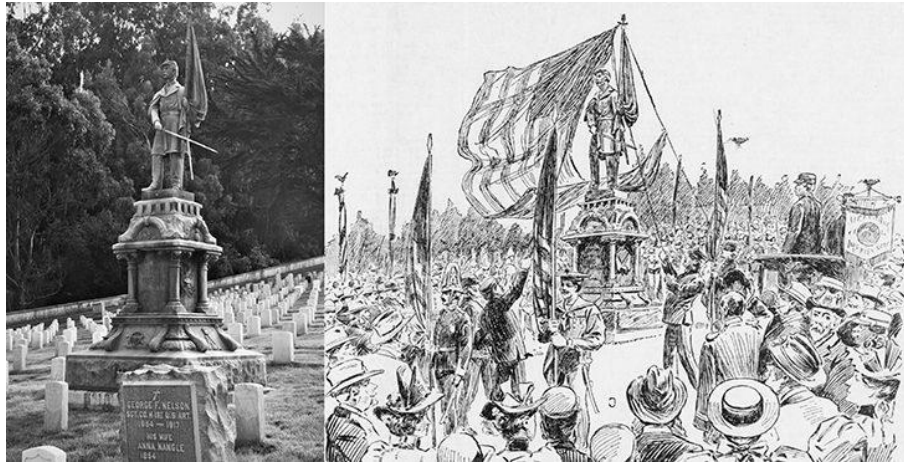
During the Second World War, many tens of thousands of aircraft crashed into the sea, out of fuel, lost or shot down by fighters or anti-aircraft fire, but few of them were ever recovered. There wasn't time nor benefit from the expense and difficulties faced. This Japanese Imperial Navy Nakajima B5N Type 97 torpedo bomber was an exception. It was from the aircraft carrier *Kaga* and was flown by Lieutenant Mimori Suzuki with his two crew members—Warrant Officer Tsuneki Morita (bombardier/navigator) and Petty Officer Second Class Yoshiharu Machimoto (radio operator/rear gunner). Mimori's “Kate” was one of five that failed to return to *Kaga* on that “Day of Infamy” and was shot down as it flew over Pearl Harbor's submarine pens. It was determined that a single bullet or cannon round struck Suzuki's suspended torpedo and detonated it.

\*\*\*\*\*

### **Pacific Coast Garrison Monument ► Dedicated on Memorial Day 1897**

The Pacific Coast Garrison monument was dedicated on Memorial Day 1897 in San Francisco National Cemetery. The cast-zinc monument—referred to as “white bronze” by manufacturers of the time—is approximately 17 feet tall and

features a soldier with his sword drawn defending the U.S. flag atop a pedestal. The inscription reads: *Dedicated to the Regular Army and Navy Union of the United States of American by the Pacific Coast Garrisons Memorial Day, 1897.*



Local newspapers covered the Memorial Day event and the monument unveiling. As reported by the San Francisco *Examiner*, General William R. Shafter, speaking on behalf of the government stated: “I accept on behalf of the United States Government this monument which you have erected in memory of your comrades. It will long stand as a befitting honor to those who have given it, and a beautiful remembrance of those to whom it is erected. Personally, I wish to thank you all for your assistance in arranging this tribute to our honored dead.”

NCA oversaw a full restoration of the monument in 2010. The surface was cleaned, a reproduction zinc sword and scabbard were installed, the mortar joint were repointed and the landscape immediately adjacent to the rear of the monument was regraded to improve drainage around the granite base. This is one of few zinc monuments and private grave markers located in NCA properties. The material gained popularity in the 1870s and was marketed as a less expensive alternative to granite. Left in its natural gray-blue finish, from afar it resembles stone. It could also be painted to mimic bronze. [Source: Vantage Point | Jennifer Perunko | May 24, 2019 ++]

\*\*\*\*\*

## Post WWII Photos ► Munchengdbach Cathedral Stands



In Europe, some churches have been completely ruined, but others still stand amid utter devastation. Munchengdbach Cathedral stands here in the rubble, though still in need of repairs, seen in Germany, on November 20, 1945. (AP Photo)



\*\*\*\*\*

## Battle of the Coral Sea ► First Significant Clash Between Aircraft Carrier Forces in History

The Battle of the Coral Sea, the first significant clash between aircraft carrier forces in history, entered its climactic phase on the morning of May 8, 1942. At 0820, Lt. j.g. Joseph G. Smith flew his Navy SBD Dauntless dive-bomber out of a towering cloud bank and caught his breath at the sudden sight of a dozen telltale ship wakes far below — the Japanese striking force. Quickly he radioed the aircraft carrier Lexington: “Contact! Two enemy carriers, four heavy cruisers, many destroyers.” Exactly two minutes later, and roughly 200 miles to the south, Imperial Japanese Navy Petty Officer 1st Class Kenzo Kanno banked his Nakajima 97 “Kate” torpedo plane and was exalted to discover a similar scene on the ocean surface. “Have sighted the enemy carriers!” he reported to the fleet carrier Shokaku. The opposing carrier forces had searched for each other in vain throughout the previous four days. Both sides had drawn blood the day before. Now came the main event. To read how the battle evolved refer to the attachment to this Bulletin titled, “**Trial by Fire in the Coral Sea**”. [Source: Military History Quarterly | Joseph H. Alexander | May 3, 2019 ++]

\*\*\*\*\*

## WWII Bomber Nose Art [34 ] ► Peace on Earth



\*\*\*\*\*

## Medal of Honor Citations ► Shizuya Hayashi | WWII



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

*To*

**SHIZUYA HAYASHI**

**Rank and organization:** Private, 100th Infantry Battalion (Sep)

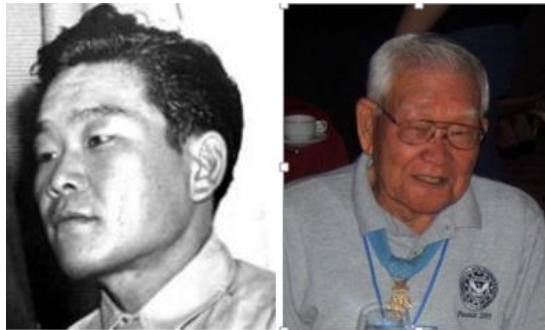
**Place and date:** November 29, 1943, Cerasuolo, Italy

**Entered service:** Schofield Barracks, Hawaii March 1941

**Born:** November 28, 1917 Waiialua, Hawaii

**Citation**

Private Shizuya Hayashi distinguished himself by extraordinary heroism in action on 29 November 1943, near Cerasuolo, Italy. During a flank assault on high ground held by the enemy, Private Hayashi rose alone in the face of grenade, rifle, and machine gun fire. Firing his automatic rifle from the hip, he charged and overtook an enemy machine gun position, killing seven men in the nest and two more as they fled. After his platoon advanced 200 yards from this point, an enemy antiaircraft gun opened fire on the men. Private Hayashi returned fire at the hostile position, killing nine of the enemy, taking four prisoners, and forcing the remainder of the force to withdraw from the hill. Private Hayashi's extraordinary heroism and devotion to duty are in keeping with the highest traditions of military service and reflect great credit on him, his unit, and the United States Army.



Hayashi was the son of immigrants who were born in Japan. He was a Nisei, which means that he is a second generation Japanese-American. Nine months before the Japanese attack on Pearl Harbor, Hayashi was drafted into the US Army. Hayashi volunteered to be part of the all-Nisei 100th Infantry Battalion. This army unit was mostly made up of Japanese Americans from Hawaii and the mainland. He was given the nickname "Cesar" because his sergeant could not pronounce his name.

Hayashi's Medal of Honor recognized his conduct in frontline fighting in central Italy in 1943. He distinguished himself by taking over a German position despite superior numbers. Hayashi was originally awarded the Distinguished Service Cross which was upgraded to the Medal of Honor upon military review in June 2000. The review was conducted on the belief that racial discrimination prevented Hayashi and several other soldiers of Asian descent from being awarded the United States' highest decoration for valor. Twenty one other soldiers also received the Medal based on the review. Hayashi was one of 12 who were still alive when the Medal was eventually awarded. Since being recognized with the Medal, Hayashi has been a guest speaker at various events including being an honored guest at the United States Army Southern European Task Force.

Hayashi died March 12, 2008 (aged 90) at Honolulu, Oahu, Hawaii and was buried in National Cemetery of the Pacific, Oahu, Hawaii.

Source: <https://history.army.mil/moh/wwII-g-l.html> | July 2019 ++]



## **Teva Pharmaceuticals USA Lawsuit ► 44 States | Scheme to Inflate Generic Drug Prices**

U.S. states filed a lawsuit accusing Teva Pharmaceuticals USA of orchestrating a sweeping scheme with 19 other drug companies to inflate drug prices — sometimes by more than 1,000% — and stifle competition for generic drugs, state prosecutors said on Saturday. Soaring drug prices from both branded and generic manufacturers have sparked outrage and investigations in the United States. The criticism has come from across the political spectrum, from President Donald Trump, a Republican, to progressive Democrats including U.S. Senator Elizabeth Warren, who is running for president.

The 20 drug companies engaged in illegal conspiracies to divide up the market for drugs to avoid competing and, in some cases, conspired to either prevent prices from dropping or to raise them, according to the complaint by 44 U.S. states, filed on 10 MAY in the U.S. District Court in Connecticut. A representative of Teva USA, a unit of Israeli company Teva Pharmaceutical Industries, said it will fight the lawsuit. “The allegations in this new complaint, and in the litigation more generally, are just that — allegations,” it said in a statement. “Teva continues to review the issue internally and has not engaged in any conduct that would lead to civil or criminal liability.”

The 500-page lawsuit accuses the generic drug industry, which mainly sells medicines that are off patent and should be less expensive, of a long history of discreet agreements to ensure that companies that are supposedly competitors each get a “fair share.” The situation worsened in 2012, the complaint said. “Apparently unsatisfied with the status quo of ‘fair share’ and the mere avoidance of price erosion, Teva and its co-conspirators embarked on one of the most egregious and damaging price-fixing conspiracies in the history of the United States,” the complaint said. With Teva at the center of the conspiracy, the drug companies colluded to significantly raise prices on 86 medicines between July 2013 and January 2015, the complaint said.

Representatives of Sandoz, another company named in the lawsuit, did not immediately respond to a request for comment. The drugs included everything from tablets and capsules to creams and ointments to treat conditions including diabetes, high cholesterol, high blood pressure, cancer, epilepsy and more, they said. In some instances, the coordinated price increases were more than 1,000 percent, the lawsuit said. The lawsuit also names 15 individuals as defendants who it said carried out the schemes on a day-to-day basis.

“The level of corporate greed alleged in this multistate lawsuit is heartless and unconscionable,” Nevada Governor Steve Sisolak said in a statement. According to New Jersey Attorney General Gurbir Grewal, more than half of the corporate defendants are based in New Jersey, and five of the individual defendants live in the state. The lawsuit seeks damages, civil penalties and actions by the court to restore competition to the generic drug market.

Generic drugs can save drug buyers and taxpayers tens of billions of dollars a year because they are a lower-priced alternative to brand-name drugs. “Generic drugs were one of the few ‘bargains’ in the United States healthcare system,” the lawsuit said. However, it added, “Prices for hundreds of generic drugs have risen — while some have skyrocketed, without explanation, sparking outrage from politicians, payers and consumers across the country whose costs have doubled, tripled, or even increased 1,000% or more.” As a result of the drug companies’ conspiracies, it said, consumers

and states paid “substantially inflated and anticompetitive prices for numerous generic pharmaceutical drugs” while the drug companies profited.

The 10 MAY 2019 lawsuit is parallel to an action brought in December 2016 by the attorneys general of 45 states and the District of Columbia. Refer to [2016 Generic Drug Antitrust lawsuit](#) and [Settlement Agreements](#). That case was later expanded to include more than a dozen drugmakers [Source: Reuters | May 13 2019 ++]

\*\*\*\*\*

## **TFL Enrollment Update 01 ► 18 JUL Webinar Will Answer All Your Questions**

Do you have questions about [TRICARE For Life](#) (TFL)? Not sure if you have to enroll in TFL, or when you become eligible for TFL coverage? Are you getting ready to turn 65? Join the “[Understanding How TRICARE For Life Coverage Works](#)” webinar on July 18, from 1 to 2 p.m. ET. The webinar will discuss TFL eligibility, signing up for [Medicare](#), how to get care, and much more. The TFL program manager will provide detailed information about TFL and answer your questions.

TFL is for TRICARE beneficiaries who are entitled to [Medicare Part A](#) and have [Medicare Part B](#). This is regardless of your age or place of residence. Once you have both Medicare Part A and Part B, you automatically receive TRICARE benefits under TFL. However, you must be a TRICARE-eligible beneficiary. And you need to take specific actions to make sure you can still get TRICARE. “Keeping your information up to date in the Defense Enrollment Eligibility Reporting System is key to ensuring effective and timely delivery of your TRICARE For Life benefits,” said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency and webinar presenter.

In addition to keeping your information in [DEERS](#) up to date, you must sign up for Medicare Part A and Part B. Your birth date determines when you become Medicare-eligible and when you should sign up for Part A and Part B. The Medicare entitlement age is 65. But you can become eligible for Medicare before age 65 if you have:

- A severe illness, injury, or disability
- End-stage renal disease (permanent kidney failure)
- Lou Gehrig’s disease
- Mesothelioma (certain cases)

Join the [webinar](#) to learn about Medicare eligibility at age 65 and before age 65. As stated in the [TRICARE For Life Handbook](#), “TFL and Medicare cover proven, medically necessary and appropriate care.” You can check out the handbook for information, including answers to frequently asked questions about TFL and Medicare. Read about how TFL works with Medicare, how coverage works overseas, how to coordinate TFL with other health insurance and much more. To learn more about TFL, register to join the [July 18 webinar](#). A Q&A led by the presenter will follow the presentation. [Source: HEALTH.MIL | July 8, 2019 ++]

\*\*\*\*\*

## **Medicare for All Update 01 ► Eliminating Private Insurance | Differing Opinions**

Some Democratic presidential candidates who say they support “Medicare for All” are walking a tightrope on whether to fully embrace a key portion of the proposal that calls for eliminating private insurance. Only a few White House hopefuls raised their hands when asked at last week’s debates if they were willing to abolish private insurers, even though others who were on the stage have publicly backed H.R.1384/S.1129 legislation from Rep. Jayapal, Pramila [D-WA] and Sen. Bernard Sanders (I-VT) which would do just that.

Sen. Elizabeth Warren (MA) Sen. Kamala Harris (CA) and Sanders all raised their hands, as did New York City Mayor Bill de Blasio. But Harris later said she misunderstood the question, and clarified that she does not support eliminating private insurance. “I am supportive of Medicare for All, and under Medicare for All policy, private insurance would certainly exist for supplemental coverage,” she said 29 JUN on CBS News. Sanders’s plan would

cover every medically necessary service, including dental, vision and long-term care for people with disabilities. That leaves little room for private insurers to cover anything except cosmetic surgery, Sanders has said.

Sen. Harris has seized on that exception to argue Medicare for All wouldn't eliminate private insurance, and that "supplemental coverage" would still exist. Her comments, along with the discrepancy between those who have supported the Sanders bill on and off the debate stage, illustrate the delicate balance some Democrats are trying to achieve: They want to highlight their progressive chops by talking about Medicare for All, even though much of the voting public isn't ready to give up their private insurance. Harris has waffled on the issue of private insurance for months, despite being a co-sponsor of Sanders's legislation. But she isn't the only candidate in this situation.

Among the 2020 Democratic candidates, Sens. Cory Booker (NJ) and Kirsten Gillibrand (NY) are co-sponsors of Sanders's bill, while Reps. Tulsi Gabbard (HI), Tim Ryan (OH) and Eric Swalwell (CA) are co-sponsors of a similar House bill introduced by Rep. Pramila Jayapal (D-WA), a co-chair of the Congressional Progressive Caucus. Booker said he thinks there is a role for private insurance, and told *The New York Times* in a recent candidate survey that he would pursue a public option. During the debate, Booker was less clear about his plans. "We have to do the things immediately that provide better care," he said. "We can do this better, and every single day I will fight to give people more access and affordable cost until we get to every American having health care."

In a statement after last week's debates, Sanders said there can be no middle ground, and his campaign called on all the candidates to unequivocally say where they stand on Medicare for All. "If you support Medicare for All, you have to be willing to end the greed of the health insurance and pharmaceutical industries. That means boldly transforming our dysfunctional system by ending the use of private health insurance, except to cover non-essential care like cosmetic surgeries," Sanders said. "And it means guaranteeing health care to everyone through Medicare with no premiums, no deductibles and no copays."

Democrats are trying to coalesce around a single health care message, much like they did in 2018 to take back the House. Some on the left maintain that backing Medicare for All legislation is a must for anyone who wants to secure the Democratic presidential nomination next year, but moderate candidates are wary of giving President Trump and Republicans an opening to accuse Democrats of pushing for a "socialist" takeover of health care. Polls show that voters like the idea of Medicare for All, though most don't know that the legislation would eliminate private insurance. A June survey by the Kaiser Family Foundation found that despite what the authors of two Medicare for All bills in Congress have said, a majority of poll respondents thought they would still be paying premiums, deductibles and copays. A similar Kaiser poll from January found that support for Medicare for All dropped from 56 percent to 37 percent when respondents were told it would eliminate private health insurance.

Robert Blendon, a health policy professor at Harvard University, said most candidates will be deliberately vague about Medicare for All, even the ones who are co-sponsors of the Sanders bill. "I think many candidates signed onto the principle," Blendon said. "They want a Medicare dominated system but didn't fully understand that today's Medicare ... has a private alternative which is very popular. I just don't think they are aware of that." Candidates like Sanders, who has been advocating for single-payer for years, understand the nuances, Blendon said, but most others are new to the debate. "They wanted to show they are committed to moving the country ... and now this issue has surfaced in the primary, and it will definitely surface in the general election about a private alternative if you want one," Blendon said.

Before last week's debate, Warren had drawn some criticism from the left for equivocating about her health care policy. But on 26 JUN, she left no doubt about her position, and made an aggressive play for the progressive vote. "I'm with Bernie on Medicare for All," Warren said on the debate stage. She added that politicians who say Medicare for All isn't feasible just aren't willing to fight for it. Warren's shift puts pressure on Sanders, and was praised by progressive groups. "When it mattered most, and with millions of people watching, she made the strongest case yet," said Adam Green, co-founder of the Progressive Change Campaign Committee. "There's a huge difference between checking a box on a position, versus actually making the case for the public and persuading them you are right," Green added. "If all you do is check a box, you aren't prepared with strong rebuttals to the obvious Republican attacks."

But Warren’s embrace of Medicare for All also makes her a prime target for attacks from Trump and his GOP allies. Trump has relished attacking Medicare for All, and brought it up again last week, unprompted, as he signed an executive order about health cost transparency. “More than 120 Democrats in Congress support Bernie Sanders’s socialist takeover of American healthcare. It’s very dangerous,” Trump said. “The Democrat plan would terminate the private health insurance of over 180 million Americans who are really happy with what they have.” Democratic candidate Sen. Amy Klobuchar (MN) touched on those attacks during the debate. She supports a Medicare public option, but is not a co-sponsor of the Medicare for All bill. “I am just simply concerned about kicking half of America off their health insurance in four years, which is what this bill says,” Klobuchar said. [Source: The Hill | July 2, 2019 ++]

\*\*\*\*\*

## **Opioid Addiction Update 06 ► Risk Factors | Incarceration & Falling Incomes**

Unraveling the factors fueling America's opioid epidemic remains complicated. On average, 130 people in the United States die every day from an opioid overdose, according to the CDC. The increasing number of deaths from drug use in the United States has been linked with a surge in the distribution of prescription painkillers as one factor. A new study suggests that some other overlooked factors might be contributors, as well. In counties across the United States, when incarceration rates rise and household incomes fall, drug-related deaths increase, according to a study published Wednesday in the medical journal *Lancet Public Health*.

The study found that, from 1983 to 2014, when there was a large decrease in average household income -- a drop of nearly a third -- there was an associated 12.8% increase in drug-related deaths in the county. Average increases of 7,018 jail admissions per 100,000 people and 255 prison admissions per 100,000 people were associated with a 1.5% and a 2.6% increase in the county's death rate from drug use, respectively, the study found.

"We know that most incarceration is only very loosely related to the crime rate," said Lawrence King, a professor of economics at the University of Massachusetts Amherst, who was the senior author on the study. "If we're incarcerating people because we don't like the negative effects of drugs, what this study shows is it's counterproductive," King said.

"It's a strong argument for medicalization of hard drugs as opposed to criminalization, which actually makes a lot of sense, given that the definition that we use of addiction is the continued obsessive-compulsive use of drugs despite negative consequences," he said. "So imprisoning people -- giving them negative consequences to get them to stop using drugs -- is not going to work by the very definition we're using of addiction."

In total, the new study included data for 2,640 counties in the United States between 1983 and 2014. Separate research previously has shown that drug-related deaths across counties between 1980 and 2014 climbed overall by more than 600%. The study involved analyzing mortality data from the US National Vital Statistics System and Institute for Health Metrics and Evaluation, household income data from the US Census Bureau, and incarceration data by county from the Vera Institute of Justice. As an additional variable, the researchers obtained county-level data on retail opioid prescription rates between 2006 and 2014 from the CDC. They found that the incarceration rates were significantly associated with overdose deaths even after controlling for local opioid prescription rates since 2006.

"I think the most surprising thing was that the prescriptions of the opioids do not seem to be the major cause of the opioid crisis. It's contributing for sure but ... once we put in our controls, it had no predictive power," King said. Typically, "the national dialogue on opioid addiction is all focused on the behavior of the pharmaceutical companies - - and I don't think they should be left off the hook -- but it's all focused on the supply and no focus on the demand," he said, adding that one limitation of the new study is that the prescription data only dated back to 2006. "They really started to prescribe opioids a lot from '95. So there could have been a big effect earlier on and then that carried forward," he said. "So we can't conclusively say they have no effect, and I don't believe they have no effect."

The study had some other limitations, including that the findings only suggest an association between reduced household incomes, high incarceration rates and drug-related deaths. More research is needed to determine whether a causal relationship exists between those factors, and to explain why the complex associations exist. The new study demonstrates the "powerful potential" that better understanding of incarceration could have on public health, James LePage, chief of research at the Department of Veterans Affairs' VA North Texas Health Care System in Dallas, wrote in a commentary paper that published alongside the study on Wednesday.

"The impact of incarceration on individuals and families can be devastating leading to an increased incidence of homelessness, unemployment, divorce, and recidivism. Individuals who have been incarcerated are more likely to be substance users and have a higher risk of premature death," LePage wrote in the commentary. "Economic deprivation is also a known risk factor for substance abuse and early death. It seems plausible, therefore, that both rates of incarceration and impoverishment might contribute to changes in mortality from drug use," he wrote. "The results highlight the need to evaluate current approaches towards the issues associated with incarceration." [Source: CNN | Jacqueline Howard | July 3, 2019 ++]

\*\*\*\*\*

## **Eye Shingles** ► **All 50+ Adults Need Shingles Vaccine Shingrix**

Here's another reason to get the newest shingles virus vaccine: Your eyesight might depend on it. The incidence of shingles of the eye — known as *herpes zoster ophthalmicus* — tripled between 2004 and 2016, say researchers at the University of Michigan's Kellogg Eye Center. The condition can potentially cause blindness. According to a University of Michigan announcement, shingles of the eye infections most commonly occur in women and adults over age 75. The Kellogg Eye Center's recently unveiled research adds weight to the recommendation from the U.S. Centers for Disease Control and Prevention (CDC) that all people age 50 and older get the shingles vaccine Shingrix.

About 1 in 3 Americans will get shingles during their lifetime, and the risk increases with age, according to the CDC. Fortunately, the Shingrix vaccine is far more effective than an earlier shingles vaccine known as Zostavax. As we reported last year: "The CDC's Advisory Committee on Immunization Practices reported that clinical trials found the Shingrix vaccine to be more than 90% effective in preventing shingles in folks ages 50 and older." By contrast, Zostavax is only 38% to 70% effective. Thus, the CDC recommends Shingrix vaccination even if you have had Zostavax in the past.

Shingles is a painful, blistering rash. The rash typically clears up within a few weeks, although it can lead to prolonged complications. According to the CDC, the most common complication is postherpetic neuralgia, a condition involving pain in the areas where a person had the shingles rash. The pain can last for months or years after the rash is gone. Shingles, also known as herpes zoster, is caused by the varicella zoster virus, the same virus that causes chickenpox. After a person recovers from chickenpox, the virus lies dormant in the body and can reactivate years later, causing shingles. So, if you've had chickenpox, you're at risk for shingles.

Vaccination with Shingrix is a two-step process that involves a pair of doses two to six months apart. However, there have been periodic shortages that have forced some people to wait for longer before receiving their second dose. The CDC expects such shortages to continue for at least the rest of 2019. If you are trying to find the vaccine, you can use the CDC's [Vaccine Finder tool](#) or the [locator tool](#) from GSK, the vaccine's manufacturer. If you have already received one Shingrix shot, talk to your pharmacist about availability for your second shot.

According to a recent report in Pharmacy Times: "Pharmacists have created waiting lists and helped to ensure that patients who have received the first dose of the vaccine are given priority for the second dose once the shipments arrive." [Source: MoneyTalksNews | Chris Kissell | July 10, 2019 ++]

\*\*\*\*\*

## Parkinson's Disease Update 04 ► Symptoms, Outlook, & Treatment

Parkinson's disease is a disorder that affects the brain. It typically occurs in old age and limits the person's ability to move. There is no cure for the disease and its exact cause isn't known, but there are effective treatments that can relieve the symptoms. Find out more in our updated topic. The first signs of Parkinson's disease are usually noticeable long before a diagnosis is made. They are often thought to be normal signs of aging. Although Parkinson's is mainly treated with medication, things like exercises and speech therapy can help too. Many people still lead a mostly independent life for a long time.

**Symptoms** -- The signs of Parkinson's disease can vary a lot. The typical symptoms are:

- **Abnormal movements (akinesia):** Those affected can only move slowly. They might walk very hesitantly and only take short, increasingly small steps. It's hard for them to start moving – taking the first step is often particularly difficult. Once they are moving, it also becomes more difficult to stop again, for example to stand still on command. As the disease progresses, they stop swinging their arms when walking. Gripping objects with their hands becomes more difficult, and so do tasks that require a certain degree of dexterity like tying shoelaces. Due to reduced activity of the facial muscles, the face starts to seem mask-like over time. Speech becomes quiet and monotone, and swallowing also becomes harder.
- **Muscle stiffness (rigidity):** Especially the arms, legs and neck can become stiff and tense all the time. Even if somebody else tries to move the person's arms and legs, it's hard or even impossible to move them, and they stiffen up even more during such attempts. This excessive tensing of the muscles often causes aches.
- **Tremor at rest:** Most people with Parkinson's have a tremor (involuntary shaking). It decreases when they move, and is particularly common in the hands. That causes people's handwriting to become smaller and less clear.

The symptoms are often more pronounced on one side of the body. Other possible effects of Parkinson's disease include bladder and digestion disorders, feeling light-headed and faint, increased oil secretion on the skin, difficulties concentrating, and depression.

**Causes** -- There are different forms of the disease, depending on what is causing it. Idiopathic Parkinson's is the most common. "Idiopathic" means that no cause can be found. Parkinson's disease damages the nerve cells in the brain responsible for producing the chemical messenger dopamine. One of dopamine's tasks is to transmit electrical signals along the nerves from the brain to the muscles. These signals control our movements. The damage to these cells reduces the ability to begin or coordinate movements. This can result in difficulties keeping your balance, which increases the risk of falls and bone fractures.

But Parkinson's-like symptoms can also be caused by other disorders of the nervous system, such as dementia. Infections, tumors and medications like psychotropic drugs can also cause these kinds of symptoms.

**Prevalence** -- In the overall population, about 1 to 2 out of 1,000 people have Parkinson's. It typically begins after the age of 50. The disease is much more common in older age: Around 20 out of 1,000 people over 70 are affected. It is somewhat more common in men than in women.

**Outlook** -- There are sometimes first signs of Parkinson's long before the disease is diagnosed. They are often not noticed at all or are considered to be a normal part of aging. For instance, fine motor skills typically deteriorate and handwriting changes. People sometimes lose their sense of rhythm, or their arms no longer swing when walking. Their facial expression often becomes more fixed and mask-like. Constipation, difficulty sleeping and mood swings are also common. Many people experience a deterioration or complete loss of their sense of smell.

It's not unusual for several years to pass between the first signs of Parkinson's and the diagnosis. The course of the disease varies greatly. The symptoms usually come on gradually.



- Over time, movements become slower, muscles stiffer and tremors more intense. In early stages, medication can usually considerably improve the symptoms or even make them go away.
- After about five to ten years, the symptoms often get worse again. That's because the brain cells are damaged further as the disease progresses. The effects of the medication are no longer strong enough and fluctuate a lot. People may sometimes move extremely slowly for a while and then move normally again. These are referred to as "off" and "on" phases. The disease can also cause involuntary movements, and people with Parkinson's may occasionally flap their arms, smack their lips or make sudden, jerky movements. Other symptoms like speech difficulties, poor memory, bladder problems, hallucinations and depression can follow. Some people also develop dementia.
- In later stages, people with Parkinson's need support with lots of everyday activities like eating and drinking, standing up and moving about, getting dressed and washing. They find it increasingly difficult to move, and some people can only speak very quietly or have trouble swallowing.

**Diagnosis** -- Doctors generally make a diagnosis following a physical examination and a detailed discussion of symptoms and medical history. It can be helpful for relatives or friends to go to the doctor with you because they might have noticed symptoms that you haven't noticed yourself. As well as a general physical examination, the doctor will test your reflexes, sensitivity (to pain or pressure, for example) and agility – for instance, whether your joints can be moved normally or if the muscles put up resistance. To check if the diagnosis is correct, an L-Dopa test is sometimes performed. This test involves taking the medication L-Dopa (Levodopa) to see whether the symptoms improve. A rapid improvement is a sign of Parkinson's.

Particularly in the early stages, it's not easy to differentiate Parkinson's from other diseases. It is then a good idea to observe how symptoms develop for a while. Computed tomography (CT) or magnetic resonance imaging (MRI) scans are sometimes carried out, especially to rule out other diseases.

**Treatment** -- In the early stages of the disease – when the symptoms aren't causing problems – treatment is sometimes not necessary. If the symptoms get worse, medication can help by making up for the lack of dopamine. That can often relieve the symptoms. But because these medications can't stop the disease from progressing, they become less effective over time. Doctors then have to keep on adjusting the type and dose of the medication. For the medication to have a continuous effect, a special pump can be used. This releases the drug either under the skin or directly into the small intestine.

Occupational therapy is used to practice everyday movements and activities. Because people with Parkinson's disease can move their body less, their muscles become weaker. Special exercises and sports aim to help counteract that and improve movement and coordination. Speech therapy can be an option if your voice becomes quieter and your speech less clear.

If medication doesn't help to relieve the symptoms enough, deep brain stimulation is sometimes recommended. That involves surgery to implant electrodes in certain parts of the brain. They continuously send out electrical signals that influence muscle activity.

**Everyday life** -- Parkinson's affects many areas of life, be it work, relationships, family or leisure activities. Even if everyday life only changes slightly in the early stages of the disease, many people affected are worried about losing their independence and needing nursing care. But it can be possible to continue leading a life that isn't restricted too much by the disease for a long time. It's still a good idea to be prepared for a time when you will need more help, though. Good medical support is very important. Most people also cope better with their illness if they don't hide away, but rather talk to other people about it from the very beginning. It's also important to involve friends and family members if help is needed in everyday life situations. Many people with Parkinson's say that staying as active as possible helps them. It's essential to know your own limits and to only ever do as much physical exercise, everyday activities and work tasks as you feel you are able to.

\*\*\*\*\*

## Cancer Q&A ► 190701 thru 190715

### **(Q) How does cancer affect intimacy in people and what should they do to maintain it?**

**Answer.** Cancer can put a strain on intimate relationships. Treatments for cancer and the disease itself may cause changes in sexual desire and function. If your physical appearance has changed, you may feel less attractive or desirable. At the same time, your partner may feel helpless, fearful or unsure of how to support you. Any of these issues can form barriers to intimacy. The causes of sexual dysfunction are often both physical and psychological. Cancer and its treatments, particularly those involving the genital or reproductive organs, may directly affect sexual functioning and desire. The side effects of cancer treatments (e.g., fatigue, nausea, vomiting, constipation, pain) may also decrease sexual feelings.

In addition, you may feel anxious or depressed, which may impede sexual desire and functioning. These feelings may become amplified if your physical appearance changes, due to surgical scars, hair loss, weight gain/loss, etc. These physical changes may make you feel unsexy or insecure. There are notable differences in the issues men and women face regarding sexuality and intimacy during cancer treatment. For some women, cancer and its treatments may cause a range of symptoms that interfere with sexual function and physical intimacy, such as:

- Loss of libido (sex drive)
- Painful intercourse
- Vaginal dryness
- Loss of sexual function or sensation
- Emotional issues (e.g., anxiety, depression, guilt)
- Body image issues
- Fatigue
- Onset of menopause

Vaginal dryness is common for some women with cancer, making sex painful. Often, vaginal dryness and discomfort are caused by declining estrogen levels. Some cancer treatments may also trigger the onset of menopause, resulting in hot flashes, mood swings, decreased libido, and vaginal dryness or tightness. In addition, some types of pelvic surgery (e.g., removal of the uterus, ovaries or bladder) may decrease vaginal lubrication and sensation, contribute to loss of vaginal elasticity, and cause pain. Breast cancer surgery may cause reduced physical sensation, so the breasts may not be the source of pleasure they once were. Radiation therapy to the pelvic area may cause changes in the vaginal lining, making intercourse painful.

A woman should discuss her concerns with her doctor, who may recommend medical treatments (e.g., estrogen replacement therapy), vaginal dilators, vaginal lubricants or estrogen creams to make intercourse more comfortable. Counseling may also be recommended, since body image issues may cause psychological and emotional distress. If a woman wants to have children in the future, she should discuss her options since some cancer treatments may cause infertility.

For some men, cancer and its treatments may cause a range of symptoms that interfere with sexual function and physical intimacy, such as:

- Erectile dysfunction (impotence)
- Inability to ejaculate or reach orgasm
- Loss of libido (sex drive)
- Incontinence

- Emotional issues (e.g., anxiety, depression, guilt)
- Body image issues
- Fatigue
- Concerns about sexual performance

Some treatments for men with cancer may interfere with the ability to have an erection, ejaculate or reach orgasm. Some surgeries, such as for prostate, bladder and colorectal cancers, may damage nerves and blood vessels and result in erectile dysfunction (ED), and cause problems with ejaculation and orgasm. Radiation therapy to the pelvis may damage the arteries that bring blood to the penis, causing problems with getting and keeping an erection, as well as incontinence. Chemotherapy may interfere with testosterone production in the testicle, which may impact sexual functioning. Hormone therapy for prostate cancer may decrease a man's hormone levels, reducing the ability to achieve an erection or orgasm.

A man should discuss any concerns with his doctor, who may recommend nerve-sparing methods during surgery to preserve erectile function. Other treatment methods may include medications, injections, vacuum devices, implants or testosterone replacement. Counseling may also be recommended, since physical changes may make a man question his masculinity, causing emotional distress. If a man wants to have children in the future, he should discuss his options since some cancer treatments may cause sterility.

### **Balancing cancer and intimacy**

Intimacy means different things to each of us and can be expressed in various ways. When cancer impacts your life, roles and relationships change. For many, an intimate connection with a partner is an important part of feeling alive and whole during cancer treatment. And while it may take persistence and teamwork to maintain intimacy in your relationship, it can be done. Tips for rebuilding intimacy during cancer care

- Give yourself time. You and your partner will need time to adjust to the physical and emotional changes cancer causes. Be patient with yourself if certain side effects, such as stress, pain, depression or fatigue lower your desire for sexual activity. Also, give yourself time to come to terms with changes to your body.
- Communicate with your partner. An important tool for building intimacy is communication. You may be anxious about resuming sexual activity after cancer treatment, fearing that sex will hurt, you won't be able to perform, or your partner will no longer find you attractive. Your partner may be anxious about putting pressure on you by initiating sexual activity. Talk openly about your feelings so you understand each other's needs and preferences.
- Make necessary adjustments. After cancer treatment, some sexual positions may hurt and certain activities that once gave you pleasure may not any more. For example, for some women, pain during intercourse may be relieved if the woman is on top, controlling the level of penetration. Try to be a guide for your partner and explore your expectations together.
- Validate each other's feelings. It is likely that you and your partner will have your own questions and concerns. It's important to listen to each other's feelings and point of view without interrupting or being dismissive. Empathize with your partner and try not to take things personally. Avoid statements like, "Everything is going to be great." Instead, say things like, "Although I can't fix it, I am here for you."
- Get reacquainted. You and your partner may have disconnected from each other over the course of the cancer journey. Emotional closeness and companionship are important to your relationship and may help rebuild physical intimacy. Start out slowly, by cuddling, kissing and touching. Learn to touch, hold hands and simply relax together. Each day, make a point to say, "I love you," to your partner.
- Experiment with other forms of intimacy. Even if you can't have sexual intercourse, you can still maintain intimacy through loving affection and touch. Dim the lights and put on romantic music. If you feel self-conscious, get creative with lingerie. Give your partner a massage. Focus on the sensual, not the sexual. Even going for a walk, watching a movie, swimming or reading together can create intimacy.

- Plan ahead. Levels of sexual desire vary during cancer treatment. It may help to plan sex for when you have the most energy, or after you take your pain medication, etc. Also, your partner may have moved into a caretaking role, making it difficult to feel sexy around each other. Try to clearly separate time for caregiving and time together as a couple.
- Talk with your doctor. Many doctors won't talk with you about your sex life during cancer treatment unless you ask. Although it can be an uncomfortable discussion, it's an important one to have. Your doctor can clear up any concerns, including the impact of cancer treatment on sexual function. Also, let your doctor know about sexual dysfunction you experience throughout treatment.
- Seek professional help. For some couples, a professional counselor can help facilitate communication. You may also find value in talking with a social worker, nurse, chaplain or friend. In addition, support groups can give you both a place to voice your fears and concerns. By talking openly about issues, you can come up with new ways to build intimacy in your relationship.
- Work as a team. During cancer treatment, it is especially important to work together with your partner. The closeness and companionship that comes from teamwork may help you feel more secure and in control. By communicating effectively and making an effort to maintain intimacy, your relationship can flourish in the face of cancer.

[Source: Cancer Treatment Centers of America | July 2, 2019 ++]

\*\*\*\*\*

## **Varicoceles ► Scrotum Varicose Veins | Prevalence & Treatment**

Varicoceles are varicose veins in the scrotum (the sac that holds the testicles). They form in the veins that run along the spermatic cord. Blood from the testicles flows back into the body through those veins. Like varicose veins in the legs, varicoceles form when blood builds up in the veins and they become permanently enlarged. Varicoceles don't normally cause any symptoms. But they can sometimes lead to swelling, a feeling of tightness or a dull, "dragging" pain in the testicle.

There are probably a number of reasons why veins in the scrotum sometimes become enlarged, including anatomical reasons: For instance, if the testicular vein joins the renal (kidney) vein at an almost right angle in the pelvis, the blood in the veins flows more slowly. This can cause the blood to build up in the scrotum, resulting in a varicocele. When the curve where the two veins meet is too tight, it's usually on the left side. That's why varicoceles are more common on the left side of the scrotum. Other possible causes of varicoceles include weak walls of the vein at birth and – like varicose veins elsewhere in the body – weak valves inside the vein. In rare cases, varicoceles are caused by a tumor in the pelvis or abdomen. Tumors can push against veins and prevent the blood from flowing properly.

Varicoceles are common, particularly in teenage boys and men between the ages of 15 and 25. Experts believe that 5 to 15% of all men have a varicocele. About 90% of them have it on the left side of their scrotum. It is thought that varicoceles can reduce fertility. Varicoceles are more common in men who have fertility problems. According to estimates, about 25 to 37% of all men who have poor sperm quality also have a varicocele. But varicoceles don't always affect fertility: Many men with varicoceles don't have fertility problems. Doctors can diagnose larger varicoceles just by looking at them or feeling them. They sometimes have to apply pressure to the belly so that the varicose vein fills with blood and can be felt. Varicoceles usually don't need to be treated. Men who have fertility problems are sometimes offered treatment to try to increase their chances of having children.

The treatment involves "shutting down" the affected vein so that the blood can flow through healthy, nearby veins instead. This can be done by blocking the vein using minimally-invasive procedures (embolization) or by performing varicose vein surgery. The vein can be blocked with medication or special small metal coils that are released using a catheter inserted into the vein. The medication or coils cause a blood clot to form in the varicose vein, closing it off.

The medical term for this is embolization. A different form of embolization – known as sclerotherapy – involves using a solution that damages the walls of the vein, causing them to scar and stick together. In surgery, the swollen vein and the surrounding smaller veins are either cut or tied off. This is either done through "open" surgery using a larger cut – for instance in the scrotum or in the groin – or through minimally invasive "keyhole" surgery. In keyhole surgery, the surgical instruments are inserted through small cuts. The possible complications of treatment include bleeding, wound infections, injury to nerves or swelling in the scrotum (a hydrocele). [Source: InformedHealth.org | July 4, 2019 ++]

\*\*\*\*\*

## **Thyroid Disease Update 02 ► RAI Treatment Study Reveals Death Risk from Cancer**

Findings from a study of patients who received radioactive iodine (RAI) treatment for hyperthyroidism show an association between the dose of treatment and long-term risk of death from solid cancers, including breast cancer. The study, led by researchers at the National Cancer Institute (NCI), part of the National Institutes of Health, was published July 1, 2019 in JAMA Internal Medicine.

“We identified a clear dose–response relationship between this widely used treatment and long-term risk of death from solid cancer, including breast cancer, in the largest cohort study to date of patients treated for hyperthyroidism,” said Cari Kitahara, Ph.D., of NCI’s Division of Cancer Epidemiology and Genetics, lead author of the study . “We estimated that for every 1,000 patients treated currently using a standard range of doses, about 20 to 30 additional solid cancer deaths would occur as a result of the radiation exposure.” RAI, which has been used widely in the United States for the treatment of hyperthyroidism since the 1940s, is one of three commonly used treatments for hyperthyroidism. The other two are anti-thyroid drugs, which have been rising in popularity, and surgical treatment, which is used least often.

The new findings are from a long-term follow-up study of a large cohort of people with hyperthyroidism (mainly Graves’ disease) who were treated with radiation between 1946 and 1964, the Cooperative Thyrotoxicosis Therapy Follow-up Study. In the new analysis — which included nearly 19,000 people from the original cohort, all of whom had received RAI and none of whom had had cancer at study entry — the researchers used a novel, comprehensive method of estimating radiation doses to each organ or tissue. Most of the radiation is absorbed by the thyroid gland, but other organs like the breast and stomach are also exposed during treatment.

The researchers observed positive dose–response relationships between the dose absorbed by an organ and mortality from cancer at that site. The relationship was statistically significant for female breast cancer, for which every 100 milligray (mGy) of dose led to a 12% increased relative risk of breast cancer mortality, and for all other solid tumors considered together, for which relative risk of mortality was increased by 5% per every 100 mGy. Based on these findings, the researchers estimated that for every 1,000 patients aged 40 years with hyperthyroidism who were treated with the radiation doses typical of current treatment, a lifetime excess of 19 to 32 radiation-attributable solid cancer deaths would be expected.

According to the researchers, in the United States, about 1.2% of the population has hyperthyroidism, and women are much more likely to develop the condition than men. Therefore, the findings for breast cancer mortality are particularly relevant for the large population of women treated for hyperthyroidism, Dr. Kitahara said. “We found the increased risks of death from solid cancer overall and from breast cancer more specifically to be modest, but RAI is still a widely used treatment for hyperthyroidism,” she said. “It’s important for patients and their physicians to discuss the risks and benefits of each available treatment option. The results of our study may contribute to these discussions.”

The researchers wrote that additional research is needed to more comprehensively assess the risk–benefit ratio of radiation versus other available treatment options for hyperthyroidism. Furthermore, because the types of anti-thyroid drugs administered to patients in the original cohort were different from those prescribed more recently, the researchers

wrote that more studies are needed to evaluate long-term health effects of current anti-thyroid drugs, including in comparison to RAI treatment. [Source: NIH News Release | July 1, 2019 ++]

\*\*\*\*\*

## **PTSD Treatment | iTBS ► Study Found it Helped Ease PTSD Symptoms**

A VA study found that a form of brain stimulation that can rapidly improve communication between neurons in the brain helped ease PTSD symptoms. The findings appeared online June 24, 2019, in the American Journal of Psychiatry. The researchers, with VA’s Center for Neurorestoration and Neurotechnology in Providence, Rhode Island, used theta-burst stimulation, a relatively new form of transcranial magnetic stimulation, on 50 Veterans with chronic PTSD. Transcranial magnetic stimulation uses a magnetic coil to induce an electrical current in brain cells.

Theta-burst stimulation can be intermittent or continuous. In this case, the scientists applied it intermittently, or with breaks in the process. Doing so increases the likelihood that the neurons will be more active and will thus communicate with one another, which can potentially reduce PTSD symptoms. The results showed that intermittent theta-burst stimulation (iTBS) “appears to be a promising new treatment for PTSD,” the researchers write. “Most clinical improvements from stimulation occurred [in the first week], which suggests a need for further investigation of optimal iTBS time course and duration.” Dr. Noah Philip, a psychiatrist at the Providence VA Medical Center, led the study. He says this is the first time iTBS has been used on patients with PTSD. He hopes the technology will eventually replace transcranial magnetic stimulation (TMS), one of the most widely used forms of brain stimulation.

A session with TMS takes about 45 minutes, compared with about 10 minutes for a theta-burst session. A study published last year in the British journal *The Lancet* showed that a form of iTBS similar to the one used by Philip was just as good as standard transcranial magnetic stimulation for treating depression. The U.S. Food and Drug Administration has approved iTBS for patients with treatment-resistant depression. But the technology is only in the testing phase for treating PTSD. “My interest is in Veterans with PTSD,” says Philip, who is also an associate professor at Brown University. “The *Lancet* study took a slightly different approach. But there’s an emerging consensus that these second-generation brain stimulation techniques like theta burst will replace what we currently have.”



**One brain-stimulation study (left) at the Providence VA is testing the effectiveness of combining transcranial direct current stimulation with virtual reality, a form of prolonged exposure therapy, as a treatment for Veterans with chronic PTSD. In the photo, taken at a VA research exhibit on Capitol Hill in June 2019, a VA staffer tries on a virtual reality headset. Transcranial magnetic stimulation (right) uses a magnetic coil to induce an electrical current in brain cells.**

In the VA study, the researchers determined after an initial 10-day treatment period that compared with sham, active iTBS “significantly improved” social and occupational function. They also found that reductions in feelings of depression and PTSD symptoms were better with active stimulation than with sham. But improvements in both categories fell short of “significant.” “People really liked the iTBS,” Philip says. “When they got better, it was a very clear improvement. People would come to the clinic and say, ‘Hey, I went on a date for the first time in many years’ or

'I went out with my wife or was able to go shopping.' That occurred pretty early on near the two-week mark. Then slowly over the rest of the study we saw other positive signs. That was really nice to see."

The researchers then offered another 10 days of unblinded iTBS treatment to all 50 participants, with the results again showing that real stimulation was better than placebo in easing depression and core PTSD symptoms and improving social and occupational function. "We had what we would call statistically significant and clinically meaningful improvement in most of the things we were looking at," Philip says. "We also found that real stimulation reduced anger significantly in these Veterans, which we weren't expecting."

The side effects from iTBS, Philips notes, were consistent with those of standard transcranial magnetic stimulation. The participants felt a little bit of pain when the procedure started, sort of like a tapping or stinging sensation, and some experienced minor headaches during the stimulation period, he says. He knew of no long-term negative effects from the intermittent theta burst stimulation. He and his team are now reviewing data to see how the Veterans are faring with their symptoms one year after receiving iTBS treatment.

Among other research, Philip's group is also testing a combination of transcranial direct current stimulation with virtual reality, a form of prolonged exposure therapy, as a treatment for Veterans with chronic PTSD. With tDCS, a small amount of electrical current is applied to the scalp via two or more electrodes. Positive and negative currents are transmitted to the brain, making brain cells more likely or less likely to be active. [Source: VantagePoint | Michael Richman | July 12, 2019 ++]

\*\*\*\*\*

## **TRICARE Podcast 509 ► Water Safety**

**Water Safety** -- Summer is the perfect time to enjoy the sun and water activities. However, it's important to know how to keep you and your family safe when in, or near water. In the event you need to see a medical professional, know your TRICARE benefit and the different types of covered services available to you and your family, including preventive care, urgent care, and emergency care. Look up "Types of Care" at [TRICARE.mil/](http://TRICARE.mil/) to learn more. If you're not sure if you need medical attention or need health care advice, the Military Health System Nurse Advice Line is free and available 24/7. Learn more at [www.TRICARE.mil/nal](http://www.TRICARE.mil/nal).

If engaging in water fun, here are a few safety tips from the American Red Cross to protect yourself and loved ones before heading out to the pool or beach:

- Swim in designated areas supervised by lifeguards.
- Don't leave a young child unattended near water.
- Have young children or inexperienced swimmers wear a life jacket.
- When at the beach, avoid swimming in areas with moving water, waves, or rip currents,
- If you have a pool, secure it with appropriate barriers when not in use.
- If a child is missing, check the water first. Seconds count in preventing death or disability.

For more tips on water safety, visit [www.redcross.org/watersafety](http://www.redcross.org/watersafety). And for more on summer safety, visit [www.health.mil/summersafety](http://www.health.mil/summersafety).

**-o-o-O-o-o-**

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> | July 3, 2019 ++]

\*\*\*\*\*

## **TRICARE Podcast 510 ► TRICARE Facebook Event - Disaster Plan - Traveling Overseas**

**TRICARE Facebook Event** -- If you have questions about your TRICARE benefit overseas, TRICARE is ready to answer them on Tuesday, July 16th at 9 a.m. eastern. Join the live session on the TRICARE Facebook page at [facebook.com/TRICARE](https://facebook.com/TRICARE). You can ask any TRICARE overseas benefit question, which might include:

- How do I fill a prescription?
- What are my TRICARE health plan options?
- How do I get emergency care?
- How do I know my costs for care? or,
- How do I file a claim for reimbursement?

During the Q&A, don't post personally identifiable information, refer to any specific health condition, or use names of specific individuals. No registration is required. Just visit [facebook.com/TRICARE](https://facebook.com/TRICARE) to post your question. Tune in Tuesday, July 16th to get the answers you need to take command of your health.

-o-o-O-o-o-

**Disaster Preparedness Plan** -- With hurricane season underway, have a disaster preparedness plan for you and your family. Remember that access to your TRICARE benefit and medical resources may change during a disaster. Stay informed and learn the best way to keep your family safe during a weather-related emergency. You can prepare by:

- Developing a disaster plan including a safe evacuation route;
- Making copies of all important documents, including your uniformed services ID card, and keeping them in a waterproof container;
- Carrying a copy of all important phone numbers like your primary or any specialty care providers; and
- Having an extra supply of medication and any needed medical equipment on hand.

If your enrollment area qualifies for emergency procedures, you can access emergency prescription refills at any TRICARE retail network pharmacy. Call ahead or bring in your empty prescription bottle. To find a network pharmacy, visit [www.express-scripts.com/TRICARE](https://www.express-scripts.com/TRICARE). TRICARE may authorize referral waivers during a state of emergency. If seeking non-network care during an emergency, keep your receipts. And file any claims with TRICARE as soon as possible. Visit [www.TRICARE.mil/disasterinfo](https://www.TRICARE.mil/disasterinfo) for up-to-date information and to sign up for disaster alerts.

-o-o-O-o-o-

**Traveling Overseas** -- If you're planning to travel overseas this summer, your TRICARE coverage goes with you. However, the rules vary based on your sponsor status, your location, and your health plan. Familiarize yourself with your plan's rules and these tips so you know what to do if you have health issues while traveling overseas. Before you travel:

- Update your information in the Defense Enrollment Eligibility Reporting System. Visit [TRICARE.mil/deers](https://TRICARE.mil/deers) to learn more.
- Get your routine and specialty care. Otherwise, your care may not be authorized when you're on your trip.
- Get prescriptions filled or refilled.
- Pack a list of phone numbers for medical assistance.

During your travels:

- To get help or to find a provider overseas, contact the appropriate TRICARE Overseas Program Regional Call Center.
- Follow your plan's rules for getting urgent care overseas.
- If you reasonably think that you have an emergency, go to the nearest emergency care facility, or call the Medical Assistance number to coordinate emergency care overseas.



- If you're admitted to a hospital, call the TRICARE Overseas Program Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.
- Keep all receipts and file claims with the appropriate claims processor.

To learn more about traveling overseas, read the article, "Traveling Overseas? Know How to Get Care With TRICARE," at [www.TRICARE.mil/news](http://www.TRICARE.mil/news).

-o-o-O-o-o-

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> | July 11, 2019 ++]

**\* Finances \***



## **Amusement Park Military Discounts ► 2019 Offers**

Amusement parks are a fun way for families to spend time together while on vacation. But tickets aren't cheap, especially for larger families. Many military families take advantage of the military discounts available for the [Disney parks](#), but may not be aware of the discounts available for other popular amusement parks.

**Big Surf Waterpark** -- [Big Surf Waterpark](#) in Tempe, Arizona offers a military discount to active duty service members on general admission. Pay \$19.95 on tickets at the gate instead of \$34 and spend the day enjoying the wave pool, rides and slides.

**Cedar Point** -- Military members get free admission to [Cedar Point](#) and Cedar Point Shores Waterpark every Monday from May 13 to September 2, 2019. All active, retired or honorably discharged military members are eligible, plus up to six Cedar Point tickets can be purchased for immediate family members at the military discount rate.

**Colonial Williamsburg** -- Active duty receive one complimentary admission ticket per year (and as many as three direct dependents). If you don't use this deal, you can receive 50% off the purchase of up to five Annual Passes. Retired military and veterans qualify for 50% discount on Single-day tickets or on Annual Passes for up to three direct dependents. [Click here](#) for more details.

**Diggerland** -- All active, retired, and veteran military members and their families (spouse, children, grandparents, etc.) are eligible to receive discounted admission to [Diggerland USA Amusement Park](#) in West Berlin, NJ. Admission ticket with military discount costs \$28.95 per person.

**Dollywood** -- [Dollywood](#) in Tennessee offers a 30% discount on one-day admission tickets for active or retired military, disabled veterans, reservists, spouses, and dependents. Tickets can be purchased only at the front gate of Dollywood.

**Dutch Wonderland** -- [Dutch Wonderland](#) offers admission at a special discount of \$10 off during the summer season to active and retired military personnel. Ticket is valid any one day during the 2019 summer season.

**Gilroy Gardens** -- Active duty military personnel and guests may purchase a \$30 General Admission on all public operating days at [Gilroy Gardens](#) in Gilroy, California. Discounted General Admission tickets may also be purchased at many [California Military Bases](#).

**Great Wolf Lodge** -- The [Great Wolf Lodge](#), an indoor water park with locations throughout the country, offers a discount to military families through their Howling Heroes program.

**Hersheypark** -- [Hersheypark](#) offers military discounts valid for Regular Summer Operating Season, Hersheypark in the Dark, and Hersheypark Christmas Candylane. Check with your local military base for discounted admission tickets.

**Holiday World & Splashin' Safari** -- [Holiday World & Splashin' Safari](#) in Santa Claus, Indiana offers a military discount every day. Show your ID at the ticket booth for \$38.99 General Admission tickets. Discount may be used on up to 6 tickets per visit.

**Kentucky Kingdom** -- [Kentucky Kingdom](#) in Louisville offers a military discount of \$39.95 plus tax at the gate (regular price is \$54.95). This offer is valid for one entry during the 2019 season, and you can purchase up to 4 tickets per ID.

**Kings Dominion** -- Active and retired military can purchase discounted single day general admission tickets to [Kings Dominion](#) in Virginia. Kings Dominion also offers seasonal discounts. During their Memorial Weekend Salute: Honoring Our Heroes and Star Spangled Celebration events, admission is free for active and retired military.

**Kings Island** -- [Kings Island](#) in Ohio offers discounts off the regular Front Gate admission price to active and retired members of the military and veterans. The discount offer is also valid for up to six family members. (The discount price may vary throughout the season.)

**Knoebel's Amusement Resort** -- Members of the U.S. Armed Forces are eligible for military discounts at [Knoebel's Amusement Resort](#) in Pennsylvania any day during the season. Active duty and Reservists get a \$40 book of ride tickets, and veterans get a \$20 book of ride tickets. Available once per season.

**Knott's Berry Farm** -- [Knott's Berry Farm](#) in Buena Park, California has roller coasters, family rides, water rides, games and arcades and live entertainment. Show your ID to purchase Knott's Berry Farm Regular admission tickets for only \$52. You can also visit your [local base](#) to find deals.

**LEGOLAND** -- [LEGOLAND Florida](#) offers service members complimentary admission to LEGOLAND Florida Resort & Water Park. You can also save 10% on 1 and 2 day tickets with valid military ID at the gate. At [LEGOLAND California Resort](#), active duty military can receive discounts on one-day admission tickets as well as resort hopper tickets. For both parks, you can also get discounts if you plan ahead and purchase the tickets through your [MWR/ITT offices on base](#).

**Magic Springs Theme and Water Park** -- [Magic Springs](#) offers a military discount with ID of \$29.99 plus tax. Family members are \$35.99 plus tax.

**Morgan's Wonderland** -- [Morgan's Wonderland](#) in San Antonio, Texas offers \$6 off entry for military personnel and their families. You must show your military ID at the park.

**Pacific Park** -- Located on the Santa Monica Pier, [Pacific Park](#) has rides, games, ocean front specialty food outlets and seaside shopping. All active duty military personnel and immediate family members accompanying them get a 10% discount.

**Santa's Village Amusement Park** -- At [Santa's Village Amusement Park](#) outside of Chicago in East Dundee, Illinois enjoy rides like the Viking Sea Dragon, catch a show and visit with Santa. Active duty military and direct dependents get free admission, and veterans get a discounted admission.

**Schlitterbahn Waterpark and Resort** -- [Schlitterbahn Waterpark and Resort](#) in New Braunfels, Texas offers military rates through ITT/MWR offices at military installations. This discount is not available at the park so make sure you plan ahead.

**Sea World Parks** -- Through the SeaWorld Parks and Entertainment program "Waves of Honor," military members can receive one complimentary admission per year to either [SeaWorld](#), [Busch Gardens](#), or [Sesame Place](#). Register online because the offer is not available at the parks. You can also purchase tickets at [Shades of Green](#), an Armed Forces Recreation Center (AFRC) in Orlando, Florida, which is a 15 to 30 minute drive from SeaWorld. (Shades of Green is also a great place to stay if you're looking for affordable hotels in the area.)

**Six Flags** -- Most military bases offer discounted admission tickets to Six Flags parks so check with your nearest MWR/ITT office. There are no military discounts available at the park ticket offices. Parks include [Six Flags Great Adventure](#), [Six Flags Great America](#), [Six Flags Magic Mountain](#) and [Six Flags Fiesta Texas](#).

**Stone Mountain Park** -- Members of the military and their immediate family can purchase an All-Attractions Pass at [Stone Mountain Park](#) in Georgia for \$24.95 plus tax.

**Universal Studios** -- [Universal Studios in Orlando](#), Florida offers an exclusive military vacation package. This includes 3-night hotel accommodations, 3-Park 4-Day Park-to-Park Ticket, early park admission to The Wizarding World of Harry Potter and access to select live entertainment venues at Universal CityWalk. Purchase discounted tickets at your MWR/ITT office or Shades of Green. [Universal Studios Hollywood](#) offers a discount off general admission tickets for active duty and retired military, DoD personnel, National Guard, Reservists and their dependents. You can pre-purchase tickets at your MWR/ITT office or you can order than on the phone.

**Wet'n Wild Emerald Pointe Water Park** -- [Wet'n Wild Emerald Pointe](#), the Carolinas' Largest Water Park offers a military discount at the main gate on any operating day. You'll get \$7 off each all-day adult general admission ticket.

**Wild River Country** -- [Wild River Country](#), a 26-acre park in North Little Rock, Arkansas has thirteen attractions, party decks, three pavilions and a volley ball court. The water park offers military personnel \$5 off one-day admission tickets.

**Worlds of Fun** -- [Worlds of Fun](#), located northeast of downtown Kansas City, offers a military discount off the front gate admission price to military members and their families. You can also get discounted tickets at local military installations, such as [Offutt Air Force Base](#) and [Fort Leavenworth](#).

[Source: The MOAA Newsletter | July 11, 2019 ++]

\*\*\*\*\*

## **VA Home Loan Lies ► 7 Sneaky Ones**

Buying a home is a unique experience for everyone, with no "one-size-fits-all" scenario. And financing it with a VA home loan can be confusing and a little scary -- so much so, in fact, that myths around the VA home loan process run rampant. Some lenders even count on your ignorance about the process to pad their bottom lines. How can you play it safe, educate yourself and make the most of the VA home loan benefit you earned through service? Get smart on the rules around VA home loans, and know how to spot a VA home loan lie when you see one.

### **Lie 1: The VA Requires a Minimum Credit Score**

There is no minimum credit score established by the VA -- zero, zip, nada. However, most lenders have their own internal guidelines for minimum credit score requirements, often in the range of 580-640. If your credit score is on the lower end of the spectrum you may still be approved, but expect the interest rate to be higher, as with any lender.

### **Lie 2: The VA Has Debt-to-Income Ratio Rules**

There is no debt-to-income ratio established by the VA, but there is a rule about residual income. Similar to credit score requirements, many lenders have their own internal debt-to-income guidelines, but there are some that go along with the VA's rules. Those instead look at residual income through a formula that considers family size and zip code, and

calculates how much money the family needs to have left over after all of their monthly debt obligations are paid. As long as you have that amount of money left, in the VA's eyes you are good to go.

**Lie 3: You Must Meet a Residency Timeline Before Reselling**

In truth, there is no residency timeline to meet. You could live in the home one month, one week, or one day, and the VA won't care. Instead, the requirement is simply that, upon purchasing the home, you intend for it to be your primary residence. That's it. Stuff happens, orders and deployments come last minute, and no one is chasing you down to make you live in a house for longer than is practical for your family situation.

**Lie 4: You Can't Have Multiple VA Loans at Once**

You actually can have multiple VA loans at once. Many times, families purchase a home in one location, have to move, and convert that first home to a rental property. VA home loan rules allow them to still buy a second residence in their new location with little to no money down, depending upon the combined price of their homes and the area loan limit in their new location.

**Lie 5: You're Stuck With the VA Funding Fee**

The VA funding fee can actually be waived. The largest part of closing costs on the VA loan is the funding fee, which is a percentage of the loan amount that can be lowered with a down payment of 5%, or even more with 10%. But this fee can be waived if the veteran using the benefit has any disability rating, no minimum percentage or "service-connected" status required. Also, if an approved service member is transitioning and has already had their medical exam and applied for disability rating, the VA will refund the funding fee so long as the date on the application paperwork is before the date of closing on the home.

**Lie 6: You Must Pay Lender Fees**

Lender fees aren't necessary. The VA does allow, up to 1% in lender fees in "Section A" of the loan estimate. They are usually labeled as processing fees, underwriting fees, admin fees or origination fees. But many lenders out there will charge nothing. When you shop for a lender, remember that these "normal and customary" fees are not necessary and can (and most certainly should) be negotiated down if encountered.

**Lie 7: You Can't Assume Someone Else's VA Loan Rate**

VA loans are actually assumable. If you are purchasing a home from another veteran whose current loan has a below-market interest rate, you can assume that loan under the same terms and conditions, as long as you qualify. That could save you thousands in the long run.

[Source: Military.com | Natasha Harth | July 1, 2019 ++]

\*\*\*\*\*

**Career Jobs Update 01 ► 10 U.S. Fields that Are disappearing the Fastest**

Finding a job is tough under any circumstances, but it's harder for those in fields that are slowly slipping away. Governing Magazine studied recently reviewed Labor Department Occupational Employment Statistics data for all occupations, and created a list showing which occupations declined the most over the past decade. Some of them won't be a surprise — the automation of certain tasks means there is less need for file clerk and data entry jobs, for example. And anyone who has monitored the drop in postal mail would expect there to be fewer mail-sorting jobs. But others may surprise you. Think twice before pursuing these following shrinking occupations that are disappearing fastest, beginning with No. 10:

**10. Telecommunications line installers and repairers -- Job decline over past decade: 30%**

The late country singer Glen Campbell had a 1968 hit with "Wichita Lineman," a moody tune about the lonely life of a telephone-company line worker. But while the Wichita Lineman may still be on the line — as the lyrics defiantly state — there are fewer telecommunications line installers and repairers these days. Governing reports that there are

now 50,000 fewer workers in this job than there were a decade ago. There's simply less need for these workers, as more Americans have opted to cut the cord on cable or phone service, Governing notes.

**9. Installation, maintenance and repair worker helpers** -- Job decline over past decade: 30%

The title of this job can be confusing. First, there are installation, maintenance and repair workers, who toil at everything from car repair to jobs in the building equipment trade. These workers assist those employees, such as by holding and supplying tools, according to the [O\\*NET OnLine](#) website, which is an application the U.S. Department of Labor developed for the public. According to Governing, 51% of such workers have a high school diploma or equivalent, although 28% don't have a diploma. So, it's a fairly easy field to enter. But you might want to think twice — and stay in school — because the field has lost 30% of the jobs it had a decade ago.

**8. Production worker helpers** -- Job decline over past decade: 30%

These employees help production workers, who toil at everything from food processing to machinist duties. The helpers fill low-level jobs and perform tasks that don't often require a lot of training. For example, they may clean work areas or equipment, or hold materials or tools for the workers they are helping. According to the O\*NET OnLine, they're likely to wear protective equipment, to work in areas with distractingly loud noise levels, and to spend time making repetitive motions. Governing reports that about 350,000 employees nationally do these jobs. But it's also a segment that's on the decline, dropping 30% over the decade.

**7. Chief executives** -- Job decline over past decade: 35%

It's tough to go a day without seeing a chief executive in the news for something — good or bad. So, it may seem surprising that these jobs are down. However, Governing reports that when looking at all organizations and industries, there are now 106,000 fewer chief executives than there were a decade ago.

**6. Order clerks** -- Job decline over past decade: 36%

Ever been tempted to buy anything from the Home Shopping Network? If you've done so, you've supported the career of an order clerk. Those are the workers who receive and process your order, keep you informed as it's handled, and address any complaints. Order clerk is a position in decline thanks to automation and the rise of e-commerce. In short, computers are now taking those orders and sending them on their way. Just 159,000 order clerks were employed in 2018, down from nearly 250,000 a decade ago.

**5. Data entry keyers** -- Job decline over past decade: 36%

Data entry workers type information into computers, but they also may be asked to verify the data as well as prepare it for printing. Governing notes that while there are still 175,000 jobs classified under this heading nationwide, both this occupation and a related job classification — word processors and typists — are shrinking.

**4. Bill and account collectors** -- Job decline over past decade: 39%

The job of a debt collector was never easy, but it's become even harder in recent years. Online billing and phone payment systems have cut into this field. Elle Gusman, the founder of a Minnesota-based company in this area of work called Direct Recovery Services, recently told The Washington Post that millennials especially like to pay bills online — and often receive automated reminders that they need to do so.

**3. Postal Service mail sorters, processors and machine operators** -- Job decline over past decade: 44%

Much of what Americans once received via printed mail has shifted to electronic distribution, from online bill pay to party invitations. As a result, over the past 10 years, the number of jobs for mail sorters, processors and machine operators dropped by more than 82,000. Distribution facilities have suffered the most.

**2. File clerks** -- Job decline over past decade: 46%

Just 110,000 file clerks were employed nationwide last year, Governing reports, a decline of nearly half from 10 years ago. You'll understand why if you've received a note from a doctor's office lately urging you to sign up for their electronic records portal. As everything from schools to stores become more and more automated, records are shifting from paper to electronic.

**1. Telemarketers** -- Job decline over past decade: 52%

Cuts in the telemarketing area were the steepest of any larger occupation reviewed over the decade, Governing reports. It's easy to see why. Since 2003, Americans have been able to sign up for the Do Not Call Registry, blocking telemarketers from calling them. And smartphones that show who is calling make it easy for those being called to simply not answer unfamiliar numbers.

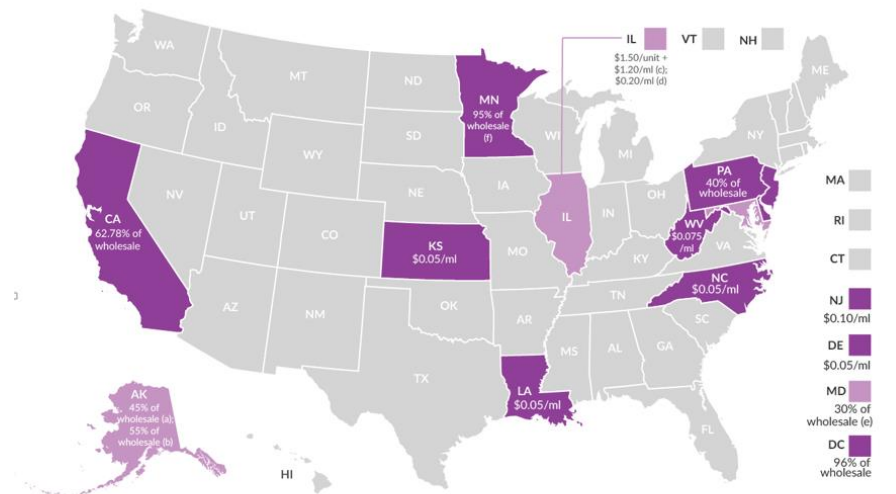
[Source: <https://www.governing.com/topics/mgmt/gov-automation-disappearing-jobs-cities.html> | Mike Maciag | April 11, 2019 ++]

\*\*\*\*\*

**Vapor Taxes** ► **How High Are They in Your State**

Vapor products like electronic cigarettes and vape pens have been showing up en masse at gas stations, convenience stores, and stand-alone vapor stores since they entered the market in 2007. Vapor products can deliver nicotine, the addictive component of cigarettes, without the combustion and inhalation of tar that is a part of smoking cigarettes. Thus, their desirability to customers. As such products fall outside of the reach of cigarette taxes, several states and localities have created specific vapor product excise taxes. Nine states and Washington, D.C. levy taxes on these products, while several localities levy the tax independently from their states. There is no federal tax on vapor products.

State & Local Vapor Excise Tax Rates, as of January 2019



Note: (a) Tax is only applicable in Juneau, NW Arctic Borough, and Petersburg. (b) Tax is only applicable in Mat-Su Valley. (c) Tax is only applicable in the city of Chicago. (d) Tax is only applicable in Cook County. (e) Tax is only applicable in Montgomery County. (f) Tax is on the wholesale cost of any product containing or derived from tobacco. The tax on an e-cigarette starter kit is calculated on the total cost unless the nicotine cartridges are sold separately and then the tax is levied only on the value of the nicotine cartridge.  
Source: Sources: State Statutes; Bloomberg Tax; Vapor Products Tax.

■ Statewide Vapor Excise Tax  
■ Municipal Vapor Excise Tax

Vapor taxes vary in both tax jurisdiction (whether state or local) and method. Some authorities tax a percentage of the wholesale value, while others tax per unit or milliliter of e-liquid. One notable advantage to taxing the products based on volume (per milliliter) as opposed to price (ad valorem) is that volume taxes do not apply to the delivery device when the e-liquid and electronic device are sold together. Aside from how to tax vapor products, there is a broader conversation about the relative risk of vapor products compared to traditional cigarettes. Health advocates can

point to the argument that vaping is less harmful than cigarettes, and thus should be taxed at a lower rate so as not to discourage vaping as an alternative to cigarettes. Proponents of higher taxes assert that the health risks of vapor usage are unknown and any chance of young people picking up the smoking habit by starting with vaping is not worth the risk. A sound approach to the taxation of vapor products would avoid discriminating between disposable and rechargeable vapor products.

[Source: <https://taxfoundation.org> | June 26, 2019 ++]

\*\*\*\*\*

## Social Security Q & A ► 190701 thru 190715

**(Q) What Happens to My Spouse If I Die Before Filing for Benefits?** “My wife will be 62 next year. I am 62 presently. She has worked for about 15 years and became a stay-at-home mother. I have been working all my life and still do so presently. I am not drawing Social Security yet. If we both were qualified to, she would draw less than me.

**Answer.** You have nothing to be concerned about here. Suppose you die before you claim your benefits. For calculating survivor’s benefits, the Social Security Administration assumes you claimed benefits on the day that you died. As an example, assume that you die on your 69th birthday and that you had not claimed benefits. Your wife will receive a widow’s benefit equal to the amount you would have gotten had you applied on that day. This provision above provides an important incentive for the higher-benefit spouse to delay claiming benefits. The higher-benefit spouse is typically the husband, who generally has a shorter life expectancy than the wife. Moreover, wives tend to be younger than husbands. So, the husband’s benefits may well outlive him for many years.

There are several other ways that Social Security offers preferential treatment for surviving spouses (and surviving ex-spouses who were married at least 10 years). The same facts apply to both widows and widowers:

- First, widows can claim benefits as early as age 60. In contrast, spousal benefits cannot be claimed until age 62. Of course, early claiming always carries a penalty with it.
- Second, widows are permitted to switch between their own benefit and a widower’s benefit when doing so is financially advantageous. For example, some widows claim survivor’s benefits first, letting their own benefit grow, perhaps up to age 70. Alternatively, some widows claim their own benefit first and then switch to widow’s benefits at their full retirement age. In contrast to widow’s benefits, switching spousal and personal retirement benefits in this way is no longer available to spouses born in 1954 or later.
- Another advantage available to widows is that they can remarry after turning 60 and not lose their survivor’s benefits. Ex-spouses who are not widowed do not have this opportunity. If the new marriage makes them eligible for spousal benefits on the new spouse’s record, then all spousal benefits coming from a previous marriage are lost.

Clearly, these can be complicated issues. In general, people thinking about claiming social security benefits may well benefit from inexpensive [professional help](#).

-o-o-O-o-o-

**(Q) Can I Make a Claim on My Ex’s Benefits?** “Am I able to claim my ex-spouse’s Social Security even though he hasn’t filed? There’s a year difference in our ages. He’s younger.”

**Answer.** The short answer is, yes, you can claim ex-spousal benefits even though your ex-spouse has not claimed his own benefits, provided that he is at least 62. In fact, ex-spouses actually receive favorable treatment from the Social Security Administration relative to spouses. If you were still married, you could not claim spousal benefits until your husband actually started his own benefits. Your ex-spousal benefit at your full retirement age will equal one-half your husband’s retirement benefit at his full retirement age.

Your ex-spousal benefit is reduced if you have your own retirement benefit, or if you claim early, before your full retirement age. That fact that your ex is a year younger than you has no bearing on your eligibility for spousal benefits as long as he is at least 62. There are some additional requirements that might affect you.

- First, you must have been married for at least 10 years.
- Second, you cannot currently be married. If you ever remarried, but are not currently married, you could receive ex-spousal benefits from either ex-spouse (but not both), provided you meet the 10-year rule for both.
- Third, if you have your own benefits, any ex-spousal benefits will be coordinated with your own benefits. For you to receive any ex-spousal benefits, your own benefits at your full retirement age must be less than one-half your ex-husband’s benefit at his full retirement age. This rule applies even if you claim prior to your full retirement age.

There is one exception to 3<sup>rd</sup> rule. It arises if you were born prior to 1954 and you have reached your full retirement age. In that case, you can claim ex-spousal benefits without claiming your own benefits at the same time, meaning that the “less than one-half” rule stated above does not apply to you, until you apply for your own benefits. If you were born prior to 1954, you can defer claiming your own benefits, allowing them to grow up to age 70. However, if you were born in 1954 or later, you must claim both benefits simultaneously.

A final point: If you claim ex-spousal benefits, your ex-husband’s benefits are unaffected. In fact, he does not even need to know that you have claimed benefits on his record. Likewise, if he has remarried and his current wife qualifies for spousal benefits, her benefits are unaffected by your claim on his record.

[Source: MoneyTalksNews | Russell Settle | July 4 & 11, 2019 ++]

\*\*\*\*\*

### **Tech Support Scam 3 ► Fools with Phony Caller ID**

Phishing scams are nothing new, but con artists continually look for ways to make them harder to spot. One of the newest iPhone phishing scams seems so real, it can trick savvy consumers into paying fake tech support fees without ever knowing they were fooled. Even a BBB executive nearly fell for it!

#### **How the Scam Works**

- You receive an unsolicited call on your cell phone, which your caller ID identifies as “Apple Inc.” The phone number matches the official Apple number (1-800-MYAPPLE). The call is pre-recorded and informs you of some kind of serious threat to your phone or computer. They may say that multiple servers containing Apple user IDs have been compromised and your information is at risk. Or the call may simply claim that your device has been compromised.
- In any case, the scammers will ask you to “Press 1” for customer service or give you a different call back number to contact. If you speak with customer service, they will claim that “your phone or computer is at extreme risk” and pressure you to act now. Then, they will ask you to give them access to your personal information or make a payment so they can fix the problem. Once the scammers have what they want, they may block your number or simply stop answering your calls.

#### **Protect Yourself from Tech Support Scams**

- Don’t trust your caller ID. Even if your caller ID says a reputable company is calling, keep in mind that caller ID is easily faked.
- Contact customer service directly. If you receive a call you are unsure about, look up the customer service number on the company’s official website. Call that number to confirm whether there really is an issue.
- Never give personal information to strangers. Never give your full name, address, Social Security/Social Insurance number, banking information, or other sensitive information to strangers, especially someone who called you unsolicited.

#### **For More Information**



To avoid falling victim to these kinds of scams, see [www.BBB.org/TechSupportScam](http://www.BBB.org/TechSupportScam). You can also find valuable tips at [www.BBB.org/AvoidScams](http://www.BBB.org/AvoidScams).

[Source: BBB Scam Alerts | June 28, 2019 ++]

\*\*\*\*\*

## **Package Delivery Scam ► Phony Unable to Deliver Messages**

With so many people shopping online, package deliveries are on the rise... doubling since 2010. Scammers, never missing a beat, are taking advantage of this to fool consumers into giving out their personal information.

### **How the Scam Works**

- You receive a call or an email from someone claiming to be your mail carrier or a parcel delivery service saying that they were unable to deliver a package to your home. If you don't remember ordering anything that needs to be delivered, the caller may try to convince you the package is a gift from a friend or relative. The caller may sound friendly and professional, making the scam harder to spot. The email messages also look legitimate - containing official logos and using professional language.
- However, things get suspicious quickly. The caller will ask you to verify personal information or give them your credit card information to reschedule the delivery. Email messages may ask you to click on a tracking link for your mystery package. When you click, you may download malware onto your computer that gives con artists access to any personal information and passwords. No matter the method of contact, the package doesn't exist. Sharing your personal information puts you at risk for identity theft.

### **Protect Yourself from Package Delivery Scams**

- Track your packages. Always keep track of your online purchases and expected deliveries. Request tracking numbers so you will know when each package is due to arrive. When you know what you are expecting, it will be harder for a scammer to fool you with the claim of a fake package delivery.
- Never give your personal information to strangers. Even when the caller is friendly, always use caution when asked for personal information. You can always hang up, look up the official customer service number, and directly contact the company to confirm their request. Whenever possible, use the customer service contact information or chat function within your account at the company.
- Never click on links in unsolicited emails. Links in emails can download malware onto your computer. Don't click links in emails from people you don't know or from companies who you have not asked to be contacted by. Be wary of official-looking email; popular brands can easily be spoofed.

### **For More Information**

To learn more about shipping fraud, see FedEx's website and UPS's online resource center. For more tips on how to protect yourself from scams, go to [BBB.org/ScamTips](http://BBB.org/ScamTips). If you've been the victim of a package delivery scam, report it on the [BBB.org/ScamTips](http://BBB.org/ScamTips). Your report can help others to avoid falling prey to similar scams.

[Source: BBB Scam Alert | July 5, 2019 ++]

\*\*\*\*\*

## **Appliance Repair Scam ► Fridge Broken? Be Careful When Calling For Repairs**

When something goes wrong with one of your household appliances, your first reaction might be to call customer service or your warranty provider. But BBB Scam Tracker is seeing increasing reports of scammers fooling consumers with fake customer service phone numbers.

### **How the Scam Works**

- Your washing machine, refrigerator, or other household appliance breaks, so you do a quick online search for the customer service or warranty center’s phone number. You dial one of the top results, and a “representative” answers. They listen to your problem and assure you that the company will take care of the repairs. All you have to do is give your name, home address, and credit or debit card information. You’ll be charged a small service fee so they can set up an appointment with the repair person. Often, the representative will promise you “next-day service” and fast repair times, as long as you pay the fee up front.
- When your appointment time arrives, no one shows up. The charge is on your bank or credit card statement, but when you call the support number again, the representative claims to have no record of your previous call. In other cases, they simply don’t answer.
- However, according to one BBB Scam Tracker report, some scammers are even posing as fake repair professionals! When a phony repairperson showed up at one consumer’s house, the homeowner called the real appliance manufacturer, who confirmed that they had not sent anyone to the residence. When asked to leave, the imposter “demanded I pay a trip fee of 39 dollars.” Feeling threatened and wanting to be rid of the fake repairperson, the consumer paid up.

### **How to Avoid Appliance Repair Scams**

- Double check the customer service number. Scammers make fake ads with fake customer service numbers. Instead of trusting the first search result that pops up in your search engine, get your information from the official company website or warranty paperwork that came with your appliance.
- Find out how warranties and repairs work when you buy. When you purchase a household appliance, find out what is included in the warranty, how long the warranty lasts, what fees you will still be responsible for, and who makes the repairs. Armed with this knowledge, it will be harder for scammers to trick you.
- Make payments with your credit card. Any payment you make with your credit card can be disputed. Paying by wire transfer or pre-paid debit card is like using cash. There is almost nothing you can do to get the money back.

### **For More Information**

To stay alert and avoid falling for scams, read [www.BBB.org/ScamTips](http://www.BBB.org/ScamTips). If you’ve been a victim of a scam, report it on the [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). Your report can help other consumers to protect themselves and their loved ones from similar scams.

[Source: BBB Scam Alerts | July 12, 2019 ++]

\*\*\*\*\*

## **Tax Burden for New York Retired Vets ► As of JUL 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 York.

### **Sales Taxes**

**State Sales Tax:** 4.0% (food, prescription and non-prescription drugs exempt); Other taxing entities (cities and counties) may add up to 4.45% in additional sales tax.

**Gasoline Tax:** 62.28 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 67.08 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$4.35/pack of 20; New York City adds an additional \$1.50.

### **Personal Income Taxes**

**Tax Rate Range:** Low – 4.0%; High - 8.82%. New York has “tax benefit recapture,” by which many high-income taxpayers pay their top tax rate on all income, not just on amounts above the benefit threshold.

**Income Brackets:** Eight. Lowest – 0 to \$8,499; Highest – \$1,077,550+. For joint returns, the taxes are twice the tax imposed on half the income

**Personal Exemptions:** Single – \$0; Married filing jointly – \$0; Dependents – \$1,000

**Standard Deduction:** Single – \$8,000; Married filing jointly – \$16,050;

**Medical/Dental Deduction:** Federal amount

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Social Security, military, civil service, New York state/local government pensions are exempt. Also, up to \$20,000 of qualified private pensions for those 59½ and older. Out-of-state government pensions can be deducted as part of the \$20,000 exemption. For more information on senior citizen and retiree benefits refer to <https://www.tax.ny.gov/pdf/publications/income/pub36.pdf>.

**Retired Military Pay:** Exempt from taxes.

**Military Disability Retired Pay:** Disability Portion — Length of Service Pay: Member on September 24, 1975 — No tax; Not Member on September 24, 1975 — Taxed, unless combat incurred. Retired Pay — Based solely on disability. member on September 24, 1975 — No tax. Not Member on September 24, 1975 — Taxed, unless all pay based on disability, and disability resulted from armed conflict, extra-hazardous service, simulated war, or an instrumentality of war. For information on taxes for military personnel in New York State, [click here](#) and [here](#).

**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 limited to real property. New York State law gives local governments and public school districts the option of granting a reduction on the amount of property taxes paid by qualifying senior citizens. This is accomplished by reducing the assessed value of residential property owned by seniors by 50%. To qualify, seniors must be 65 years of age or older and meet certain income limitations and other requirements. For the 59% exemption, the law allows each county, city, town, village or school district to set the maximum income limit at any figure between \$3,000 and \$29,000. Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than \$29,000. Under this option, called the “sliding-scale option,” such owner can have a yearly income as high as \$37,399.99 and get a 5% exemption in places that are using the maximum limit. For more information, [click here](#).

There is no general, statewide homestead property tax exemption. However, a taxpayer’s primary residence may be partially exempted from school taxes under the state’s School Tax Relief Program (STAR) program. Seniors can take advantage of this program that provides a partial exemption from school property taxes. All New Yorkers who own and live in their one-, two-, or three-family home, condominium, cooperative apartment, manufactured home, or farm dwelling are eligible for a STAR exemption on their primary residence.

There are two STAR exemptions:

- The Basic STAR exemption is available for owner-occupied, primary residences, regardless of the owners’ ages or incomes. The combined income of all resident owners (owners who live on the property) and of any owner’s resident spouse cannot be more than \$500,000. Income is federal adjusted gross income minus the

taxable amount of total distributions from annuities or IRAs. Income documents will be required to establish your eligibility for this program. The property must be the primary residence of at least one owner. Married couples owning more than one property can only have STAR on one property unless they are divorced or legally separated and can provide documentation to support their claim. The approximate benefit is a \$316 tax reduction.

- The Enhanced STAR exemption is available for the primary residences of senior citizens (age 65 and older) with yearly household incomes not exceeding the statewide standard. All owners must be 65 or older by the end of the calendar year in which the exemption begins unless they are the spouse or sibling of an owner who is 65 or older by that time. For example, if you own the property and are applying for an exemption that will begin on July 1, 2016, you or your spouse or sibling must be 65 or older by December 31, 2016. The combined income of all owners and of a resident owner's spouse cannot be more than \$86,000. Income is federal adjusted gross income minus the taxable amount of total distributions from annuities or IRAs. Income documents will be required to establish your eligibility for this program. The property must be the primary residence of at least one owner. Married couples can only have STAR on one property unless they are divorced or legally separated and can provide documentation to support their claim. The approximate benefit is a \$646 tax reduction.

For general information on senior citizen and retiree benefits in New York, [click here](#).

### **Inheritance and Estate Taxes**

There is no inheritance tax. Regarding the estate tax, if the date of death is on or after January 1, 2004, the estate must file a New York State estate tax return if any one of the following conditions are met: (1) The decedent was domiciled in New York State at the time of death and the total of the federal gross estate, federal taxable gifts and specific exemption exceeds \$1 million; (2) The decedent was not domiciled in New York State at the time of death and the estate includes real or tangible personal property with a situs in New York State, and the total of the federal gross estate, federal taxable gifts and specific exemption exceeds \$1million; or (3) The decedent was neither a resident nor a citizen of the United States, the estate includes real or tangible personal property with a situs in New York State, and the estate is required to file a federal estate tax return. For more information refer to <https://www.tax.ny.gov/pit/estate/etidx.htm>.

### **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>.

-o-o-O-o-o-

For further information visit the New York Department of Taxation and Finance site [www.tax.ny.gov](http://www.tax.ny.gov).

[Source: <http://www.retirementliving.com/taxes-by-state> | July 2019 ++]

**\* General Interest \***



## Notes of Interest ► 01 thru 15 JUL 2019

- **Apartment Demand.** Demand for rental apartments reached a five-year high this spring, spurred by new household formation and lagging home sales. The number of new apartment move-ins in the second quarter of 2019 increased 11% over the same period last year, according to a national report.
- **USCG Pay.** Coast Guard members will be paid if there is another government shutdown, according to a measure in the Coast Guard Reauthorization Act that was approved by the House Transportation and Infrastructure committee panel in late June.
- **Submariner Babies.** A new study has contradicted a widespread belief in the submarine community that submariners father more girls than do other servicemembers.
- **Government Spending Spree.** Driven largely by the Defense Department, the federal government's discretionary spending spiked to a seven-year high in fiscal 2018, with agencies obligating more than \$554 billion for products and services, up \$100 billion from 2015.
- **Ukraine Ports.** As tensions rise between Russia and Ukraine on the Black Sea, the US is upgrading several Ukrainian naval bases to give American and NATO warships the ability to dock just miles from Russia-controlled Crimea.
- **Sales Tax.** Go to <https://mail.yahoo.com/d/folders/1/messages/104557> to see how where you live compares with all other state and local sales tax rates in the U.S. as of 1 JUL 2019.
- **Vets on Trump.** More veterans approve of President Donald Trump's performance as commander in chief than dislike his tenure so far, but many still worry he does not listen enough to military leadership for advice, according to a new poll from the Pew Research Center released Wednesday. 57% of respondents said they approve of how Trump is leading the armed forces. In contrast, about 41% said they disapprove of how he has handled running the military. Almost 60% of service members in that survey believed the military was in stronger shape with Trump as its leader than under President Barack Obama.
- **Peacock Clock.** Go to [https://www.youtube.com/embed/ilPIVRoUl\\_8](https://www.youtube.com/embed/ilPIVRoUl_8) to see a truly remarkable piece of automata created in the 1770's by James Cox.
- **Paris Island Cadence.** The cadence of Parris Island is the continual training of recruits. As one platoon graduates, there's a herd of new recruits to be trained in exactly the same manner. And all over the island the cadence calls of the Drill Instructors lead the way. Go to <https://youtu.be/PIJy5N1rx9o> and <https://www.youtube.com/watch?v=ywMOVae6FWI> to check it out. Something you might want your kids to see and think about before they reach enlistment age.
- **Discounts.** Home Depot offers, when asked, a 10% discount, up to a \$500 maximum, to all active, reserve, retired or disabled veterans and their family members with a valid military or veteran ID.
- **Discounts.** Lowes Lowe's offers an in store 10% Military Discount on eligible purchases to veterans or their spouses who have enrolled in their program at a customer service desk at any Lowe's store or online (<https://www.lowes.com/mylowes/register?context=military>).

[Source: Various | June 30, 2019 ++]

\*\*\*\*\*

## Trump July 4<sup>th</sup> Airshow ► Watch the Aircraft that Flew

Standing in a steady drizzle and flanked by the nation's top military leaders, President Donald Trump turned the National Mall into an airshow July 4<sup>th</sup> evening as aircraft from all four services and the Coast Guard roared over the Lincoln Memorial in a loud, proud celebration of the birth of America 243 years ago. Trump spent the first part of his "Salute to America" speech extolling the virtues of those who founded this nation, an event in history that would not have happened without military might. "The British had come to crush the Revolution in its infancy," said Trump.

“Washington’s message to his troops laid bare the stakes. He wrote, ‘The fate of unborn millions will now depend under God on the courage and conduct of this army. We have therefore to resolve to conquer or die.’”



About 20 minutes later, Trump invited Acting Defense Secretary Mark Esper and Joint Chiefs Chairman Marine Gen. Joseph Dunford to flank him at the podium. And then the skies above began to roar. The flyovers actually began before Trump arrived, with a VC-25, the Boeing jet that becomes “Air Force One” when a president is aboard. But the real homage to air power came after Trump summed up the history of five military services.

- First up (<https://twitter.com/i/status/1146933724723855360>) was the Coast Guard, which provided two helicopters, an HH-60 Pave Hawk and an HH-65 Dolphin from Air Station Atlantic City and an AC-144 Ocean Sentry from Air Station Miami.
- Next (<https://twitter.com/haltman/status/1146934478398480384>), it was the Air Force, which sent two F-22 Raptor fighters from Langley Air Force Base in Virginia and a B-2 Spirit stealth bomber from Whiteman Air Force Base in Missouri.
- A short while later (<https://twitter.com/haltman/status/1146932591922229248>), the Navy sent two F/A-18F Super Hornets from Naval Air Station Oceana in Virginia and two F-35C Lightnings from Naval Air Station Lemoore in California.
- The fighter jets were followed (<https://twitter.com/haltman/status/1146929644937129984>) by a Sikorsky VH-92 helicopter, soon to be the new Marine One that flies the president, along with two V-22 Osprey tilt-rotor aircraft from Quantico.
- That was followed (<https://twitter.com/haltman/status/1146929385007714304>) by a flight of four of the Army’s AH-64 Apache attack helicopters, from an origination point the president did not mention.
- And the grand finale (<https://twitter.com/haltman/status/1147003790538760192>), as far as the air component of the event, came as six F/A 18 Hornets from the Navy’s Blue Angels demonstration team first flew over the Reflecting Pool to the Lincoln Memorial then a short while later, flew back the other way over the memorial.

An independent poll by conducted the Monmouth University released 2 JUL showed a slight majority of Americans approved of President Donald Trump's plans to transform the annual Fourth of July festivities on the National Mall by giving a speech from the Lincoln Memorial. Just over half -- 52% -- were okay with Trump breaking tradition to appear at the Memorial for the address, while 34% were opposed. However, the poll also showed that only 20% had heard much about Trump's plans. From that subset of 20% who were more informed the poll found 56% disapproved and 37% approved.

The Washington Post estimated the cost of the flyovers at more than \$500,000 per hour. An comparable event last occurred during President George H. W. Bush's tenure. Dozens of aircraft and an array of military equipment rolled through the streets of D.C. -- and more planes flew overhead -- to celebrate the U.S. victory in the first Gulf War in June 1991. Papers at the time reported the event cost between \$8 and \$12 million, the equivalent of \$15 to \$22 million in 2019 dollars. [Source: MilitaryTimes | Howard Altman | July 5, 2019 ++]

\*\*\*\*\*

## **Iran Tensions Update 05 ► Israel Making Intervention Preps if Clash Occurs**

Israel is preparing to potentially intervene in any possible military clash in the Gulf region as tensions between the U.S. and Iran continue to escalate, a top Israeli official said Tuesday. “It should be taken into account that mistaken calculations by the (Iranian) regime ... are liable to bring about a shift from the ‘gray zone’ to the ‘red zone’ - that is, a military conflagration,” Israeli Foreign Minister Israel Katz said during a speech at a conference, according to Reuters. “We must be prepared for this, and thus the State of Israel continues to devote itself to building up its military might for the event that it will have to respond to escalation scenarios,” he added.

However, Katz noted in a separate interview with Israel’s Army Radio earlier 2 JUL that he thought Washington’s economic pressure on Tehran could prevent a physical clash. “Iran has no chance in this war,” he said. “Therefore there is an opportunity there, through the tough economic pressure and the comprehensive sanctions, to prevent war, to achieve the objectives without war.” The international organization that monitors Tehran’s compliance with the 2015 multinational nuclear deal confirmed this week that Iran exceeded the amount of low-enriched uranium it is allowed to stockpile under the Obama-era pact in what is believed to be Tehran’s first breach. “They know what they’re doing,” President Trump, who withdrew from the nuclear agreement in 2018, said during a bill signing in the Oval Office on Monday. “They know what they’re playing with, and they’re playing with fire.”

The U.S. administration has imposed numerous sanctions against Iran since pulling out of the nuclear deal, including on Tehran’s oil sector, precious metals sector, and Supreme Leader Ayatollah Ali Khamenei and other high-ranking officials. However, the chances for a military conflict appear to have heightened in recent weeks after Iran shot down an unmanned U.S. surveillance drone and was accused of bombing oil tankers in the Gulf of Oman. Trump said he called off a retaliatory strike over the drone shootdown after learning as many as 150 Iranians could be killed, saying the response was not proportional. [Source: The Hill | Tal Axelrod | July 2, 2019 ++]

\*\*\*\*\*

## **Retirement Location ► Signs You Did Not Make the Right Decision**

Health and happiness in retirement rely on some key factors. Books and websites are filled with lists and quizzes to help you choose a new location for retirement. We’ve got plenty of our own: the best county to retire abroad, the best state for retirees and more. But when it comes to making your own decisions, things get personal. The wrong choice can tarnish your golden years. If the following factors describe your city — or another place you want to move — it might be the wrong place to retire.



### **1. It has no affordable housing**

Housing is the biggest factor in most Americans’ budgets. Indeed, the average household led by someone age 65 or older spends more than \$16,000 a year on housing expenses. Eliminate a mortgage payment or rent, and you can keep housing costs from changing while your income is fixed. Inflation, the time-honored enemy of retirees, remains low,

but that could change. So, moving to an area where housing prices and rents are high — and might climb — can put a serious strain on your retirement budget. Think twice before doing so.

Disable these ads

## **2. Entertainment is scarce**

“Best-of” lists of places to retire typically focus on college towns with an abundance of cultural opportunities, including cheap and free concerts, plays, lectures and visual arts. That’s great. But what if you care more about browsing flea markets? Or rooting for a major league sports team? Whatever is your thing, make sure your retirement community will deliver.

## **3. Nobody is hiring**

Many Americans cycle into and out of retirement. Some retirees grow bored and want the stimulation they used to get from work. Others learn that their retirement income doesn’t stretch as far as they’d hoped. You, too, may want to work again after being retired for a while. In addition, a town with plenty of living-wage jobs is a healthy, livable town with a strong economy — the best kind of place to live.

## **4. Excellent medical care is hard to find**

It’s self-evident, but it’s worth saying: Older people consume more medical care. And they often require care from specialists and facilities specializing in orthopedics and geriatric care. Find out whether your destination has what you need by talking with folks and calling providers.

## **5. You can’t remain close to family**

Even if you don’t mind not seeing family members for extended periods of time, think about the fact that your children or loved ones may one day need to take an active role in your care — perhaps even becoming your caregivers. Great distances make caregiving stressful and often agonizingly difficult for adult children who are also raising families and working.

## **6. Public transportation is lousy**

Younger retirees don’t usually give a thought to the availability of transportation. They’re accustomed to hopping into cars and going where they wish, whenever the spirit moves them. But that independence and freedom rarely lasts forever. If you intend to stay in a new community as you age, you may eventually want one where you can use buses, trains, light rail, cabs and ride-sharing companies. So, long before you need it, assure yourself that your new town has plenty of ways to get around.

## **7. Senior housing options are limited**

According to the Family Caregiver Alliance, 69% of people who are 65 and older will eventually develop disabilities and 35% will spend time in a nursing home. A little basic research on the front end can help you ensure that your prospective retirement community will have the housing options you need at a price you can afford. For starters, check out “[These Are the Worst Nursing Homes in the U.S.](#)”

## **8. Social life is nonexistent**

Talk with people you meet to gather a sense of how friendly the community is. If you are looking for a faith community, investigate the congregations that might appeal to you and attend services at several to test the waters. Ask yourself where and how you will make friends. Shop the grocery stores at a couple of different times of day and week to see if people are interacting or simply hurrying in and out. Try to pick up a sense of how warm and open to newcomers the town is. Even those who are not social types may be unhappy in an atmosphere that is cold, exclusive or frenetic.

## **9. Cafes, restaurants and gathering places are subpar**

Where do people gather in the community you are considering? Try to look at the place with the eyes of someone who has just moved there: Visit the coffee shops, senior center, parks and movie theaters. If you speak a language other than English, is there a cultural center where you’ll feel at home?



## 10. Learning opportunities are tough to find

One of the joys of retirement is having the time to learn simply for the fun of it, so make sure you won't be stuck in a learning desert. If you have dreamed of attending classes and lectures and picking up new skills or honing old ones, find out what's available. A quilter, for example, would look for a vibrant quilting or fabric store that's a hub for workshops, classes and group activities. A busy arts center or art supply store opens the door to classes in painting, drawing, fiber arts and photography. A visit to the website of the local community college and other schools will give a sense of the classes, clubs and weekend events offered to community members who are not pursuing a degree.

## 11. In-home care is unaffordable

If you plan on staying in the community the rest of your life, it's smart to look at resources you may need down the road. Ask real estate agents and others you meet about the availability of home health care aides. How many agencies are in town? Are their services highly recommended?

[Source: MoneyTalksNews | Marilyn Lewis | July 4, 2019 ++]

\*\*\*\*\*

## Retirement Planning Update 20 ► Average Annual Expenses

How much does it cost to get by in retirement? Pretty close to what it costs to live before retirement. 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, for 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: MoneyTalksNews | Karla Bowsher | July 5, 2019++]

\*\*\*\*\*

## Robocalls ► BBB Tip: How to Spot and Stop Robocalls

If you've received a lot of robocalls recently, you're not alone. Nearly 2.4 billion robocalls are made every month, according to the Federal Communications Commission (FCC). The number has increased significantly in the past few years because internet-powered phone systems have made it cheap and easy for scammers to make illegal calls and display fake caller ID information.

### What's a robocall?

If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Calls use a computerized autodialer to deliver a pre-recorded message to a home landline or wireless number. Many different scams use robocalls, from bogus companies claiming to lower utility bills or credit card rates, government grants, vacation packages and calls from individuals posing as IRS agents.

### What types of robocalls are allowed?

In the United States, recorded messages regarding candidates running for office or charities asking for donations are allowed. Messages that are solely informational, for example a reminder from your doctor's office, are permitted. Prerecorded messages from banks, telephone carriers and charities also are exempt from these rules if the organizations make the calls themselves. In Canada, the law differs slightly. Robocalls from charities and political candidates are also allowed. But calls from telemarketers are allowed if you have an existing business relationship, such as having recently made a purchase or inquired about a product. Read Canada's detailed regulations [here](#).

### How do I know if a robocall is illegal?

In the US, an immediate red flag is if the recording is trying to sell you something. If the recording is a sales message and you haven't given your written permission to get calls from the company on the other end, **the call is illegal**. A telemarketer must have your written consent, whether through paper or electronic means, to receive a call or message. Simply buying a product, or contacting a business with a question, does not give them legal permission to call you. The new rules also require telemarketers to allow you to opt out of receiving additional telemarketing robocalls immediately during a prerecorded telemarketing call through an automated menu.

### How to avoid robocall scams:

The Federal Trade Commission recommends three key steps consumers can take to help reduce unwanted calls: Hang up. Block. Report.

- *Hang up.* If you pick up the phone and get a recorded sales pitch, hang up. The call is illegal. Don't speak to them. Don't press a button to supposedly remove your name from a list. (That could result in even more calls.) Hang up. Furthermore, alert your employees that if they see a call that says it's from the IRS or Social Security Administration, don't trust it. Scammers know how to fake the Caller ID information.
- *Block.* You can reduce the number of unwanted calls you get by using call-blocking technologies. Your options differ depending on the model of your phone, service provider and whether you use a traditional landline or internet phone service. Visit [www.ftc.gov/calls](http://www.ftc.gov/calls) for advice.
- *Report.* After you hang up, report the unwanted or illegal call to the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). The more information they have about the call, the better they can target our law enforcement efforts.

### What you can do to stop robocalls:

Consumers can help the government combat robocall scams by reporting the calls they receive. The FTC recently announced [Operation Call it Quits](#), a partnership with state and federal partners to crack down on robocalls. As of June 2019, it's included 94 actions targeting operations around the country that are responsible for more than one billion calls. Be sure to report the unwanted or illegal call to the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

In the United States, the Federal Trade Commission initiative provides telecommunications companies and other partners with known robocallers' telephone numbers every day. The FTC collects scammers' telephone numbers from

consumer complaints, and the more consumers who report numbers, the faster it can develop its blacklist database. Report a scam call [here](#). In Canada, residents can also report illegal robocalls. Go to the [National Do Not Call](#) list to file a complaint. Consumers can also report robo calls to [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). BBB shares Scam Tracker information with government and law enforcement agencies, so every piece of information is helpful in tracking down scammers.

[Source: [Source: Better Business Bureau | June 27, 2019 ++]

\*\*\*\*\*

## French Navy ► 1<sup>st</sup> Barracuda-Class Nuclear Sub Launched

French shipbuilder Naval Group on 12 JUL launched the Suffren nuclear-powered attack submarine in Cherbourg under the gaze of President Emmanuel Macron. The company is expected to deliver the boat to the French Navy early next year to run sea trials during the course of 2020. Industry and government officials acknowledged a tight timeline, but they said they are confident about passing all required testing and integration work before the boat can be accepted by the sea service as operationally ready.



Naval Group advertised the Suffren as having a high degree of stealth and for its ability to fire cruise missiles at faraway targets. The company’s program manager, Vincent Martinot-Lagarde, compared the boat’s acoustic signature to the “sound of the ocean,” or to the noise made by shrimp. France wants to buy six copies of the Barracuda class, with the five future subs named Duguay-Trouin, Tourville, De Grasse, Rubis and Casabianca. All vessels are in various stages of production at Naval Group’s facilities in this Normandy coastal town, executives said. The submarine class’ service life is expected to end sometime in the 2060s.

The program clocks in at U.S. \$10.2 billion, excluding maintenance. A commitment to full funding for the entire class is reflected in the six-year military programming act covering 2019 through 2025. The fixed-price contract includes all acquisition-related costs, meaning Naval Group is on the hook for cost overruns, according to Francois Pintart, director of operations at the Direction Générale de l’Armement, the French military’s acquisition arm. Asked about potential weak points in the program that could drive up the final price tag, Pintart said: “That’s their problem, not mine.” Defense News accepted travel and accommodations from Naval Group to attend the launch ceremony.

President Macron toured the inside of the boat with company executives and French Armed Forces Minister Florence Parly shortly before noon. He emerged after about an hour to push a ceremonial launch lever alongside two plant workers and two members of the boat’s crew, setting off a video art installation on both sides of the boat that was meant to evoke the sights and sounds of being underwater. The president framed the launch of the Suffren as a key event in modernizing the French naval fleet. “You are building the independence of France,” he told plant workers. “It’s our very status as a great global power.” Macron vowed to keep future military budgets high enough to fund

signature modernization projects across the other services, including the Army's Scorpion program as well as the Air Force's Rafale fighter modernization and, later, the Future Combat Air System.

Even though the Suffren and its sister ships won't carry nuclear weapons, officials consider the vessels an extended part of the French atomic deterrent. That is because one of the Barracudas' primary missions is protecting the larger nuclear ballistic submarines hiding out in the oceans. According to Cmdr. Vincent Vacqué, the navy's Barracuda program officer, "one or two" of the new attack submarines will be paired with a Triomphant-class ballistic nuclear sub, of which France has four. In addition, the boats are meant to protect key naval formations embarking on operations, most notably the French aircraft carrier Charles de Gaulle.

Third in the mission list is a broad category spanning everything from intelligence gathering to secretly delivering teams of combat divers to their dangerous workplaces. To that end, Naval Group's contract includes the delivery of two so-called dry deck shelters, which can be fitted to the boats to transport Special Forces equipment or, possibly, unmanned undersea vehicles for release into the water. Asked about the seemingly hefty mission set to be accomplished with six Barracudas, Vacqué said the class' improved ratio between maintenance downtime and operational availability would make the workload doable. "Of course I'd like to have more, but six is efficient for the Navy," he said.

French Navy chief Adm. Christophe Prazuck lauded the new submarine's combat capabilities, referring to it as a "baby" long in the making. "This is not just a patrol submarine," he said. "It's a hunter." The Barracuda-class submarines will be able to stay out at sea for 70 days at a time, compared with 45 days of the Rubis-class subs they are meant to replace, according to Naval Group. While the exact date for the Suffren's fueling of the nuclear reactor is classified, officials expect that will happen after the summer. [Source: Defense News | Sebastian Sprenger | June 12, 2019 ++]

\*\*\*\*\*

## National External Debt ► Countries With the Most

If you live in the United States, you have surely heard a lot about the billions of dollars that America owes to other countries. This is not an uncommon thing, though, as countries loan money to and accept money from each other all the time. Just like with individual loans, accepting a lot of financial help from other countries can add up to a lot of debt. In 2017, global debt rose to an incredible 225% of the world's gross domestic product (GDP) according to Focus Economics, which means that many countries owe a lot more money than they earn each year. Here is a look at the five countries that have the most debt, according to Focus Economics.

### Italy

As you walk the cobbled streets of Italy, taking in all the enormous, ornate cathedrals and looking at all the fashionable people, the last thing on your mind is that this country might have money problems. Like any country, though, Italy has its share of debts — and it has some pretty big ones. According to [GraphicMaps](#), Italy has an external debt of \$2,444,000,000,000 (USD), which, when put in terms of GDP, will be 131 percent of its earnings in 2019. Fortunately, though, this number [is expected to fall](#) to 128 percent by 2023, which is still high, but much more favorable.

### Venezuela

This is where things get a bit tricky. If you just look at the amount of money owed to other countries, Venezuela doesn't even crack the top ten. But if you compare this debt to the country's GDP, things look a lot worse — and the country comes in at number four on the list of countries with the most debt. Venezuela's public debt is 152 percent of its GDP in 2019, which is more than one and a half times as much money as it brings in each year. According to [World Population Review](#), this country is currently going through a very rough patch in terms of finances, so it is not clear at this time whether the debt will increase or decrease over the next few years.

### Lebanon

The winner of the bronze medal for highest external debt is Lebanon. This country has been struggling for some time, and its debt is expected to increase from 153 percent to 156 percent between 2019 and 2023. This is only barely more

### Greece

Greece was one of the most successful empires in the ancient world, contributing everything from myths to democracy to our modern culture. Today, however, the country is mired in debt. Greece was [required to take multiple bailouts](#). Its external debt currently stands at 175 percent. This debt has been steadily decreasing over the years, however, and is projected to be almost 10 points lower by 2023.

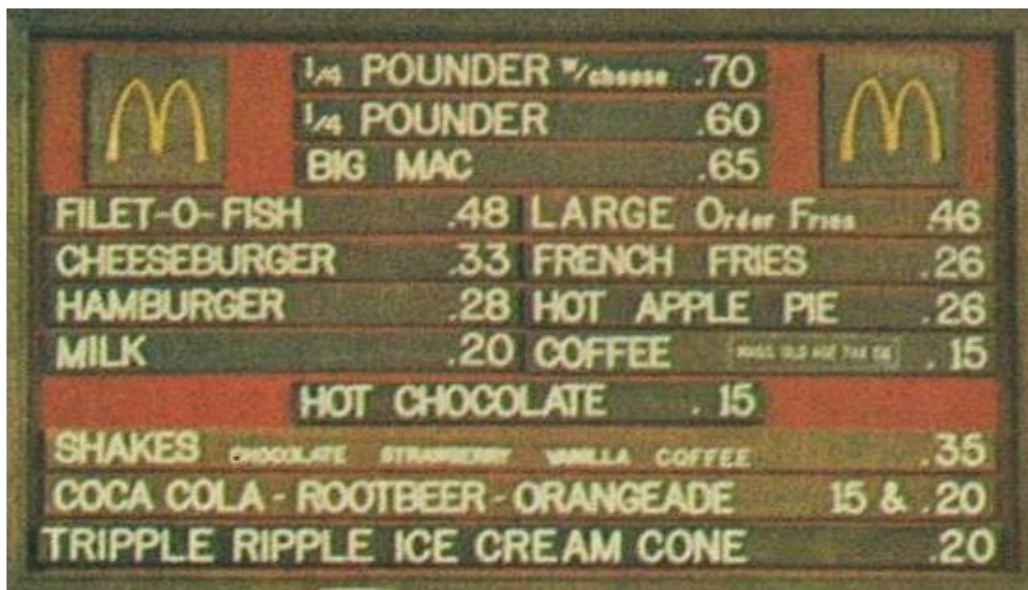
### Japan

If you were expecting the United States to be number one on this list, you aren't alone. And technically, America *does* owe the highest debt in the world: [29.27 trillion dollars](#). But when you take into account how much money the country brings in per year, Japan takes the top spot, with a debt of \$3,240,000,000,000, which is a whopping 236 percent of its GDP (the United States "only" owes 108 percent of its GDP). This number might seem incredibly high, but one must remember that Japan has [one of the world's largest economies](#), and has a population of over 127 million people.

[Source: Travel Trivia | Jessica Scott | June 3, 2019 ++]

\*\*\*\*\*

## Memories ► McDonald's Menu 1970's



\*\*\*\*\*

## Vaseline ► 9 Everyday Problems You Can Solve With It

One day in 1859, a young chemist named Robert Chesebrough visited Titusville, Pennsylvania. He noticed that oilfield workers were using something they called “rod wax” to dress minor skin wounds. Rod wax was an oil-drilling byproduct. Chesebrough was intrigued enough to start refining the goop. When he introduced his finished product to the public, he called it petroleum jelly. In 1872, it was named Vaseline, a word that the manufacturer said was derived from the German “wasser” for water and Greek “elaion” for oil.

Although other companies now manufacture the goop, some people still use the word “Vaseline” to mean petroleum jelly. Whatever you call it, you likely grew up with a jar in your home. And what a wonder this emollient continues to be: Consumers use it in dozens of ways both inside and outside the home. Take a look at the following everyday problems and annoyances that you can solve with petroleum jelly, and you’ll never see it the same way again.

### **1. Water rings**

Have you noticed water rings left by a wet glass on a table or other wood surface? Rub some petroleum jelly into the stain. Sabrina Fierman, vice president of the luxury cleaning service New York’s Little Elves, tells *Architectural Digest* that you can leave the jelly on as long as overnight if the ring is stubborn. Mayonnaise is another effective option for this problem that you likely have on hand, as is explained in “[11 Secret Uses for Everyday Items That Will Save You Money.](#)”

### **2. Pesky squirrels**

Use petroleum jelly to keep squirrels away from bird feeders set on poles. Lather it on the pole, and the squirrels won’t be able to climb up the slippery surface. WD-40 will also do the trick. “WD-40 Co. CEO Garry Ridge told the *Los Angeles Times* that his favorite story about an unusual use for WD-40 involves a woman who sprayed it on her backyard bird feeder pole because squirrels were filching bird food.”

### **3. Squeaky hinges**

Got noisy or stiff hinges on cabinets or doors? Petroleum jelly works just as well as WD-40 — but without the smell or the mess. “The petroleum jelly works its way into the hinge and adheres well, so it won’t run off and make a mess like oil or other lubricants,” *Family Handyman* explains. The publication offers step-by-step directions with photos at <https://www.familyhandyman.com/doors/repair/how-to-silence-a-squeaking-hinge>. All that’s required besides the petroleum jelly is a hammer, a rag and a finish nail.

### **4. Blisters**

Apply a little bit of petroleum jelly on the parts of your skin that are prone to blisters, the American Academy of Dermatology advises. This will help reduce the friction when skin rubs against skin or when skin rubs against clothing, thus helping to prevent blisters.

### **5. Short-lived fragrance**

Before you spray on perfume or cologne, rub a little petroleum jelly onto your pulse points or wherever you apply fragrance. It will make the scent last longer, says Dr. Travis Stork of the TV talk show “*The Doctors*.” “It holds that fragrance to your skin more so than if you just spray it right on your skin,” he explains.

### **6. Sensitive pooch paws**

Before going for a walk in the snow, the American Society for the Prevention of Cruelty to Animals (ASPCA) suggests putting petroleum jelly on the tender pads of your dog’s feet. “Massaging petroleum jelly or other paw protectants into paw pads before going outside can help protect from salt and chemical agents,” the nonprofit organization explains.

### **7. Rough, dry or chapped skin**

- Got super-dry skin on your feet? Coat with petroleum jelly just before bedtime, then put on socks. It feels weird at first, but you get used to it. In the morning, marvel at your skin’s softness.
- Lips dry and flaky? Create an exfoliating scrub by mixing petroleum jelly with sugar. You can also make up a big batch of the stuff and give yourself a good rubdown, to remove dead skin.
- Nostrils chapped from blowing your nose while sick with a bad cold? Gently apply some petroleum jelly to moisturize the dry skin and protect it against rubbing.

### **8. Makeup removal**

Out of makeup remover? Or looking for a cheaper or safer way to take off your makeup? Gently massage a little petroleum jelly on your face, then wipe with a soft cloth or tissue. Dr. Mona Gohara, a dermatologist and associate clinical professor of dermatology at Yale School of Medicine, tells Allure: “It’s light and lubricated, so the makeup slides right off without harming the skin.”

### 9. Risk of eczema

Apparently, it’s not just for a baby’s backside: Citing a study published in the medical journal JAMA Pediatrics, the Mayo Clinic reported last year that a daily application of petroleum jelly on a newborn’s skin for the first six months of life can reduce the risk of eczema. This irritating skin condition affects as much as 30% of children.

[Source: MoneyTalksNews • Donna Freedman • July 3, 2019++]

\*\*\*\*\*

## Car Selling ► Suggestions On How to Get Top Dollar

You don’t need a background as a car salesperson to get a good price when selling your used car. However, regardless of the vehicle you are trying to sell, fully capitalizing on the market means knowing some tricks. Use these steps to help you get top dollar for your used car or truck:

### 1. Get a CarMax appraisal

This used-car retailer, established in the early 1990s, offers a fast, free, no-obligation [appraisal of your vehicle](#). Use this appraisal to get an idea of how much your car is really worth.

### 2. Don’t skimp on due diligence

Take your vehicle to a qualified technician for a safety check. Even if you plan to sell your car at a dealership or other retailer, understanding what work needs to be done will help you better negotiate a selling price, especially if you get an estimate on needed repairs or maintenance.

### 3. Keep it clean

Whether you have the car professionally detailed or clean it yourself, make sure it’s spick and span, inside and out. Otherwise, expect potential buyers to wonder whether the lack of cleaning translates into a lack of maintenance. See also [9 Things You Should Never Leave in Your Car](#)

### 4. Know the crucial times in your car’s life

The ages 16, 21 and 40 are major milestones in most people’s lives. Cars first hit a milestone between 30,000 and 40,000 miles, notes [Edmunds](#). That’s generally when bumper-to-bumper warranties expire and parts such as brakes need replacement. Other milestones are 60,000 miles — when parts like timing belts, which cost at least \$300, tend to need replacing. The next major odometer reading is 100,000 miles. Vehicles that hit that mark may still be completely safe and operable, but their values drop significantly.

### 5. Do your online research

Whether you’re researching your car’s value or planning to sell it online, [Popular Mechanics](#) recommends you consider important tips for using certain sites. For example,

- If you use eBay Motors, look at what sold and for what price. That way you’ll know if your car is in demand.
- Use TrueCar to find actual transaction prices. But if you sign in before searching the site, you’ll alert dealers that you’re interested in selling, so expect some calls.

[Source: MoneyTalksNews | Nancy Dunham | July 3, 2019 ++]

\*\*\*\*\*

**Interesting Ideas** ▶ **Stop Cables From Falling Behind Desk!**



\*\*\*\*\*

**One Word Essays** ▶ **Caring**



\*\*\*\*\*

**Have You Heard?** ▶ **Coal Miners | God's Aging Plan | Keep Those Grey Cells Active (01)**

Coal Miners





At the National Art Gallery in Dublin, a husband and wife were staring at a portrait that had them completely confused. The painting depicted three black men totally naked, sitting on a bench. Two of the figures had black penises, but the one in the middle had a pink penis.

The curator of the gallery realized that they were having trouble interpreting the painting and offered his personal assessment. He went on for over half an hour explaining how it depicted the sexual emasculation of African Americans in a predominately white patriarchal society. "In fact," he pointed out, "some serious critics believe that the pink penis also reflects the cultural and sociological oppression experienced by gay men in contemporary society."

After the curator left, an Irishman approached the couple and said, "Would you like to know what the painting is really about?"

"Now why would you claim to be more of an expert than the curator of the gallery?" asked the couple.

"Because I am the artist who painted the picture," he replied. "In fact, there are no African Americans depicted at all. They're just three Irish coal miners. The guy in the middle went home for lunch."

-o-o-O-o-o-

### **God's Aging Plan**

The Truth hurts: Most seniors never get enough exercise. In His wisdom God decreed that seniors become forgetful so they would have to search for their glasses, keys and other things, thus doing more walking. And God looked down and saw that it was good.

Then God saw there was another need. In His wisdom He made seniors lose co-ordination so they would drop things, requiring them to bend, reach, and stretch. And God looked down and saw that it was good.

Then God considered the function of bladders and decided seniors would have additional calls of nature, requiring more trips to the bathroom, thus providing more exercise. God looked down and saw that it was good.

So if you find as you age, you are getting up and down more, remember it's God's will. It is all in your best interest even though you mutter under your breath.

### **Nine Important Facts to Remember as We Grow Older**

- #9 Death is the number 1 killer in the world.
- #8 Life is sexually transmitted.
- #7 Good health is merely the slowest possible rate at which one can die.
- #6 Men have 2 motivations: hunger and hanky panky, and they can't tell them apart. If you see a gleam in his eyes, make him a sandwich.
- #5 Give a person a fish and you feed them for a day. Teach a person to use the Internet and they won't bother you for weeks, months, maybe years.
- #4 Health nuts are going to feel stupid someday, lying in the hospital, dying of nothing.
- #3 All of us could take a lesson from the weather. It pays no attention to criticism.
- #2 In the 60's, people took LSD to make the world weird. Now the world is weird, and people take Prozac to make it normal.
- #1 Life is like a jar of jalapeno peppers. What you do today may be a burning issue tomorrow.

Please share this wisdom with others while I go to the bathroom.

-o-o-O-o-o-

### **Keep Those Grey Cells Active (01)**

1. Johnny's mother had three children. The first child was named April. The second child was named May. What was the third child's name?
2. There is a clerk at the butcher shop, he is five feet ten inches tall and he wears size 13 sneakers. What does he weigh?
3. Before Mt. Everest was discovered, what was the highest mountain in the world?
4. How much dirt is there in a hole that measures two feet by three feet by four feet?
5. What word in the English Language is always spelled incorrectly?
6. Billy was born on December 28th, yet his birthday is always in the summer.. How is this possible?
7. In California, you cannot take a picture of a man with a wooden leg. Why not?
8. What was the President's Name in 1975?
9. If you were running a race, and you passed the person in 2nd place, what place would you be in now?
10. Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"?
11. If a farmer has 5 haystacks in one field and 4 haystacks in the other field, how many haystacks would he have if he combined them all in another field?

***Here are the Answers: (No peeking!)***

1. Johnny's mother had three children. The first child was named April.. The second child was named May. What was the third child's name? Answer: Johnny, of course.
2. There is a clerk at the butcher shop, he is five feet ten inches tall, and he wears size 13 sneakers. What does he weigh? Answer: Meat.
3. Before Mt. Everest was discovered, what was the highest mountain in the world? Answer: Mt. Everest; it just wasn't discovered yet. [You're not very good at this are you?]
4. How much dirt is there in a hole that measures two feet by three feet by four feet? Answer: None. There is no dirt in a hole.
5. What word in the English Language is always spelled incorrectly? Answer: Incorrectly
6. Billy was born on December 28th, yet his birthday is always in the summer.. How is this possible? Answer: Billy lives in the Southern Hemisphere.
7. In California, you cannot take a picture of a man with a wooden leg. Why not? Answer: You can't take pictures with a wooden leg. You need a camera to take pictures.
8. What was the President's Name in 1975? Answer: Same as is it now – Donald Trump [Oh, come on...]
9. If you were running a race, and you passed the person in 2nd place, what place would you be in? Answer: You would be in 2nd. Well, you passed the person in second place, not first.
10. Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"? Answer: Neither, the yolk of the egg is yellow [Duh]
11. If a farmer has 5 haystacks in one field and 4 haystacks in the other field, how many haystacks would he have if he combined them all in another field? Answer: One. If he combines all of his haystacks, they all become one big one.

\*\*\*\*\*



**I can't afford a vacation. So I'm just going to drink until I don't know where I am.**



### Thought of the Week

“Today on the NATO line, our military forces face east to prevent a possible invasion. On the other side of the line, the Soviet forces also face east to prevent their people from leaving.” — **President Ronald Reagan**

**FAIR USE NOTICE:** This newsletter may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. The Editor/Publisher of the Bulletin at times includes such material in an effort to advance reader’s understanding of veterans' issues. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues so they can better communicate with their legislators on issues affecting them. To obtain more information on Fair Use refer to: <http://www.law.cornell.edu/uscode/17/107.shtml>. If you wish to use copyrighted material from this newsletter for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

-o-o-O-o-o-

**TO READ and/or DOWNLOAD THE ABOVE ARTICLES, ATTACHMENTS, OR PAST BULLETINS GO Online To:**  
-- <http://www.nhc-ul.org/rao.html> (PDF Edition w/ATTACHMENTS)  
-- <http://www.veteransresources.org> (PDF & HTML Editions w/ATTACHMENTS)  
-- <http://frabr245.org> (PDF & HTML Editions in Word format)

- <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions w/ATTACHMENTS)
- <http://www.nj-americanlegionpost493.org> (PDF Edition w/ATTACHMENTS)
- <http://www.veteransresources.org/rao-bulletin> (past Bulletins)

**Note: The above websites are blocked by some, if not all, USAF & USCG military commands for security purposes. To gain access you may need to open them using a non “[...@us.af.mil](mailto:...@us.af.mil)” / “[...@uscg.mil](mailto:...@uscg.mil)” source. Contact [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) if you are unable to do this.**

## Notes:

1. The Bulletin is provided as a website accessed document vice direct access. This was necessitated by SPAMHAUS who alleged the Bulletin's size and large subscriber base were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 19,573 subscribers who responded to that notice and/or have since subscribed. All others were deleted from the active mailing list.
2. Bulletin recipients with interest in the Philippines, whether or not they live there, can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.
3. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 3 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addree you provided. Anyone who cannot reach me by email can call (858) 842-1111 to ask questions or confirm info needed to add them to the directory.
4. If you have another email addree at work or home and would like to receive Bulletin notices there also, just provide the appropriate addree to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net).
5. Past Bulletin articles as well as an index of all previously published article titles are available on request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net). Bear in mind that the articles listed on this 200 page plus index were valid at the time they were written and may have since been updated or become outdated.
6. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addree [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) into your address book. If you do not receive a Bulletin check either [www.nhc-ul.org/rao.html](http://www.nhc-ul.org/rao.html) (PDF Edition), [www.veteransresources.org](http://www.veteransresources.org) (PDF & HTML Editions), <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions), or <http://frabr245.org> (PDF & HTML Editions) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addree from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.
7. Articles within the Bulletin are editorialized information obtained from over 100 sources. At the end of each article is provided the primary source from which it was obtained. The ++ indicates that that the information was reformatted from the original source and/or editorialized from more than one source. Because of the number of articles contained in each Bulletin there is no way that I can attest to their validity other than they have all been taken from previously reliable sources. My staff consist of only one person (myself) which makes it a 10-12 hour daily endeavor

to prepare and publish it. Gives me something to do in my retirement years which are going on 31 now. I was a workaholic in the Navy and old habits are hard to break. Readers who question the validity of content are encouraged to go to the source provided to have their questions answered. I am always open to comments but, as a policy, shy away from anything political. Too controversial and time consuming.

8. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

== To subscribe first add the RAO email addree [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) to your address book and/or white list. Then send to this addee your full name plus either the post/branch/chapter number of the fraternal military/government organization you are currently affiliated with (if any) "AND/OR" the city and state/country you reside in so your addee can be properly positioned in the directory for future recovery. Subscription is open at no cost to all veterans, dependents, military/veteran support organizations, and media.

== Anyone who wants to remove or change their email addee from the Bulletin mailing list can the automatic "UNSUBSCRIBE" or "Change of Address" tabs at the bottom of this message or send a message to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) with the word "DELETE" or "COA" in the subject line.

-o-o-O-o-o-

**RAO Bulletin Editor/Publisher:**

Lt. James (EMO) Tichacek, USN (Ret) Tel: (858) 842-1111 Email: [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net)  
Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>  
, and <http://veteraninformationlinksasa.com/emos-rao.html> [PDF & HTML Editions w/ATTACHMENTS]

**RAO Baguio Director:**

SSgt Terrance (Terry) Parker, USAF (Ret), PSC 517 Box 4107, FPO AP 96517-1000, Tel: Smart 0921824728 or Globe 09454073380, Email: [rao.dir.baguio@gmail.com](mailto:rao.dir.baguio@gmail.com)

**RAO Baguio Office:** Mountain Lodge, 27 Leonard Wood Road, Baguio City, 2600 Philippines  
FPO Mail Pickup: TUE & THUR 09-1100 --- Outgoing Mail Closeout: THUR 1100

**Warning:**

DELETE the end-paragraph (i.e. UNSUBSCRIBE Option) of the Bulletin before you forward it to others. The option following this warning is required by law and offers the recipient an opportunity to "UNSUBSCRIBE", if they choose to. This "unsubscribe" link contains YOUR email address vice theirs and whoever receives your re-distribution has the opportunity, whether purposely or inadvertently, to terminate your future receipt of Bulletin messages if they should click on it.

