

RAO

BULLETIN

15 August 2019



PDF Edition

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

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- Attachment – Military History Anniversaries 16 thru 31 AUG (Updated)

*** DoD ***



DoD Deploy or Out Policy Update 03 ► Non-Deployable Airmen Drop from 7% to 5%

The number of non-deployable airmen has dropped from nearly 7 percent to less than 5 percent following last year's Pentagon-wide mandate to "deploy or get out." The Air Force shrank the portion of its ranks that couldn't deploy through a series of initiatives after former Defense Secretary Jim Mattis ordered the military to start letting go of personnel who were unable to deploy for at least a year. He pushed each service to reduce the total number of personnel who were unable to deploy. As of December 2018, 6.8 percent of airmen—34,200 people in total—could not deploy. The biggest culprits: failing to stay current on vaccinations, addressing medical and dental issues, and falling behind on physical training.

Chief Master Sergeant of the Air Force Kaleth Wright told Air Force Magazine in a 31 JUL interview the figure now stands at 4.5 percent, or about 30,000 non-deployable airmen. The service launched a push to bring personnel

whose medical and other requirements had lapsed back into compliance. Mattis's simple threat is also spurring change. "I think a lot of people took ['deploy or get out'] literally," Wright said. Mattis's remarks reminded airmen to get their shots, prepare for a fitness test, or take care of a lingering injury to return to deployment-ready status, Wright said. "I think that discussion of 'deploy or get out' drove a lot of people to say, 'Hey, I better get right,' because they may have feared being separated because they had been non-deployable," Wright said.

During "all-call" meetings at multiple bases this week, Wright told airmen the service measures its readiness by tracking its airframes' mission-capable rates and its personnel readiness. Personnel readiness following Mattis's mandate is higher than it has been in years, he said. The Air Force is focused on bolstering about 200 "pacing units," or those that could be immediately sent to war, although it has not disclosed which aircraft make up those units. About 90 percent of those are ready to deploy if needed, and service leaders said in March those squadrons and their follow-on forces are on track to hit 80 percent readiness by the end of fiscal 2020. The rest of the operational squadrons are slated to reach 80 percent readiness by 2022.

In addition to his non-deployment directive, Mattis instructed the Air Force and Navy to get 80 percent of its F-35, F-22, F-16, and F/A-18 fleets combat-ready by the end of September. F-35s and F-22s are not expected to hit the 80 percent goal, and former Acting Defense Secretary Patrick Shanahan indicated it would be a stretch for F-16s as well [Source: Air Force Magazine | Brian Everstine | August 1, 2019 ++]

Trump Afghanistan Strategy Update 03 ► **All Troops Out by 2020 Election**



President Donald Trump has told his advisers that he wants to pull all U.S. troops out of Afghanistan by the November 2020 presidential election, according to five current and former administration and military officials. The president's advisers are now scrambling to meet his election-year deadline, which has exacerbated tensions between officials at the Pentagon and the State Department over the timing of withdrawal and whether it should be completed, the officials said. "It's tense," said one former official briefed on the debate.

Last December Trump threatened not only to immediately withdraw all troops from Afghanistan but also to shut down the U.S. embassy in Kabul, complaining to aides that it is too large and expensive, according to officials. The president's threat to close the U.S. embassy — which has not been previously reported — so alarmed administration and military officials that they quickly offered him a plan to move up the timing of efforts to scale back the size of the embassy staff, officials said. "He was fed up with hearing that the U.S. was not winning there," one former U.S. defense official said. "It was no secret he wanted out, but deciding to pull out of the embassy, too, was a shock."

But Trump argued that without a military presence U.S. embassy staff could be in danger, so it should be closed, the officials said. He also said it was time for the U.S. to get out of the war there otherwise it could bankrupt the U.S. like it did Russia in the 1980s, the two former defense officials said. A Pentagon spokesman said the department doesn't comment on military planning. The American troop presence in Afghanistan is conditions-based, the spokesman added.

Trump, when asked to specify how many troops will be pulled out of Afghanistan, said Friday: "We're reducing it. We've been there for 19 years. We're really serving as policemen. We could win Afghanistan in two days or three days or four days if we wanted, but I'm not looking to kill 10 million people." Trump, who promised during his 2016 campaign to end wars like the one in Afghanistan, has expressed frustration since his early days in office with a lack

of progress there. Those frustrations boiled over late last year after the Chairman of the Joint Chiefs of Staff Gen. Joseph Dunford suggested in November 2018 that the war wasn't going well. In response to a question about whether the Taliban is winning in Afghanistan, Dunford replied: "They are not losing right now."

Over the next few weeks, Trump vented to aides that he had given in to increasing the U.S. military presence in Afghanistan in August 2017, and if they couldn't win by now it was time to get every American out, including at the embassy. Just days before Christmas, the president gave the directive for the immediate removal of 7,000 U.S. troops, roughly half of the total number in Afghanistan, and for the remaining 7,000 to be out over a matter of months, the former defense officials said. The president's aides convinced him to backtrack on his directive to immediately begin troop withdrawal, promising an eventual Afghan peace deal that would achieve a drawdown. And in the following months the State Department began a so-called "right-sizing" exercise to cut the embassy staff by as much as half, according to a congressional staffer. It's expected to be complete by the end of September.

With the 2020 campaign ramping up, tensions have flared among Trump's advisers amid pressure to begin withdrawing troops and meet the president's goal by next year, the officials said. The president also is likely to face questions about whether a withdrawal from Afghanistan — which has bipartisan support including among some of his possible Democratic opponents — is driven by his re-election or U.S. national security interests. The president could face criticism from his opponent next fall about any outcome — that American troops are still in Afghanistan or that he withdrew in a way that harms U.S. national security.

Military leaders — including the commander of U.S. forces in Afghanistan, Gen. Scott Miller — have argued against withdrawing all American troops within the next 15 months, the five current and former officials said. Officials familiar with Miller's thinking say he is open to withdrawing a significant number of troops, but wants to maintain a U.S. military presence to take on ISIS or any al Qaeda remnants in Afghanistan. Other top U.S. officials, particularly at the State Department, are concerned, however, that Trump will abruptly remove all troops out of Afghanistan if there's no movement on a plan for withdrawal, the officials said.

A person familiar with the internal debate said Pompeo has backed a full withdrawal from Afghanistan while National Security Adviser John Bolton has sided with the military in supporting keeping a small troop presence there. The National Security Council declined to comment on the record. "There is no deadline for the American mission in Afghanistan," a senior administration official said in a statement. "The president has been clear that, as we make progress on the peace process, we will begin to scale back our troop presence." A State Department spokesperson did not comment on President Trump's call to close the embassy late last year. The spokesperson did confirm the Department is in the midst of a review of the size of the Embassy in Kabul, but said the US Mission in Kabul has long been the largest mission in the world and even with a substantial cut it will continue to be one of the largest. "We intend to consolidate the US presence while maintaining personnel and programs essential to protect core US national security interests," the spokesperson said.

In attempt to meet Trump's deadline, the envoy Pompeo appointed to negotiate a peace agreement, Zalmay Khalilzad, is aiming for a framework for a deal that gets the Afghan government and the Taliban to hold talks by September. A drawdown of troops, which officials say will be based on conditions on the ground, is to be part of a peace deal. A U.S. intelligence assessment says the Taliban does not want al Qaeda to have a safe haven in Afghanistan and is likely to try to keep the terror group out of the country once a peace agreement is in place, according to two U.S. officials familiar with the assessment. But the intelligence assessment also says the Taliban are not likely to hold up their end of a deal with the U.S., the officials said.

Pompeo, when asked earlier this week if he expects the U.S. to reduce its troop presence in Afghanistan before the 2020 election, said: "That's my directive from the president of the United States." Miller returned to Washington in recent days for meetings that officials said are meant to get everyone on the same page as the president, according to a current and former U.S. defense official. The current debate and disagreements among Trump's advisers over the war in Afghanistan — which began 18 years ago this fall — is similar to those that the two previous administrations have

had. On Monday, two U.S. soldiers were killed in Afghanistan, an apparent attack by a member of the Afghan Security Forces they were helping to train. So far this year, 15 American service members have died while serving in Afghanistan — the same number who died there in all of 2018. [Source: NBC News | Courtney Kube & Carol E. Lee| August 2, 2019 ++]

DoD Lawsuit ~ Nissan Repossession Policy ► Cash Settlement For Troops Impacted

Nissan Motor Acceptance Corp., the financial services arm for Nissan North America, settled a federal lawsuit 2 AUG alleging violations of a law that helps members of the military by suspending certain financial obligations during active duty. The \$3 million settlement was reached the same day the government’s complaint was filed; the investigation, however, had been going on since at least December 2016 when the government first notified Nissan that it was looking into the alleged misconduct.

The lawsuit alleged that Nissan repossessed at least 113 service members’ vehicles without a court order and failed to refund certain upfront payments after many service members terminated their leases, as required by law. Nissan did not admit to any wrongdoing in the settlement. The purpose of the Servicemembers Civil Relief Act is “to enable [service members] to devote their entire energy to the defense needs of the Nation,” according to the government’s complaint. The amounts the government contended Nissan failed to refund were capitalized cost reduction (CCR) payments, which are initial payments, including the value of a trade-in, intended to reduce the cost of financing. Nissan argued that those payments do not qualify as “lease amounts” that need to be refunded under the law. Nonetheless, Nissan revised its policy effective November 2018 to conform to the government’s interpretation, according to the settlement.

The settlement covers conduct alleged to have occurred from 2008 through November of 2018. The agreement specifies that over \$2.9 million of the \$3 million settlement will be put in a fund to compensate the 113 service members whose vehicles were repossessed, as well as those who didn’t get their CCR refunds; the rest will go to the Treasury. It also requires Nissan to make efforts to restore the credit ratings of all service members and co-borrowers whose vehicles were repossessed, but credit bureaus ultimately decide whether to make requested modifications to a credit report.

Going forward, Nissan must modify its policies and training related to repossessions and refunds of CCR payments to ensure the problem doesn’t happen again. The Justice Department will monitor Nissan over the next four years to ensure that it complies. In an email responding to a request for comment, Nissan said: “NMAC denies any wrongdoing but has agreed to settle with the Department of Justice in the best interest for all parties. NMAC worked closely with the DOJ to reach the settlement agreement and to provide appropriate relief for affected service members.” It is the 10th settlement reached between the government and an auto finance provider for violations of the law protecting service members since 2015, according to the Justice Department. [Source: Medill News Service | Holly Baker | August 6, 2019 ++]

DoD Pharmacy Program Update 01 ► Concern Over U.S. Reliance on China

A leader in the Defense Health Agency has acknowledged concerns that China is producing great amounts of U.S. pharmaceuticals, drugs which are used in military and veteran facilities across the country. “We are concerned about any situation where foreign actors, including China, control substantial access to critical warfighting material,” said Christopher Priest, a deputy director at the Defense Health Agency. “The safety and sourcing of materials critical to

medical support for our servicemembers, and all of the nine-and-a-half million beneficiaries for whom we are responsible, is a serious medical readiness matter.”

Priest, a retired Army colonel, delivered these 31 JUL on Capitol Hill at a meeting of the U.S.-China Economic and Security Review Commission. The commission in-part investigates national security risks related to foreign trade and provides recommendations to Congress. The U.S. purchases of drugs from foreign countries came under scrutiny earlier this year, when the Federal Drug Administration discovered that carcinogens in generic products used to treat high blood pressure and heart failure. Some of those drugs made their way to military treatment facilities, where veterans pick up their prescriptions. Tainted meds could cripple national security and combat readiness, experts have said.

The Defense Health Agency, which is in charge of distributing prescription and life-saving medications to troops on the battlefield and veterans through treatment facilities, has been taking measures to help ensure foreign-produced drugs aren’t contaminated, Priest said. Carolyn Bartholomew, chairwoman of the 12 commissioners who has counseled Congress on U.S.-China relations, asked Priest if any information is given to pharmaceutical producers that would indicate the Defense Department is the recipient of the drugs or medical devices.

Priest said he wasn’t sure, and referred the question to DoD. “I absolutely think that’s something to explore,” he said. “I personally don’t know whether or not the supplier or by default then, those providing the active ingredients, potentially would know it’s coming to a U.S. DoD facility to a prepositioned stop or into a level-three hospital or the aid man sitting on the front line.”

Also testifying at the hearing were scientists, and experts in foreign relations, Asia, and pharmaceuticals. During author Rosemary Gibson’s testimony she highlighted the U.S. overreliance on China’s pharmaceuticals. After the 2001 anthrax attacks, for example, the U.S. needed to purchase doxycycline from a manufacturer in Europe, but the ingredients came from China. “We don’t make it here,” Gibson said. Gibson wrote an article about the U.S. dependence on China for MOAA’s April edition of Military Officer magazine.

Gibson encouraged the commission to expand the industrial base for how the U.S. buys pharmaceuticals, such as giving DoD and VA facilities more flexibility in purchases. Flexibility could mean buying higher-quality pharmaceuticals at a greater cost, as well as diversifying the market of where pharmaceuticals are purchased, instead of always buying from Chinese companies, she said. “I think the DoD and VA, if they can purchase on value, not just the cheapest price, that would be a very important consideration for force protection and combat readiness,” she said.

“My understanding is there’s no law that requires DOD and VA to purchase the cheapest drug. It’s a well-intended effort to save tax payer money, but we wouldn’t have our aircraft carriers and nuclear submarines built in China and for very important medicines, we should really take a close look at what it would take to purchase based on value and not just on price.” [Source: MOAA Newsletter | Amanda Dolasinski | August 8, 2019 ++]

SECDEF Update 19 ► New Secretary & Deputy Secretary Confirmations

The Senate overwhelmingly confirmed Mark T. Esper as secretary of defense on 23 JUL, ending the longest period by far that the Pentagon had been without a permanent leader. Mr. Esper, an Army infantryman who fought in the Persian Gulf war of 1991 before becoming a lobbyist for the military contractor Raytheon, replaces Jim Mattis, who resigned in December during a dispute over pulling American troops out of Syria. In receiving the lopsided 90-to-8 Senate nod, Mr. Esper succeeded where Patrick M. Shanahan, President Trump’s original pick to replace Mr. Mattis, did not; Mr. Shanahan abruptly resigned last month, before his Senate confirmation hearing was even scheduled, after news reports revealed details of his 2011 divorce.

Mr. Esper, 55, now takes control of the country's 1.2 million active-duty troops and one of the largest militaries in the world as the Trump administration is wrestling with the results of its so-called maximum pressure campaign of economic sanctions on Iran, which has prodded the two adversaries closer to military confrontation. "Having a Senate-confirmed secretary of defense, especially one of this quality, could not come a moment too soon," Senator Mitch McConnell of Kentucky, the majority leader, said in a floor speech. He called Mr. Esper a "well-prepared nominee" who will face a world "full of serious threats to America, to our allies and to our interests." Mr. Esper will add his voice to the senior Trump national security advisers seeking to influence the president on a range of issues, including how to end the war in Afghanistan, and how to negotiate with Turkey, a longtime North Atlantic Treaty Organization ally, as it defies American wishes in buying a missile system from Russia.



Mark T. Esper

David Norquist

How influential Mr. Esper will be is one of the biggest questions facing the new defense secretary. Mr. Mattis was widely viewed as a voice of reason and global stability in a chaotic administration, but those very views helped to poison his relationship with Mr. Trump and led to his resignation. Mr. Shanahan, a former Boeing executive, by contrast, was seen as far more amenable to White House directives. Unlike Mr. Shanahan, Mr. Esper joins Mr. Trump's senior advisers with a solid background in military affairs and a broad understanding of the alliances that the United States has maintained throughout the Cold War era. But the exit of Mr. Mattis and the Pentagon's seven months without a permanent secretary have diminished the department's voice in internal White House meetings.

Meanwhile, the national security adviser, John R. Bolton, and Secretary of State Mike Pompeo — who was a former West Point classmate of Mr. Esper — have largely run national security policy in the months since Mr. Mattis departed. Mr. Esper's challenge, national security experts said, will be to work to get the Pentagon's views represented among those strong personalities. "The protracted period without a permanent defense secretary has created a vacuum," Carl Tobias, a law professor at the University of Richmond, said in an email. "That situation has decreased D.O.D.'s influence on critical matters involving national security and military affairs and limited D.O.D.'s ability to affect important policymaking generally and on specific issues," especially Iran, China and North Korea. "The president needs the best advice, particularly on national security, from numerous perspectives, partly as a counterbalance to the apparently outsized recent influence being exercised by Pompeo, Bolton and perhaps others in the White House and Trump's orbit," Mr. Tobias said. He said that need "may help explain the unusually bipartisan, overwhelming confirmation vote that Esper secured."

Indeed, Mr. Esper's confirmation process was largely fast and smooth, reflecting lawmakers' eagerness for stability at the Pentagon. But during his confirmation hearing, some Democrats, including Senator Elizabeth Warren of Massachusetts, raised questions about Mr. Esper's ties to the defense industry. Ms. Warren, who is running for president in 2020, in particular was critical of Mr. Esper's refusal to recuse himself from all matters involving Raytheon once he becomes defense secretary. She voted against his confirmation. In fact, five of the eight senators — all Democrats — voting against Mr. Esper are presidential aspirants in 2020: Cory Booker of New Jersey, Kirsten Gillibrand of New York, Kamala Harris of California, Amy Klobuchar of Minnesota and Ms. Warren.

David Norquist was confirmed 31 JUL as the 34th deputy defense secretary by voice vote of the full Senate, as the upper chamber of Congress continues its spree of Defense Department appointments to fill several key leadership

vacancies at the Pentagon. Norquist has been performing the duties of deputy defense secretary since January when his predecessor, Patrick Shanahan, became the acting defense secretary. Norquist also has been serving as the Pentagon's chief financial officer since 2017. Shanahan resigned in June. After Defense Secretary Mark Esper was sworn in last week, he delegated the duties of deputy secretary to Navy Secretary Richard Spencer while Norquist went through the confirmation process.

With Norquist's confirmation secured, his deputy, Elaine McCusker, is expected to assume the role of acting comptroller until President Donald Trump nominates someone for the position. Members of the Senate Armed Services Committee voiced support during a hearing last week of Norquist's nomination and confirmation, including Sen. James Inhofe (R-OK), chairman of the committee, who said he might be the wrong person to be chairman of the hearing because he had already decided to support Norquist. "In fact, I remember telling the president a long time ago it doesn't matter who ends up being secretary of defense, so long as you have Norquist in there to help," he said. [Source: The New York Times | Helene Cooper | July 23, 2019 ++]

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



Busan, Korea – The Justice Department has filed corruption charges against the head of a Busan, Korea,-based husbanding services provider in a case with unmistakable echoes of the Fat Leonard scandal that has rocked the Navy since the investigation was revealed in 2013. **Sung-Yol “David” Kim**, head of DK Marine Service, has been charged with one count of conspiracy and one count of bribery, according to documents filed with the Eastern District of Michigan. The investigation has already netted the former civilian master of the dry cargo ship Charles Drew, a Military Sealift Command ship that operates in the Pacific. James Driver pled guilty 16 JUL to one count of conspiracy, according to court documents, and is awaiting sentencing.

It’s unclear how deep the alleged fraud ran but it is clear that, DK Marine Services performed extensive work for both Military Sealift Command and US Navy assets, including the carriers Reagan and George Washington, the minesweeper Chief, the destroyer Sterett and numerous other support ships, according to images posted on DK Marine Service’s website. The news that another husbanding services provider in Asia is at the center of a federal corruption case is a hammer-blow to the Navy, which has been struggling for years as dozens of its officers, including several senior leaders, have come under scrutiny for their dealings with Glenn Defense Marine Asia and its gregarious, corpulent chief executive Leonard “Fat Leonard” Francis.

Husbanding services providers act as fixers for the Navy, contracting with the service to arrange tugs, fresh water and sewer service, cable and internet, trash pickup and various other essential services ships require when in port. Francis was accused of ingratiating himself with Navy officers with everything from golf junkets and prostitutes to Broadway musical tickets to secure contracts that he’d then overcharge for. The Kim indictment seems to outline a somewhat lower-level scam. The indictment alleges that the DK Marine executive gave Driver, at various times, high-speed rail tickets to visit an unnamed associate in a Korean hospital, a hotel room for him and his family, promises of a job in exchange for classified ship schedules, competitors’ pricing information and other information. Driver used his personal email to communicate with Kim to avoid scrutiny, DoJ alleges.

But investigators also seem to be circling around the former director of operations for MSC's Busan hub, who is labeled as a co-conspirator but is unnamed in Kim's indictment. Labeled "co-conspirator 1," the unnamed operations director of Military Sealift Command Office Busan worked for eight years in the office between 2006 and 2014. In Driver's indictment, "co-conspirator 1" is described as being "responsible for directing all aspects of MSC ships' arrival, logistics support, and departure from port." Ships send out the logistics request messages, known as LOGREQs, ahead of port visits that request the services that ultimately are arranged by husbanding agents. According to Kim's indictment, the Justice Department alleges that Kim instructed Driver not to loop in the contracting agency in Japan, Fleet Logistics Center Yokosuka, formerly known as Fleet and Industrial Supply Center Yokosuka or "FISC," but to send it directly to MSCO Busan's ops director, known as "co-conspirator 1."

Quoting an email between Kim and Driver, the indictment reads "*When submitting log req. Do no Cc fisc. Only [CC-1's first initial] and your other msc reps. You know what I mean. Then [CC-1's first initial] will handle the rest.*" It is unclear how much business was conducted between DK Marine and the Navy during the time "co-conspirator 1" was director of operations. Military Sealift Command would not comment on the case nor the scope of the investigation, directing questions to the Department of Justice. MSC did, however, confirm that Driver is a retired civilian master. Emails to Kim and his business partners at DK Marine were not answered by press time. [Source: DefenseNews | David B. Larer | July 30, 2019 ++]

-o-o-O-o-o-

Biological Resource Center, AZ – A civil court case is heading to trial this fall against an Arizona-based company that illegally sold body parts to the Army for blast experiments. The court filings provide another look at the poorly regulated industry under which the body of a deceased 73-year-old woman was used as an IED blast test dummy, reportedly against the consent of her family. The lawsuit is alleging fraud, infliction of emotional distress and mishandling of bodily remains by the company Biological Resource Center. "These bodies were literally used as crash test dummies, which meant they were used in experiments involving exposures to destructive forces" against the wishes or without the consent of the plaintiffs, according to the lawsuit.

The owner of the company, **Stephen Gore**, pleaded guilty to conducting an illegal enterprise in a criminal case concerning the operation in 2015. He was sentenced to four years probation and forced to repay \$120,500 to the Army Research Laboratory, according to court filings. Since 2015, a civil case has wound its way through the court system and will begin trial early this fall in Phoenix, Arizona.

The illegal operation was detailed by a 2016 Reuters investigation which reported that more than 20 bodies or their parts donated to an Arizona broker were used in Army blast experiments. Some families explicitly objected to the use of their loved ones' bodies in military experiments on the donation consent forms, including Jim Stauffer, who donated the body of his 73-year-old deceased mother. "She was then supposedly strapped in a chair on some sort of apparatus, and a detonation took place underneath her to basically kind of get an idea of what the human body goes through when a vehicle is hit by an IED," Stauffer told Phoenix television station ABC 15. "There was actually wording on this paperwork about performing this stuff," Stauffer told ABC 15. "Performing these medical tests that may involve explosions, and we said no. We checked the 'no' box on all that."

The military halted testing after it learned that the FBI had raided the Biological Resource Center in January 2014. At the time, not many details were released regarding the raid in which FBI personnel were seen wearing hazmat suits as they brought bags of hazardous material out of the Biological Resource Center facility, according to the Associated Press. Retired FBI Agent Mark Cwynar participated in the raid and provided testimony in the lawsuit. Cwynar said in court records that he saw many male torsos without limbs or genitalia, a bucket of heads, a cooler filled with penises, and body parts throughout the facility that had no identification saying which bodies they came from. "I observed a large torso with the head removed and replaced with a smaller head sewn together in a 'Frankenstein' manner," Cwynar said.

A Pentagon spokesperson told Reuters at the time that the body parts were sold “under false pretenses,” and that the Army was misled to believe that the donors had consented to the bodies’ use in blast tests. The Reuters investigation was part of a series called “The Body Trade.” The reports highlighted the lack of government oversight and regulation connected to the body donation process. [Source: ArmyTimes | Kyle Rempfer | August 3, 2019 ++]

-o-o-O-o-o-

Afghanistan Base Fenty in Jalalabad – Three former Army Green Berets were sentenced in July for their roles in a money theft scheme while deployed to Afghanistan. The soldiers embezzled a combined total of \$90,000 between July 2009 and January 2010 from the Commander’s Emergency Response Program, a fund for military commanders to pay for reconstruction during the Iraq and Afghanistan wars, according to a report delivered to Congress last week. The men bought \$1,000 money orders with the stolen cash from Forward Operating Base Fenty in Jalalabad, Nangarhar province, and then sent the money back to their spouses, deposited it into USAA bank accounts and paid down credit card balances, according to court filings.

Chief Warrant Officer **Deric Harper**, Sgt. 1st Class **Jeffrey Arthur Cook**, and Sgt. 1st Class **Barry Lee Walls** will each serve three years on probation, must forfeit \$40,000 and pay \$40,000 in criminal restitution. A service official told Army Times on background that the three soldiers received an honorable retirement, an honorable discharge and a general discharge, but could not disclose which soldier had which due to privacy restrictions. All three soldiers were Green Berets and were out of the service by the end of 2016, the official added. Other unindicted co-conspirators were identified as J.C. and B.W in a June 2014 indictment. Harper, who was the officer-in-charge of the team, told J.C. and B.W in August 2012 that “if someone doesn’t talk, it stays white collar,” and that the federal agents would “have to go off paperwork,” according to the indictment.

The soldiers were sentenced 11 JUN in the Eastern District of North Carolina. All three soldiers were previously assigned to 3rd Special Forces Group out of Fort Bragg, North Carolina. “We are aware of the recent report to Congress by the Special Inspector General that former 3rd Special Forces Group members were sentenced for their involvement in criminal activities that occurred in 2009 in Afghanistan,” Army Capt. Rick Dickson, a 3rd Group spokesman, said in a statement. “All of these soldiers have been either discharged or retired from the military,” Dickson added. “Their actions do not reflect the ethics and professionalism of 3rd Special Forces Group, past or present.”

In addition to tapping into reconstruction funds, the soldiers were siphoning money from Operation Funds, which is money allotted to buy mission critical items that cannot be obtained through the military supply system. The soldiers also stole money from 1208 funds that are intended to support counterterrorism operations, according to court filings. All members of the team performed assignments that required them to disburse the classified funds. As the officer-in-charge, Harper served as the initiating officer who signed the purchase requests submitted to obtain funding from the finance office. Walls was the paying agent for the 1208 funds, responsible for safeguarding the money and paying contracted locals, while Cook was charged with contracting locals for various mission requirements, according to court records.

Beginning around July 2009, the conspirators withdrew federal funds in the form of Afghan currency, known as Afghanis, from the finance office at Bagram Airfield. The Afghanis were taken to FOB Fenty in Jalalabad, where a portion of the funds were converted and shared among the soldiers. The soldiers worked to falsify receipts to conceal the amount of money stolen, which were then submitted to financial officials. The stolen cash was later converted to U.S. dollars and used to purchase money orders from the U.S. Postal Service to be sent back home. The soldiers also carried money orders and cash back to the United States. Harper and Walls at one point made false statements to federal law enforcement agents, saying that they purchased between \$25,000 and \$35,000 in money orders with gambling winnings. The gambling winnings excuse was also used by B.W, according to the court filings. [Source: ArmyTimes | Kyle Rempfer | August 5, 2019 ++]

-o-o-O-o-o-

Fort Bragg, NC – Federal authorities have charged a soldier formerly stationed at Fort Bragg, North Carolina with stealing military property. **Bryan Craig Allen** of Anacoco, Louisiana, was indicted 6 AUG on charges of theft of military property, conspiracy and aggravated identity theft. Prosecutors say Allen used his position as a chief warrant officer and property book officer for the 4th Battalion, 3rd Special Forces Group to delete items from inventory lists, stealing more than \$2 million in property from December 2016 through June 2018. The stolen property included 43 enhanced night vision goggles. Court documents suggest that Allen sold the goggles to the owner of a military surplus store in Fayetteville. Three other men have been charged in the investigation, which dates to 2013. Authorities said in court papers that additional targets will be charged. [Source: The Associated Press | August 9, 2019 ++]

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War Cloud Contract – The Pentagon's internal watchdog on 13 AUG said that it is investigating potential ethics concerns around the \$10 billion "war cloud" contract at the center of an ongoing tug-of-war among lawmakers and the White House. The Pentagon Inspector General said it is reviewing aspects of the Joint Enterprise Defense Infrastructure (JEDI) program, including allegations of possible **misconduct in the contract awarding process**. It was previously known that the Pentagon inspector general's office was reviewing ethical concerns around JEDI, but the inspector general's statement on Tuesday marks detailed insight into an official probe. "We are reviewing the DoD's handing of the JEDI cloud acquisition, including the development of requirements and the request for proposal process," spokeswoman Dwrena Allen said in a statement.

She added "a multidisciplinary team" is investigating concerns around JEDI "referred to us by Members of Congress and through the DoD Hotline. In addition, we are investigating whether current or former DoD officials committed misconduct relating to the JEDI acquisition, such as whether any had any conflicts of interest related to their involvement in the acquisition process."

The JEDI contract, which is set to be awarded to either Amazon or Microsoft, would allow one company to develop cloud-computing infrastructure for the Pentagon. The contract could last for up to 10 years, though it begins at only two, and is valued at up to \$10 billion. "Our review is ongoing and our team is making substantial progress," Allen said. "We recognize the importance and time-sensitive nature of the issues, and we intend to complete our review as expeditiously as possible." The contract was previously expected to be awarded this summer, but DOD officials told reporters in a briefing last week that it will likely be delayed. The watchdog review of JEDI is happening alongside an internal review of JEDI ordered earlier this month by new Defense Secretary Mark Esper. Esper ordered the review shortly after President Trump said he would ask his administration to investigate whether the JEDI contract is biased towards Amazon.

Amazon is largely favored to win the lucrative cloud-computing contract, as experts have noted the company's cloud-computing arm, Amazon Web Services, is the best-equipped to handle the troves of classified and top-secret data involved. Republican lawmakers over the past two months have issued a series of dueling letters over the contract as well, as some — including several members of the House Armed Services Committee, which oversees the DOD — have urged the Pentagon to award the contract quickly, while others have said the process should be stalled amid bias allegations. Since the JEDI program was announced two years ago, it has been the subject of significant and expensive lobbying efforts by some of the country's top cloud-computing companies, including Amazon, Microsoft and Oracle.

Oracle has acted as the prime JEDI antagonist, taking the DOD to court over claims that the cloud-computing procurement process was unfair and biased. A federal judge dismissed Oracle's claims, saying the company did not provide proper evidence. And multiple government investigations have cleared the DOD of wrongdoing.

"We will also consider publicly releasing the results, consistent with our standard processes," the spokeswoman said. The Pentagon's chief information officer told reporters during a briefing last week that Esper's review will involve "a series of education programs that allow him to get a deep understanding" of the program. "He obviously has a role

to weigh into the overall direction of this program," Deasey said. "For him to be able to do that, he needs to first go through a series of deep education sessions." [Source: The Hill | Emily Birnbaum | August 11, 2019 ++]

POW/MIA Update 77 ► WWII Remains Return to U.S. in Repatriation Ceremony

The Defense POW/MIA Accounting Agency (DPAA) announced 17 JUL the remains of at least 22 servicemen, killed during the battle of Tarawa in World War II, are being returned to the United States in an Honorable Carry Ceremony at Joint Base Pearl Harbor-Hickam, Hawaii, July 17, 2019.

The Battle for Tarawa was part of a larger U.S. invasion (Operation GALVANIC) to capture Japanese-held territory within the Gilbert Islands. The operation commenced on November 20, 1943, with simultaneous attacks at Betio Island (within the Tarawa Atoll) and Makin Island (more than 100 miles north of Tarawa Atoll). While lighter Japanese defenses at Makin Island meant fewer losses for U.S. forces, firmly entrenched Japanese defenders on Betio Island turned the fight for Tarawa Atoll into a costly 76-hour battle. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and Sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Servicemen killed in action were buried where they fell, or placed in large trench burials constructed during and after the battle. These graves were typically marked with improvised markers, such as crosses made from sticks, or an up-turned rifle. Grave sites ranged in size from single isolated burials to large trench burials of more than 100 individuals.

Postwar Graves Registration recovery efforts were complicated by incomplete record keeping and by the alterations to the cemeteries shortly after the battle. The locations of multiple cemeteries were lost. The alterations to other cemeteries resulted in the relocation of grave markers without relocating the remains beneath. These sites became known as memorial graves. As a result, many of the Tarawa dead were not recovered. For more information on the battle of Tarawa, casualties and recovery efforts, visit <https://www.dpaa.mil/Resources/Fact-Sheets/Article-View/Article/569615/tarawa>



"Today we welcome home more than 20 American servicemen still unaccounted for from the battle of Tarawa during World War II," said Acting Secretary of Defense Richard V. Spencer. "We do not forget those who gave the ultimate sacrifice, and it is our duty and obligation to return our missing home to their families and the nation. Thank you to everyone who took part in this repatriation." DPAA is grateful to History Flight, Inc. for their continued partnership and dedicated support. Of the 16 million Americans who served in World War II, more than 400,000 died during the war. Currently there are 72,692 service members still unaccounted for from World War II, of which approximately 30,000 are assessed as possibly-recoverable. [Source: DPAA News |Release No: 19-123 | July 17, 2019 ++]

POW/MIA Update 78 ► 25 More Missing Service Members Identified from 55 Cases of Remains



Defense POW/MIA Accounting Agency (DPAA) forensic anthropologist Jennie Jin, bottom right, secures one of the 55 cases of remains of service members turned over by the North Korean military as government officials observe on July 27, 2018

Defense Department officials have 25 more missing service members from the cases of remains turned over by North Korean officials last year, a major advance for dozens of families who have waited decades for closure in the deaths of their loved ones. The identifications were first announced by Vice President Mike Pence on 1 AUG and later confirmed by officials at the Defense POW/MIA Accounting Agency during their annual briefing to families of the Korean War, held in Washington. On 2 AUG, Secretary of State Mike Pompeo called the news “A promise kept from the agreement between (North Korean) Chairman Kim (Jong Un) and President Donald Trump ... to return all of our fallen heroes.” DPAA officials said specific identifications will be made public in coming weeks, after family members have received formal notification from the individual services. Most of the service members identified are from the Army.

Prior to this week, DPAA officials had announced the identification of only seven fallen troops from the 55 cases of remains turned over by North Korea last August. That diplomatic breakthrough came a few weeks after Trump met with the North Korean leader in Singapore a few weeks earlier, and was seen as hope of improved relations between the countries. But a second summit between the heads of state in February failed to produce similar agreements, and the DPAA announced last spring that it would cease planning efforts on the issue due to a lack of cooperation from DPAA Director Kelly McKeague told family members at this week’s briefing that his agency is ready to resume recovery efforts within months if the North Korean government agrees. Among the 550 family members at the briefing were several related to the newly identified missing service members, agency officials said.

More than 82,000 Americans who fought in wars overseas are classified as missing in action. Of those, about half are believed to have been lost at sea. More than 5,000 of those are believed to have died on the Korean Peninsula during the war there. From 1990 to 2005, 229 fallen troops were identified and returned home in joint operations between the two countries. But diplomatic fights between the countries’ leadership ended that progress 12 years ago. [Source: Military.com | Leo Shane III | August 3, 2019 ++]

POW/MIA Recoveries & Burials ► Reported 01 thru 15 AUG 2019 | Sixteen

“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,

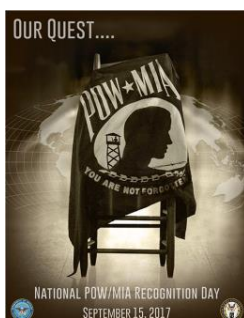
& Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated 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

-- **Air Force Maj. Neal C. Ward** was a member of the 602nd Special Operations Squadron, as the pilot of an A-1H aircraft, leading a flight of two on an armed reconnaissance mission in the Lao People's Democratic Republic. Following four bombing runs, Ward's aircraft was seen being stuck by automatic weapons fire, followed by a large fire and explosion. Ward's wingman was unable to establish contact and did not observe a parachute following the incident. Interment services are pending. [Read about Ward.](#)

-- **Army Air Forces 1st Lt. Herschel H. Mattes** was a pilot assigned to the 525th Fighter-Bomber Squadron, 86th Fighter-Bomber Group. On March 6, 1944, his aircraft crashed approximately 2.5 miles from Lake Bracciano, Italy. Prior to the crash, his aircraft was struck by small arms or machine gun fire. His remains could not be recovered following the crash. Interment services are pending. [Read about Mattes.](#)

-- **Army Air Forces Cpl. Walter J. Kellett** was a member of the 17th Pursuit Squadron, 24th Pursuit Group, when he was taken as a prisoner of war by enemy forces and interned at the Cabanatuan Prisoner of War Camp. He was reported

to have died July 19, 1942, and was subsequently buried in Grave 312, along with other prisoners who died on that date. Interment services are pending. [Read about Kellett.](#)

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-- **Army Cpl. Harold Pearce** was a military policeman assigned to 1st Platoon, 24th Military Police Company, 24th Infantry Division. He was killed in action on July 20, 1950, during his unit's withdrawal from the city of Taejon, South Korea. Due to the hasty withdrawal, his unit was not able to recover his remains. Interment services are pending. [Read about Pearce.](#)

-- **Army Cpl. Herman R. Phy** was an infantryman assigned to Company A, 1st Battalion, 17th Infantry Regiment, 7th Infantry Division. He was reported missing in action on July 6, 1953, near Hill 255, Pork Chop Hill, North Korea, when he could not be accounted for by his unit. Interment services are pending. [Read about Phy.](#)

-- **Army Cpl. Norvin D. Brockett** was a member of Company A, 57th Field Artillery Battalion, 7th Infantry Division, 31st Regimental Combat Team. He was declared missing in action on Dec. 6, 1950, when enemy forces attacked his unit near the Chosin Reservoir, North Korea. His remains could not be recovered following the attack. Interment services are pending. [Read about Brockett.](#)

-- **Army Maj. Harvey H. Storms** was a member of Headquarters Company, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division, which was part of the 31st Regimental Combat Team. He was reported missing in action on Dec. 1, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Storms.](#)

-- **Army Pfc. Daniel W. Gerrity** was a member of Headquarters Battery, 2nd Infantry Division, fighting against the Chinese People's Volunteer Forces near Kunu-ri, North Korea. Gerrity was reported missing in action on Nov. 30, 1950, when he could not be accounted for by his unit. Interment services are pending. [Read about Gerrity.](#)

-- **Army Pfc. Donald E. Mangan** was a member of 1st Battalion, 112th Infantry Regiment, 28th Infantry Division. He was reported missing in action on Sept. 17, 1944, after his unit was attacked by enemy forces near Wettlingen, Germany. His remains could not be recovered after the attack. Interment services are pending. [Read about Mangan.](#)

-- **Army Pfc. Eugene E. Lochowicz** was a member of Company A, 28th Infantry Regiment, 8th Infantry Division. On Feb. 23, 1945, he went missing while his unit was attempting to cross the Roer River, near Lendersdorf, Germany. The boat Lochowicz was in capsized and his remains could not be recovered. Interment services are pending. [Read about Lochowicz.](#)

-- **Army Pvt. Charlie M. Waid** was a member of the Medical Detachment, 31st Infantry Regiment. Following the Japanese invasion of the Philippines and the fall of Bataan, Waid was taken as a prisoner of war to the Cabanatuan Prisoner of War Camp. He was reported to have died on Nov. 19, 1942, and was subsequently buried in Common Grave 717, along with other prisoners who died that day. Interment services are pending. [Read about Waid.](#)

-- **Army Sgt. Willie V. Galvan** was assigned to Medical Company, 7th Infantry Division, as part of the 31st Regimental Combat Team. On Dec. 1, 1950, his unit was attacked by enemy forces near the Chosin Reservoir in North Korea. Following the attack, he could not be accounted for by his unit. Interment services are pending. [Read about Galvan.](#)

-- **Marine Corps Pfc. Joseph R. Livermore** 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 November 1943, approximately 1,000 Marines and sailors were killed, and more than 2,000 were wounded during the fighting. Livermore was killed around the third day of the battle, Nov. 22, 1943. Interment services are pending. [Read about Livermore.](#)

-- **Navy Seaman 1st Class Lyal J. Savage** was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained

multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Savage. [Read about Savage.](#)

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

* VA *



VA Mission Act Update 12 ► 5,000 Urgent Care Providers On Board – 2000 More to Go

The Department of Veterans Affairs has built a nationwide network of walk-in community providers for urgent care of minor ailments such as colds, strep throat or sprained ankles. It's now looking to recruit more clinics to plug gaps in coverage. As of this week, the new urgent care system has more than 5,000 participating local providers brought on board by the TriWest Healthcare Alliance, and the VA wants 2,000 more, Dr. Kameron Matthews, the VA's deputy undersecretary of Health for Community Care, said in an interview Wednesday.

She described the urgent care network as the result of one of the "lesser-known provisions" of the Mission Act, which went into effect 6 JUN to replace the troubled Choice program, with the intent of streamlining and expanding access for veterans to private-sector care. "Prior to the launch of the Mission Act, VA didn't have an urgent care benefit" for treatment of ailments that don't require emergency room facilities, Matthews said. "We had [TriWest] build a new urgent care network for us with a lot of urgent care providers, retail clinics and other providers around the country so that veterans could access that care closer to home," she said. Matthews acknowledged some veterans' complaints that providers in the new system are too far away for easy access in some areas, adding that the VA is looking to expand coverage.

"Urgent care, of course, is not available in all markets," she said, explaining that TriWest is currently aiming at coverage for about 90 percent of eligible veterans. Even when the system is fully in place, "We can't guarantee that in 100% of the cases that there will be a provider available within a 30-minute drive time," one of the standards for private care eligibility under the Mission Act, Matthews said. She stressed that the new benefit is for minor illnesses and injuries, "but if they need a higher level of care, they would be referred to an emergency room" with the cost covered by the VA. More information on the urgent care system, eligibility and rules can be found [here](#). As with most VA programs, there is an array of rules and regulations on access, eligibility and co-pays, including:

- To be eligible for urgent care, the veteran must be enrolled in VA health care and have received care through the VA within the last 24 months. Family members are ineligible.
- The urgent care provider must be part of the VA's contracted network of community health care providers, or the veteran may have to pay the full cost of care. The VA won't pay for preventive or dental services.

Since the system only went into effect June 6, the verdict is still out on how well it is working. "We've never had this benefit before so there's really nothing to compare it to," Matthews said. Providers in the new system have made about 17,000 eligibility checks thus far, which may represent actual visits, said Matthews, a family medicine physician whose work with underserved patient populations has been recognized by the National Academy of Medicine. "We're still tracking the data," she said, but preliminary figures indicate increases in veterans' use of VA facilities as well as private-care options.

However, that didn't stop VA Secretary Robert Wilkie from taking a victory lap in an op-ed 31 JUL on the implementation of the Mission Act, formally known as the Maintaining Internal Systems and Strengthening Integrated Outside Networks Act. He wrote, "Thanks to thousands of dedicated VA workers around the country and President Donald J. Trump's support for this historic reform, elements of the MISSION Act took effect on 6 JUN, and veterans immediately began benefiting from the largest transformation in veterans health care since the end of World War II." [Source: Military.com | Richard Sisk | August 1, 2019++]

VA NVDA Program Update 01 ► Volunteer Vets Making Sure No Veteran Dies Alone

Don Griffith spends his days by the bedsides of dying veterans at the VA Medical Center in Lebanon, Pennsylvania. And he wouldn't give up what he considers a calling, for anything. "Sometimes, a veteran needs to talk," said Griffith, an Army veteran who saw combat in Vietnam. He now volunteers with the VA's No Veteran Dies Alone program. Volunteers like Griffith provide a human touch when family and friends cannot be there for the end of a veteran's life. Griffith said he swaps service and life stories over laughs and tears with dying veterans. Other times, he is a quiet and comforting presence by the veteran's bedside -- it's all about what the dying veteran wants, he explained.

Griffith felt compelled to volunteer with the program when he learned about it nine years ago. "I find it such an honor to be invited into the veteran's experience and the family," he said. One of the veterans who Griffith ensured didn't die alone expressed concern that his grandchildren wouldn't know who he was after he died. Griffith came up with a solution. "We created a little book we passed on to his family," he explained.



There are many reasons why a veteran may not have family or friends nearby at the end of life, said Ryan Weller, the VA's acting national program manager for palliative care. The veteran may have outlived his family and friends or be estranged from his relatives. Today's mobile society also increases the physical distance that separates family and friends from each other. "I don't think we can overstate that for many veterans, the VA and staff are their families," Weller added. No Veteran Dies Alone is fueled by volunteers like Griffith who feel called and are emotionally equipped to participate in it, said Sabrina Clark, the VA's national director of voluntary services.

"Part of the requirement (to volunteer with No Veteran Dies Alone) is to make sure the person can do it," she said. "This clearly is a very special role." The VA has developed training videos and a manual for those who may be interested in volunteering with the program, which is available at VA facilities nationwide. "The program has been so rewarding to the veterans and volunteers who are a part of it," said Dr. Scott Shreve, the VA's national director of palliative and hospice care. "It's a win-win for veterans and their families." Griffith said the program is also a win for volunteers. "I get out of it more than I give," he said. [Source: ConnectingVets.com | Julia LeDoux | August 02, 2019 ++]

Fisher House Expansion Update 22 ► Omaha Nebraska Facility Underway

Bulldozers have begun moving earth to build a free lodging facility for families of sick or injured veterans next to the VA Medical Center in Omaha. A formal groundbreaking ceremony was scheduled for 7 AUG for the 15,000-square-foot Fisher House, though site work actually began in late July. The \$8 million facility will include 16 hotel-style suites. Families can stay there without cost while a veteran receives care through the VA Nebraska-Western Iowa Health Care System. It's the first of its kind in Nebraska. "If the veteran is in the hospital, the family can stay, too," said Julie Rickert, associate director of operations for VA Nebraska-Western Iowa.

Barb Yllescas-Vorthmann of Treynor, Iowa, stayed in Fisher House facilities at Landstuhl, Germany, and in Washington, D.C., for more than a month after her son, Capt. Rob Yllescas, was badly wounded in combat in Afghanistan on Oct. 28, 2008, and died a month later. "They were a blessing in one of the darkest times in my life," said Yllescas-Vorthmann, vice president of the Nebraska Gold Star Mothers chapter, which also includes western Iowa. She will be among the speakers at the ceremony, along with Nebraska Sen. Deb Fischer and Rep. Don Bacon, State Sen. Tom Brewer, VA Nebraska-Western Iowa Director B. Don Burman, and Fisher House Foundation President David Coker.

There are more than 80 Fisher Houses at military and veterans hospitals around the United States, as well as two in Europe. The program was begun in 1990 by Zachary Fisher, a New York real estate developer and philanthropist who became involved in causes to support military veterans as well as first responders. In addition to large hotel-type suites, Fisher Houses have a common kitchen/dining area where families get to know one another, as well as laundry facilities. Sign up for World-Herald news alerts "It's just like being at home. In fact, a lot of us agreed it was better than home," Yllescas-Vorthmann said. She said the staff at the homes was compassionate and helpful, and the families who stayed there bonded and supported one another through terrible times.

The Omaha facility is being built near the corner of 42nd Street and Woolworth Avenue, on land formerly occupied by a gym and some temporary buildings. It is funded by the Fisher House Foundation with local donations and will be given to the VA when complete to operate as a federal building. It is expected to open in late 2020. "This is an answer to a prayer," Yllescas-Vorthmann said. [Source: World-Herald | Steve Liewer | July 5, 2019 ++]

VA Emergency Care Update 01 ► \$53 Million in Claims Wrongfully Denied

The Department of Veterans Affairs wrongfully rejected thousands of emergency-care claims during a five-month period, sticking an "undue financial burden" worth millions of dollars on some veterans, a federal watchdog agency reported 6 AUG. The VA Office of Inspector General released findings that VA supervisors' pressured staff to quickly decide claims and some staff members said they were encouraged to deny claims to maximize productivity. The culture, which "created systemic pressure to favor speed over accuracy," led to staff incorrectly rejecting 31% of veterans' emergency care claims from April 1 to Sept. 30, 2017.

The errors affected an estimated 17,400 veterans who were stuck with a total \$53.3 million in medical bills that the VA should have paid, the IG reported. "The claims-processing environment focused on production and prioritized quantity over quality," the report reads. "When these claims are denied, non-VA facilities and providers can bill veterans for some or all the costs of the emergency care services provided." In one case, a veteran went to a non-VA emergency department after a seizure. The claim for reimbursement was inappropriately denied, leaving with the veteran with a potential \$15,000 bill.

In addition to the wrong decisions, veterans whose claims were rejected didn't receive complete and accurate information about their denial, limiting their ability to appeal, the IG wrote. During visits to nine offices nationwide, inspectors found stacks of unsent decision letters — many of them containing time-sensitive information — that were

up to two months old. Claims examiners were encouraged to move quickly — receiving bonuses, overtime and telework privileges if they met their production targets, the IG found. They received work-production credit when they rejected or granted claims but didn't get credit for researching them or suggesting that the claim be further reviewed.

The IG surveyed examiners who said production standards were too high and “did not allow enough time to do a thorough and complete job of assessing claims,” the report states. One examiner wrote in response to the survey that supervisors threatened examiners with being fired if they didn't meet their production standards. “Constant nonstop intimidation. The atmosphere is terrible. I think it is more that processors just rapidly slop claims through as fast as they can just to hit their numbers,” the examiner wrote in the survey.

In response to the report, Richard Stone, executive in charge of the Veterans Health Administration, submitted plans to comply with the IG's 11 recommendations. One is to review and correct the inaccurate decisions that the IG used in its sample. To estimate the total number of inaccurately processed claims during that time, the IG reviewed 240 rejections. In May, the VA said it was developing strategies for its examiners that focus on quality.

Senate and House members from both parties pressed Department of Veterans Affairs Secretary Robert Wilkie on 12 AUG for a quick fix to the accounting errors. In a letter to Wilkie, the bipartisan group referred to the report from the VA's Office of Inspector General last week. "Facing a medical emergency can be stressful for any patient; however, the financial toll on veterans when VA erroneously denies or rejects payment can also be devastating," the letter states. "Hospitals may send veterans' emergency care bills to collection," according to the letter. "Non-payment can bankrupt and destroy veterans' credit histories," and "these administrative errors can remain with veterans for the rest of their lives."

The letter was sent by Sen. Jon Tester (D-MT), ranking member of the Senate Veterans Affairs Committee; Sen. Jerry Moran (R-KS), a member of the Senate committee; Rep. Mark Takano (D-CA), chairman of the House Veterans Affairs Committee; and Rep. Phil Roe (R-TN), ranking member of the House committee. They were joined by more than 30 other Republican and Democratic members of the House and Senate. "This is not new territory for VA," the letter to Wilkie states. It cites a 2014 report from the Government Accountability Office warning that the "VA's weak oversight of emergency care claims adjudication could lead to inappropriate denial of claims."

The lawmakers' letter asks for "a thorough explanation of how and when" the VA will comply with the IG's recommendations for a fix, and "how VA plans to re-adjudicate the approximately 17,400 veterans' claims the OIG determined VA likely should have paid." Information on contacting the VA's Customer Call Center on claims can be found [here](#). The IG's full report and the VA's responses can be found [here](#). [Source: Stars & Stripes/Military.com | Nikki Wentling & Richard Sisk | August 7 & 12, 2019 ++]

VA Nursing Home Update 15 ► GAO Report Notes Upcoming CNH Availability Concerns

Although the number of veterans in nursing homes is expected to rise 16% between 2017 and 2022 as veterans who served in Vietnam continue to age, the VA may not be prepared to handle the increase, according to a new report from the Government Accountability Office. The report, released 2 AUG, found the number of veterans in VA funded nursing home care is expected to total about 44,000 by 2022. But challenges in contracting with community nursing homes (CNHs), which provide the bulk of that care, could keep the agency from being able to meet demands. And while some of those issues may be helped by a recent VA healthcare law, known as the Mission Act, concerns remain, auditors wrote.

"While VA expects to continue placing more of the veterans needing nursing home care into CNHs, officials noted some challenges contracting with these homes," the GAO report states. "Specifically, VA central office officials said that about 600 CNHs had decided to end their contracts with VA over the last few years for a variety of reasons. For

example, officials from four of the [VA Medical Centers] we interviewed told us about CNH concerns that contract approvals can take two years, homes have difficulties meeting VA staff requirements, and VA's payment rates were very low."

In addition, the homes may not be able to handle the special needs some elderly veterans face, including behavioral issues or dementia, the study found. "[VA officials] said homes may not have any of the necessary specialized equipment or trained staff, or may not have as many of these beds as needed, to meet certain veterans' special care needs," the report said. "VA officials told us that they are working to expand the availability of special needs care in each of the three setting."

The VA covers the full or partial cost of nursing home care for veterans, depending on availability and the veteran's disability rating or injuries. Veterans rated at 70 percent or higher for service-connected disabilities or those who are receiving nursing home care as the result of a service-connected disability are fully covered. The system provides care in three types of homes. CNHs are publicly or privately owned and operated and contracted with the VA. State veterans homes are typically owned and operated under the preview of the state in which they are located. And community living centers, which often provide acute care, are owned and operated by the VA and associated with the local VA hospital.

Auditors found the VA should do a better job monitoring the quality and performance of nursing homes, an improvement that will be increasingly important as the number of veterans using the facilities increases. VA officials contract out inspections of nursing homes, but do not regularly monitor contractors' performance to determine whether or not inspections are being done correctly, the report said. And the way the system works with state veteran homes does not flag all quality problems, which keeps the system from tracking them. Moreover, VA officials haven't given VA hospital staff instructions on how to conduct on-site reviews of nursing homes without the contractor, which means they can't hold those facilities accountable for correcting problems, the report said. "By making enhancements to its oversight of inspections across all three settings, VA would have greater assurance that the inspections are effective in ensuring the quality of care within each setting," the report said.

The report also recommended that VA clarify its communication on the types of nursing home care are available, giving more information on state veterans homes and how their quality compares to the other options. VA officials generally concurred with all four recommendations. They said they plan to act on the report's recommendation to increase oversight of inspectors while changing how issues with state veteran homes are flagged. They argued, however, that their employees don't have the authority or oversight to inspect community nursing homes directly. They also said they would investigate whether or not it's feasible to provide data on state veteran home quality. [Source: Military.com | Amy Bushatz | August 7, 2019 ++]

PTSD Update 253 ► Million Veteran Program Sheds Light on PTSD Genes

A VA Million Veteran Program study identified locations in the human genome related to the risk of re-experiencing traumatic memories, the most distinctive symptom of posttraumatic stress disorder. Researchers from the VA Connecticut Healthcare System, Yale University School of Medicine, the VA San Diego Healthcare System, and the University of California San Diego collaborated with colleagues on the study of more than 165,000 Veterans. The [results](#) appeared in the journal *Nature Neuroscience*.

PTSD is usually considered to have three main clusters of symptoms: re-experiencing, avoidance, and hyperarousal. Avoidance and hyperarousal are common to other anxiety conditions as well, but re-experiencing is largely unique to PTSD. Re-experiencing refers to intrusive thoughts, nightmares, and flashbacks. The researchers compared the genomes of 146,660 white Veterans and 19,983 black Veterans who had volunteered for MVP. The study revealed eight separate regions in the genome associated with re-experiencing symptoms among the white Veterans. It did not

show any significant regions for black Veterans, considered separately as a group, because there were far fewer black study participants available, making it harder to draw conclusions. Key results were replicated using the UK Biobank sample, which has about 500,000 participants.

The results showed genetic overlap between PTSD and other conditions. For example, two genes previously linked to schizophrenia and bipolar disorder were implicated. This could mean that the hallucinations experienced in schizophrenia may share common biochemical pathways with the nightmares and flashbacks of people with PTSD. The study also revealed genetic links to hypertension. It is possible that hypertension drugs that affect these same genes could be effective for treating PTSD. Taken together, the results “provide new insights into the biology of PTSD,” say the researchers. The findings have implications for understanding PTSD risk factors, as well as identifying new drug targets. To read more about this study, visit [VA Research Currents](#). [Source: Vantage Point | Nikki Wentling | August 7, 2019 ++]

VA Same Day Appointment ► Program Needs Performance Measures

The Department of Veterans Affairs needs to establish performance goals to track the successes of its same-day appointments program, ultimately testing its ability to provide timely access to care for veterans, according to a new report from the Government Accountability Office. The Veterans Health Administration (VHA) formally established same-day services protocol for both primary care and mental healthcare in 2016 in response to previous missteps with care access. Most notably, the agency saw a crisis in timely patient care access, resulting in the resignation of then VHA Secretary Eric Shinseki.

The agency determined that certain services under the primary care and mental healthcare umbrella need to be offered on a same-day basis, either through an in-person visit or through a phone consult, telehealth visit, secure message or email, or scheduling of a future appointment. Digitally prescribing a medication within the same day also counts toward same-day services, GAO noted. Veterans experiencing a particular crisis, especially as it relates to mental health, are of high priority for same-day appointment scheduling.

To allow for same-day appointment scheduling, the VHA advised VHA medical centers (VAMCs) on three key scheduling strategies. Open access scheduling, primary and mental healthcare integration, and same-day referrals during mental health crises would be essential to implementing the agency’s overall vision. In addition to training individual VAMC schedulers on those strategies, VHA stated it would clarify certain mental health policies, create guidance for VAMCs, and assess facility readiness to adopt the scheduling system. Despite having taken those steps, GAO found that VHA fell short of establishing an evaluation protocol for the program. Specifically, VHA did not outline performance goals for same-day appointments. Although individual VAMCs report how many same-day services it administers, the VHA has not outlined a benchmark for how many each facility should carry out.

VHA acknowledged this shortcoming, noting that it did not develop such benchmarks because of competing priorities. VHA developed its same-day services plans quickly, aiming to remedy the 2014 access crisis, it told GAO. Developing goals and benchmarks were lower priority at the time. Nonetheless, GAO asserted the importance of setting those goals and keeping track of improvement, getting to the crux of its feedback for VHA in this specific report. “Without performance goals and related measures, VHA will continue to be limited in its ability to determine, how, if at all, the same-day services initiative has improved veterans’ access to care,” GAO asserted.

GAO also found that some VAMCs are falling short in following the specific protocol that VHA outlined for them when first implementing the same-day service strategy. All of the VAMCs that GAO interviewed stated that they offered same-day services for primary and mental healthcare, and had prior to 2016, but many stated that they followed their own protocol for doing so. In most cases, this was because the facilities were not prepared for what they said were the challenging protocol laid out for them by VHA. “For example, one medical center official stated that the medical

center did not have the appropriate providers readily available to complete the initial mental health assessments of new patients in a timely manner—a new requirement under VHA’s updated policies,” GAO reported.

Adhering to the protocol established by VHA also became difficult as the idea of same-day services became more publicized and more veterans came to know that VAMCs were required to make some of these accommodations. “Officials at all six medical centers we visited noted that implementation was also sometimes challenging as veterans’ expectations shifted with the same-day-services initiative, with veterans’ expecting more immediate access to care from physicians for a variety of conditions,” GAO stated. Although GAO reported on these pitfalls, it only offered the above-mentioned recommendations related to performance goals and measures for administering same-day services.

Challenges with providing same-day mental health services at the VA have recently hit headlines, as a series of veteran suicides drew attention to the VA policy. After three veterans took their own lives within the span of five days earlier this year, the VA reiterated its commitment to offering same-day crisis intervention. “Providing same-day 24/7 access to mental health crisis intervention and support for Veterans, service members and their families is our top clinical priority,” VA Secretary Robert Wilkie said in a statement. “It’s important that all Veterans, their family and friends know that help is easily available.” [Source: Patient Engagement Hit | Sara Heath | August 8, 2019 ++]

VASRD Update 02 ► Infectious Diseases, Immune Disorders & Nutritional Deficiencies Updated

As of 11 AUG, the U.S. Department of Veterans Affairs (VA) updated portions of the VA Schedule for Rating Disabilities (VASRD, or Rating Schedule) that evaluate infectious diseases, immune disorders and nutritional deficiencies. The collection of federal regulations used by the Veterans Benefits Administration helps claims processors evaluate the severity of disabilities and assign disability ratings. “VA is in the process of updating all 15 body systems of the VASRD to more accurately reflect modern medicine and provide Veterans with clearer rating decisions,” said VA Secretary Robert Wilkie. “By updating the rating schedule, Veterans receive decisions based on the most current medical knowledge of their condition.”

The complete list of updates to the rating schedule is available [online](#). Claims pending prior to 11 AUG, will be considered under both the old and new rating criteria, and whichever criteria is more favorable to a Veteran will be applied. Claims filed on or after 11 AUG, will be rated under the new rating schedule. Updating the rating schedule for conditions related to infectious diseases, immune disorders and nutritional deficiencies, enables VA claims processors to make more consistent decisions with greater ease and ensure Veterans understand these decisions. VA remains committed to improving its service to Veterans continuously and staying at the forefront of modern medicine as it has for decades.

Since September 2017, VA has updated the schedules for dental and oral conditions, conditions related to the endocrine system, gynecological conditions and disorders of the breast, the general rating formula for diseases of the eye, skin conditions and the hematologic and lymphatic systems. [Source: VA Press Release | August 12, 2019 ++]

VA Fraud, Waste, & Abuse ► Reported 01 thru 15 AUG 2019

Denver, CO -- A phony home care businessman has pleaded guilty to paying more than \$1 million in bribes to a Veterans Affairs employee, who allegedly set up an elaborate scheme to defraud the VA's benefits program for children diagnosed with spina bifida of nearly \$20 million, according to the U.S. Attorney's office in Denver. In his guilty plea, **Roland Brown**, 58, of Clearwater, Florida, admitted to being long-time friends with the employee and to working with him to set up a bogus home care company called Legacy Home Health, whose purpose was to submit false claims to

the Department of Veterans Affairs. The employee was not named in a news release, but Joseph Prince, who oversaw the spina bifida program from the Denver VA's Office of Community Care, was fired last fall and later indicted in the alleged ripoff.

Brown admitted to paying \$1,007,205 to Prince, and in return, Legacy Home Health received more than \$3,039,000 in false claims, the U.S. Attorney's office said. The U.S. Attorney's office said that Prince and Brown targeted the VA's Spina Bifida Health Care Benefits Program, which pays for home care providers. Prince allegedly told family members and friends of children living with spina bifida that they could be paid for home care services if they signed up with Brown's company, even though they were not authorized to provide the care. Legacy Home Health then submitted claims to the VA for \$88 an hour for the home care, although the friends and family members were actually being paid \$16 an hour, the U.S. Attorney's office said. A tentative sentencing date was set for Brown in December.

The scheme with Legacy was only one of several scams on the VA allegedly pulled off by Prince, according to the federal indictment and affidavits filed last year. He allegedly set up seven companies, including one run by his wife, to submit bogus claims to the spina bifida program. According to his indictment, companies set up by Prince took in \$18.9 million of the \$25.2 million that the VA paid for home health services between June 2017 and June 2018. In addition to the U.S. Attorney's office, the FBI, the IRS and the VA's Office of Inspector General joined in the investigation leading to the indictment. [Source: Military.com | Richard Sisk | August 11, 2019 ++]

* Vets *



Vet Earnings ► Study Reveals Higher than Non-Vets Receive

A new study conducted by the University of Akron looked to see if there was a difference between wages earned by military veterans compared with non-veterans. The study found that military veterans earned higher wages, averaging nearly \$26 an hour while non-veterans averaged just \$21 an hour. The study, titled "The veteran wage differential," looked at average wages of military veterans and non-veterans across the U.S. between 2005 and 2015. It was conducted by two University of Akron professors, Dr. Francesco Renna and Dr. Amanda Weinstein.

"Many people are surprised when I show them that veterans tend to have higher wages than non-veterans," They associated the higher wages veterans earn to a number of factors, including the fact that veterans have higher levels of work experience, are often older and more likely to be married and have children. Other factors may be the veterans population tends to choose to enter occupations and industries that require more education and higher skill sets, like engineering, health care and government, according to the study. The third main set of factors the study attributed to the higher wages were skills veterans gain in the military that set them up for success in the civilian world, such as greater cognitive and people skills.

The study looked only at wage and salary income from employment and did not consider the potential benefits veterans can earn, such as disability pay, G.I. Bill stipends, pensions or health care coverage. According to their research, veterans could have increased their wages even more if they would choose to work in more high-paying cities with better business climates. They also found many veterans lose earning potential since the majority don't

enter certain high-paying industries such as real estate, finance and insurance. Being a U.S. Air Force Academy graduate and Air Force veteran herself, Weinstein said she wanted to research this subject since she was in graduate school. “The men and women that I had the opportunity to serve with in the military are highly skilled, dedicated, and hard-working,” Weinstein said. “They have a lot to offer the workforce and the data shows that. [Source: The Orlando Sentinel | Lisa Maria Garza | July 20, 2019 ++]

Vet CRC Program Update 01 ► California Villa Facility Shortcomings Revealed

A Van Nuys assisted-living facility for veterans made errors in delivering medication that included failing to provide antibiotics to a 100-year-old veteran with sepsis, federal officials said this week. Investigators with the Department of Veterans Affairs prepared a report last month that found their agency’s Los Angeles officials “compromised patient care by failing to properly investigate and correct serious resident care shortcomings at California Villa, a VA-approved CRC (community residential care) facility,” Special Counsel Henry J. Kerner wrote in an 8 AUG letter to the president.

The VA’s investigators also found that the facility was “in disrepair,” and had a “disorganized medicine room.” They also discovered medication errors between 2015 and 2018 that include:

- Giving a veteran a double dose of his medication because the prescription was not updated,
- A 100-year-old veteran with sepsis not being given doctor-prescribed antibiotics, and
- Medication not being given to a veteran who did not leave his room (the veteran was also being charged \$5 to be able to eat in his room, instead of in the cafeteria)

There was also a mix-up in which a California Villa employee noted down an encounter with a veteran in a locked ward, four days after he had died. It turned out that employee had mistaken another veteran for the one who died. “The agency identified this error as one of concern, noting that if staff cannot properly identify residents, it could be an indication that veterans are not receiving their proper medications,” Kerner wrote. Because the CRC (community residential care) program is funded by the veterans, and not Veterans Affairs, such programs are not as rigorously overseen as those that receive Veterans Affairs funding, the agency had acknowledged, according to Kerner.

“In light of these findings, the agency recommended that L.A. officials notify all California Villa resident veterans that VA suspended its approval of the facility and request permission to have them moved or, for veterans who choose to remain, ensure they are aligned with other programs such as home-based primary care and mental health intensive case management,” Kerner wrote. His letter can be found [here](#), and Veterans Affairs report can be read [here](#). Veterans Affairs officials issued a statement saying that they appreciate the special counsel’s “oversight, which in this case highlights events that occurred up to four years ago. As the special counsel said, ‘VA (Veterans Affairs) has taken strong steps to ensure these community care facilities are closely monitored to provide appropriate care.’” [Source: Los Angeles Daily News | Elizabeth Chou | August 10, 2019 ++]

Vet Unemployment Update 20 ► 0.1% Increase in July to 3.4%

The unemployment rate among American veterans rose for the second consecutive month in July, but it still remains significantly below the national rate, according to data released by the Bureau of Labor Statistics on Friday. The agency reported the July jobless rate for veterans rose to 3.4 percent from 3.3 percent in June, a small but noteworthy uptick given the spate of good news in veterans unemployment over the last few years. That number had been below 3 percent for four consecutive months before the June estimates. Among veterans of the Iraq and Afghanistan war era,

the unemployment rate in July was 3.6 percent, down slightly from 3.7 percent in June. As a whole, the country's unemployment rate remained steady from June at 3.7 percent. Only twice in the last 16 months has the national number topped 4 percent.

The 3.4 percent jobless rate for veterans translates into about 316,000 former military members looking for work last month. That number was as high as 500,000 just three years ago and topped 1 million during the height of the U.S. recession in 2011. Experts caution against drawing too many conclusions from individual monthly unemployment statistics, because the veteran figures are taken from a much smaller sample size than the overall population, leading to volatility in some of the calculations. Still, the monthly veterans unemployment figures have remained below the national figure for 16 consecutive months, and have only topped estimates for the civilian population twice in the last decade. The full unemployment report is available on the [Bureau of Labor Statistics' web site](#). [Source: MilitaryTimes | Leo Shane III | August 2, 2019 ++]

Honor Guards Update 01 ► Vet Groups Declining Membership Impact on Availability

Veterans groups around Northeast Iowa are struggling to provide honor guards for veterans' funeral services because of decreasing membership. Oftentimes, veteran service organizations provide honor guards when reserve units can't because of the lack of active duty bases in the area. A reserve unit may send two members to fold the flag for the family, but a local service organization will provide the rifle salute and pallbearers for a full military detail. Even the Patriot Guard, an organization that holds a flag line at funerals and escorts remains to cemeteries, is struggling with declining membership.



Kevin Dill, formerly Black Hawk County Veterans Affairs executive director, knows about the need. “When I was the VA director I would get calls all the time, ‘Hey dad died, grandpa died, how do we get an honor guard detail at the funeral?’ I would always tell them to call the funeral home,” Dill told the Waterloo-Cedar Falls Courier. “I didn’t realize until once I was out here talking to these guys there’s going to be a time when the funeral home will have nobody to call, because the average age of honor guard members is in their 70s and 80s.” Many service organizations don’t have the money to staff honor guards either, Dill said.

He wants to reach out to veterans who have a service-connected disability or are retired to help when they can. “Otherwise there’s going to be a day that’s going to come when these guys who pass away, who deserve that honor — they’ve earned it — are not going to be able to have it because the guys that are doing it now are going to get too old or they’re going pass away,” Dill said. “That honor may not happen sometime down the road because we as a community and the younger veterans have forgotten.” Dill predicts in 10 years there won’t be enough people around to perform honor guards properly. “The same thing is happening to our numbers,” said Tim Houts, Patriot Guard ride captain. “We have about five or six in Northeast Iowa that come, that includes Waterloo and Cedar Falls.” Houts said sometimes he won’t know if anyone is going to show up for a funeral. “We’ve been down to four, to three for a funeral, and that’s tough. Especially in winter when people don’t want to go outside,” Houts said.

People can donate their time or money to help with honor guards in the Cedar Valley. The Cedar Falls AMVETS has an honor guard, and many other veteran service organizations do also. It's a problem all over," said Marvin Mattfeld of Cedar Falls AMVETS. "A lot of younger guys don't want to become members of a veteran service organization." The Cedar Falls AMVETS does 60 to 70 funerals a year. "We cover some of the small communities around (the area)," Mattfeld said. There are 21 AMVETS members who take part in funeral honor guards. "These guys, they're in their 70s and 80s," Dill said. The youngest are in their 60s.

Anyone who wants to get involved or donate can contact Dill at (309) 738-8684 to donate or get involved with any veteran service post. To get involved with the Patriot Guard, visit www.patriotguard.org and sign up. The only requirement is a want to help and respect for the American flag, Hout said. "Ten years from now a widow will call the Black Hawk VA to set up an honor guard for her husband's funeral, and there won't be anyone available because no one else has stepped up," Dill said. "If we truly care about our veterans then our younger veterans need to get involved and just come out and stand for a couple of hours. Otherwise, in 10 years some family's going to call and there isn't going to be a detail." [Source: MilitaryTimes | Karen Jowers | July 14, 2019 ++]

SBP DIC Offset Update 61 ► Advocates Push to Keep Repeal in NDAA

Advocates who pushed lawmakers to include a repeal of the military "widow's tax" in the annual defense authorization bill earlier this year are now urging Senate leaders to keep it in the measure. In a letter sent 6 AUG signed by 64 Senate colleagues, Sens. Doug Jones (D-A) and Susan Collins (R-ME) pushed the chairmen of the House and Senate Armed Services Committees to keep the repeal in the massive defense policy bill during negotiations in coming weeks. They called it an issue of fairness and justice for military families. "As a result of the widow's tax, tens of thousands of surviving spouses are prevented from collecting the full insurance benefits from the Department of Defense for which their military retiree spouses paid," the letter states. "We have an obligation to make sure that we are taking care of our military families who have sacrificed so much. This problem goes back decades, but this year we can finally solve it once and for all."

At issue is 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. Collins and Jones wrote in their letter that "this offset means that surviving spouses are denied more than \$11,000 per year" in payouts. In recent years, lawmakers have included partial fixes to the problem in the annual defense authorization act. But the House this year included in their draft of the budget policy measure a complete fix, albeit without a way to pay for the changes. Congressional staff estimates the price tag for eliminating the widow's tax would total \$5.7 billion over 10 years. Jones tried unsuccessfully to add the issue to the Senate's NDAA draft earlier this summer.

Staff from both armed services committees will spend much of the extended August legislative break negotiating the differences between the two chambers' bills. Outside groups including the National Military Family Association, Veterans of Foreign Wars, Military Officers Association of America and Tragedy Assistance Program For Survivors plan to lobby those offices throughout the remainder of the summer. "For the first time ever, ending the widow's tax

is included in the House NDAA,” said Ashlynn Haycock, Deputy Director for Policy and Legislation at the Tragedy Assistance Program For Survivors. The goal now is to make sure the issue “is not forgotten in the negotiation process.”

Lawmakers are scheduled to return to Capitol Hill on 9 SEP. Leadership has not officially named conference committee members yet, but officials from both chambers are hopeful they can reach an agreement on a consensus bill in the early fall. [Source: MilitaryTimes | Leo Shane III | August 6, 2019 ++]

IRS Kiddie Tax Update 03 ► Gold Star Families Unfairly Taxed on Benefits

Marine 1st Lt. Matthew Davis was killed in the line of duty in 2014 when he was struck by a drunken driver while on base at Camp Pendleton, California, leaving behind his wife, Elizabeth, and their 10-year-old daughter, who was named as the beneficiary of his Survivor Benefit Plan. For years, the family paid about \$1,000 a year in taxes on that money. But this year, when Ms. Davis filed her daughter’s taxes for the first time after the Republican tax overhaul, that payment soared to \$10,000.

The same thing happened to Sheryl Hood, whose husband was killed while on duty in Iraq 10 years ago and whose taxes for her two children’s survivor’s benefits soared from a combined \$1,000 to \$10,000. Ms. Hood had to pull money out of her savings account to pay the bill, using all the funds she had set aside to take her son to tour college campuses. “You’re essentially stealing from orphans of those who have defended our freedom,” Ms. Davis told The Washington Times. “You’re really just taking advantage of them from a tax perspective.”

The higher taxes are the result of a confluence of laws. Families that lose someone in the line of duty often receive benefits from both the Department of Veterans Affairs’ Dependency and Indemnity Compensation program and from the Pentagon’s Military Survivor Benefit Plan, which service members fund. In some cases, military families are better off designating their children rather than spouses as beneficiaries for survivor payouts. The children pay taxes on the money, usually on their parents’ returns and at their parents’ rates. But during the 2017 tax overhaul, Congress decided that too many wealthy parents in general were hiding estate money with their children, in effect lowering the taxes they paid. The 2017 law applied the estate and trust tax rate to children’s inheritance income, which ended up snaring the payouts to Gold Star families.

Jessica Braden-Rodgers, whose husband was killed in Afghanistan in 2012, said her son James’ survivor benefits used to be taxed at a rate of about 12%. Under the new law, the rate is 37%. If the tax provision is not fixed, the family likely will owe \$9,000 next year. The family already is considering canceling a planned vacation to Disneyland in case they need money to pay James’ taxes. “We can’t afford \$450 a month paying taxes plus braces plus everything else. We can’t do that,” Ms. Braden-Rodgers told The Washington Times.

Mark Mazur, director of the Urban-Brookings Tax Policy Center, said the tax overhaul should have undergone more analysis before it was finalized. “It was an unintended consequence. Congress looked at this and thought they were making things simpler. True. But they didn’t think through all the implications,” Mr. Mazur said. Pete Sepp, president of the National Taxpayers Union, said the number of people affected is likely in the “low thousands” and that it’s not a lot of money in the broader context of the federal budget. But to the military families snared, it’s “a very costly surprise.”

“Simplifying the kiddie tax was one of a number of tax simplification priorities. All Congress needs to do here is take a surgical approach to ensure there aren’t unintended victims,” he said. Gold Star mothers have pleaded with Congress for such a fix and have found receptive ears. In May, the Senate unanimously passed the Gold Star Family Tax Relief Act, which would treat the children’s benefits as earned income rather than estate income, returning them to a lower tax rate. A similar provision, introduced by Rep. Elaine G. Luria, a Virginia Democrat and military veteran,

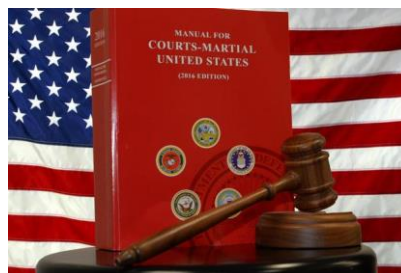
cleared the House as part of a broader retirement package. The vote on that bill was 417-3. The sticking point is that neither chamber is agreeing to take up the other's lead.

Sen. Ted Cruz, (R-TX), and Sen. Patrick J. Toomey (R-PA) objected to the House's package for several reasons unrelated to the Gold Star families provision, particularly in regard to home-schoolers' access to 529 savings accounts. Staffers for both senators confirmed that they support the Gold Star relief bill. Senate and House aides argued that the other must act. House Majority Leader Steny H. Hoyer, Maryland Democrat, defended the House's approach. "That bill gained overwhelming bipartisan support in the House, passing 417-3. The Senate ought to take up the SECURE Act without delay to provide relief for our Gold Star families, as well as the many workers who will benefit from new opportunities to save for retirement," Mr. Hoyer told The Times in a statement. The office of Senate Majority Leader Mitch McConnell, Kentucky Republican, did not respond to a request for comment.

Ms. Luria is working to get a bicameral solution off the ground. "Both chambers of Congress are handling this important issue in different ways. My bipartisan bill has 168 cosponsors and has been endorsed by 20 veterans service organizations, so my office is doing everything possible to convince our colleagues that the House and Senate should reconcile as quickly as possible for Gold Star families," she said in a statement. A House Democratic aide told The Times of an effort to get a stand-alone bill on the House's consensus calendar, which requires 290 sponsors and could speed passage.

Ms. Braden-Rodgers' frustration lies with Senate Republicans, particularly Mr. McConnell. She said he is unnecessarily holding up a bill over a handful of objections. "This is not a Republican or a Democratic [issue]. This is not a political issue. This is a Gold Star family issue," she said. "Everyone wears the little flag pin on their lapels, they recite the Pledge of Allegiance, they say how much they support the troops. That's all great. Where's the support now?" Mrs. Davis said she just wants a clean bill to pass. "This shouldn't be tucked away and hidden in another bill as a rider or an amendment," she said. She said she is starting to feel pessimistic about its chances and that the Gold Star families' plight isn't a huge priority for Congress. Next year, she said, she will have to use money from her retirement and investment accounts to pay for her daughter's taxes — and then pay a penalty for withdrawing her own funds early. [Source: The Washington Times | Gabriella Muñoz | August 8, 2019 ++]

Retiree Court Martial ► **New Legal Opinion Says it is Unconstitutional**



A new legal opinion from the Navy-Marine Corps Court of Criminal Appeals says court-martialing military retirees is unconstitutional -- and the reason concerns the issue of retirement pay. Chief Judge Navy Capt. James Crisfield delivered the opinion last week, joined by Senior Judges Navy Capt. Marcus Fulton and Marine Col. Jonathan Hitesman. The decision was made as a result of an appeal from retired Chief Petty Officer Stephen Begani, who was court-martialed after leaving the Navy on charges of attempted sexual abuse of a child.

Begani was picked up by Naval Criminal Investigative Service agents on Aug. 5, 2017, a little over a month after he left active duty and was transferred to the Fleet Reserve. He was arrested when he arrived at a residence at Marine Corps Air Station Iwakuni, Japan, where he was employed as a contractor. Begani had been communicating with

someone who he believed to be a 15-year-old girl, but who was actually an undercover NCIS agent. He was sentenced to 18 months confinement and a bad-conduct discharge.

Begani was court-martialed because of a federal law that leaves some troops subject to the Uniform Code of Military Justice long after they hang up the uniform. Marines and sailors who leave active duty after more than 20 years in uniform but less than 30 and who want to collect retiree pay move into the Fleet Reserve or Fleet Marine Corps Reserve. There they receive what is essentially retainer pay and can be summoned back to active duty without their consent in the event of war or a national emergency. After 30 years of active or inactive service, retirees are then transferred to the Regular Retired List and they're no longer subject to the UCMJ.

None of this is true for retired reservists, though, which is why Crisfield argued in his written opinion that treating one group of retirees different than another is unconstitutional. "Congress has determined that some, but not all, military retirees should remain subject to the Uniform Code of Military Justice (UCMJ) while they are retired," Crisfield wrote. "... Accordingly, the sections of the UCMJ subjecting regular component retirees to UCMJ jurisdiction are unconstitutional."

Zachary Spilman, a lawyer who specializes in military justice and the lead contributor to the military justice blog CAAFlog, where he first wrote about the decision, called the opinion "a bombshell." "This is a huge deal," he said. "A court-martial for a retiree is very rare, but the threat of a court-martial is very real." As Spilman noted in his 6 AUG blog post on the decision, Begani did not challenge jurisdiction at trial, but he did challenge it on appeal. Begani argued that being subjected to the UCMJ as a retired regular component member while retired Navy Reserve members are not "violated the Fifth Amendment Due Process Clause's guarantee of equal protection of the laws."

Navy Lt. Daniel Rosinski, who represented Begani, argued that there's no difference between a reservist retiree or one who left active duty. They're all out of uniform, none are subject to military duties on a day-to-day basis, and they can all be recalled to active duty, Rosinski said in his oral arguments. But a reserve retiree in Begani's case would have been tried as a civilian. Since they're "similarly situated," Rosinski argued that active and Reserve military retirees should be treated no differently when it comes to UCMJ jurisdiction. "There are good reasons to subject full-time active-duty personnel to military jurisdiction," Rosinski said. "They're performing military duties on a day-to-day basis and there's a compelling governmental interest in regulating their conduct. "But there's not good reason to distinguish among those non-active-duty personnel -- active-duty retirees, retired reservists and selective reservists -- for purposes of court-martial jurisdiction," he added.

Spilman said that's where the judges' opinion -- which essentially agrees with Rosinski's point -- is flawed. The judges' opinion acknowledges that the retainer pay regular retirees like Begani receive come with the obligation that they'll "maintain readiness for active service in event of war or national emergency." "That's hardly an insignificant obligation; maintaining readiness for active service -- while not a particular specific demand -- undoubtedly requires a person to remain ordered and disciplined, the maintenance of which is the very reason for a military justice system," Spilman wrote on Tuesday. "Furthermore, the federal courts have recognized that the Fleet Reserve was established for that specific purpose."

In an 8 AUG follow-up post, Spilman again reiterated that those like Begani who are in the Fleet Reserve or the Fleet Marine Corps Reserve receive retainer pay, which is different than retired pay, and that a member "must actually be in that status to get the money." Spilman told Military.com on 8 AUG he believes there's "zero chance" the government will not ask the Navy-Marine Corps Court of Criminal Appeals to reconsider its decision. The U.S. Supreme Court earlier this year upheld the Defense Department's authority to prosecute military retirees for crimes they commit when it opted not to hear the case of retired Marine Staff Sgt. Steven Larrabee, who was convicted of sexually assaulting a bartender.

The Navy-Marine Corps Court of Criminal Appeals opinion could now affect other cases, Spilman said. That includes Larrabee's, who has taken his case to the U.S. District Court in Washington, D.C. Stephen Vladeck, a professor at the University of Texas School of Law who represents Larrabee, has argued, like Rosinski that military

retirees should not be subject to the UCMJ. He told Military.com in February when the Supreme Court declined to hear Larrabee's case that the idea that retirees could be pulled back into active duty was outdated. "Increasingly, the function has been performed by reserves, not retirees," Vladeck said at the time.

Not everyone agreed, though. Retired Air Force Maj. Gen. Charles Dunlap, a professor at Duke University's law school, wrote in February that it's up to retirees who don't want to keep a relationship with the military to terminate their commission or request a discharge. "As a retired service member subject to military jurisdiction, count me among those of my comrades-in-arms who believe it a small price to pay to maintain the connection with the armed forces," Dunlap wrote. [Source: Military.com | Gina Harkins | August 9, 2019 ++]

Veterans FAQ ► Why Was I Only Given 6 Months of Back Pay?

Q. I originally applied for disability during 1994 on 4 different counts. PTSD is just one account. I finally was approved during 2000 for PTSD 50%, then upgraded to 100% within a month, due to unemployability. Why was I only given back pay for 6 months instead of the whole 6 years? Most people say I should be happy with the 6 months. My first application was in 1994.

Answers

A1: Big question here is from that time you filed in 1994 did you continued prosecuting your claim each year if you had a period of time where you had more than a year break than it goes with the latest date filed. (GR) 8/4/19

A2: The only way you would have gotten back pay for 6 years, is if you had appealed that first claim and then finally won. And you would have only received the backpay for what they first put you at...50%. If you just filed a whole new claim, and did not appeal the original claim, you will only receive back pay to the date you filed your last claim. (LM) 8/4/19

A3: The reason you didn't get 6 years retroactive benefits from 1994 is due to the date that the medical evidence from your claim first verified your claimed disabilities which was in 2000. Your previous claim from 1994 did not verify your service connected conditions from that date because the medical evidence submitted back then did not show a confirmed diagnosis of your conditions from 1994 related to your military service. You can appeal that 1994 decision if you wish but unless you have medical evidence that was either ignored, overlooked or not proven from your military medical records in that 1994 decision, your chances of getting backpay from 1994 are very slim. (KG) 8/4/19

A4: VA benefits are contractual in nature legally and an overriding standard is reasonableness in which both parties have obligations. I am in the same situation starting in 1993 for vietnam events ...your mos, duties etc are records plus medical...continue the fight ...right now I am npard of review case 89000 plus. (JS) 8/4/19

Note: Go to <http://www.veterandiscountdirectory.com/question205.html> if you would like to add your experience regarding this question.

[Source: U.S. Veteran Compensation Programs | August 15, 2019 ++]

Veterans FAQ ► Will I be Compensated for ALL of the Time I Waited for the VA Decision?

Q. I applied for hearing loss with the VA and my claim was denied so I appealed it and it was denied again. I recently got a letter from the VA informing me that my appeal had gone to the REMAND status. I waited for several months for more information and what was my next move, I got a letter from the VA about 6 weeks later for an C&P I did the hearing test and waited for more information finally went for another hearing test where I was told my hearing is not

so good. I checked eBenefits about 4 weeks later and saw where my rating had been raised. Will I be compensated for all of the time I waited for the VA decision?

Answers

A1: Yes. I filed in Feb 1997 for my 100 percent. It was finally granted in 2004. I received back pay compensation of \$99,201.01 just before Christmas and a few days later I got my regular check at new comp rate. So whatever your new pay rate is you should receive a check for the difference back to date of claim. (MS) 8/11/19

A2: YOU should be compensated the day you filed your claim. GOOD LUCK! (HA) 8/11/19

A3: Yes, I say you will be compensated from the date of your first claim as you won on the appeal. I had one client who was finally awarded hearing after 10 years of appeal and he was compensated from the date I filed the claim for him. (GR) 8/11/19

A4: Dear brother, you should be compensated retroactive from the time you filed for an increase of your disability. If you have any problems, contact your nearest DAV service officer. You don't have to be a member and good luck. (PD) 8/11/19

Note: Go to <http://www.veterandiscountdirectory.com/question214.html> if you would like to add your experience regarding this question.

[Source: U.S. Veteran Compensation Programs | August 15, 2019 ++]

Veterans FAQ ► Why must I prove AO exposure at Fort Polk?

Q. Could someone please tell me why in 1970 at fort Polk LA, when we were exposed to Agent Orange there, why do we now have to prove to the VA in our claims that we had boots on the ground in the Nam?

Answers

A1: I am not sure why but the water to drink in Vietnam was from wells that were drilled where massive amounts of AO was sprayed. So AO was evenly distributed to the troops. (JM) 8/14/19

A2: I was in Ft. Polk in 1961-1962. AO was sprayed, however, the government doesn't acknowledged that it happen. It just your word against theirs. (MH) 8/14/19

A3: The only places that the VA has recognized for AO is Vietnam, Thailand and Korea from 68 to 71. The residue from AO I have heard will last as long as 20 years. (GR) 8/14/19

A4: At <https://study.com/academy/answer/when-was-agent-orange-used-at-fort-polk-in-louisiana.html> it states as follows: *There is no conclusive evidence that Agent Orange was ever used at Fort Polk, Louisiana. Several unverified stories have circulated pertaining to officers supposedly testifying to the presence of the compound at the military base, but such stories are mostly regarded as internet legend or local lore. According to rumors, soldiers were affected by exposure to Agent Orange sometime during 1967, but were treated covertly, and a cover-up put in place. If you had boots on the ground in Vietnam it is presumptive Agent Orange exposure.* (TB) 8/14/19

A5: There are web sites that show how many gallons of the toxic agents were sprayed, where and when. (DD) 8/14/19

Note: Go to <http://www.veterandiscountdirectory.com/question217.html> if you would like to add your experience regarding this question.

[Source: U.S. Veteran Compensation Programs | August 15, 2019 ++]

WWII Vets 201 ► Luciano Graziano | Last Living Witness to Germany's Surrender

East Aurora native and World War II veteran Luciano “Louis” C. Graziano is believed to be the last living eyewitness to the formal surrender of Germany at the “Little Red Schoolhouse” in Reims, France. Of that monumental moment in history on May 7, 1945, Graziano says that at the time he did not realize the gravity of it. “I just took it as it came. I was 22. I didn’t think too much about anything. I just did what I had to do,” the now 96-year-old Army veteran said. “I was honored to be in that room,” Graziano wrote in his recently published book, “A Patriot’s Memoirs of World War II — Through My Eyes, Heart and Soul.”



As the last eyewitness, Graziano is now in demand for his insights. In June, he spoke at the Dwight D. Eisenhower Presidential Library during events commemorating the 75th anniversary of the June 6, 1944, D-Day Invasion of Normandy. “To the best of our knowledge, we believe he is the last surviving witness,” said Lisa Kijowski, a spokesperson for the Eisenhower Foundation. “Everyone enjoyed him and what he had to say.” So how did the young master sergeant end up in the war room of the schoolhouse packed with dignitaries from the victorious Allied Forces and defeated Germans there to sign the “Instrument of Surrender”? The short answer is: Graziano knew how to work with his hands.

After leaving grammar school, he worked in masonry with his Italian immigrant father, Pietro. But when Graziano’s sister Phyllis opened a beauty parlor in East Aurora, he put aside his bricks and mason’s trowel for scissors and other tools of beauty. “I did everything, haircuts, hair dyeing, permanent waves,” he said. Graziano enjoyed the work so much that he would make a lifelong career of it. But when a draft notice arrived in January 1943, he left the beauty parlor for the ugly business of war. The Army recognized his work ethic and natural abilities and in England assigned him to head a unit of 35 soldiers, who specialized in everything from carpentry to stringing telephone cable. When they arrived in Reims, Graziano was charged with keeping all of the buildings occupied by Americans in working order.

Among those structures was the Little Red Schoolhouse, and that’s how he got into the war room to watch the German commanders surrender. But for that history-making moment to happen, the fight needed to be taken straight to the German homeland. And that’s what happened when then-Gen. Eisenhower, the supreme commander of Allied Forces in Europe, ordered the D-Day Invasion. Graziano and thousands of other troops crossed the English Channel in what was the biggest amphibious invasion in history. “I was in the third wave at Omaha Beach. I drove a gasoline truck off the LST [landing ship tank] onto the shore. Then I jumped out of it and got my machine gun and other equipment. I laid down with dead soldiers on the beach and I crept up toward the cliff. The Germans were shooting down at us.” “When I got to the cliff, I got my flame thrower. I shot up underneath the bunker. It lit up the grass and brush and with all that on fire, the Germans had to get out of it. Then I shot my flare gun up in the sky. I figured the Navy would see it,” he said. “They shot from their ships and knocked out the bunker. They knew what I wanted. They were shooting over our heads and giving us protection. I lost two of my men that day,” Graziano continued.

Months later in the Battle of the Bulge, Germany’s last major offensive during one of Europe’s worst winters on record, Graziano and his captain climbed into an unheated Jeep and set out on a nocturnal mission. Their job was to locate a company of Gen. George S. Patton’s troops who were needed in Bastogne, but had somehow gotten lost. “It

was snowing terrible. It was near zero or below. We found them the next morning. There was a whole company of them, 500 or 600 in trucks. Bastogne was quite a ways. It took us a couple days.” By the end of the mission, Graziano said his feet were frostbitten.

“They put me in the infirmary. They said I got there just in time, that they would have had to cut my feet off. I was in the infirmary about three weeks. Then they said if I wanted to get back out with my company I had to wear a pair of shoes a size bigger. My size was 12 and I had to have a size 14 and wear two pairs of socks. I told my mess sergeant, ‘You better find me those shoes.’ ” The cold winter of 1944-45 faded in the spring when Graziano's heart melted after he spotted the woman he would marry. “My buddy said, ‘Let’s go to the ball game to watch the ladies playing ball.’ I saw this lady pitching and I said, ‘Who is that?’ My buddy’s girlfriend said, ‘She’s my best friend. Her name is Bobbie.’ I went the next day to the office where she worked and talked to her. I made a date with her.”

Women's Army Corps Staff Sgt. Eula “Bobbie” Shaneyfelt, who hailed from Hartselle, Ala., stood Graziano up. He persisted and romance bloomed. They were married in the Reims courthouse on Oct. 2, 1945, and honeymooned in Paris for a week. “We got married by a priest when we got discharged and arrived back in New York,” Graziano wrote in his book. Their 62-year marriage ended when she died on Feb. 6, 2007, which was Graziano’s 84th birthday. After the war, they had settled in Thomson, Ga., where Graziano opened Louis Hair Styling Salon to support their family of five children. His daughter Moira Johnson now runs the business but he still cuts the hair of some of his longtime customers. “My ladies just won’t let me quit,” Graziano quipped.

Johnson and other family members helped him put together his book, which is based on handwritten notes he jotted down over the decades whenever he remembered something about the war. One of Graziano's most exciting moments since LifeRich Publishing published his memoir earlier this year was when he met Mary Jean Eisenhower during the D-Day ceremonies at her grandfather’s presidential library in Abilene, Kansas. “I presented her with my book,” he said. It was not Graziano's first meeting with an Eisenhower.

When he served as the utilities foreman with the 102nd Infantry Field Artillery Battalion, Special Headquarters Command in Reims, he met Gen. Eisenhower. “We put a special phone line in for Eisenhower at his quarters outside Reims. We ran lines through fields. We had to be careful because of land mines,” Graziano said of the top-secret job he and another soldier, Buck Barnette, performed. When the job was completed, Graziano and Barnette spent the night at Eisenhower’s residence. “General Eisenhower was good to us while we were there. He was a man I respected and looked up to. It was an honor to serve under him,” Graziano said in quoting from his book.

And now this last living witness to the German surrender is planning to come back home to East Aurora in September to visit relatives and, he hopes, sell copies of his memoir at book signing events he's trying to arrange. Johnson describes her father as “a living piece of history,” who is part of the rightly named “Greatest Generation.” “That generation just went and did what they had to do,” she said. “Look what they did for the country. We’re free today.” [Source: The Buffalo News Lou Michel | August 5, 2019++]

WWII Vets 202 ► **James Thomas Lingg | Retired CWO2’s Service**

James Thomas Lingg was born in Washington Sept. 22, 1924. He enlisted in the Army four months after turning 18 then traveled to Ford Hood, Texas, to complete 13 weeks of training to become a tank destroyer driver. After completing his training, Lingg went from Newport News, Va., to Casablanca, North Africa, on the USS West Point. While there, he worked as a replacement doing odd jobs until being shipped to Sicily. Lingg was in the 1st Infantry Division camp in Sicily before he was sent back to Africa on the USS Earle to get a hernia operation. When he returned to Sicily, Lingg helped guard the railroad yards, trains and supplies.



During a German attack Aug. 10, 1944, Lingg was shot and stayed in the 30th General hospital in France, where nurses removed a bullet from his back. In a letter to his mother 11 AUG written in a German hospital in Paris, Lingg said, "I am treated very good and my wounds are starting to heal very good. I was hit twice." He later received the Bronze Star Medal for his actions. Subsequently he was freed from his POW status and went on to be a gunner with the 787th Automatic Weapons Battalion in 1944. At the end of WWII, James was stationed in Reims, France, and ensured German planes coming in to surrender were not fired at. He returned home on a Liberty ship and was discharged in December 1945 at Fort Douglas, Utah.

James re-enlisted and was assigned to serve in the Korean War in April 1952. In Korea, he was assigned to Company A of the 27th Infantry Regiment as part of the 25th Infantry Division. James was the unit administrator, serving as the pay, supply and mess officer. He served in this position in various regions throughout Korea for 11 months. In December 1963, James retired from the Army at Fort Lewis, Wash having attained the rank of CWO2. He recalled his service fondly as a "great thing to have happened." After retiring, James went on to work in commercial businesses where he rose to the rank of assistant manager. In January 2009, James passed away at the age of 84 in Washington state. We honor his service. [Source: Vantage Point || August 8, 2019 ++]

Obit: Dorothy Eleanor Olsen ► 23 JUL 2019 | WWII WASP Pilot

About 30 people stood on the pavement of the Calvary Cemetery, looking toward the sky, waiting for World War II planes to fly overhead in honor of a woman who flew ones like them more than 75 years ago. When they had to wait a little longer than expected, Julie Stranburg piped up. "Mom wouldn't have stood for this," Stranburg said with a smile. Dorothy Eleanor Olsen, Stranburg's mom, died at 103 on July 23. She was honored with a Funeral Mass on 29 JUL at St. Charles Borromeo Parish and now rests at the Calvary Cemetery in Tacoma, Washington.



Olsen was part of the Women Airforce Service Pilots (WASP) -- a group of civilian volunteers who moved planes across the country, hauled targets for shooting practice and performed other flying duties. She was stationed at Long Beach Army Air Base, California, from 1942 to 1944 and was awarded the Congressional Gold Medal in 2009. During her time as a WASP pilot, Olsen flew about 60 missions as part of the 6th Ferry Group, often alone, according to a report from the Chinook Observer in 2011. She also flew about 29 different aircraft. Her favorite was the P-51. "Mom said the P-38 was an old woman's plane. She said anybody could fly that," Stranburg said. "She said that the (P-)51, you had to stay on top of that."

She also didn't care much for the bomber planes. Debbie Jennings, friends with Olsen since about 2003 and developer of a WASP exhibit at the Museum of Flight in Seattle, said her friend preferred the fighter plane because she was by herself and could do whatever she wanted. Jennings said Olsen would get a kick out of scaring farmers on their tractors and fly right behind them. She would do the same at railroad stations just because. Stranburg said her mom got chewed out by ranking officers for flying like that and once got reprimanded for using her landing gear at high speeds. One time, she flew upside down and a piece of the plane fell off -- but the landing crew never said a word, and Olsen's son, Kim Olsen, has the piece to this day.

"She was like nobody I've ever known. So determined to do whatever she wanted to do," Jennings said. At the time, women and people of color were fighting for respect in the military. According to NPR, during the last WASP training class, Henry "Hap" Arnold, the commanding general of the U.S. Army Air Forces, said when the program began he wasn't sure "whether a slip of a girl could fight the controls of a B-17 in heavy weather." "Now in 1944, it is on the record that women can fly as well as men," Arnold said. Jennings said some of the male pilots were jealous of how many different planes Olsen was able to fly.

On two occasions, Olsen received v-mail, or victory mail, postcards from male pilots who had found Olsen's name and address in the cockpit of a plane she ferried. In the last line of the postcard, one pilot from Italy wrote, "Despite the fact that a woman once flew it, it appears to perform perfectly," Jennings said. "They were the first women to fly military aircraft for the United States," Jennings said. "The women had to jump into any aircraft that needed to be moved, whether it was for training or for combat, and know how to fly it and fly it wherever it needed to go." WASPs were not recognized as veterans until 1977 under President Jimmy Carter.

Olsen grew up reading about World War I planes and flying in Woodburn, Oregon, in the 1920s, according to a report from The Seattle Times. She was inspired to pursue flight after reading "The Red Knight of Germany" by Floyd Gibbons. As she pursued her pilot's license, Olsen taught tap dance and continued to teach after receiving her certification. She was one of three women to get her private flying license in the Portland area by 1939, according to the Chinook Observer. Once she joined the WASPs, she kept a pair of black DeLiso Debs and socks underneath her seat in every plane she flew, Stranburg said. "She'd date a new man every night and go dancing, dump them and take off on her next plane," Stranburg said.

When the WASPs disbanded in 1944, Olsen had to pay her own way from Long Beach back home. Stranburg said Olsen got a job flying war-weary planes after the war -- aircraft deemed no longer safe for combat missions. She once worked with two other men and flew planes to Wyoming. "They got into a snowstorm and were low on fuel," Stranburg said. "The men wanted to turn back and Mom said, 'No, you're taught never turn back.'" She said they knew the airport was near, but weren't sure where. The townspeople heard them flying overhead and directed the pilots to the landing strip using car headlights. "She had so many close brushes with death but managed to slide by so many times," Stranburg said. Olsen later married Harold W. Olsen, a Washington State trooper, and settled down in University Place.

Stranburg said her mom was always fair, particularly when Stranburg and her brother Kim would fight growing up. One time, Olsen told her kids to clean up dog vomit in the kitchen, but neither wanted to. "She walked up there, took her hand, and [split it in half]. 'You clean that, and you clean that,'" Stranburg said. Stranburg said her mom didn't fly after she and her brother were born and didn't even think of flying commercial or private planes. "She said, 'Why would I want to fly a Cessna when I've flown a P-51?'" Stranburg said. Olsen never lost her flying spirit, though. She often "drove with authority," neighbor Duncan Foley said with a chuckle. "She drove like she was driving a fighter jet." According to her memorial obituary on the Edwards Memorial website, that spirit landed her a speeding ticket in her 1965 poppy orange Mustang.

Stranburg said flying was the highlight of her mom's life, and that she loved to look at clouds and remember flying through them. "Every sunny day when you see clouds, think of mom," Stranburg said. "She's up there doing slow rolls

in a P-38." Before Olsen was laid to rest, Jennings read the poem "Celestial Flight" by WASP Elizabeth MacKethan Magid, which is "now required reading at all WASP departures." The first verse is:

“She is not dead –
But only flying higher,
Higher than she's flown before,
And earthly limitations will hinder her no more.”

[Source: The News Tribune | Siandhara Bonnet | July 31, 2019 ++]

Obit: N. Grigsby ► 16 Apr 1890 | Dying Protest

This tombstone is actually in the Attica Cemetery, Harper County, Kansas. The veteran died 128 years ago! Hell of a way to make a point on an issue you feel strongly about. Perhaps when my time comes I will use his modus operandi and say something about the Battle of the Sexes. That has been going on for thousands of years and most likely will never become outdated.



Vet Hiring Fairs ► Scheduled As of 16 AUG 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 | August 15, 2019 ++]

Military Retirees & Veterans Events Schedule ► As of 16 AUG 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.
- PDF: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf.
- Word: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc.

Please note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date\time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214.

Please report broken links, comments, corrections, suggestions, new RADs and\or other military retiree\veterans related events to the Events Schedule Manager, Milton.Bell126@gmail.com

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

State Veteran's Benefits ► Montana | 2019

The state of Montana provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Veteran State Benefits – MT**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each refer to <http://montanadma.org/montana-veterans-affairs>.

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/montana-state-veterans-benefits.html> | August 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.

American Legion Update 06 ► S.504/H.R.1641 LEGION Act Signed Into Law

In a significant legislative victory for The American Legion, President Trump signed a bill 30 JUL that declares the United States has been in a state of war since Dec. 7, 1941. The American Legion sought the declaration as a way to honor approximately 1,600 U.S. servicemembers who were killed or wounded during previously undeclared periods of war. The LEGION Act (Let Everyone Get Involved In Opportunities for National Service Act) also opens the door for approximately 6 million veterans to access American Legion programs and benefits for which they previously had not been eligible.

“Recognizing the service of these wartime veterans is the right thing do and it is long overdue,” National Commander Brett Reistad said. “The families of those who were killed or wounded during these wartime acts should take pride in knowing that we recognize their sacrifice and service. Moreover, we are proud to welcome any of the six million living veterans from the previously unrecognized periods into our organization and call them ‘Legionnaires.’” Now that the legislation has been signed, The American Legion’s eligibility criteria immediately changes from seven war eras to two: April 6, 1917, to Nov. 11, 1918, and Dec. 7, 1941 to a time later determined by the federal government. No other restrictions to American Legion membership are changed.

The law’s journey began on 14 FEB when Sen. Kyrsten Sinema (D-AZ) introduced S.504, along with Sen. Thom Tillis (R-NC). A companion measure, H.R.1641, was introduced in the House by Reps. Lou Correa (D-CA) and Ben Cline (R-VA). Reistad expressed gratitude to the bipartisan members of Congress for passing the legislation. “We are grateful that President Trump fully acknowledges the importance of The American Legion by signing the LEGION Act in the White House today – just one week after it passed the House of Representatives,” Reistad said. “In an era of partisan gridlock, Republicans and Democrats in Congress overwhelmingly recognized the importance of allowing thousands of honorable but previously ineligible veterans the right to join the largest and most influential veterans organization in the country.”

Reistad pointed out that existing American Legion membership applications are in the process of being updated but can still be used. “In the meantime, I recommend that prospective Legionnaires and recruiters write ‘LEGION Act’ in the eligibility date section of American Legion membership applications if they fall outside the previous war eras,” Reistad said. “The larger pool of veterans now eligible for The American Legion will also open their family members to eligibility in the Sons of the American Legion and American Legion Auxiliary as well.” [Source: AL Dept Illinois | Ray Toczek | July 30, 2019 ++]

VA Suicide Prevention Update 57 ► H.R.100 | Vet Overmedication and Suicide Prevention Act

Are prescription medications, treatment at VA or lack of treatment, linked to veteran deaths by suicide? A bill first championed by the late Sen. John McCain, revived this Congress, aims to find out by gathering data to improve understanding of veteran deaths by suicide, especially as it relates to opioid prescription and use. The **Veteran Overmedication and Suicide Prevention Act of 2019** directs the Department of Veterans Affairs to review veteran deaths by suicide, requiring the VA to work with the National Academies of Sciences, Engineering and Medicine.

The bill is sponsored by Rep. Vern Buchanan (R-FL) and was among the first bills he introduced this session, saying the bill was intended to "study the link between addictive opioids and the alarmingly high rate of suicides among veterans." About 20 veterans die by suicide daily, according to VA data, and many of them are not actively receiving

care at VA. A few of those 20 per day are not eligible for VA care, officials say. The study would examine all veteran deaths by suicide in the past five years, including: the total number of veterans who died by suicide, the number who died "a violent death," the number of veterans who died accidental deaths and more. The study also would include:

- A "comprehensive list" of prescribed medications, legal or illegal substances that the veterans were taking, especially any substances that come with warnings of suicidal ideation.
- A summary of medical diagnoses by VA doctors or other health care providers that led to prescribing those medications in cases of post-traumatic stress disorder, traumatic brain injury, military sexual trauma and other anxiety and depressive disorders.
- The number of times a veteran who died by suicide, violence or accident were on multiple medications by VA at the same time to treat those issues.
- The number of veterans who died by those causes who were not taking any medication prescribed by VA.
- The number of veterans who died by those causes and received non-medication treatment versus the number who only received medication.
- Details of how the VA decides when to prescribe medications.
- Details of how VA measures pain scores, and how that relates to the number of veterans on multiple medications.
- An analysis of the VA's efforts to maintain "appropriate" staffing for mental health services, including training and hiring practices.
- The number of veterans who died of any of those causes who also experienced trauma, including military sexual trauma, combat, brain injuries or PTSD.
- A list of VA hospitals with high prescription rates and high rates of suicide.

Seventy percent of veteran deaths by suicide involve guns, VA Secretary Robert Wilkie told Congress this summer. Veterans are 1.5 times more likely to die by suicide than non-veterans, VA data shows, and are more than 20 percent more likely to die by suicide involving a gun than non-veterans. Veterans are also three times more likely to die by suicide if there is a gun in their home, Wilkie said.

A recent report on 2018 active-duty deaths by suicide showed the highest recorded number of troop deaths by suicide ever. Two Senators are working to introduce legislation to encourage and help states fund red-flag laws, which create a judicial due process to remove guns from people -- including veterans -- determined to be a danger to themselves and others. [Source: ConnectingVets.com | Abbie Bennett | August 06, 2019 ++]

GI Bill Update 291 ► H.R.4162 | GI Bill Planning Act of 2019

Representatives Jack Bergman (R-MI) and Kathleen Rice (D-NY) introduced the bipartisan H.R. 4162, GI Bill Planning Act of 2019 to save military enlistees hundreds of dollars and streamline Veterans' education benefits for the future. Today, a small and further declining number of student Veterans use the 1984 Montgomery GI Bill (MGIB) to earn a degree. A 97% majority instead choose the newer, more effective Post 9/11 GI Bill. However, about 70% of military recruits still make the decision to keep their MGIB eligibility and pay a mandatory \$1,200 for this benefit which they will likely never use.

The GI Bill Planning Act would give enlistees six months - instead of just two weeks - to decide whether to pay the \$1200 or opt out of their MGIB benefit. Additionally, the bill responsibly ends new enlistee enrollments in the outdated MGIB by October 2029. "Military basic training is a grueling ordeal meant to mold our nation's finest. But it doesn't make sense for these fatigued recruits to immediately be asked to make a consequential, expensive decision about using their future education benefits. By delaying this decision 6 months, my new legislation will give enlistees the ability to make an informed choice and plan for the future." said Representative Bergman.

“Every year, thousands of new military recruits enroll in the Montgomery GI Bill program, yet many will never use this service, instead opting into the more effective Post-9/11 GI Bill,” said Representative Rice. “Nevertheless, these new recruits often keep the MGIB plan and are saddled with the \$1,200, simply because they didn’t have enough time to evaluate both programs. We should be doing everything we can to support the brave men and women who volunteer to wear our nation’s uniform. Our bill will ensure that they have the time and ability to pick the right education plan for their future, without unnecessarily spending their hard-earned dollars.”

Student Veterans of America Chief of Staff Will Hubbard said, “The Montgomery GI Bill is a true tax on troops for the vast majority of students using the GI Bill. Nearly all student veterans opt to use the more generous Post-9/11 GI Bill, yet they still pay towards the Montgomery GI Bill in boot camp—what’s worse is that hardly anyone ever receives a refund of these payments. This bill is an important step forward in reducing the number of service members paying hundreds of millions of dollars unnecessarily while allowing those still using the benefit to finish their education.”

“Currently tens thousands of new military recruits enroll every year in the Montgomery GI Bill program, and the overwhelming amount of service members will never use this benefit. The first few days of recruit training is a chaotic period, and it is not the time to discuss the specific differences between the Post 9/11, and the Montgomery GI Bill,” said VFW’s Deputy Director Pat Murray. “Many VFW members have stated if they knew more about the Montgomery GI Bill they may not have opted to pay \$1,200 for a program they would never use. This proposal would allow service members additional time to understand the nuances between the two chapters of the GI Bill, if both are still needed, and how to best utilize their education benefits.”

"We are grateful to Representatives Bergman and Rice for their bi-partisan legislation to end the "tax on troops" in the Montgomery GI Bill. This legislation will result in more equitable and streamlined federal education benefits for service members and veterans in higher education. Since 2015, VES has worked with Congress to enact a key recommendation of the Military Compensation and Retirement Modernization Commission to sunset the MGIB due to the troops' overwhelming preference for the Post-9/11 GI Bill. We thank the Committee for working with us to restore hard-earned pay for our new recruits," said Colonel Bob Norton, USA-ret. Senior Advisor, Veterans Education Success

While the MGIB has played an important role for our Veterans and their families in past years, today the \$1,200 payment is a costly burden for enlistees, especially considering that they often earn less than \$20,000 annually. The six month buffer proposed in this legislation would give them enough time have a clearer understanding of this choice since most will have completed basic training by this time. In 2015, the congressionally-authorized Military Compensation and Retirement Modernization Commission determined that the Post 9/11 GI Bill amounted to a monetary benefit that was nearly 58% higher than that of the MGIB. [Source: Congressman Bergman Press Release | August 7, 2019 ++]

VA Reserve/Guard Benefits ► H.R.4183 | Identifying Barriers and Best Practices Study Act

For more than a year, Rep. Ro Khanna (D-CA), his staff, veterans and veteran service organizations have worked together to create a legislative path to help veterans of the National Guard and Reserves access the benefits they need and have earned. "We underestimate the injuries that may not be in battle," Khanna said. "There are a lot of our veterans who have neck injuries, shoulder injuries, back injuries because of repetitive work they're doing, because of being in awkward positions in flight or machines and they often don't document those injuries because they don't want to discontinue their service, so they often hide the injuries themselves."

Some veterans may also be embarrassed to be forthright about those injuries, or trivialize them, only to become disabled for the rest of their lives, which hurts their ability to have a normal job and perform daily tasks, Khanna said. "These folks make the highest sacrifices for our country and we need to make sure we look after them and their wellbeing and not just if they're shot in battle or have some dramatic injury," he said. The **Identifying Barriers and Best Practices Study Act** filed by Khanna orders the U.S. Comptroller General to conduct a three-year study of disability and pension benefits provided to veterans who served in special missions, such as pilots and divers, and those who served on reserve components of the Armed Forces on active duty.

Guard and reservists report that service-connected injuries are not always properly documented by medical staff due to the nature of service and the tempo of the work required during that shortened time of service, Khanna said, which can lead to difficulty getting disability benefits. "I hope this study will help us learn more about the nature of infirmities or incapacities suffered while these brave men and women served. We must resolve to do everything we can to make sure they are taken care of and have the benefits they earned." Khanna said he and his partners are "confident it's going to pass the House and hopefully the Senate" and he believes the bill will see markup before Thanksgiving, and hopefully a vote in both chambers before the end of the session.

He credited the growing number of veterans in Congress -- especially women vets -- with the movement of multiple pieces of veterans legislation so far this session. "They have elevated the topic of how we should be caring for our veterans -- the healthcare needs and mental wellbeing needs," he said. The bipartisan legislation already has the support of several VSOs, Khanna said, including the Veterans of Foreign Wars, Reserve Officers Association and Disabled Veterans of America.

"Our nation has made a special commitment to the care and well-being of those who serve," said Rep. Aumua Amata, R-American Samoa. "That responsibility calls for thorough diligence to ensure we hear from our Veterans and have the best information available to promote their care. Thank you to Congressman Khanna for his leadership in this necessary effort." "This is an important first step in identifying and then addressing how Reserve and National Guard veterans can receive medical care from VA after service," said Maj Gen. Jeff Phillips, ROA executive director. [Source: ConnectingVets.com | Abbie Bennett | August 13, 2019 ++]

*** Military ***



Navy Drug Policy ► **Sailors Told to Tamp Out any CBD, Hemp Use**

The Navy is warning its sailors to stay away from the deluge of CBD products that are popping up from convenience stores to farmers markets. A 7 AUG release from Navy Secretary Richard Spencer is telling sailors that even if cannabidiol (CBD) is legal throughout the country, it's not OK to use. "Sailors and Marines are prohibited from knowingly using products made or derived from hemp, including CBD, regardless of the products' THC concentration, claimed or actual, and regardless of whether such product may lawfully be bought, sold, and used under the law applicable to civilians," the release states. "Use means to inject, ingest, inhale, or otherwise introduce into the human body. Use includes the knowing use of hemp products designed to penetrate through the skin layer, including but not limited to trans-dermal patches."



Sailors with a valid prescription for the limited FDA-approved CBD products are exempt. The prohibition also does not apply to topical products like shampoos, conditioners, lotions or soaps. “Sailors who test positive for THC or other controlled substances for which they have no valid prescription are subject to mandatory administrative processing and could receive a discharge characterized as other than honorable, which can affect future veteran’s benefits and employment opportunities,” the release states.

The 2018 Agriculture Improvement Act removed industrialized hemp products, like CBD, with less than 0.3% THC in them from the controlled substances list. Since then products of every flavor, type and texture have popped up on the commercial market. The release reminds sailors that over-the-counter hemp products have not been inspected by the FDA and therefore have not been proven to diagnose, treat, prevent or cure any illnesses. “Some of these products do not list all ingredients, making it impossible to know definitively how much CBD, THC or other synthetic cannabinoids they may contain,” the release states. “It is possible to test positive for THC on a urinalysis by using a CBD or hemp product. It can be impossible to determine where a CBD or hemp product was manufactured and what level of THC it may contain. Even trace amounts of THC can accumulate in the body and be detected in a urinalysis screening.”

Hemp products aren’t the only thing that can mess with your security clearance and job in the Navy, buying and selling marijuana stocks can jeopardize your clearance too. The DoD Consolidated Adjudications Facility’s current legal position is that ownership of marijuana stocks is considered involvement in drug-related activities, and would be a “reportable incident” under the continuous evaluation process. Potentially, it could lead to the loss of security clearances for service members, contractors and DoD civilians. [Source: Federal News Network | Scott Maucione | August 7, 2019 ++]

USMC Casualties ► **Scott A. Koppenhafer | KIA Marine Raider Gunnery Sgt.**

He served and led Marine commandos for nearly a decade while earning two Bronze Stars for heroism in Afghanistan and in combat against Islamic State fighters in the Middle East. It was a revered career and selfless service Marine Raider Gunnery Sgt. Scott A. Koppenhafer ultimately paid for with his life. Koppenhafer was killed 10 AUG while supporting and advising an Iraqi security forces mission in Ninewah province, Iraq, according to military officials. The Wall Street Journal reported that the military is investigating whether Koppenhafer was struck by Iraqi or U.S. forces.



Marine officials described the fallen 35-year-old Raider as “highly revered.” Koppenhafer was an honor graduate of a Marine special operations school, and he was meritoriously promoted to staff sergeant during his first deployment with the Marine Raiders. Koppenhafer was also selected as the Raider’s 2018 Critical Skills Operator of the Year. After nearly 14 years of service in the Corps, Koppenhafer boasts an impressive resume of elite schools from sniper, combatant dive to military freefall. During his 10-year stint with the elite Raider outfit, Koppenhafer was also awarded two Bronze Stars for heroic actions in Afghanistan and for anti-ISIS operations in support of Operation Inherent Resolve. Operation Inherent Resolve, or OIR, is the American led mission to defeat ISIS militants in Iraq and Syria. Here’s how he earned his Bronze Stars, according to details in award citations obtained by Marine Corps Times.

From August 2012 to March 2013, then-Staff Sgt. Koppenhafer was a Marine Raider element leader engaged in combat operations in Afghanistan “far from other coalition forces,” where he “routinely exposed himself to hostile fire” to engage enemy forces to protect his teammates and innocent civilians, an award citation detailed. On Oct. 29, 2012, Koppenhafer helped rescue civilians in Afghanistan by directing fires during an intense insurgent ambush. And on Dec. 4, 2012, Koppenhafer came to the aid of teammates pinned down by attacking Afghan insurgents by exposing himself to intense enemy fire while he maneuvered onto a rooftop. He then engaged the insurgents, allowing his teammates to maneuver to safety. “His aggressive and bold leadership under fire inspired those around him and was instrumental in defeating enemy forces,” the award citation reads.

Koppenhafer’s second Bronze Star was awarded for heroic actions against ISIS militants in support of OIR. The award citation did not detail if Koppenhafer’s heroic actions occurred in Iraq or Syria.

On Sept. 23, 2017, Koppenhafer was a team chief with 2nd Raider Battalion supporting anti-ISIS operations when his team and partner force came under “heavy enemy resistance” while they were clearing “dense urban terrain,” according to the citation. During the operation, a dust storm swept in degrading the ability for Koppenhafer’s team to provide fires support to partner forces clearing the urban area. Koppenhafer decided to lead a small group of his team forward to improve visibility and to better support partner forces.

“Throughout the day, he supported his partner force from a series of over-watch positions while enduring enemy machine gun fire, small arms attacks, and an attempted dynamic armored vehicle borne improvised explosive device attack that detonated several hundred meters from his position,” the award citation reads. Koppenhafer directed sniper and machine gun fire, and coordinated the use of rocket launchers to take out several threats. He did this all while providing accurate sniper from his own rifle. “His persistent leadership and decisive action empowered partnered forces and enabled them to regain offensive momentum after a series of enemy counterattacks,” the citation reads.

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Koppenhafer served as a Marine Raider for nearly 10 years. Before becoming a Raider, he was a machine gunner and a sniper. Koppenhafer is survived by his wife and two children. “MARSOC [Marine Forces Special Operations Command] is providing care and support to Gunnery Sergeant Koppenhafer’s family; we urge respect for their privacy as they grieve this incredible loss,” Maj. Kristin Tortorici, a MARSOC spokeswoman, said in a command release. [Source: MarineCorpsTimes | Shawn Snow | August 12, 2019 ++]

USS Gerald A. Ford Update 15 ► Navy ‘Arrogance’ On USS Ford ‘Oughta Be Criminal’

The head of the Senate Armed Service Committee today charged Navy leadership with “a level of arrogance” in dealing with the failures of its new \$13 billion USS Gerald R. Ford aircraft carrier, saying the lack of planning for key new technologies that have struggled to perform “oughta be criminal.” Sen. Jim Inhofe’s comments came during the nomination hearing for the next Chief of Naval Operations, Vice Adm. Mike Gilday, who was on the spot to answer for years of maintenance delays, modernization stumbles, and the struggle to grow to a 355-ship fleet in a two-hour hearing. The hearing — generally friendlier than that might make it seem at first glance — presented the image of a service struggling to modernize at a critical time as commitments mount in the Pacific, Arctic, and North Atlantic, as China churns out new warships at a rate unmatched anywhere else on the globe.



Vice Adm. Michael Gilday, commander, U.S. Fleet Cyber Command and U.S. 10th Fleet, is nominee to be CNO.

Inhofe assured Gilday he realized the admiral isn’t responsible for any of these issues, but kicked off the proceedings with pointed questions about the Ford, along with a litany of issues plaguing the Navy. The Navy is both under-manned and its hulls under-maintained, with close to 70 percent of ships unable to get through maintenance availabilities on time, Inhofe said, noting there’s \$1.8 billion in outstanding maintenance needs still unfunded. “Overall,” the senator added, “it seems to me that the Navy is having trouble maintaining today’s fleet of 291 ships, and the challenges will only grow as the fleet surpasses 300 ships in 2020 and 310 ships in 2022, on the way to 355 ships in the 2030s.” The chief concern on the Ford is the fact that only two of 11 weapons elevators work, and there is no timeframe for getting the rest online. The elevators, which pull munitions from below deck topside for aircraft on the deck, are a new electromagnetic design that has bedeviled Navy planners. The service has called in a team of experts from commercial industry to help out.

The Navy decided against testing the electromagnetic lifts on shore before placing them on the ship, thinking that since similar technologies are used in the commercial sector, it would be “low risk” to do so, Gilday said. Concerning those issues, Gilday said he “would consider that a failure of the Navy,” not shipbuilder Huntington-Ingalls. Inhofe’s comments can be seen as a direct shot at current Chief of Naval Operations, Adm. John Richardson and Secretary Richard Spencer, both of whom have pledged to fix these issues with little success. Richardson will retire once his replacement is sworn in. Inhofe added that Navy leadership’s underplaying of the scope and seriousness of the failures on the Ford “indicated either poor knowledge or poor judgement,” language somewhat uncommon for a man who is normally eager to confirm and praise military leadership.

Inhofe noted that “there are problems with the Ford beyond the elevators, and those problems have to do with the arresting gear, catapult and the radar.” He asked Gilday to provide the committee with regular updates on the carrier’s progress. He also noted that Spencer told President Trump the Commander-in-Chief could fire him if all of the elevators aren’t working by the time the ship heads out to sea on trials. Those trials are scheduled for later this year, and there is little hope the elevators will be fixed by then.

Gilday confirmed to the committee that the Columbia-class nuclear submarine remains the Navy's top priority, and that he is making sure the industrial base is prepared for continued builds of the boat that will be a key part of the United State's nuclear triad in the coming decades. That will be no small task as the submarine industrial base will be asked in short order to double production rates from two submarines a year to at least four, which include the upgraded Virginia-class subs. The admiral said work is pushing forward on the Columbia, and it's on track to have 80 percent of the design work done by next year. In a nod to the Ford's failures, he said that "any new technologies we introduce to those submarines are tested" well before being installed on the boat.

Gilday is expected to cruise through confirmation, as senators on both sides of the aisle said they look forward to confirming him, and none expressed public opposition. He was nominated earlier this month after the Trump administration's original nominee, Adm. Bill Moran, removed himself from consideration after Navy Secretary Spencer called his judgment into question over his continued correspondence with retired Cmdr. Chris Servello, the service spokesman who left the Navy after allegedly groping a civilian staffer and making unwanted sexual advances toward junior officers. Gilday's nomination was somewhat of a surprise, as the former commander of 10th Fleet and the Navy's cyber arm, was outranked by seven sitting four-star admirals. Such a move hasn't happened since 1970 when then-Vice Adm. Elmo Zumwalt was nominated to be CNO, leapfrogging over a clutch of four-stars. It may be a sign that the Trump administration wants the Navy shaken up. [Source: Breaking Defense | Paul McCleary | July 31, 2019 ++]

Air Force Retention Update 02 ► Indefinite Enlistments Under Consideration

The Air Force is moving toward an "indefinite enlistment" process—removing the requirement for senior enlisted personnel to regularly re-enlist after a certain number of years. Chief Master Sergeant of the Air Force Kaleth Wright wants to push the proposal further. Currently, most senior enlisted airmen have to re-enlist every four years in a lengthy, cumbersome paperwork approval process that culminates in a swearing-in ceremony. To avoid putting airmen who have already proven their commitment to serve through an unnecessary process, the Air Force wants to scrap the re-enlistment requirement after 15 years in service. After 15 years, airmen would instead continue serving until they file for retirement or reach their high year of tenure, when they must separate or retire. Air Force officials expect to decide whether to approve the change this fall, Wright told airmen in recent base visits.

Wright was on board with the 15-year cutoff when he announced the potential shift in 2017. "I believe at 15 years of service, most of us are plugged in, dedicated and ready to roll," Wright said at the time. "We're still doing the research. We like to go slow to go fast, to make sure we understand all of the benefits." But during recent visits with airmen, Wright asked: If 15 years is no problem, why not sooner? Take the Army, for instance. The land service has a similar indefinite-enlistment procedure that is no longer a requirement after 12 years. Wright has suggested that number as well, to follow the Army's lead.

Wright is also looking at another change for senior non-commissioned officers later in their career. To help retain employees and boost job satisfaction, the Air Force is looking at a dual track that lets senior NCOs choose to remain in a hands-on job or to focus on office work. For example, once an airman hits a higher enlisted rank, they can pick a "technical track" to keep turning wrenches on airplanes and avoid office work. Or, an airman can take the more managerial track. Either option aims to give senior NCOs more control over how their careers play out.

The dual track would be similar to the process in the Marine Corps, where enlisted personnel at the rank of gunnery sergeant can choose between continuing their career as a master sergeant or a first sergeant, with the latter focusing on personnel leadership. That process begins at the rank of E-7, but Wright is considering having the Air Force version begin at E-6. The proposal is similar to Air Mobility Command's "flying-only" career track, which lets pilots finish

their career in a cockpit instead of shifting into staff positions. [Source: Air Force Magazine | Brian Everstine | August 6, 2019 ++]

Army Recruiting Update 13 ► Recruiter Recruits Wife

Army Spc. Eunjee Mitchell didn't plan on joining the Army. But two years after marrying Army Staff Sgt. Joshua Mitchell, an Army recruiter, she decided to enlist in the Army Reserve. "I knew hanging around with me she would be interested in the Army but I didn't think she would (join)," Joshua said in an Army release. "I definitely wrote her contract." Eunjee, originally from South Korea, first met Joshua when he was stationed in there. They married and she immigrated to the U.S. Now an Army recruiter in the Malden, Massachusetts, area, Joshua tells others about life in the Army. Eunjee says he strikes up conversations with strangers outside of work about joining the Army. "The first year after I moved to America, I knew I needed a car," Eunjee said. "We went to the car dealership and he recruited the car dealer."



Staff Sgt. Joshua Mitchell and his wife Spc. Eunjee Mitchell at Fort Jackson, South Carolina on 31 JUL

According to Eunjee, she was inspired to enlist in the Army after Joshua met with a Korean recruiter whose military service helped advance her English language skills. "He was interviewing other recruiters and one was Korean like me. She told me how the Army helps her a lot to speak (better) English and get her involved in the community," Eunjee said. "The conversation with her gave me the thought that I could try." Eunjee, who has three bachelor's degrees, recently wrapped up 10 weeks of basic combat training in South Carolina and graduated as an automated logistical specialist in the Reserve. She is slated to rejoin her Reserve unit in Massachusetts and also will undergo advanced individual training in the next few months, according to the Army.

Eunjee's experience enlisting has also drawn the couple closer together. For example, Eunjee said, she has a greater understanding about habits Joshua picked up from the Army. "The first year we were married I didn't understand the little things like why he didn't want to take his boots off in the house," she said. "I understand him more now." [Source: ArmyTimes | Diana Stancy Correll | August 13, 2019 ++]

Military Insomnia ► How DoD is Hoping to Curb It

More than ever, service members are struggling to fall asleep. That was the takeaway, in layman's terms, of a 14-year study by the Sleep Research Society that analyzed the association of insomnia with combat exposure in 1.3 million military personnel. From 1997 to 2011, reported rates of insomnia soared, the study found, a trend that spiked considerably following the 2003 invasion of Iraq, indicating a direct association between the disorder and exposure to combat. In the eight years following the invasion, the rate of insomnia, a sleep disorder known to increase the risk of cardiovascular issues, diabetes, stroke, depression, and anxiety, skyrocketed 652 percent among military personnel.



And while post-traumatic stress disorder and traumatic brain injuries suffered as a result of combat deployments have been identified as known contributing factors, solutions to the alarming trend have proven to be elusive. Until now. Or, that is at least the hope for the Department of Defense in seeking answers with the help of Dr. Anne Germain, a sleep research expert who has been studying issues of insomnia and PTSD in the military for nearly 20 years. DoD recently awarded Germain's company, Noctem, with a \$2 million contract to conduct trials on a sample group of 800 sailors and Marines in what amounts to the most extensive sleep trial DoD has ever undertaken.

The problem with traditional, face-to-face treatment plans — these therapeutic treatment methods are designed to steer clear of medication — is that accessibility to care can be challenging for those living in rural areas, or entirely impossible for deployed personnel, Germain told Military Times. Traveling to meet with a specialist oftentimes only serves to perpetuate stress and anxiety, and in some places, the combined time spent between finding parking and sitting in a waiting room often surpasses the time in the presence of an actual therapist, Germain said. To compensate, the doctor and a team of researchers at the University of Pittsburgh developed the Noctem app, a smartphone platform patients can use to actively engage with their clinicians anytime, anywhere.

The app will be the treatment delivery method the 800 sailors and Marines of this trial. "Patients using the app essentially have a sleep coach in their pocket, and the providers using the app can monitor, almost in real time, sleep health and behaviors that effect sleep quality," Germain said. One way providers monitor a patient's progress is by viewing a short set of questions patients answer each morning and evening to document sleep patterns, recordings that can then be compared to sleep statistics of other anonymous app users. Based on the information compiled, a clinician can then offer a personally-tailored plan that addresses how to quell any existing detriments to sound sleep — nightmares, for example.

And while these therapeutic treatment tactics come with the added bonus of the patient being able to avoid going to the doctor if they choose, Germain said this innovation is not designed to eliminate face-to-face treatment plans, but to increase the available treatment arsenal for a clinician. "There are obviously people who require in-person access to clinicians, and distinguishing that is vital, because clinicians like myself are seeing patients, some of whom genuinely need in-person access but are waiting just as long for an appointment as those who may not need to be seen in person," she said. With this new platform, those patients who may not require in-person care can use the app and still receive the same quality of treatment with the same results, Germain said.

As a result, year-long wait lists could become a thing of the past, as patients not requiring or seeking face-to-face treatment can make room for those who genuinely need it. Above all, quality of care and treatment results remain paramount, something Germain's company will begin monitoring after the enrollment process of the 800 trial participants kicks off near the end of October. "My primary goal is to make sure that people benefit from the treatment," she said. "I'm not willing to compromise the quality of the outcome. It has to be as good on the digital platform as face-to-face. Otherwise we're cheating the patients, service members and veterans." [Source: MilitaryTimes | J.D. Simkins | July 31, 2019 ++]

B-1 Bomber Update 04 ► Only 10% Fully Mission Capable

Only six of the Air Force’s 61 B-1 bombers are fully mission-capable, a South Dakota senator said 30 JUL. The B-1 fleet is in the midst of an intensive slate of maintenance work and upgrades. Of the 61 jets, 15 are in depot maintenance and 39 aircraft are down for inspections or other issues, Sen. Mike Rounds (R-SD) said during a Senate Armed Services Committee confirmation hearing for Gen. John Hyten, the US Strategic Command chief who is under consideration to become vice chairman of the Joint Chiefs of Staff. In response, Hyten implored lawmakers to provide B-1 maintenance funding to reverse the fleet’s problems. “We were just beating the heck out of them, deploying them, deploying them,” Hyten said. “We had to pull back a little and get after fixing those issues. The depots can do that if they have stable funding.”



The House Armed Services seapower and projection forces subcommittee hinted at the issue in legislation earlier this year. House lawmakers asked the Air Force to report back with a readiness recovery plan for the conventionally armed bomber. Long known as a workhorse overseas, the B-1s were grounded for nearly four weeks this spring. According to the subcommittee’s version of the 2020 defense policy bill, Senators want the Air Force to take more responsibility for solving the problems. “The committee is concerned B-1 readiness does not have the priority and resources to improve B-1 mission-capable rates,” the report states. “This is evidenced by fully mission-capable aircraft currently in single digits and aircrew being rerouted from flying the B-1 to other aircraft due to lack of B-1 aircraft for training.”

The Air Force also grounded B-1s in June 2018, after the wing of an aircraft from Dyess AFB, Tex., caught fire during training—and the ejection seat would not budge. Gen. Timothy Ray, head of Air Force Global Strike Command, has acknowledged B-1 inspections as necessary for the aging fleet despite affecting readiness. The Boeing-built B-1s entered service in the 1980s, but didn’t fly their first combat mission until 1998. Since then, however, it’s been a workhorse. “It’s not a young airplane,” Ray said. “Wear and tear is part of the things we find.” [Source: Air Force Magazine | Rachel S. Cohen | July 30, 2019 ++]

Army Jungle Combat Boots ► Two Types Available for Purchase

Soldiers looking to buy Jungle Combat Boots with features evaluated by Army field testing have two styles to choose from at military exchange stores. Army and Air Force Exchange Service military clothing sales stores are selling models labeled Jungle Combat Boots (JCB): the 901 V2 made by Belleville Boot Company and the RKC 071 made by Rocky Boots, according to AAFES spokeswoman Julie Mitchell. Both models are the result of a July decision by Army senior leaders to make the JCB an optional clothing bag item for soldiers.

Army uniform officials from Program Executive Office Soldier conducted field tests of JCB prototypes with the help of 25th Infantry Division soldiers in Hawaii in 2017 and 2018 in an effort to find an improved version of the Vietnam War-style jungle boots soldiers and Marines wore up until the mid-2000s. But rather than select a JCB for fielding to Pacific-based units, the Army Uniform Board recommended in September 2017 to make the JCB an

optional clothing bag item that soldiers could purchase at AAFES stores, officials said. The Marine Corps conducted similar evaluations to identify a better jungle boot but decided on a different path. The Corps plans to purchase 70,000 pairs of tropical boots that will go into the Consolidated Storage Program for issue on an as-needed basis, according to Maj. Ken Kunze, spokesman for Marine Corps Systems Command.

Army uniform officials came up with a list of performance-based specifications from the boots that performed well in the field tests. AAFES officials used that list to choose JCBs to put on military clothing sales store shelves. "Belleville model 901 V2 and Rocky model RKC 071 meet the Jungle Combat Boot specifications," said Mitchell, adding that all of the commercial combat boots sold at AAFES stores comply with Army uniform regulations. The JCB models range in price from \$180 to \$210, she added.



Model RKC 071

Known as the Burma jungle boot on Belleville's website, the 901 V2 "retains the best features of the Vietnam-era Jungle boot" but features "several new performance features such as improved drainage, reduced water pick-up, and increased traction and grip in wet, muddy environments," according to the site. The 901 V2 also features puncture-resistant insoles with drainage channels and a Vibram Panama II outsole. The RKC 071 JCB model is known as the Rocky S2V Enhanced Jungle Boot on Rocky Boots' website and looks radically different from traditional jungle boots. They feature proprietary high-walled Vibram soles that are stitched and cemented to the boot's upper. The RKC 071 JCB is also puncture-resistant and features an air-port cushion footbed that "circulates air with every step," according to the site.

Both the Belleville and Rocky JCB models are equipped with drainage vents. Dry time was one of the high-level requirements for the JCB effort, according to Jay McNamara, an extremity protection project engineer at the Army's Natick Soldier Systems Center. "We tried to minimize water absorption," McNamara said, adding that the JCB was designed to "dry as fast as possible and to have drainage vents to try and move the water away from the foot." [Source: Military.com | Matthew Cox | August 13, 2019 ++]

Military Eating ► Food Causes Stress For Women Veterans

The military is no picnic when it comes to consuming food. Eating quickly and at strange hours is a way of life in the armed forces. For many women Veterans, these experiences can affect their eating habits, and relationship with food after their military service is over. For a study published in the journal *Appetite*, researchers Dr. Jessica Breland of VA Palo Alto Health Care System and Dr. Shira Maguen of San Francisco VA Health Care System talked with 20 women Veterans about how military service affected their eating habits. They found that many had developed unhealthy patterns such as bingeing, eating quickly, eating in response to stress and extreme dieting. In many cases, those habits carried over into civilian life.

Poor eating habits

The Veterans described three military environments that promoted poor eating habits: boot camp, deployment, and on base. Almost all of the women recalled that in boot camp, they were forced to eat quickly. "My family asks why I eat so fast, and I say I learned it from the military," one woman Veteran said. "We were always timed." Others ate quickly

in order to get second helpings. In addition to eating fast, they also ate a lot. Since they were physically active, they didn't gain weight. But when they got out of boot camp and continued eating large meals, they gained weight, which then affected their self-esteem.



Deployment changed eating habits even further since there was no set schedule for meals. “You ate as much as you could before the flies ate your food, or you had to run off and do something and get [to] ... the next stressful situation” said one woman Veteran. On base, meals were less stressful than in boot camp or on deployment, but healthy choices were limited. “Your options are the mess hall or Burger King and Cinnabon,” said another woman Veteran. For many women, the need to “make weight”—not exceed maximum military weight limits—was an ongoing struggle. This involved continually monitoring what they ate and being monitored by others. For some, this struggle was tied directly to the stress of being female in the military.

“There is just a whole host of things that we have to deal with that [male service members] don't have to,” one woman said, “and one of those things is being constantly judged on our appearance. It's like there is nothing we can do right as women in the military and ... that translates into these eating issues when we get home.”

Challenges making weight

Making weight was even more challenging—and critical—after pregnancy. “They give you nine months to gain the weight [during pregnancy], and if you're over[weight] when you come back to work in six weeks, it's career death,” one participant said. “They start writing you up, they start demoting you, but the men don't have that, you know?” Some women ate as a way of finding comfort and control in stressful situations. One Navy Veteran said she and a female colleague felt isolated and bullied due to their gender. They used food as a way to feel good and cope. “When we got in port, we would just hole up in a hotel room, and just buy a whole bunch of just comfort food, candy, cookies, and whatever it was that we wanted to pig out and eat on. So we [were] in a relationship with the food, her and me, which ... helped us out a lot.”

Some became trapped in a cycle of overeating and extreme dieting. “You [could have] the start of a really serious eating disorder that could have killed you and it was reinforced by people saying, ‘Oh my god, look how much weight you are losing,’ like it was a good thing,” one female Veteran said. “Were they going to wait until you were dead before they said, ‘You know, this might not be so healthy’?”

Adapting to civilian life

Some women found it hard to readjust to civilian eating patterns after leaving the service. “[My family said], ‘We're not in the military. You have to slow down and back away and think about what you are doing,’” another female Veteran said. “So that was hard ... it wasn't clicking in my head that I was no longer in the military. They didn't know my norm, and I didn't know their norm, and we were just clashing all the time.” Other women reported that they no longer took pleasure in food because years of consuming mediocre military meals had reduced eating to the level of a chore. “You just eat it or you starve,” as one woman put it.

The researchers caution that their findings may not apply to all women in the military, but only to those with certain risk factors. They hope to do larger-scale research to further explore the issue. [Source: Vantage Point | Michael Richman | August 1, 2019 ++]

Military MREs Update 03 ► New Tech Zaps Rations into a Third Their Normal Size

Soldiers of the future may be eating bacon and egg breakfasts via tiny food bars, due to a new technology that shrinks meals to a fraction of their normal size. Think sous vide, but for tactical quiches that may end up in your next Meal, Ready to Eat. One dish begins with bacon, egg, cheese and heavy cream. The ingredients are inserted into a vacuum microwave dryer for 80 minutes of shrinkage. The result: a bar that's smaller than a Snicker's candy bar but with twice as many calories -- and much more nutrition. "A complete meal in a bar, that's my goal," said Tom Yang, senior food technologist at the U.S. Army Natick Soldier Research, Development, and Engineering Center.



The prototype Close Combat Assault Ration on display at the Pentagon on May 24, 2018, includes a tart cherry nut bar, cheddar cheese bar, mocha dessert bar, vacuum-dried strawberries and trail mix of fruit and nuts, among other items that were vacuum microwave dried.

Yang and other food scientists at Natick are researching the Army's new generation of portable rations. On the menu of the future are MRE pizzas, portable fruit, and a light-weight ration for soldiers on the go. Yang's bars may soon be found in the new Close Combat Assault Ration (CCAR), which is supposed to contain three times the nutrition of a normal MRE while being lighter and smaller. Prototypes for the new ration are about one-third the weight of similar MREs, an Army statement said. The military is trying to figure out how to feed small, isolated units who may go up to a week without resupply, Yang said. Currently, a soldier would need 21 MREs to survive that week. "No one wants to carry that much MREs," Yang said. "The No. 1 feedback from the field: We need to be able to reduce the weight."

The secret for losing weight -- for food, if not the people who eat it -- may be a technology known as vacuum-microwave drying. This method involves placing food into a dryer, sucking all the air out of the container and then dehydrating the food until it shrinks. In a vacuum, water boils at a much lower temperature than normal. While different in many ways to the increasingly popular sous vide method of cooking, the two techniques both use vacuum sealing to give cooks more control over the process and cook at lower temperatures.

In vacuum-microwave drying, the food is cooked at 30 degrees Celsius, or essentially room temperature, which means less exposure to harsh temperatures that could make everything tough or powdery. The mildness of the drying also means the food does not lose as much nutrition. The goal, Yang said, is to create MRE bacon that is springy like a raisin, not dry like beef jerky. The Army believes the new technology will result in rations with fresher-tasting fruits and vegetables. A vacuumed microwaved banana is about a third of its original size while still being springy and pliable -- not hard like a fully dehydrated banana chip, according to a military press release. It listed other items in the new rations, including a tart cherry nut bar, cheddar cheese bar, mocha dessert bar, vacuum-dried strawberries, fruit and nut trail mix, Korean barbeque stir fry, spinach quiche and French toast.

Yang said he recently shrunk cheesecake into portable bar form, which made him happy. He noted that while the technology has been around for decades, the shrinking machines used to be too large and bulky. But as the dryers have shrunk, their utility has grown. The new, lighter rations may prove incredibly useful in wars increasingly fought by small, highly mobile units, said Anastacia Marx de Salcedo, author of "Combat-Ready Kitchen: How the U.S. Military Shapes the Way You Eat." "Every ounce counts in a backpack you'll be carrying for three or more days," she said. Marx de Salcedo keeps up with military food innovation and the ways the technology and foods reach the public. She noted the Army has tried other forms of shrinking food in the past, sometimes to not so great results. "It reminds me of another feeding system the Army thought was going to be a big hit back in the 1950s and 60s: freeze dehydration, which removes almost all water. Boy, were they wrong," she said.

The new vacuum-dried rations may prove more edible, but Marx de Salcedo pointed out that the new CCAR hasn't been field tested yet. Usually, it takes about three to five years for a prototype to leave Natick and end up in the hands (and bellies) of soldiers in the field, Yang said. So far, taste tests have given high marks among volunteers, he said, although formal evaluations have not begun. Scientists are still testing whether the new bars will be able to stay fresh for a required three years.

The Close Combat Assault Rations will not be replacing MREs, Yang said. Instead, the new rations are a successor to the First Strike Ration, an attempt from 2009 to provide lightweight nutrition for soldiers fighting in the field. While famed for their caffeinated beef jerky, Zapplesauce and Ranger Bars, low demand for the First Strike Ration in comparison with the MRE led the Defense Logistics Agency to halt procurement, Yang said. The Close Combat Assault Ration, and the exotic shrunken bars contained within them, represent another attempt by Army food scientists at creating lightweight and hopefully edible nutrition. "My concern," Yang said, "is to find any good tech with sound scientific ways that will benefit soldiers." [Source: Stars & Stripes | J.P. Lawrence | August 8, 2019 ++]

Military Mail ► U.S. International Mail Treaty Withdrawal APO-FPO Impact

Servicemembers stationed overseas probably don't think much about how their mail to and from the United States is delivered through the immense system of Army, Air Force and Navy post offices. In 2018, the Defense Department's Military Postal Service Agency oversaw the delivery of 88,618 tons of packages and letters sent or received by overseas soldiers, sailors, Marines, airmen and federal employees at about 1.2 million post office boxes, unit mail rooms, buildings and other delivery points. That was roughly equivalent to mailing 1,310 Abrams tanks. The average military mail customer has also likely given little thought to an arcane international treaty called the Universal Postal Union — but they're apt to hear a lot more about it by October.

The Trump administration announced last year that the U.S. would withdraw from the 144-year-old treaty, primarily over growing complaints by some U.S.-based businesses that packages sent to the States from other countries — primarily China — have much lower postal rates. In some cases, U.S. businesses spend more to mail a package domestically than a China-based firm would pay to ship to America. "The big fight is over delivery charges," said James Campbell Jr., a Washington, D.C.-based attorney who specializes in regulations concerning international shipping. "The Trump administration is saying that we are delivering Chinese packages in particular — but all foreign e-commerce packages, really — for somewhere between a third to half of what we're charging Americans for the same service. That's crazy. The domestic merchants are complaining about that."

The U.S. is slated to drop out of the postal union treaty in October unless changes are made by the Bern, Switzerland-based body that governs the system. Because the treaty has been in effect so long and includes almost all the world's nations, the ripple effects of withdrawal are unpredictable. The U.S. Postal Service seems to be counting on a meeting scheduled for September during which treaty members will discuss changes to "terminal dues," which are the rates each member nation pays for delivery of mail within other countries. "This will provide a new opportunity

for UPU members to collaborate and develop solutions to end the distortionary effects associated with excessively low rates for certain foreign origin mail, as compared to domestic postage rates,” the Postal Service said in a statement to Stars and Stripes. But the Postal Service is also undertaking “parallel efforts” in the event the U.S. withdraws from the treaty, including “addressing and prioritizing military mailing issues,” the statement said. The Postal Service declined to elaborate at all on what those military mailing issues might be.

Pete Graeve, chief of plans and policy for the Military Postal Service Agency, was optimistic about the potential impact leaving the postal union will have on the APO — or Army Post Office, also used by the Air Force — and the Navy’s Fleet Post Office, or FPO. “The bottom line is that we have host nation agreements/status of forces agreements/diplomatic notes that allow the [Military Postal Service] to operate in host nations, and we expect host nations will not unilaterally abrogate those agreements,” Graeve wrote in a response to questions by Stars and Stripes. “The UPU issue pertains to international civil mail postage remuneration, not military mail which is considered domestic and does not have international postage,” Graeve said. “[The Defense Department] is developing contingency plans in the event a host nation does abrogate an agreement to minimize any potential disruptions and continue providing support to our service members and their families.”

Among the primary host nations are Germany, Italy, Portugal, United Kingdom, Belgium, Netherlands, Romania, Bulgaria, Greece, Turkey, Kuwait, Australia, Japan and South Korea. If these host nations were only dealing with U.S. withdrawal from the Universal Postal Union treaty, it seems less likely they would abrogate agreements governing military mail. But the Trump administration is already at odds with European allies over his unilateral withdrawal from a 2015 nuclear deal with Iran in which the nations traded sanctions relief for Iran’s delay in enriching uranium. Trump has also frequently criticized fellow NATO-state members for contributing too little for operating expenses. Consequently, some countries may not have the appetite to negotiate a postal agreement with the United States.

John Couch, a co-founder of ShipitAPO, which helps overseas servicemembers receive packages from retailers that will not send to APO and FPO addresses, has tried unsuccessfully for months to get clear answers from government officials about what the military-mail landscape will look like if the U.S. leaves the postal union. “Even if new postal treaties can be re-established with each APO-FPO host nation, this will not happen overnight,” Couch said. “And there’s no guarantee that the new agreements will be as favorable regarding allowable items, package sizes, weights and quantities. We can only hope for the best.”

One likely and immediate outcome of U.S. withdrawal from the postal union would be increased customs security for both military and civil mail, said Campbell, who sits on the State Department’s Advisory Committee on International Postal and Delivery Services. “The reality is that postal packages have become the conduit-of-choice for drug smugglers, intellectual property violations and all kinds of stuff,” he said. “The reality is that Customs has no idea what’s in the mail stream. “If the U.S. leaves the UPU in October, my guess for APO/FPO mail is that there’s going to be increased customs scrutiny, at least in the big countries. That’s going to entail more costs.”

That increased scrutiny and cost will come regardless of the treaty status, though, he said. Last year Congress passed a law that beginning in 2021 all postal packages must undergo the same strict customs procedures required for packages shipped via Federal Express and the like, he said. [Source: Stars & Stripes | Wyatt Olson | July 28, 2019 ++]

Navy Minesweeper Fleet ► Ships are Too Old and Broken to Do The Job

As tensions heat up in the Persian Gulf, the Navy’s minesweeping fleet may once again be called into action, but its sailors say the ships are too old and broken to do the job. “We are essentially the ships that the Navy forgot.” The U.S. Navy officer was eager to talk. He’d seen his ship, one of the Navy’s fleet of 11 minesweepers, sidelined by repairs and maintenance for more than 20 months. Once the ship, based in Japan, returned to action, its crew was only able to conduct its most essential training — how to identify and defuse underwater mines — for fewer than 10 days the entire

next year. During those training missions, the officer said, the crew found it hard to trust the ship's faulty navigation system: It ran on Windows 2000.

The officer, hoping that by speaking out he could provoke needed change, wound up delaying the scheduled interview. He apologized. His ship had broken down again. "We are essentially the ships that the Navy forgot," he said of the minesweepers. Thousands of miles away in the Persian Gulf, another officer, this one assigned to a minesweeper in the Navy's 5th Fleet, offered much the same account. While tensions with Iran seem to escalate by the day, the officer said the four minesweepers based in the Gulf were so physically unreliable that he doubted his superiors would actually send them into action in a crisis.

The ships are one of the Navy's primary tools for finding and neutralizing mines. They use sonar to hunt for them. The bombs are then disabled by divers, underwater drones or towing equipment dragged behind the stern. But the aging minesweepers routinely need repairs, the officer in the Persian Gulf said, and the companies that used to make a variety of spare parts no longer exist. A sailor recently aboard one ship said the sonar meant to detect mines was so imprecise that in training exercises it flagged dishwashers, crab traps and cars on the ocean floor as potential bombs.

Clearing mines from the Persian Gulf effectively would require multiple ships underway for a sustained period. A Navy spokesman acknowledged that the service has struggled to put a "fully mission-capable" squad to sea. Only a quarter of the time over the last year did more than one ship meet that definition — although he said the ships could still be sent out. "We are eager to operate if called upon," the officer aboard one of the Persian Gulf ships said. "We'll operate the systems as best as they can operate. My concern is the ships are old and, like any old ship, they break." The Avenger-class ships were built in the late 1980s and early '90s and slated for retirement years ago. But their retirement date has been continually delayed because the service still doesn't have a working replacement. The Navy's latest estimate is that the ships will all be decommissioned by fiscal year 2023.

Senior Navy officials have called their mine warfare fleet in the Persian Gulf — a mix of aging ships, high-tech drones and helicopters — "the best and the brightest around," and a Navy spokesman recently said the minesweeper fleet was "fully capable" of fulfilling its mission of finding and neutralizing mines. The Navy's underwater drones, the spokesman said, "have a high rate of success," and the sonar systems on the ships "are very accurate at detecting mines." While the spokesman conceded "there are challenges with all older ships, including maintenance and repair" that might make it take longer for the ships to accomplish their mission, he said maintenance problems have "dramatically improved" of late. He noted that as recently as July 6, all four of the older minesweepers based in the Persian Gulf had been at sea at the same time. (An officer aboard one of the ships called it a "photo exercise" and said it was "extraordinarily rare" to see all four out at once.)

ProPublica has spent this year examining the Navy's state of readiness, including its response to known vulnerabilities in its ranks and arsenal. As part of that effort, ProPublica spoke with a dozen Navy officers, sailors, contractors and experts about the mine warfare unit. Those interviewed asked for anonymity so they could candidly discuss what they allege is neglect in the unit. The weakness they describe is in a relatively modest and unglamorous division of the Navy — 11 ships with a limited mission — but they nonetheless feel the problems have become more pressing given the United States' volatile relationships with Iran and North Korea. Those interviewed said Navy brass had made damaging budget decisions that have kept them from having a well-functioning mine warfare fleet. "It's not that they don't want it, it's that they want other things more," one officer said. "Every dollar you're spending on [mine countermeasures] is a dollar you're not spending on some cool new submarine."

To make matters worse, efforts to replace the aging ships with newer ones have met with repeated costly delays. And the quality of the training given to the sailors in the unit had suffered. A defense contractor who has worked with the ships in recent years said the minesweepers suffered the highest rate of mechanical problems of any Navy ship. (A Navy spokesman declined to comment on that assessment, but he said that "recent metrics show that there has been substantial improvement.") The USS Devastator, or MCM 6, was recently out of commission because the Navy couldn't

fix a key part, according to a sailor who recently served a long tour on the ship. The ship was out of the water so long the sailors started jokingly referring to it as “Building 6,” since it never actually moved.



The USS Dextrous, front, USS Gladiator, USS Devastator and USS Sentry, minesweepers based in the Persian Gulf, at sea for a “photo exercise,” according to one officer, on July 6, 2019. They are followed by the guided missile destroyer USS Mason.

Another military contractor who has worked with the minesweepers said the Navy has historically relied too heavily on computer-based training instead of hands-on exercises. Sailors on the ships, he said, often do not know how to use their equipment. “I’m telling you they can’t do it, not with any degree of operational proficiency,” the contractor said. The Navy built its first modern minesweeper during the 1940s. The fleet proved critical during World War II for clearing heavily mined waters in the Pacific for warships to pass and ahead of large amphibious assaults, such as the war-defining Battle of Okinawa. Some of those ships were then recommissioned to do the same job during the Korean War after hundreds of Soviet-made mines were dropped by the North Koreans.

Decades later, the Korea-era ships were part of an international effort led by the British in the Persian Gulf to try to keep the shipping lanes safe during the mining campaigns of the Iran-Iraq War. And then again in 1991, those old minesweepers, along with the first commissioned Avenger ship, were in the same waters struggling to clear a path for U.S. warships to approach the coast of Kuwait during the Persian Gulf War. Two U.S. vessels had been damaged by mines. After the war ended, the minesweeper units trolled the waters off Kuwait to find and disarm the more than 1,000 mines Iraq had dropped in concentric arcs for miles. As the rest of the new class of minesweepers were commissioned, they deployed to the region and became a regular fixture there. The Avenger-class ships were called into service during the 2003 invasion of Iraq to stand ready for any mining near an Iraqi port that would be key for getting supplies and humanitarian aid into the country during the war.

Iran, which is also believed to have thousands of naval mines, has stepped up its aggressiveness in the Persian Gulf in recent weeks. The mines are dropped into the sea and explode when ships pass. Iran’s arsenal includes a mix of cheaper, older ones that float and blow up on impact, and more sophisticated ones that can be dropped from planes. They sit on the ocean floor and explode after detecting nearby ships. “We certainly have the ability to do it,” Iran’s foreign minister, Mohammad Javad Zarif, said last month about closing the Strait of Hormuz, a critical commercial passageway. “But we certainly don’t want to do it because the Strait of Hormuz and the Persian Gulf are our lifeline.”

Sailors in the 5th Fleet’s minesweeping operations said they have watched the escalation of hostility in the Persian Gulf — the downing of drones by Iran and the U.S., masked gunmen rappelling from an Iranian helicopter to seize a British-flagged oil tanker — with a mix of excitement and pessimism. They are eager to contribute but doubt their ability to do so. Asked if the ships could effectively find and remove mines in the Gulf if they had to, one officer was blunt: “No.” The Bahrain-based minesweepers, more than two times the length of a basketball court, are made of wood so they can more safely approach magnetic naval mines. Sailors have to be cautious about bringing anything made of metal on board, mindful even of where they store canned foods.

Like all ships deployed abroad, the minesweepers operate on a cycle: a planned ship maintenance phase, followed by basic training when the crew practices finding and disarming dummy mines, and finally underway periods, which include shows of force and joint exercises with allied navies. Those interviewed said the four ships do receive all of their allotted maintenance time, but the ships frequently require their crews to cannibalize working parts from other minesweepers — a challenge considering how few of them there are — or wait for new replacements. “It takes a long time,” one officer said. “Many, many months.”

As a result, the officer said each of the four ships are typically underway only 15% of the time. Sometimes, those interviewed said, the training missions that get done prove as frustrating as being stuck in drydock. The sailor who’d been on the *Devastator* said the underwater drones are successful in finding mines only about 20% of the time. He knew of only one time when the crew was able to find a mine, and that was during a training exercise when it had the GPS coordinates for it. “We joke about it all the time,” said the officer who is based in Japan. “It seems like somebody’s doing a social experiment. They take 80 or 90 well-intentioned, talented or motivated people and put us on ship with broken and unreliable equipment and give them an impossible task and see how they handle it mentally and emotionally.”

That there are problems with the mine warfare unit is well known to the Navy. The Navy’s former top officer, Adm. Jonathan Greenert, told ProPublica that when he took command in 2011, he was immediately notified of the deteriorating mine warfare units in the Persian Gulf by the combatant commander in the Middle East at the time, Gen. Jim Mattis. Greenert said he responded by putting more of an emphasis on the use of newly developed unmanned vehicles that could be dispatched to find and detonate mines. And he ramped up mine-clearing exercises with other navies, including those of the British and Gulf states. The effort didn’t resolve some of the unit’s issues, however.

In 2013, the USS *Guardian*, a minesweeper, accidentally ran into a sensitive coral reef in the Philippines. No one was injured, but the \$212 million ship had to be decommissioned, and the U.S. ambassador was forced to apologize for the damage to the World Heritage site. Three years later, the Navy’s Sea Dragon helicopters, which stream cables that dislodge mines moored to the ocean floor, came under damning scrutiny. In a lengthy examination in *The Virginian-Pilot*, the Sea Dragons were found to have been used long after they were supposed to be retired. Over a three-year period, they had crashed at a higher rate than any other military aircraft, including a 2014 crash that killed three service members. The Navy’s plan to replace the minesweepers with a new class of vessels, known as Littoral Combat Ships, has been repeatedly delayed by cost overruns and technical deficiencies. The push to develop the new line of ships has been a financial drain on the minesweeping budget and the maintenance of the existing fleet.

Congress, concerned about resources being diverted, has required the Navy not to decommission the ships or reduce how many sailors are assigned to them until there’s a replacement that would “meet or exceed” their capabilities. The Navy, in the shipbuilding plan it submitted to Congress this year, said that in the next year it would begin retiring three of its 11 minesweepers — the ones based in the U.S., in San Diego — and harvest their parts to service the eight ships based in Japan and Bahrain. An officer briefed on the planning said top Navy officials were reluctant to pump more money into maintaining the older minesweepers and were taking a gamble that the new ships would finally be ready just as the legacy minesweepers were decommissioned. “We’d be extremely lucky if those lined up,” the officer said. “There has been a conscious decision by Navy leadership to assume risk in the present.”

Asked whether the Navy was taking a risk assuming the new line of ships would be ready to take over before the *Avengers* were decommissioned, the Navy’s spokesman would only say that the Navy is constantly reviewing its capacity for the mission. In the Persian Gulf now, one officer described the difficulties of instilling a sense of urgency and mission in sailors who doubt the senior ranks of the Navy will ever trust their prowess if Iran were to deploy mines. “I have to tell them, ‘We always have to be ready,’” the officer said. “But it is tough to put your people through very hard conditions when you privately think you’re not going to go out.” [Source: Task & Purpose | Paul Szoldra | July 17, 2019 ++]

USS John S. McCain Update 10 ► New Report Blames Big Navy for Fatal Collision

Long before the guided-missile destroyer John S. McCain collided with a commercial vessel near Singapore on Aug. 21, 2017, the Navy had failed a crew that was overworked, poorly trained and exhausted, a new report reveals. Released 5 AUG, the investigation by the National Transportation Safety Board (NTSB) is the latest review into why 10 sailors on the board the warship died after it veered into the path of the Liberian-flagged tanker MC Alnic. The report states.

- “The Navy failed to provide effective oversight of the John S. McCain in the areas of bridge operating procedures, crew training, and fatigue mitigation,”
- “The probable cause of the collision between the destroyer John S. McCain and the tanker Alnic MC was a lack of effective operational oversight of the destroyer by the US Navy, which resulted in insufficient training and inadequate bridge operating procedures.”

In a written statement, Navy officials said the sea service “is grateful for NTSB’s efforts to improve maritime safety.” A Navy reform council already has implemented more than 100 recommendations, some of which go beyond what NTSB prescribes in the report, Navy spokeswoman Jennifer Ivey-Harper said in an email to Navy Times. “The (reform council’s) commitment to enabling a new readiness standard for the Navy is directly leading to improved safety and operations for our sailors and ships across the fleet,” she said. “These standards result in measurable, concrete outcomes that allow us to focus on constant improvement within our Surface Force.”

A public Navy report issued in late 2017 about the collision concentrated more on a cascade of errors by the destroyer’s crew. NTSB instead listed crew mistakes as contributing factors that led to the collision, such as the bridge team’s “loss of situation awareness and failure to follow loss of steering emergency procedures, which included the requirement to inform nearby traffic of their perceived loss of steering. “Also contributing to the accident was the operation of the steering system in backup manual mode, which allowed for an unintentional, unilateral transfer of steering control.”

NTSB investigators described the confusion that swept a crew that mistakenly became convinced that a steering malfunction had occurred, and control of the ship bounced from the bridge to aft several times before the morning collision in the Strait of Malacca. The tanker’s crew thought the warship was cutting between vessels since it was so fast and maneuverable, the report found. “This guy thinks he can cut through,” someone said in a recording from the container ship’s bridge, shortly before its bulbous bow ripped a 28-foot gash in the McCain. The NTSB report found that the design of the McCain’s touchscreen thrust control and steering systems “increased the likelihood of the operator errors that led to the collision.” The Navy’s written operating procedures for steering and thrust control on the ship’s bridge “did not describe the actions needed to transfer control between stations and therefore were inadequate,” investigators determined.

Integrated bridge and navigation system training for watchstanders was inadequate “because it did not ensure that the crew could perform the basic functions of the watch, such as the transfer of steering and thrust control between bridge stations,” according to the report. Lack of sleep also played a role, and “bridge watchstanders, particularly the lee helmsman, were acutely fatigued at the time of the accident, which impacted their situation awareness and their ability to respond to the perceived steering emergency,” NTSB determined

The unidentified lee helmsman had no sleep the night before the collision, while the 14 shipmates on the bridge averaged 4.9 hours of rest during the previous 24 hours, according to the report. The report chides the ship’s use of a rotating watch bill, meaning sailors weren’t getting rest at the same time each day. While the Navy has trumpeted its guidance on commanding officers implementing circadian rhythm-based watch schedules since 2017, the NTSB reports that they are not required. “While combat and other non-standard operations may require crew members to forego

adequate rest for short periods, relying on fatigued crew members to accomplish normal, daily tasking introduces unnecessary risk,” the report states.

NTSB found many on the bridge didn’t even realize a collision was imminent until moments before the Alnic struck. “A watchstander must be sufficiently alert to process information and then perform necessary actions, especially in an emergency,” the report states. Some crew members later conceded that even if they had processed the information correctly, they “were unfamiliar with or had an incorrect understanding of the steering system.” Because the port and starboard propeller throttles were not paired, when the lee helmsman moved to cut speed, he only slowed down the starboard throttle, resulting “in an accelerated rate of turn to port toward the Alnic MC.” Despite the presence of the commanding officer and others on the bridge, no one was watching the lee helmsman or noticed that the throttles were mismatched.

The crew also failed to notify adjacent ships through very high-frequency radio messages that the warship was not under control shortly before the crash. The McCain did not have its automatic identification system — or AIS — activated, which also would have given other ships in the crowded sea lanes better awareness of it. The Navy now directs ships to turn on their AIS when transiting high-traffic areas, according to the report.

Several McCain watchstanders told investigators that exterior not-under-command lighting was energized prior to the accident. But illumination of those lights wasn’t logged until 10 minutes after the collision, and the Alnic’s crew didn’t report seeing the lights, according to the report. While the Alnic did not have the prescribed number of watchstanders, NTSB determined that wouldn’t have affected the chances of avoiding a collision that caused more than \$100 million in damages to the warship. Go to <https://www.nts.gov/investigations/AccidentReports/Reports/MAR1901.pdf> to read the full report. [Source: NavyTimes | Geoff Ziezulewicz | August 6 2019 ++]

USS John S. McCain Update 11 ► Newer Technology Isn’t Always Better

The Navy is replacing touch-screen throttles and helms on destroyers with hand-held ones after determining that the state-of-the-art controls caused confusion that contributed to the USS John S. McCain’s deadly collision in 2017. Steering and speed controls will revert to manual versions in the next two years on destroyers equipped with the Integrated Bridge and Navigation Systems, according to USNI News. It’s part of a push by the Navy to overhaul bridges in every class to help avoid accidents like the McCain’s and USS Fitzgerald’s, which together killed 17 sailors. Sailors stated in surveys after the collisions that they preferred the older, hand-held controls to steer and adjust speed, USNI News said.

One Navy leader appeared to agree that newer technology isn’t always better. Electronic throttles and helms fall in the “just because you can doesn’t mean you should category,” Vice Adm. William Galinis, head of surface-ship construction, was quoted by USNI News as saying at an industry conference in San Diego last week. The first destroyer scheduled to undergo the change will be the USS Ramage in the summer of 2020, Navy Sea Systems Command said

Unfamiliar electronic controls were just one factor when the McCain collided with a tanker in the Singapore Strait. Some sailors were poorly trained and unfamiliar with the equipment, the bridge crew had averaged less than five hours of rest in the 24 hours leading up to the collision, and there was a lack of coordination between the commander, deck officers and crew members, a National Transportation Safety Board report said. An officer’s unorthodox request to operate the helms and throttles separately also caused confusion, the NTSB report said. Sailors increased speed on one side of the destroyer rather than both sides, causing it to veer sharply into the path of the commercial vessel that struck it. Had the sailors had manual controls instead of touch screens, they would have detected problems immediately and been less likely to conflict with each other, it said.

Switching to manual controls will be fairly straightforward, Galinis told USNI News. “We’re already in the contracting process, and it’s going to come on almost as a kit that’s relatively easy to install,” Galinis said. [Source: Stars & Stripes | Scott Wyland | August 12, 2019 ++]

Air Force Pay ► Software Giltch Now Fixed | Money to be Included in Next Pay Period

Pay raises for about 6,800 total force airmen were delayed last month by a software glitch, the Air Force Personnel Center said in an email 8 AUG. AFPC said that the Defense Information Systems Agency had a software issue, that prevented those airmen’s pay transaction updates from being properly transmitted between July 19 and 24. DISA has now fixed that software problem, AFPC said, and the pay transactions have now been updated at the Defense Finance and Accounting Service. Those total force and reserve component airmen who were affected should see their updated pay raises take effect in the next pay period.

The problem was caused by a "software upgrade at a DISA data center caused a server to stop transferring data. Service has been restored," a DISA spokesperson said in an email. Special duty assignment pay, selective reenlistment bonuses, and foreign language pay were among the types of pay raises that were affected, AFPC said. When [AFPC] updates active duty airmen’s status in the Military Personnel Data Systems, those updates are transmitted to [DFAS] for appropriate pay adjustments, AFPC said. The now-resolved software glitch “prevented those updates from happening.”

“It’s important our airmen have confidence in the personnel and finance professionals supporting them and the systems through which those transactions occur," AFPC continued. “We continue partnering with DISA and DFAS to help ensure our airmen’s records and pay are accurate.” Stars and Stripes reported on 5 AUG that an alert about the pay raise problem had been posted on the front page of the Air Force’s myPers personnel site.

[Source: AirForceTimes | Stephen Losey | August 8 2019 ++]

Navy Terminology, Jargon & Slang ► ‘CO’ thru ‘Compartment’

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

CO - Commanding Officer. The captain or skipper of a vessel. Generally spoken as 'Charley Oscar'.

Coaming – The raised lip around a hatch. Designed to prevent, or at least limit, water entry.

Coastie – Coast Guard sailor.

COB - Chief Of (the) Boat. Senior enlisted onboard a submarine; acts as liaison between the crew and the XO.

Coffee Mess – An area, usually in a duty or working area, where coffee is made and served.

Coffeepot - Nuclear reactor. Aka TEAKETTLE.

Coffin – Bed. See RACK.

COG/SOG – Course Over Ground/Speed Over Ground, i.e. the actual movements of a vessel with respect to the seabed. The result of the vector addition of ship's heading and speed through the water, and speed/direction of winds and currents.

Cold Iron – A condition of the ship's engineering plant where everything is shut down, including not only propulsion systems but also including electrical power generation and hotel services.

CONUS – CONTinental U.S.

Cooky – Ship's cook.

Cold Enough to Freeze the Balls Off a Brass Monkey – This term has nothing to do with testicles or primates, and a good deal of debate remains to this day regarding the origin of the phrase. In the days of smoothbore cannon, particularly ashore, ready-use cannon balls were stored near the guns. The balls were stacked in a 'monkey,' a metal frame which was laid on the deck to help contain the bottom layer of the pyramid of cannon balls. Monkeys were typically made of brass (though monkeys made of rope were used as well). In extremely cold temperatures, the brass monkey shrank more than the iron cannon balls, and the stack of balls would collapse—or perhaps ice which formed under the balls pushed them up enough to break them loose. The root of the debate is whether such an event is possible at all, though the phrase appears to be more a traditional exaggeration than an engineering possibility.

Cold Iron – An engineering term meaning that the entire engineering plant has been secured. Lighting off boilers and getting steam up has always been an involved and lengthy operation, requiring anywhere from an hour to even longer before the ship could get underway; in time of war, being caught 'cold iron' could be tactically disastrous. With the increasing usage of gas turbines, this is less of an issue—a gas turbine ship can get underway within minutes if the lube oil systems are warm.

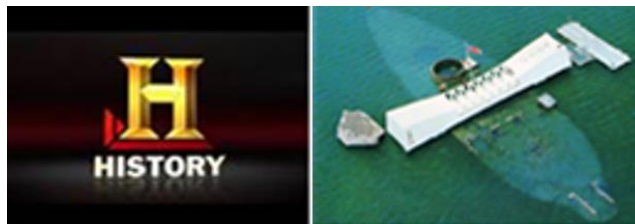
Cold Shot – A catapult shot in which insufficient end speed is generated. The aircraft does not have sufficient speed to fly, and usually crashes. May be caused by steam supply problems or other mechanical difficulties.

Collision Mat - Pancake.

Compartment – A room aboard ship.

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

*** Military History ***



WWII Rationing Update 01 ► Food & Clothing

With the onset of World War II, numerous challenges confronted the American people. In addition to gas, rubber, and cars the government found it necessary to ration food and even clothing during that time. Americans were asked to conserve on everything. With not a single person unaffected by the war, rationing meant sacrifices for all. In the spring of 1942, the Food Rationing Program was set into motion. Rationing would deeply affect the American way of life for most. The federal government needed to control supply and demand. Rationing was introduced to avoid public anger with shortages and not to allow only the wealthy to purchase commodities.

While industry and commerce were affected, individuals felt the effects more intensely. People were often required to give up many material goods, but there also was an increase in employment. Individual efforts evolved into clubs and organizations coming to terms with the immediate circumstances. Joining together to support and maintain supply levels for the troops abroad meant making daily adjustments. Their efforts also included scrap drives, taking factory jobs, goods donations and other similar projects to assist those on the front. Government-sponsored ads, radio shows, posters and pamphlet campaigns urged the American people to comply. With a sense of urgency, the campaigns appealed to America to contribute by whatever means they had, without complaint. The propaganda was a highly effective tool in reaching the masses.

Rationing regulated the amount of commodities that consumers could obtain. Sugar rationing took effect in May 1943 with the distribution of "Sugar Buying Cards." Registration usually took place in local schools. Each family was asked to send only one member for registration and be prepared to describe all other family members. Coupons were distributed based on family size, and the coupon book allowed the holder to buy a specified amount. Possession of a coupon book did not guarantee that sugar would be available. Americans learned to utilize what they had during rationing time.

While some food items were scarce, others did not require rationing, and Americans adjusted accordingly. "Red Stamp" rationing covered all meats, butter, fat, and oils, and with some exceptions, cheese. Each person was allowed a certain amount of points weekly with expiration dates to consider. "Blue Stamp" rationing covered canned, bottled, frozen fruits and vegetables, plus juices and dry beans, and such processed foods as soups, baby food and ketchup. Ration stamps became a kind of currency with each family being issued a "War Ration Book." Each stamp authorized a purchase of rationed goods in the quantity and time designated, and the book guaranteed each family its fair share of goods made scarce, thanks to the war.



With many parents engaged in war work, children were taught the facts of point rationing for helping out in family shopping

Rationing also was determined by a point system. Some grew weary of trying to figure out what coupon went with which item, or how many points they needed to purchase them, while some coupons did not require points at all. In addition to food, rationing encompassed clothing, shoes, coffee, gasoline, tires, and fuel oil. With each coupon book came specifications and deadlines. Rationing locations were posted in public view. Rationing of gas and tires strongly depended on the distance to one's job. If one was fortunate enough to own an automobile and drive at the then specified speed of 35 mph, one might have a small amount of gas remaining at the end of the month to visit nearby relatives.

Rationing resulted in one serious side effect: the black market, where people could buy rationed items on the sly, but at higher prices. The practice provoked mixed reactions from those who banded together to conserve as instructed, as opposed to those who fed the black market's subversion and profiteering. For the most part, black marketers dealt in clothing and liquor in Britain, and meat, sugar and gasoline in the United States.

While life during the war meant daily sacrifice, few complained because they knew it was the men and women in uniform who were making the greater sacrifice. A poster released by the Office of War Information stated simply, "Do with less so they'll have enough." And yet another pleaded, "Be patriotic, sign your country's pledge to save the food." On the whole, the American people were united in their efforts.

Recycling was born with the government's encouragement. Saving aluminum cans meant more ammunition for the soldiers. Economizing initiatives seemed endless as Americans were urged to conserve and recycle metal, paper and rubber. War bonds and stamps were sold to provide war funds, and the American people also united through volunteerism. Communities joined together to hold scrap-iron drives, and schoolchildren pasted saving stamps into bond books. Others planted "Victory Gardens" to conserve food. For a small investment in soil, seed and time, families could enjoy fresh vegetables for months. By 1945, an estimated 20 million victory gardens produced approximately 40 percent of America's vegetables.

Training sessions were held to teach women to shop wisely, conserve food and plan nutritious meals, as well as teach them how to can food items. The homemaker planned family meals within the set limits. The government's persuasion of people to give up large amounts of red meats and fats resulted in healthier eating. The government also printed a monthly meal-planning guide with recipes and a daily menu. Good Housekeeping magazine printed a special section for rationed foods in its 1943 cookbook. Numerous national publications also featured articles explaining what rationing meant to America. Rita Hayworth and bumpers

Then there were the food manufacturers who took advantage of the wartime shortages to flaunt their patriotism to their profit. The familiar blue box of Kraft Macaroni and Cheese Dinner gained great popularity as a substitute for meat and dairy products. Two boxes required only one rationing coupon, which resulted in 80 million boxes sold in 1943. Food substitutions became evident with real butter being replaced with Oleo margarine. Cottage cheese took on a new significance as a substitute for meat, with sales exploding from 110 million pounds in 1930 to 500 million pounds in 1944.

After three years of rationing, World War II came to a welcome end. Rationing, however, did not end until 1946. Life resumed as normal and the consumption of meat, butter, and sugar inevitably rose. While Americans still live with some of the results of World War II, rationing has not returned.

[Source: <https://www.u-s-history.com/pages/h1674.html> | July 2019 ++]

Treaty of Versailles ► Flawed From the Start and Never Adequately Enforced.

The Treaty of Versailles was signed in Versailles, France, on June 28, 1919. Neither the winners nor the losers of World War I were happy with the formal conclusion to the bloodbath. The traditional criticism of the treaty is that the victorious French and British democracies did not listen to the pleas of leniency from progressive American President Woodrow Wilson. Instead, they added insult to the German injury by blaming Germany for starting the war. The final treaty demanded German reparations for war losses. It also forced Germany to cede territory to its victorious neighbors. The harsh terms of the treaty purportedly embittered and impoverished the Germans. The indignation over Versailles supposedly explained why Germany eventually voted into power the firebrand Nazi Adolf Hitler, sowing the seeds of the World War II. But a century later, how true is the traditional explanation of the Versailles Treaty?

In comparison to other treaties of the times, the Versailles accord was actually mild -- especially by past German standards.

- After the 1870-1871 Franco-Prussian war, a newly unified and victorious Germany occupied France, forced the French to pay reparations and annexed the rich Alsace-Lorraine borderlands.

- Berlin's harsh 1914 plans for Western Europe at the onset of World War I -- the so-called Septemberprogramm -- called for the annexation of the northern French coast. The Germans planned to absorb all of Belgium and demand payment of billions of marks to pay off the entire German war debt.
- In 1918, just months before the end of the war, Germany imposed on a defeated Russia a draconian settlement. The Germans seized 50 times more Russian territory and 10 times greater the population than it would later lose at Versailles.

So, under the terms of the Versailles Treaty, the winning democracies were far more lenient with Germany than Germany itself had been with most of its defeated enemies. No one denied that Germany had started the war by invading Belgium and France. Germany never met the Versailles requirements of paying fully for its damage in France and Belgium. It either defaulted or inflated its currency to pay reparations in increasingly worthless currency. Versailles certainly failed to keep the peace. Yet the problem was not because the treaty was too harsh, but because it was flawed from the start and never adequately enforced.

The Versailles Treaty was signed months after the armistice of November 1918, rather than after an utter collapse of the German Imperial Army. The exhausted Allies made the mistake of not demanding the unconditional surrender of the defeated German aggressor. That error created the later German myth that its spent army was never really vanquished, but had merely given up the offensive in enemy territory. Exhausted German soldiers abroad were supposedly "stabbed in the back" by Jews, communists and traitors to the rear. The Allied victors combined the worst of both worlds. They had humiliated a defeated enemy with mostly empty condemnations while failing to enforce measures that would have prevented the rise of another aggressive Germany.

England, France and America had not been willing to occupy Germany and Austria to enforce the demands of Versailles. Worse, by the time the victors and the defeated met in Versailles, thousands of Allied troops had already demobilized and returned home. The result was that Versailles did not ensure the end of "the war to end all wars." As the embittered Marshal Ferdinand Foch of France, supreme commander of the Allied forces, presciently concluded of the Versailles settlement: "This is not peace. It is an armistice for 20 years." Foch was right. Twenty years after the 1919 settlement, the German army invaded Poland to start World War II, which would cost the world roughly four times as many lives as World War I.

After the Treaty of Versailles, the victorious Allies of 1945 did not repeat the mistakes of 1919. They demanded an unconditional surrender from the defeated Nazi regime. The Western Allies then occupied, divided and imposed democracy upon Germany. Troops stayed, helped to rebuild the country and then made it an ally. In terms of harshness, the Yalta and Potsdam accords of 1945 were far tougher (on the Germans) than Versailles -- and far more successful in keeping the peace. The failure of Versailles remains a tragic lesson about the eternal rules of war and human nature itself -- 100 years ago this summer.

[Source: Jewish World Review | Victor Davis Hanson | July 25, 2019 ++]

Military History Anniversaries ► 16 thru 31 AUG

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 AUG**". [Source: This Day in History www.history.com/this-day-in-history | August 2019 ++]

Every Picture Tells A Story ► Douglas A-20 Havoc



Two crewmembers of an American Douglas A-20 Havoc (*Uncle's (Sam) Fighting Females*) pretend to do maintenance of the four 50 Cal machine guns in the nose of their ground attack version of the type. Each gun bears the name of a women's service unit operating in Great Britain at the time: WACS (Women's Army Corps), WAAFS (Women's Auxiliary Air Force), WAVES (United States Naval Reserve (Women's Reserve), known under the acronym WAVES as Women Accepted for Voluntary Emergency Service) and SPARS (United States Coast Guard Reserve).

Black Watch Snipers ► A Canadian Battalion's WWII Story

The Black Watch is the oldest highland regiment in Canada. Volunteers have served since the regiment's inception in Montreal on January 31st, 1862 as the 5th Battalion, Volunteer Militia Rifles of Canada. The rise of American military strength during the Civil War concerned Canada. The government authorized formation of militia regiments. Each of six Montreal Scottish chieftains responded by raising an infantry company for the 5th Battalion. Eventually, eight companies were raised for border service. Since then, thousands of Canadian citizens have served in the Black Watch. In addition to Canadian border security, they have fought in the Boer War, WW1, WW2, Korean War; bolstered NATO operations in Europe and UN peacekeeping worldwide; and provided aid-to-the-civil-power, most recently during the Quebec and Eastern Ontario ice storm disaster.

During WWII the 1st Battalion suffered more casualties than any other Canadian infantry battalion in Northwest Europe according to figures published in *The Long Left Flank* by Jeffrey Williams. Disaster seemed to follow the unit;

- On the voyage to France on the day of the Dieppe Raid, casualties were suffered by the unit during a grenade priming accident onboard their ship, HMS Duke of Wellington.
- During the Battle of Verrières Ridge on 25 July 1944, 325 men left the start line and only 15 made it back to friendly lines, the others being killed or wounded by well entrenched Waffen SS soldiers and tanks.
- On 13 October 1944 – known as Black Friday by the Black Watch – the regiment put in an assault near Hoogerheide during the Battle of the Scheldt in which all four company commanders were killed, and one company of 90 men was reduced to just four survivors.

A 68 minute video is available at <https://www.youtube.com/watch?v=9zmgjG3Wtn0> which tells the story of the Black Watch's fight in North West Europe until the end of WWII. [Source: [Frontlines of Freedom Newsletter](#) | Denny Gillem| August 9, 2019 ++]

Citroën Sabotage ► Screwing With Nazis in a Genuinely Clever and Subtle Way

This year is the 100th anniversary of Citroën who is a French automobile manufacturer founded in 1919 by the French industrialist André-Gustave Citroën. Here is a fascinating bit of wartime Citroën lore. It involves screwing with Nazis in a genuinely clever and subtle way that nevertheless had big repercussions. When, during WWII, France was occupied by the Germans in 1940, major French factories like Citroën were forced to produce equipment for the Nazis. Citroën president Pierre-Jules Boulanger knew he couldn't just refuse to produce anything, but he also knew there's no way in hell he's going to just roll over and build trucks for a bunch of filthy Nazis. Pierre had a plan.

John Reynol'ds book Citroën 2CV describes Boulanger's sabotage efforts. Of course, he instructed workers to set a nice, leisurely pace when building trucks for the Wermacht, but that's fairly obvious. What was brilliant was Boulanger's idea to move the little notch on the trucks' oil dipsticks that indicated the proper level of oil down just a bit lower. By moving the notch down, the trucks would not have enough oil, but German mechanics would have no idea, because, hey, that little notch on the dipstick says it's just fine. Then, after the truck has been used for a while and is out deployed somewhere crucial, whammo, the engine seizes up, and you've got a lot of angry, stranded, vulnerable Nazis, balling up their little fists and redly barking curses in German.

It's such a fantastic act of sabotage: it's extremely cheap to implement, it's subtle, there's no way to see something amiss is happening as the trucks are being built, and it delivers its blow away from the site of the sabotage and when it will cause the most inconvenience and trouble. That's some mighty good sabotaging, Pierre. [Source: Frontlines of Freedom Newsletter | Denny Gillem | August 9, 2019 ++]

Circle of Heroes Memorial ► Gulf of Mexico off Dunedin Beach, FL

A dozen lifesize statues are now in the Gulf of Mexico as part of an underwater dive memorial dedicated to U.S. veterans. The memorial, known as the "Circle of Heroes" and touted as the first of its kind by its creators, will feature 24 concrete statues of service members in total to represent the Air Force, the Army, the Navy, the Marines and the Coast Guard. The statues are anchored by 2,000 pound bases 40 feet below the surface about 10 miles off the coast of Dunedin Beach in Florida. They are part of a 100-foot circle facing a pentagon-shaped monument honoring the services with bronze emblems on its five sides.



Former Congressman David Jolly (R-FL) led efforts to raise funds for the project through his nonprofit organization, Brighter Future Florida. Jolly was inspired to assist the project because of his uncle's vision for the memorial, according to Florida Politics. "(I) just wanted something that was going to be permanent and also wanted something that was going to honor our veterans in a unique and different way," scuba diving instructor and oceanographer Heyward Mathews, Jolly's uncle, told the Military Times in June.

The memorial is also intended to help veterans struggling with PTSD, depression and trauma. John David White, director of the nonprofit Brighter Future Florida, said a veteran-focused nonprofit is expected to lead a group of amputees to view the memorial. "It's a dive destination — yes," White told the Military Times in June. "But it's also

going to give back to the veterans that may be able to benefit from it.” [Source: MilitaryTimes | Diana Stancy Correll | July 22, 2019 ++]

C-Rats ► Fueled Troops During and After World War II

An old saying declares that an army marches on its stomach, meaning it needs food to survive, thrive and conquer. Soldiers, sailors and Marines were often far from their mess halls, galleys and field kitchens during World War II, so they had to haul around heavy boxes of prepackaged food to survive. The rations they carried were known as C-Rations, but were more often referred to as "C-Rats." C-Rations were developed in 1938 as a replacement for reserve rations, which sustained troops during World War I, and consisted chiefly of canned corned beef or bacon and cans ofhardtack biscuits, as well as ground coffee, sugar, salt and tobacco with rolling paper — not much in the way of variety.



Researchers at the Quartermaster Subsistence Research and Development Laboratory in Chicago went to work to design food products that could be kept for long time periods and were more delicious and nutritious than reserve rations. The design they came up with consisted of 12-ounce tinplate cans that were opened with a key. At first, the meals were stews, and more varieties were added as the war went on, including meat and spaghetti in tomato sauce, chopped ham, eggs and potatoes, meat and noodles, pork and beans; ham and lima beans, and chicken and vegetables. Besides these main courses, chocolate or other candies, gum, biscuits and cigarettes were added. When three meals a day were consumed, C-Rations provided about 3,700 calories. They could be eaten cold, but tasted better cooked.

Troop feedback on C-Rations often went unheeded. For instance, the ham and lima beans entree was unpopular, but it remained in the C-Ration mix until well into the Vietnam War. Two other complaints were that the food selection was monotonous and the meals were heavy to carry into combat on foot. In 1958, C-Rations were replaced by "Meal, Combat, Individual" rations. The contents were almost identical to C-Rations, so they continued to be called C-Rats until the early 1980s, when "Meal, Ready-to-Eat" replaced them. MREs came in packages instead of cans, so they were much lighter than C-Rations.

Besides C-Rations, K-Rations were also issued during World War II, but in a more limited number. These were distributed for missions of short duration, such as paratroopers participating in airborne operations. K-Rations were lighter than C-Rations, and three meals a day netted only 2,830 calories. Soldiers complained about the taste and lack of calories, and so entrepreneurial leaders often found supplements such as rice, bread and C-Rations.

Today, MREs are issued to troops. The early versions were disliked by many, so the Natick Soldier Research, Development and Engineering Center in Massachusetts, which does food research for the Defense Department, improved the taste of MREs over time. However, many veterans who've eaten both C-Rats and MREs, still have nostalgia for C-Rats and prefer them over MREs. [Source: U.S. Dept. of Defense | David Vergun | August 13, 2019 ++]

Post WWII Photos ▶ **Aachen, Germany School Registration**



German mothers walk their children to school through the streets of Aachen, Germany, on June 6, 1945, for registration at the first public school to be opened by the U.S. military government after the war. (AP Photo/Peter J. Carroll)

WWII Bomber Nose Art [36] ▶ **Reserved**



Medal of Honor Citations ▶ **James R. Hendrix | WWII**



The President of the United States takes pride in presenting the

MEDAL OF HONOR

To

JAMES R. HENDRIX

Rank and organization: *Private, U.S. Army, Company C, 53d Armored Infantry Battalion, 4th Armored Division*

Place and date: *Near Assenois, Belgium, 26 December 1944*

Entered service: 1943 Lepanto, Ark.

Born: August 20, 1925 in Lepanto, Ark.

Citation

On the night of 26 December 1944, near Assenois, Belgium, he was with the leading element engaged in the final thrust to break through to the besieged garrison at Bastogne when halted by a fierce combination of artillery and small arms fire. He dismounted from his half-track and advanced against two 88mm. guns, and, by the ferocity of his rifle fire, compelled the guncrews to take cover and then to surrender. Later in the attack he again left his vehicle, voluntarily, to aid 2 wounded soldiers, helpless and exposed to intense machinegun fire. Effectively silencing 2 hostile machineguns, he held off the enemy by his own fire until the wounded men were evacuated. Pvt. Hendrix again distinguished himself when he hastened to the aid of still another soldier who was trapped in a burning half-track. Braving enemy sniper fire and exploding mines and ammunition in the vehicle, he extricated the wounded man and extinguished his flaming clothing, thereby saving the life of his fellow soldier. Pvt. Hendrix, by his superb courage and heroism, exemplified the highest traditions of the military service



Hendrix was born and raised in Lepanto, Arkansas, the oldest child of a sharecropper with fourteen children. He left elementary school at West Side after the third grade to work in the fields in order to help his family at home. He learned marksmanship skills while hunting for food. In 1943, at age 18, he was drafted into the U.S. Army. He was sent to basic training in Florida, the first time he had been more than a few miles from his hometown. He became a member of the 4th Armored Division after basic training.

He was sent to Europe as a private with Company C, 53rd Armored Infantry Battalion, 4th Armored Division. After waiting out the invasion of Normandy aboard ship in the English Channel, the 4th AD landed on Utah Beach on June 11, 1944, and joined the drive across France and into Belgium as the spearhead of General George Patton's Third Army.

During the Battle of the Bulge, on December 26, 1944, near Assenois, Belgium, Hendrix a bazooka man, captured two enemy artillery guncrews, and armed with a rifle, held off the fire of two machine guns until wounded comrades could be evacuated, and then rescued a soldier from a burning vehicle. He was presented the Medal of Honor by President Truman at a White House ceremony on August 23, 1945; he was awarded the medal on September 1, 1945.

Hendrix re-enlisted in 1945, and became a paratrooper; during parachute training he broke his leg when his chute didn't open. He reached the rank of master sergeant and served in combat with a parachute unit during the Korean War and served briefly during the Vietnam War before retiring from the Army in 1966. He died of cancer at age 77 and was buried in

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

*** Health Care ***



TRICARE Back to School Services ► It's Time To Look Ahead

As summer draws to a close, it's time to look ahead to the approaching school year. Preventive services, routine immunizations, and health screenings are the best ways to make sure your kids are healthy and ready to hit the books. TRICARE covers many preventive health care services with no out-of-pocket costs to you. How you get preventive care depends on who you are and your TRICARE plan. If your child is enrolled in a TRICARE Prime plan, you can seek preventive care from his or her primary care manager or any TRICARE network provider in your region. If a network provider isn't available, you can also use a non-network provider with no copayments if you have a referral and authorization. Under a TRICARE Select plan, you can visit any TRICARE-authorized provider

An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network.. You pay nothing for covered preventive services when you see a TRICARE network provider. Follow these tips to make sure your children are healthy as they head to school in the fall:

- Schedule appointments for school physicals and routine immunizations before the start of the school year. TRICARE covers physicals when required for school enrollment. This doesn't include sports physicals.
- Make sure that your child is current on his or her vaccines. Most schools require up-to-date vaccinations. According to the Centers for Disease Control and Prevention, vaccines reduce your child's risk of infection by helping them safely develop immunity to diseases. You can get covered vaccines from any TRICARE-authorized provider at no cost. But you may have to pay copayments or cost-shares for the office visit or for other services received during the same visit. You can get some covered vaccines at TRICARE retail network pharmacies. Remember, TRICARE covers well-child exams for children up to age 6 (from birth through age 5).
- Get eye exams before school begins. Healthy vision helps your child see clearly and to learn in school. Your vision benefits, including eye exams, depend on who you are, your TRICARE health plan, and your

age. You may need a referral and authorization for vision care. If you have vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), follow the rules of your plan.

- Put dental check-up on your to-do list. TRICARE offers dental coverage to active duty family members through the TRICARE Dental Program (TDP). According to the TRICARE Dental Program Handbook, TDP covers two routine cleanings and two fluoride treatments during a 12-month period for children ages one and older. If you have dental coverage through FEDVIP, follow the rules of your plan.

Don't wait to take command of your children's health. Prioritize preventive exams and vaccinations before the school year begins. Help you and your children stay healthy. And find out more about the preventive services that TRICARE covers to prevent serious diseases. [Source: The Senior Citizens Leagues | July 16, 2019 ++]

Organ Donors Update 01 ► Kidney | A Donor's Experience

Two weeks ago, I gave one of my organs to a stranger. Why would I do such a thing? Like many major life decisions, it was influenced by many factors. My friend Kelly Kennedy donated to the father of a friend, and my first reaction was that she was an amazing woman who was far more generous than I. When my colleague Ilan Goldenberg donated to his father, it started to normalize the prospect of giving away a perfectly good kidney — we have two, but only really need one. My sister tragically died of glioblastoma when I was young, and knowing two living donors began to crystallize in my mind the understanding that I could save someone else the pain of losing a loved one.

Then I read that there were **380 people on the waiting list at Walter Reed alone**, and suddenly it felt more real: That's where my husband gets his health care. These are troops, veterans, and military family members like me. I immediately cold-emailed the [living donor coordinator](#) there and started the screening process. The checks were so extensive — involving dozens of vials of blood, collecting 24 hours of urine, wearing a blood pressure cuff for 24 hours, a CT scan, x-rays, PAP screen, mammogram, and screening by a mental health provider — that I started to joke I was just doing it to get the military to screen me for any possible ill effects of toxic exposures downrange.

By the time the testing confirmed I was healthy enough to donate, I was fully committed to the process and excited to save or significantly improve the life of whoever would get my kidney. In the end, my kidney was flown to Ohio as part of a chain donation, the full extent of which may not be known for months. I was home the next day and am healing well; the recipient is reportedly doing great and thrilled to be off dialysis. My experience has been incredibly positive, not least because of the amazing support I've gotten. Brian, my husband, never balked — his response when I asked what he thought was, "That's very on-brand for you." My employer [CNAS](#) offered as much time as I needed to recover, and my boss even claimed some think-tank bragging rights on Twitter.

I am acutely aware of how privileged I am: As a white-collar worker with a cushy office job, solid health care options, and the resources to keep my kids happily ensconced in enriching summer camps around my surgery dates, I had plentiful resources to allow me to recover, without which I could not possibly have taken this leap. Under existing rules, Walter Reed is even able to cover travel expenses for the "non-medical attendant" family member who generously offered her time to come provide additional support for my family.

Not all are so lucky, which is why I was thrilled to read about regulatory changes put forward by the Trump administration to remove financial disincentives to living organ donation. As explained by fellow altruistic donor Dylan Matthews, one component of the new rule would allow reimbursement with federal funds for lost wages, child care, and other expenses incurred by donors — a significant step in removing some of the barriers that could stop many others from donating. I've written multiple pieces documenting my concerns over lack of action on important health care issues that matter to me — but I must applaud the current administration's potentially life-saving moves to enable more Americans to give the gift of life.

Another reason I chose to reach out to Walter Reed was that sticking within one of my existing systems of health care (I'm also a proud VA user) reduced what I feared would be a possible barrier for me about whose health insurance would be responsible for what costs. Instead of dealing with any possible paperwork hassles between different systems of care, I could just go in to the same military treatment facility I've already used. Knowing that the health system I'm entitled to because my husband is a military retiree would do the procedure and will continue to take care of me for the rest of my life also alleviated any concerns I had about who would be responsible if anything went wrong.

This last point leads me to raise a significant cautionary note for law and policy makers. The Affordable Care Act currently makes it illegal for health insurance companies to deny coverage or increase costs for pre-existing conditions, including kidney donation. This was not always the case: In the past, kidney donors could be (and were) denied coverage for just this reason. If the Trump administration succeeds in its ongoing efforts to strike down the ACA, a signature pledge of his campaign, millions of Americans could be left uninsured, current and potential living donors could again become legitimately fearful of being uninsurable at reasonable cost, and other innovative efforts to improve kidney care could also be at risk.

Millions of Americans could benefit from President Trump's "sweeping set of proposals" on kidney care — I hope he, Congress, and the courts do not undermine those significant improvements by sweeping away the protections provided by the ACA. [Source: The Hill | Kayla Williams | August 9, 2019 ++]

Trump Pharmacy Proposal ► Would Let US Import Cheaper Prescription Drugs

In hopes of making medication more affordable, President Donald Trump wants to import prescription drugs from other countries. The idea isn't new, in fact Wisconsin and a number of other states tried it 15 years ago. Back then, the federal government didn't approve of state efforts to give citizens access to cheaper drugs, citing safety concerns. Now under the Trump administration proposal, the U.S. Department of Health and Human Services would grant demonstration waivers to states, along with pharmacies and wholesalers, to import Canadian drugs. Those drugs would have to comply with U.S. Food and Drug Administration regulations.

Congress would have to approve any plan put forward and AARP hopes they will. "Having the administration take the lead really is a signal to Congress that there's an importance to this and this is a very deliberate effort to put a dent in prescription drug prices," said Sam Wilson, state director for AARP Wisconsin. Officials with the Pharmacy Society of Wisconsin said they are reviewing the importation plan released by HHS on 31 JUL. "Pharmacists are an integral part of the health care team and we remain committed to ensuring that patient interaction with their pharmacist is not inhibited by fragmentation of care and ensuring that patients, pharmacists and prescribers can verify the quality, efficacy and safety of their drugs. Any exploration of importation must protect the public's health and confidence in the quality and safety of their medications and protect patients' health outcomes," the society said in a statement.

Congressional and state efforts to import prescription drugs go back as far as 30 years, Wilson said. In 2004, Wisconsin joined an effort led by Illinois to connect customers to cheaper drugs sold in other countries through the online program called I-Save Rx. Wisconsin also launched its own website that linked users directly to mail-order pharmacies in Canada. Such state-run drug import programs never really took off, in part because Congress expanded Medicare benefits to include prescription drug coverage. Today, in Illinois there's a statewide Rx Prescription Drug Assistance program which utilizes a Rx card (refer to <https://illinoisrxcard.com>). Also, Wisconsin now utilizes a prescription drug assistance program called Senior Care (<https://www.dhs.wisconsin.gov/seniorcare/index.htm>). [Source: WNPR | Shamane Mills | August 6, 2019 ++]

Prescription Drug Cost Update 35 ► How Democratic Candidates Want to Limit Drug Prices

The Democratic presidential candidates' plans to lower drug prices are much more aggressive than what the party has supported in the past. There are big differences among the candidates' platforms, but the entire debate has shifted to the left. Many of the candidates have moved beyond the party's traditional support of allowing Medicare to negotiate with drugmakers and importing drugs from Canada, embracing an even larger role for the federal government. But what shape this role takes ranges from direct manufacturing to limiting price increases.

- **Government controls the drug:** The most aggressive end of the spectrum involves having the government to manufacture drugs when they get too expensive or there's a shortage. Sen. Elizabeth Warren has introduced a bill that would allow the government to manufacture generic drugs in some circumstances. Andrew Yang supports a similar approach, and Mayor Pete Buttigieg recently told AARP that he "potentially" supports allowing the government to make generics.
- **Government seizes the patent for the drug:** Other candidates stop short of having the government directly manufacture the drug, but would allow it to strip a drugmaker of its patent if it's too expensive. Candidates with proposals falling in this bucket include Sen. Bernie Sanders, Sen. Kamala Harris, Sen. Cory Booker and former Rep. Beto O'Rourke.
- **Government determines the price of the drug:** The U.S. doesn't regulate what drug manufacturers can charge for drugs, but some candidates want to start doing so. Another enforcement mechanism endorsed by some candidates is taxing profits above a drug's allowed price at 100%. Harris has proposed the method in a component of her pricing plan, as has former Rep. John Delaney.
- **Reference pricing:** One way to set a drug's price is based on what other countries pay, with penalties to the drug companies when we pay more. This is part of Sanders', Harris', and Former Vice President Joe Biden's plans.
- **Value-based pricing:** Another way that candidates want to determine a drug's price is based on its value, a method many other countries use but America doesn't. Biden's plan also includes this method in some cases.
- **Government regulates price increases:** Drug companies are currently free to raise their prices over time as much as they want to, as long as they can get insurers to agree to pay for them. Some candidates want to change that. Biden's plan prohibits drug companies from raising their prices above inflation, and price increases above inflation are a trigger for price-setting in Harris' plan.
- **A sign of the times:** The Trump administration relies on reference pricing in its proposal to limit what Medicare Part B pays for drugs, and a Senate committee just passed a bipartisan bill that would limit Medicare price increases.

The bottom line -- The party's leftward drift corresponds with the drug industry's evolution toward more complicated and thus more expensive drugs. But regardless, most of these ideas would be a huge change from the status quo. [Source: Axios | Caitlin Owens | August 8, 2019 ++]

Tick-Borne Diseases Update 01 ► Senate Committee Drug Pricing Reforms Unveiled

From April to September, tick activity spikes throughout the United States. With high tick activity comes the importance of increasing awareness of common tick-borne illnesses and how to prevent them. According to Army Maj. Elizabeth Wanja, of the Uniformed Services University for Health Sciences, outdoor activities during peak tick season raise the chances of transmitting pathogens from living organisms that can carry diseases. These organisms include

mosquitos, fleas and, you guessed it, ticks. “Outdoor activities like farming, camping, and military training exercises in grasslands or edges of the forest increase chances of these pathogens’ transmission,” Wanja said.



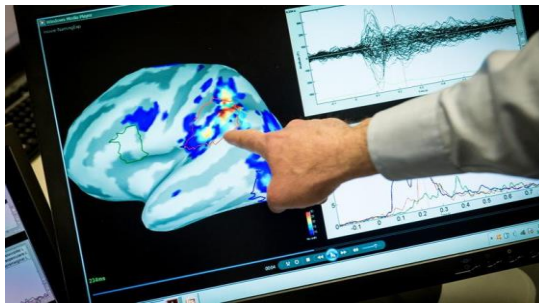
Information from the Centers for Disease Control and Prevention states that 77 percent of all insect-borne diseases are carried by ticks. Lyme disease, transmitted through bites from deer ticks, remains the most common of these diseases. However, Lyme is not the only disease to be aware of. Here are five other tick-borne pathogens to be aware of:

- **Ehrlichiosis**, which commonly occurs in the Southeast, South Central, and Midwest U.S., is transmitted to humans primarily by a bite of an infected lone star tick, which is native to this region. Symptoms include fever, chills, headache, muscles aches, and the occasional upset stomach. Ehrlichiosis can be treated in adults and children with the antibiotic Doxycycline.
- **Anaplasmosis** occurs in the Northeast, mid-Atlantic, upper Midwest and West Coast of the U.S. and is transmitted through a bite of the blacklegged tick and the western blacklegged tick. Anaplasmosis has the same symptoms and treatment as ehrlichiosis – the main difference being the tick that carries the disease.
- **Rocky Mountain spotted fever** is caused by infection from a bacterial organism. It is transmitted by a bite of an infected American dog tick, brown dog tick, and the Rocky Mountain wood tick. This is commonly reported in the Southeast U.S. This infection causes high fever, headache, and rash, and can be deadly if not treated with Doxycycline.
- **Powassan virus** is a rare, tick-borne flavivirus that can have severe effects on the human nervous system. The deer tick transmits Powassan, which is a rare infection that’s on the rise, with 33 cases in 2017 alone. There are currently no vaccines or treatments for Powassan virus infection, so hospitalization is imperative to help with breathing complications and brain swelling.
- The most peculiar tick-borne disease on the list, **alpha-gal syndrome**, occurs when the alpha-gal sugar molecule – often found in red meats like beef and pork – is transmitted into the human body. This molecule has been associated with the bite of the lone star tick, transmitted through saliva. Studies are still ongoing to find a specific link between alpha-gal syndrome and ticks, but the result for a human can be a tick-caused red meat allergy.

Tick-borne illnesses can also be transported overseas. U.S. military personnel and their family members deploy to various regions of the world, where they can be exposed to arthropod-borne diseases that the rest of the U.S. population does not encounter. “These deployments expose service members and families to novel pathogens which may be introduced in the U.S. when infected personnel redeploy back home,” Wanja said. Luckily, there are various ways to reduce the chances of getting tick-borne infections. They include avoiding areas where ticks may be found and checking for ticks if someone conducts activities that might bring them into tick-prone areas. Use of skin-topical repellents and treated clothing, wearing of pants tucked in shoes and boots, and proper removal of ticks to avoid pathogens being injected into the body can also prevent the spread of these illnesses. For more prevention tips and ways to identify different bugs and bites, visit the Military Health System’s [Bug Week](#) page. [Source: Health.mil | July 31, 2019 ++]

PTSD Detection Update 01 ► Study Discloses Genetic Links

Scientists have found specific genetic vulnerabilities to post-traumatic stress disorder in a study of more than 165,000 veterans. Department of Veterans Affairs doctors and Yale and University of California scientists analyzed the DNA of those thousands of veterans trying to better understand the underlying biology of PTSD. The study used data from the Million Veterans Program, a national VA research effort using data voluntarily provided by veterans. "Post-traumatic stress disorder is a major problem among military veterans and civilians alike, yet its pathophysiology remains poorly understood," the study reads. Scientists searched for genetic links related to "intrusive re-experiencing of trauma" -- the most common symptom of PTSD. What they found were specific genetic "risk factors" to PTSD, including abnormalities in stress hormone response and/or functioning of specific brain regions.



Scientists used a genome-wide association study, a relatively new scientific tool used to rapidly scan markers across complete sets of DNA -- or genomes -- of many people, searching for genetic variations related to specific diseases. Those findings are then used to try to develop better ways to detect, treat and prevent the diseases. They found eight distinct genetic regions with strong ties between PTSD and how the brain responds to stress in many of the veterans studied. Specifically, the research revealed the role of one type of brain cell -- the striatal medium spinal neurons -- which are often found in parts of the brain responsible for motivation, reward, reinforcement and aversion, among other things.

The study was led by Dr. Murray B. Stein, distinguished professor of psychiatry and family medicine and public health at the UC San Diego School of Medicine and the San Diego VA Health Care System and Dr. Joel Gelernter, professor of psychiatry, genetics and neuroscience at Yale School of Medicine and the Connecticut VA Health Care System. Their findings were published in "Nature Neuroscience" 29 JUL. "The genes implicated in this study point to this region of the brain, and these types of neurons, as potentially involved in PTSD vulnerability," Stein said in a statement in a UC news release. "Because we know something about the regulation of these neurons, we can test hypotheses about drugs that might be useful for PTSD, such as drugs that influence dopamine or GABA, both of which are regulatory of these types of neurons." Stein added that further research is necessary to replicate the study's findings, including postmortem testing of veterans with PTSD to confirm its effects on the brain. [Source: Connectingvets.com | Abbie Bennett | July 30, 2019 ++]

Insomnia Update 03 ► Treating the Cause | Behavioral Treatment works Best

Many people have trouble sleeping. But when one or two nights of restless sleep turn into a long-term problem of sleepless nights, you might be experiencing Insomnia Disorder. This is a widespread sleep problem among Veterans.

In fact, rates of Insomnia Disorder are 30 to 40 percent higher among Veterans than the general population. If you've talked with your healthcare provider about your insomnia, or have looked for information on the internet, you might have received a list of "dos and don'ts" or "easy tips to cure insomnia." Usually those lists and tips are just sleep hygiene education. Sleep hygiene tips can be very helpful for people who are usually good sleepers, but they probably won't help someone with Insomnia Disorder.

Long term insomnia is complicated. Healthcare providers are beginning to learn about the most effective approach to insomnia treatment. Although medications can help you fall asleep, they only mask the symptoms of insomnia. A different treatment, called **Cognitive Behavioral Therapy** for Insomnia, or CBT-i, actually treats the root cause of insomnia. Sleep experts recommend CBT-i as the best treatment for Insomnia Disorder. Veterans who have completed CBT-i report less severe insomnia symptoms, less depression, and fewer thoughts of suicide. Even Veterans experiencing Post Traumatic Stress Disorder (PTSD) had improved sleep after CBT-i, including better overall sleep, fewer trauma-related sleep issues, fewer nightmares, and less depression.

CBT-i is much more than just a list of strategies to improve your sleep hygiene. It targets the behaviors, thoughts and emotions that keep you stuck in the insomnia cycle. Think of the difference between sleep hygiene education and CBT-i like the difference between a dental hygienist and a dentist. Like a dental hygienist, sleep hygiene education helps healthy people stay healthy. Like a dentist, CBT-i treats a health condition. CBT-i uses the body's own natural processes to improve sleep. It helps people with insomnia schedule sleep and improve sleep quality. Without realizing it, people with insomnia have trained themselves to sleep poorly. CBT-i helps people to "un-train" poor sleep habits. CBT-i also helps people with insomnia to challenge unhelpful thoughts and beliefs about sleep.

VA has trained more than 800 healthcare providers to deliver CBT-i. If you are diagnosed with Insomnia Disorder, there's a good chance you'll be able to find a CBT-i trained provider at your VA facility. Face-to-face treatment can be delivered in either one-on-one or group therapy formats. Your therapist will recommend the best approach for you based upon your specific situation. [Source: Vantage Point | Christi S. Ulmer, PhD, DBSM & Carolyn Greene, Ph.D | July 31, 2019 ++]

Period Problems ► How Do You Know if Yours is Causing Problems that it Shouldn't?

Getting your period is a fact of life for most women. But every woman's period is different. So how do you know if yours is causing problems that it shouldn't? Many girls and women get cramps, low back pain, fatigue, or discomfort with their periods. But some have pain so bad they miss days of work or school every month. Others experience such heavy bleeding that it exhausts them. These are things that may signal a bigger issue. But some women find talking about menstrual issues embarrassing. "Women tend not to talk about pelvic pain or bleeding," says Dr. Lisa Halvorson, a women's health expert at NIH. "But the menstrual cycle is a critical part of your health." You can't know about your treatment options unless you talk with your doctor.



Common Issues

Most women's menstrual cycles range between 21 to 35 days, or up to 45 days for teens. Bleeding usually lasts between three to seven days. It's important for women to get to know their own pattern. What's normal for one woman may not be for another. The most common menstrual irregularities are not getting your period at all or not getting it regularly, getting it for too many or too few days, or having severely painful cramps. These issues can be caused by many different things, including scarring, hormonal imbalances, certain diseases or conditions, and even some medications. Two of the most common disorders that cause period problems are uterine fibroids and endometriosis.

- Fibroids are tumors, or growths, made of muscle cells and other types of cells that grow inside or outside of the wall of the uterus, or womb. Studies estimate that more than 70% of women in the U.S. have at least one fibroid during their lives. But most women who have them don't have symptoms.
- Endometriosis is caused by tissue normally found in the uterus growing outside it on other organs. Many women with endometriosis never have any symptoms. But some have life-altering ones. "Endometriosis probably accounts for at least a third of infertility in women," Halvorson explains.

Fibroids, endometriosis, and other menstrual issues can cause a range of symptoms. Your doctor can help you figure out what's causing the symptoms. Very heavy bleeding during a woman's period is the most common symptom of fibroids. Severe pain that gets worse around the time of a woman's period is the most common symptom of endometriosis. Both fibroids and endometriosis can run in families, explains Dr. Ayman Al-Hendy, an NIH-funded gynecologist at the University of Illinois. Because of this, women may not know that severe pain or heavy bleeding aren't normal. "The culture in a family could be, 'you just have to put up with it, it's part of being a woman,'" he explains. "But there are treatments available that can improve your health and your quality of life."

Finding the Cause

It can be hard for doctors to tell menstrual problems apart. Blood tests can help detect hormonal changes. An imaging test called an ultrasound is very good at picking up fibroids. But diagnosing endometriosis "is particularly tough," says Dr. Stacey Missmer, an NIH-funded researcher at Michigan State University. It's hard to see on imaging tests. No blood tests currently exist that can pick it up. The only way to know that a woman has it for sure is by a surgery in which a doctor looks through a small incision made in the abdomen. This can lead to a long delay in diagnosis, "in part because no one wants to be quick to do surgery," Missmer says. Sometimes, if endometriosis is suspected, doctors will prescribe medications first to see if they provide some relief.

Current Treatments

Many drugs used for fibroids, endometriosis, and other disorders that affect the menstrual cycle work by altering certain hormones. Birth control pills and other drugs can block these hormones. Such treatments may work well for many women, Halvorson explains. "But they can also prevent a woman from getting pregnant," she says. This can limit how long some women want to use them. Researchers have developed approaches to treat fibroids that don't involve major surgery. These often work well. But sometimes, fibroids can come back. Some women with endometriosis get pain relief from surgery to remove the tissue that's stuck to other organs. However, other women still have pain after this type of surgery.

For women who don't get relief from drugs or less invasive procedures, a hysterectomy may be an option. This is surgery to remove the uterus and sometimes the ovaries. Women who undergo this surgery can no longer get pregnant. Hysterectomy used to be much more widely used than it is now, says Al-Hendy. "But we have alternatives for hysterectomy now. So we tend to use it only when other options haven't worked," he explains. However, it doesn't cure chronic pelvic pain for everyone.

Looking for Better Options

NIH-funded researchers continue to look into new ways to detect, treat, and prevent period problems. "We need better, noninvasive ways to diagnose endometriosis," Halvorson says. Missmer is researching ways to create a test for endometriosis. "Many scientists are now exploring using blood, urine, and saliva," she explains. "We're looking for a

signal that can determine whether a woman has endometriosis without having to do surgery.” For both fibroids and endometriosis, “we need nonhormonal treatments,” Halvorson says. These treatments are badly needed, she explains, because “some women can’t tolerate the side effects of hormonal treatments.” And hormonal treatments don’t work for women who want to get pregnant.

Al-Hendy is studying potential new fibroid treatments. His lab has found evidence that lack of vitamin D may play a role in fibroid growth. His team is now developing new drugs based on vitamin D and plans to test them to see if they can shrink fibroids. Researchers also hope that by understanding the processes in the body that drive period problems, “we can eventually intervene early and prevent them,” Al-Hendy explains. For now, he adds, there’s a lot to gain from women being aware of how common these disorders are, and of the options already available to treat them. Missmer stresses the importance of speaking up. “If you were having pain every time you moved your elbow, you wouldn’t hesitate to go to the doctor and discuss it. So, there’s no reason why, if you’re having pain every time you have your period, that shouldn’t be discussed,” she says. [NIH News in Health | A ++]

Varicose Veins Update 02 ► What to Do About Bulging Veins

Are there bluish-purple or red lines popping out on your legs? Those could be varicose veins. Varicose veins are swollen, twisted veins that lie just underneath the skin’s surface. They aren’t just a cosmetic issue. If they aren’t treated, they can also cause health problems. “By the age of 50, nearly 40% of woman and 20% of men will have some significant leg vein problem,” says Dr. Cheryl McDonald, a physician at NIH. Varicose veins are caused by blood pooling in the veins. This makes them bulge out. Varicose veins most often occur in the legs, but they can appear other places too.

The veins farthest from your heart have the toughest job. They must move blood a long distance back to your heart—and work against gravity to do it. Your heart pumps oxygenated blood out through arteries to your organs and other tissues. Once your body uses the oxygen, the blood makes its way back to the heart through your veins. Then it’s pumped to your lungs to pick up oxygen before being sent around your body again. Veins have one-way valves that let blood flow forward. The valves then close to keep blood from leaking backward. When a valve doesn’t function properly, blood can flow back down the vein. This can cause the blood to pool in the vein and keep it from going back to the heart. Blood pooling in the veins stretches them out—creating the swollen, twisted veins that can be seen and felt through the skin.

Blood can pool in both large and small veins. When this happens in small blood vessels, or capillaries, they’re called spider veins. Spider veins usually appear on your face or legs. They’re very thin—like a spider web—and can be red or blue. Spider veins don’t usually bulge out like larger varicose veins. They can be a cosmetic issue, but don’t normally cause bigger problems like varicose veins can. “If not treated, larger varicose veins can become problematic,” explains McDonald. They can cause symptoms like itching, achiness, heaviness, and swelling in the legs. If left untreated, the pressure inside the vein can further weaken the valve’s functioning. That can lead to chronic changes in the skin and tissues, including open sores or ulcers and hard, thickened skin.

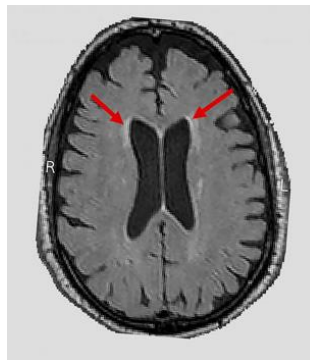
Varicose veins are a treatable medical condition. Your health care provider can usually diagnose them with a physical exam. They may also order an ultrasound or other tests to more fully evaluate the problem. Treatment depends upon the severity of the vein problems. They range from lifestyle changes to medical procedures. Losing weight can help combat varicose veins. Being overweight or obese adds pressure on the veins that can make it even harder for the blood to get back to the heart. Getting active and moving your muscles can help push blood back up towards the heart. If lifestyle changes aren’t enough, surgical methods may be used. Talk with your health care provider about your options.

[Source: NIH News in Health | August 2019 ++]

Blood Pressure Update 08 ► Age Related Brain Damage Link

In a nationwide study, researchers used magnetic resonance imaging (MRI) to scan the brains of hundreds of participants in the National Institutes of Health's Systolic Blood Pressure Intervention Trial (SPRINT) and found that intensively controlling a person's blood pressure was more effective at slowing the accumulation of white matter lesions than standard treatment of high blood pressure. The results complement a [previous study](#) published by the same research group which showed that intensive treatment significantly lowered the chances that participants developed mild cognitive impairment.

“These initial results support a growing body of evidence suggesting that controlling blood pressure may not only reduce the risk of stroke and heart disease but also of age-related cognitive loss,” said Walter J. Koroshetz, M.D., director of the NIH's National Institute of Neurological Disorders and Stroke (NINDS). “I strongly urge people to know your blood pressure and discuss with your doctors how to optimize control. It may be a key to your future brain health.”



Arrows highlight examples of lesions seen on magnetic resonance imaging brain scans.

Brain white matter is made up of billions of thin nerve fibers, called axons, that connect the neurons with each other. The fibers are covered by myelin, a white fatty coating that protects axons from injury and speeds the flow of electrical signals. White matter lesions, which appear bright white on MRI scans, represent an increase in water content and reflect a variety of changes deep inside the brain, including the thinning of myelin, increased glial cell reactions to injury, leaky brain blood vessels, or multiple strokes. These changes are associated with high blood pressure, or “hypertension”. As described on the NIH's [Mind Your Risks website](#), several studies have suggested that people who have hypertension have a greater chance of accumulating white matter lesions and also of experiencing cognitive disorders and dementia later in life.

These observations were tested in a “gold standard” randomized clinical trial, called SPRINT Memory and Cognition in Decreased Hypertension (MIND), which examined whether controlling blood pressure levels could prevent or slow white matter lesion progression and aging brain disorders. The results were published on Aug. 13, 2019 in the Journal of the American Medical Association. “These findings on white matter lesions - primarily in the aggressive control of blood pressure - are encouraging as we continue to advance the science of understanding and addressing the complexities of brain diseases such as Alzheimer's and related dementias,” said Richard J. Hodes, M.D., director of the NIH's National Institute on Aging (NIA).

Launched in 2010, the NIH-supported SPRINT effort initially enabled scientists to compare the effects of standard versus intensive blood pressure control on cardiovascular health and mortality. More than 9,300 adults who were at least 50 years old and had a high risk for cardiovascular disease received either standard treatment, which lowered systolic blood pressure, the first of two numbers measured during an exam, to less than 140 mm Hg (<140 mm Hg), or intensive treatment to lower the same pressure reading below 120 mm Hg (<120 mm Hg). In August 2015, NIH surprisingly ended the trial early after initial results showed that 3.3 years of intensive treatment significantly reduced the rates of death and cardiovascular disease.

The NIA and NINDS supported sub-study, SPRINT MIND, enabled scientists from 27 clinical sites to examine the effects these treatments had on the brain by measuring cognitive function and acquiring MRI scans on a subset of SPRINT participants. The researchers compared brain scans of 449 participants that were taken at enrollment and four years later. During this time, the average increase in total volume of white matter lesions on scans of the intensive treatment group was 0.92 cm³, which was less than the 1.45 cm³ seen on scans from the standard treatment participants. “Intensive treatment significantly reduced white matter lesion accumulation in people who had a higher chance of experiencing this kind of damage because they had high blood pressure,” said Clinton B. Wright, M.S., M.D., director of the Division of Clinical Research at NINDS, and an author of the study.

The SPRINT MIND researchers also reported slightly more loss of brain volume in the intensive treated group than those in the standard treatment. The effect was seen predominantly in males. However, the authors noted this loss was generally very small and of unclear clinical significance. “SPRINT MIND has produced promising initial results in the battle against the nation’s growing problem with aging brain disorders. Both the brain scans and the cognitive tests reinforce the potential benefits that intensive blood pressure management may have on the brain,” said Lenore J. Launer, Ph.D., a senior investigator in the NIA Laboratory of Epidemiology and Population Sciences and co-author of the paper. “We hope that these findings will become the foundation for future studies on how to protect the brain throughout a person’s life.”

In the future, SPRINT MIND researchers plan to look at how controlling blood pressure may affect the accumulation of white matter lesions in critical regions of the brain affected by aging brain disorders and what factors may make some people more responsive to treatment. [Source: NIH | Clinical Trial Number: NCT01206062 | August 13, 2019 ++]

TRICARE Terminal Policy ► Military Kids Can Now Receive Both Treatment and Hospice

The parents of children with terminal illnesses covered by Tricare no longer have to choose between treatment and end-of-life care, thanks to a policy update issued 6 AUG. The policy change, ordered by the 2018 National Defense Authorization Act (NDAA), will allow military dependents under 21 to receive both medical treatment for their terminal illness, such as medication, radiation or surgeries; and care that falls under the umbrella of "hospice," which includes pain relief and symptom control. Under previous law and policy, a patient could only receive one or the other. While the either-or policy might work for adults whose terminal illnesses lead to predictable declines, studies have shown that integrating hospice with ongoing recovery treatments can actually increase sick kids' chances of survival, advocates said.

"Hospice" is an umbrella service category that is further broken down into three types: concurrent curative, palliative and standard hospice. Concurrent curative care combines standard end-of-life care with life-prolonging treatments. Palliative care is offered after a serious diagnosis to give both symptom management and end-of-life counseling with potentially life-saving medical care. The Affordable Care Act (ACA) in 2010 required Medicaid and private insurers to allow the care to be paired. But Tricare was exempt from that law, and advocates lobbied an additional seven years to push Tricare to follow suit. The 2018 NDAA enacted that change, and the policy update issued today lays out the path for using it.

"The Tricare for Kids Coalition is dedicated to ensuring that the 2.4 million children of military families receive the 'right care, at the right time, with the right provider, in the right setting,'" Kara Tollett Oakley, an advocate who founded the coalition which helped lobby for the change, told Military.com in a statement. "The policy manual implementation today ... is a big step toward that goal. We are thrilled that our military families no longer must make the untenable choice to remove their child from a course of treatment in order to receive hospice care."

Advocates with the National Military Family Association, which also lobbied for the change, said they expect the change to have an immediate impact on the quality of life of terminally ill military kids. "We appreciated Congress listened to us and addressed this issue in the FY18 NDAA," Karen Ruedisueli, a deputy director for government policy with the organization said in a statement. The Tricare policy blocking patients from receiving both hospice care and illness treatment remains in effect for patients over age 21. [Source: Military.com | By Amy Bushatz | August 6, 2019 ++]

Liver Disease Update 02 ► The Forgotten Organ

When discussing our health, the liver is often overlooked compared to more glamorous organs like the heart and brain. We focus on foods for heart and brain health to help us stay sharp as we age. When we think of the liver, we may think it is enough to simply limit how much alcohol we drink. It is true that alcohol, when consumed in excess, can cause serious and sometimes irreversible harm to the liver. But what about the food we eat?

The liver is a workhorse organ with many important functions. It plays a crucial role in digestion, detoxification, and metabolism. Products on the market promising to “cleanse the body of toxins” are generally not recommended. Not only are these not regulated by the FDA, but we already have an organ that is doing the job of detoxifying substances that enter the body. The liver can do its job best when we take care of it with healthy lifestyle choices.

One liver condition directly impacted by lifestyle is nonalcoholic fatty liver disease (NAFLD), which is caused by fat accumulating in the liver. For some people this fat does not cause problems or worsen over time. Others, however, can develop nonalcoholic steatohepatitis (NASH), meaning extra fat accumulates, along with inflammation. Over time, this chronic inflammation may cause scarring, and eventually may lead to cirrhosis or cancer. According to the NIH, an estimated 30-40% of Americans have NAFLD and 3-12% have NASH. Individuals who are overweight or obese, specifically in the midsection, and who have type 2 diabetes, are at higher risk.

The choices we make in our daily lives play a big role in preventing NAFLD/NASH, or reducing the damage if already diagnosed. To prevent liver disease, work on maintaining a healthy body weight. If diagnosed, work toward a gradual 5-10% weight loss. It may sound simple, however, anyone who has struggled with weight knows it is not easy. The [MOVE! Weight Management Program](#) is designed to help guide and support Veterans in their weight loss journey.

There is no one specific diet for NAFLD. Try incorporating a wide variety of fruits and vegetables into your meal plan. Try filling half your plate with fruits or veggies! For visual inspiration, check out [MyPlate](#) or this [healthy plate](#). Limit added sugars found in drinks, desserts, and many processed foods. Choose whole grains, lean proteins, low-fat dairy, and healthy unsaturated fats to round out your diet.

Exercise is a positive lifestyle choice for so many reasons, including liver health. Adults should aim for at least 30 minutes of physical activity most days of the week. There is no one-size-fits-all exercise, but walking is the most common. If you are new to exercise, try starting slow. Also, make sure you consult your physician before beginning any new exercise program. See what’s available at your local VA, as many offer yoga, tai chi, or other exercise classes. You can contact your local VA dietitian if you want to create an individualized plan and see what programs are available to help you maintain a healthy liver! [Source: Vantage Point | Courtney Reynolds | August 8, 2019 ++]

Cancer Q&A ► 190801 thru 190815

(Q) How do antioxidants impact on cancer?

Answer. Because people are interested in the possible links between specific foods, nutrients, or lifestyle factors and specific cancers, research on health behaviors and cancer risk is often reported in the news. No one study, however, provides the last word on any subject, and single news reports may put too much emphasis on what appear to be conflicting results. In brief news stories, reporters cannot always put new research findings in their proper context. Therefore, it is rarely, if ever, a good idea to change diet or activity levels based on a single study or news report. The following questions and answers address common concerns about antioxidants in relation to cancer:

- *What are antioxidants, and what do they have to do with cancer?* The body uses certain compounds in foods and chemicals made in the body, called antioxidants, to help protect against damage to tissues that happens constantly as a result of normal metabolism (oxidation). Because such damage is linked with increased cancer risk, some antioxidants may help protect against cancer. Antioxidants include vitamin C, vitamin E, carotenoids (such as beta-carotene and vitamin A), and many other phytochemicals (chemicals from plants). Studies suggest that people who eat more vegetables and fruits, which are rich sources of antioxidants, may have a lower risk for some types of cancer. But this does not necessarily mean that it is the antioxidants that are responsible for this, as these foods also contain many other compounds.

Several studies of antioxidant supplements have not found that they lower cancer risk. In fact, some studies have found an increased risk of cancer among those taking supplements. (See also entries for: beta-carotene, lycopene, vitamin E, supplements). To reduce cancer risk, the best advice at this time is to get your antioxidants through food sources rather than supplements.

- *Does beta-carotene reduce cancer risk?* Beta-carotene belongs to a group of antioxidants called carotenoids, which give some parts of plants (including vegetables and fruits) their deep orange color. In the body, beta-carotene is converted to vitamin A, which is thought to help prevent cancer. Because eating vegetables and fruits is linked with a reduced risk of cancer, it seemed to make sense that taking high doses of beta-carotene supplements might reduce cancer risk. But the results of several major studies show this is not the case. In 2 studies in which people were given high doses of beta-carotene supplements to try to prevent lung and other cancers in smokers, the supplements were found to increase the risk of lung cancer, and a third study found neither benefit nor harm from them. Eating vegetables and fruits that contain beta-carotene may be helpful, but high-dose beta-carotene supplements should be avoided, especially by smokers.
- *What is selenium, and can it reduce cancer risk?* Selenium is a mineral that helps the body's antioxidant defense mechanisms. Animal studies have suggested that selenium might protect against cancer. One study suggested that selenium supplements might reduce the risk of lung, colon, and prostate cancer in humans. But selenium supplements were not found to lower prostate cancer risk in a large clinical trial, and overall there is no good evidence that selenium supplements can lower cancer risk.

Selenium supplements are therefore not recommended, and high-dose selenium supplements should be avoided because there is only a narrow margin between safe and toxic doses. The maximum dose in a supplement should not exceed 200 micrograms per day.

[Source: American Cancer Society | August 15, 2019 ++]

TRICARE Podcast 513 ► Mosquito Borne Illnesses - Avoiding Bug Bites - Tick Bites /Lyme Disease

Preventing Mosquito-Borne Illnesses -- Did you know that there are more than 3,000 species of mosquitoes worldwide? Most cause nothing more than an itch. But three species bear most of the responsibility for the spread of certain serious diseases, like malaria, yellow fever, Zika virus, and West Nile virus. Reduce your risk of getting these diseases by taking steps to prevent mosquito bites. The leading cause of mosquito-borne disease in the U.S. is West Nile virus, according to the Centers for Disease Control and Prevention. You'll find cases of West Nile virus during

mosquito season, which starts in the summer and continues through the fall. So what can you do to protect yourself and your loved ones?

- Wear long sleeves and pants when exploring outdoors, especially at night.
- Use insect repellent that's registered with the Environmental Protection Agency. Be sure to follow the product label instructions and reapply as directed.
- You should also sleep in an air-conditioned or well-screened room.

Learn more about mosquito-borne illnesses by reading the article, "Prevent Mosquito-Borne Illness in the U.S. and Overseas," at www.TRICARE.mil/news

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Avoiding Bug Bites on Vacation -- It's common to see an increase of bugs in the summer months. If you're traveling to areas where there may be a higher chance of getting malaria from mosquitoes or tick-borne diseases like Lyme disease, take steps to avoid these bugs and others. And, learn what your TRICARE benefit covers should you run into creepy crawlers and flying pests this summer. When preparing for a trip,

- Check your destination for health risks: On the Centers for Disease Control and Prevention, or CDC, website, you can select your destination to find health information.
- Bug-proof yourself: The CDC recommends visiting your doctor at least a month before your trip to get any vaccines or medicines that you may need. TRICARE covers age-appropriate vaccines recommended by the CDC. A yellow fever vaccine is available for travelers, but not one for tick-borne diseases.
- Learn your benefit: You can use your TRICARE benefit while traveling. Coverage depends on your plan, your destination, and the purpose for your travel. Remember you must follow your plan's rules for getting urgent care. If you receive emergency care while traveling, keep all receipts in case you need to file a claim later.
- Schedule routine care: Make sure you and your family get routine care covered by your benefit before you leave. And, fill any prescriptions you may need while traveling ahead of time.

For more tips on how to protect you and your family from bugs this summer, read the article, "Avoid Bug Bites on Vacation With these TRICARE Tips," at www.TRICARE.mil/news.

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Preventing Tick Bites and Lyme -- Being outside, especially in warmer weather, comes with an increased risk of encountering a tick and getting a tick-borne disease like Lyme disease. If you or a family member are bitten by a tick and Lyme disease symptoms are present, TRICARE covers testing and treatment of the disease. Lyme disease comes from infected blacklegged ticks. About 30,000 cases of Lyme disease are reported to the Centers for Disease Control and Prevention each year. Lyme disease is most common in the U.S. To help reduce your exposure to ticks and possible Lyme disease, you should:

- Wear a hat, long pants, long-sleeved shirts, and socks when outdoors, especially in grassy, brushy, and wooded areas.
- Use insect repellent.
- After being outdoors, check yourself for ticks immediately.
- Shower soon after spending time outdoors.
- And, learn the signs and symptoms of Lyme disease.

But the good news is that Lyme disease is treatable. A diagnosis requires a positive blood test. Your TRICARE benefit covers this test if ordered by a TRICARE-authorized provider. If diagnosed early, your doctor may treat Lyme disease with a standard round of antibiotics covered by your benefit when medically necessary. If Lyme disease is untreated, you may need more intensive courses of medication in the future. Learn more by reading the article, "Ditch the Ticks this Summer: Protect Your Family from Lyme Disease," at www.TRICARE.mil/news.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> |August 2, 2019 ++]

TRICARE Podcast 514 ► **Back-to-School Advice | DEERS Registration for Children**

Back-to-School Preventive Health Care -- Preventive services, routine immunizations, and health screenings are the best ways to make sure your kids are healthy and ready to hit the books this fall. TRICARE covers many preventive health care services with no out-of-pocket costs to you. How you get preventive care depends on who you are and your TRICARE plan. If your child is enrolled in a TRICARE Prime plan, you can seek preventive care from his or her primary care manager or any TRICARE network provider in your region. If a network provider isn't available, you can also use a non-network provider with no copayments if you have a referral and authorization. Under a TRICARE Select plan, you can visit any TRICARE-authorized provider. You pay nothing for covered preventive services when you see a TRICARE network provider. Here are some tips to make sure children are healthy and ready for school:

- Schedule appointments for school physicals and routine immunizations before the start of the school year. TRICARE covers physicals when required for school enrollment. This doesn't include sports physicals.
- Make sure that your child is current on his or her vaccines. Most schools require up-to-date vaccinations.
- Get eye exams before school begins. Your vision benefits, including eye exams, depend on who you are, your TRICARE health plan, and your age.
- Put dental check-up on your to-do list. The TRICARE Dental Program covers two routine cleanings and two fluoride treatments during a 12-month period for children ages one and older.

For more details on back-to-school health, read the article, "Get Kids Ready for Back-to-School With Preventive Health Care," at www.TRICARE.mil/news.

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Back-to-School Dental Tips -- The school year is just around the corner. Make sure to send your child back to school with a healthy smile. According to the American Dental Association, "dental disease alone causes children to miss more than 51 million school hours each year." Before the new school year, it's a good idea to check your calendar to see if your child is due for a dental cleaning or exam. The TRICARE Dental Program covers two routine cleanings and two fluoride treatments during a 12-month period for children age one and older. If you need to find a dentist, use the Find a Dentist tool on the TRICARE Dental Program website. The American Dental Association offers four tips to help your child have a successful dental visit.

- The best checkup is a cavity-free checkup. You can help make this happen by encouraging your kids to brush twice a day for two minutes and floss once a day.
- Schedule your children's dental visit at a time that works well with their schedule and not when they'll be distracted or tired.
- A hungry child isn't a happy patient. Feed your child a light, healthy snack before the dental visit. Still have him or her thoroughly brush and remove all food residue before the checkup.
- If your child gets in the dental chair and panics, stay calm and try to provide comfort. Work with the dental team to get the checkup accomplished in hopes the next time will go more smoothly.

For more tips to help children have a successful dental visit, read the article, "Start the School Year Right With Healthy Teeth," at www.TRICARE.mil/news.

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DEERS Registration for Children -- All newborn and adopted children must be registered in the Defense Enrollment Eligibility Reporting System, also known as DEERS, within 90 days of birth if stateside. If overseas, register your child within 120 days of birth. To do this, the sponsor must go to a uniformed services ID card office with one of the following documents. To find a local ID card office visit www.dmdc.osd.mil/rsl:

- The child's birth certificate
- A certificate of live birth from the hospital,
- A record of adoption, or
- Letter of placement of your child into your home by a recognized placement adoption agency or the court.

If your child isn't registered in DEERS within the given time period, your child won't show as TRICARE eligible. They'll only be able to receive care at a military hospital or clinic, if space is available. The sponsor can only enroll the child in an eligible TRICARE health plan after another Qualifying Life Event, or during the annual TRICARE Open Season. Also, newborn and adopted children of TRICARE Reserve Select and TRICARE Retired Reserve members can't qualify for coverage and enroll in either plan until they are registered in DEERS. To learn more about registering your child in DEERS and getting TRICARE coverage for your child, go to TRICARE.mil/baby. You can also download the TRICARE Maternity Care Brochure at www.TRICARE.mil/publications.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | August 11, 2019 ++]

* Finances *



TRICARE Rates ► 2020 Changes Announced

If you are a reservist, young adult or transitioning service member enrolled in Tricare or a transition health insurance plan, you will probably soon be paying more for your health insurance. And an enrollment change could impact how much some users must pay up front. Tricare just released the 2020 rates for the Tricare Reserve Select (TRS) and Tricare Retired Reserve (TRR) programs, as well as for the Tricare Young Adult and Continued Health Care Benefit Programs. Like almost everything else, the prices will mainly be increasing.

- Reservists enrolled in the Tricare Reserve Select program will see their monthly payments increase from \$42.83 to \$44.17 for single coverage and from \$218.01 to \$228.27 for family coverage.
- Retired reservists who haven't turned 60 and are covered under the Tricare Retired Reserve program will benefit from a rate decrease in 2020. The monthly premium for a single retiree will decrease from \$451.51 to \$444.37, and those with family coverage will see a decrease from \$1,083.40 to \$1,066.26.
- College-age dependents enrolled in the Tricare Young Adult program will see an increase in their monthly premiums; however, the amounts vary depending on which option they are covered under. For those using Tricare Young Adult Select, the monthly payment will go from \$214 to \$228, and those using Tricare Young Adult Prime will see the monthly payment increase from \$358 to \$376.
- Recently discharged members with temporary health insurance under the Continued Health Care Benefit Program (CHCBP) will see their premiums increase by the largest amount. Those who have single coverage

will be hit with a premium increase from \$363.25 to \$388.25 each month, and those electing family coverage will pay an additional \$56.75 each month, increasing their premiums from \$818.25 to \$875.

While these rates may seem high, they pale in comparison to what civilians pay for health insurance. According to the National Conference of State Legislatures, the average monthly health insurance premium for single coverage in 2018 was \$575; for family coverage, it was \$1,634.

Tricare Enrollment Payment Changes

Meanwhile, Tricare officials recently changed the amount those newly enrolling in Tricare Reserve Select or Retired Reserve are required to pay. In the past, those enrolling in the programs were required to pay two months of premiums in advance, regardless of when in the month they enrolled. For retiree families that meant dishing out about \$2,200 at once, while others owed \$440.

Now, Tricare has removed that requirement. Instead, it has allowed its regional contractors to determine whether they want to collect premiums up front. "Depending on the beneficiary's method of payment, and the day of the month the request is made, the regional contractor will determine how long it will take to set up and process automated monthly payments and how much advance payment is required," Tricare officials said in a statement. "We believe this will improve TRS customer satisfaction and ease their transition from active-duty status." [Source: MOAA Newsletter | August 8, 2019 ++]

Debt Collection Update 14 ► FDCPA Rules Need Updating to Protect Military Community

Keeping a security clearance is vital to one's military service. For this reason, financial education and protections such as the Military Lending Act are essential for our military. Reporting by the Government Accountability Office shows financial issues are among the top reasons DoD and DHS members lose their clearances. According to the National Foundation for Credit Counseling, servicemembers carry more debt than their civilian counterparts. When servicemembers return to civilian life, the financial costs of transition often leads to challenges. A report on Texas veterans shows they are turning to predatory lending like payday and auto title loans at higher rates than their civilian counterparts.

When these Texas veterans were contacted by debt collectors, 65% reported experiencing illegal threats and harassment. With both servicemembers and veterans taking on debt at higher rates, regulating debt collection practices is essential to protecting our troops, veterans, and their families from undue harassment. Debt collection is a major issue for servicemembers, accounting for the 26% of the Consumer Financial Protection Bureaus' (CFPB) complaints from 2018. Of this percentage of complaints, 39% is regarding attempts to collect debts the servicemember does not owe. The proposed rules will only compound this issue by allowing debt collectors to effectively turn a blind eye to debt that has been forgiven due to passage of time.

Servicemembers and veterans and their families receive protections under the Fair Debt Collection Protections Act (FDCPA). Congress enacted the FDCPA in 1977 to prevent abusive debt collection because of the negative impact it has on people's lives. Since Congress passed the FDCPA, debt collectors developed new ways to harass consumers. The rules need updates to support the new information technologies like email, text messaging, and robocalling. The CFPB proposed new revisions to the FDCPA rules and are available for public comment. While the CFPB's proposal make many attempts to modernize the rules, there are concerning areas that will affect our servicemembers, families, veterans, and all Americans. The current rules provide no limit on number of contact attempts and have no discussion of modern technologies like email and text.

However, in the age of spam emails, robocalls, and robo texts, it is increasingly difficult for consumers to detect what is spam and what is not. This is why it is paramount consumers have the right to opt-in to their preferred method for receiving communications regarding debt notices. Over half the email messages sent each day are spam. The FCC reports "robocall volume remains high and may be increasing." CFPB debt collection surveys indicate consumers

believe contact more than three times a week is excessive. The proposed rules not only allow for seven phone call attempts a week per debt, but do not cap frequency of text message and e-mail communications.

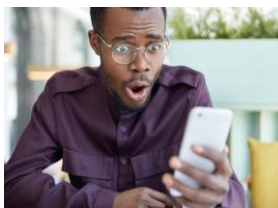
This is especially concerning given the unique challenges of service. For example, servicemembers stationed overseas could incur 10 months of text messaging fees without having the opportunity to opt-out. The proposed rules fail to protect consumers by permitting text messaging that is not free-to-the-end-user and is sent without consumer consent.

There is more work to be done to protect servicemembers and veterans and their families from debt collection. A 2018 CFPB report shows the challenges servicemembers and veterans face from the VA's debt collection and the necessity for the government to follow the FDCPA as well. This work starts with holding the line on the FDCPA and keeping consumer focused protections. Comments on the new regulations are due by 18 SEP. Take action now and comment on the proposed regulations. One quick way to do this is to go to <http://takeaction.moaa.org/moaa/app/act-on-a-regulation?0&engagementId=501673> and utilize MOAA's new collection rules editable message to forward to your congressman. [Source: MOAA Newsletter | August 8, 2019 ++]

Tariff Impact ► **Things You Might Buy Before Tariffs Make Them More Expensive**

President Trump's latest tariffs on Chinese goods could make the holiday season — and beyond — much more expensive. Your budget might feel the impact of the next round of tariffs sooner and more keenly than with previous tariffs. President Trump recently announced that the U.S. plans to levy an additional 10% tax on \$300 billion worth of goods imported from China. But unlike previous tariffs, which focused on goods that are parts for the manufacture of other things, the new batch of tariffs falls heavily on finished goods, according to CNN.

This new round of tariffs will kick in on 1 SEP, Trump said. So, while some companies may still successfully plead for exemptions, many household items and holiday gift favorites stand to be hit with new ongoing taxes next month. Since those additional costs could be passed on to consumers, now is the time to consider stocking up on anything you need that may face fresh tariffs. Here is a look at some of the things that may soon increase in price.



1. **Office and school supplies** -- Erasers, Scissors, Pencils, Crayons, and Sharpeners.
2. **Cellphones** -- The proposed list includes telephones for cellular networks as a whole. Prices could rise by 14%, according to a June report compiled for the Consumer Technology Association. That would mean that the average retail price for a cellphone (\$492) would increase by nearly \$70.
3. **Baby products** – Diapers, Strollers, Walkers, Playpens, Nursery monitor systems, and Child safety seats.
4. **Toys** for children and pets alike.. Consumers could soon be paying 30% to 40% more for toys, a toymaker executive recently told The Washington Post.
5. **Batteries**. Nickel-cadmium, lithium-ion and lead-acid batteries all appear on the list of proposed tariffs.
6. **Shoes**. With 70% of shoes sold in the U.S. coming from China, the industry is bracing for a hit, CNBC reports. Industry analysis suggests a 10% tariff could bump up the consumer price of popular canvas sneakers from \$49.99 to

\$58.69 and that of running shoes from \$150 to \$187.50, according to CNBC. More than 170 shoe retailers and brands have asked the Trump administration not to raise tariffs on footwear.

7. **Winter clothing** – Gloves, Mittens, Scarves, Sweaters, and Coats

8. **Laptops and tablets** -- Laptop and tablet computer prices could rise by 19%, according to the June report compiled for the CTA. That would mean the average retail price for a laptop (\$622) would increase by about \$120, and that of a tablet (\$264) would increase by \$50.

9. **Video game consoles** -- China accounts for more than 96% of imported video game consoles, and there is very little production in the U.S. As a result, nearly all of the higher cost of tariffs on consoles would be passed on to consumers. The CTA expects prices in the U.S. would rise by 19% which would increase the average retail price for a video game console (\$294) by \$56.

10. **Drones** -- The CTA expects the new tariffs on this category of goods to push up prices of toy and “starter” drones by 15% overall, or by \$61 for a drone at the average retail price of \$404.

11. **Cameras** -- Digital still image video cameras, old-school instant-print and film cameras, appear on the proposed list of goods facing the new tariffs. Photography accessories and parts are also included.

12. **Bedding and other linens** -- Bedspreads, blankets, quilts and comforters, Pillows and cushions, Curtains, drapes and valances, Kitchen linens, and Bath linens

13. **Dishware** -- Many kinds of cutlery, drinking glasses, and porcelain and china tableware all appear on the list.

14. **Eyewear** – Corrective/non-corrective glasses, sunglasses and contact lenses that originate in China.

15. **Watches and clocks** -- wristwatches, clocks and alarm clocks.

16. **Musical instruments** -- a number of categories of musical instruments, ranging from accordions to grand pianos — and their various accessories.

17. **Bibles** -- “Printed books, brochures, leaflets and similar printed matter,” a wide-ranging category that covers everything from maps and calendars to postcards and greeting cards plus most-sold book, the Bible. As many as 150 million bibles are printed in China each year.

18. **Fishing and sports gear** -- Fishing rods, hooks and line plus a variety of other sports and outdoors activities, ranging from skis and ice skates to tents and camping goods.

19. **Fireworks**, signaling flares, matches and other explosives.

20. **Home entertainment** – TVs.

21. **Home improvement** – Doors, Blinds, Wallpaper, Ceiling fans, Kitchen appliances such as ovens, stoves and dishwashers, Washing machines and dryers

22. **Certain motor vehicles** – Motorcycles, Tanks, Snowmobiles, Golf carts

[Source: MoneyTalksNews | Brandon Ballenger | August 9, 2019 ++]

Investment Decisions ► **Do Not Make Based Solely on Celebrity Endorsements**

Celebrities, from movie stars to professional athletes, take to TV, radio, and social media to endorse a wide variety of products – sometimes even investment opportunities. But a celebrity endorsement does not mean that an investment is legitimate or that it is appropriate for all investors. It is never a good idea to make an investment decision just because someone famous says a product or service is a good investment.

California pumps out the highest tax rate of 61.2 cents per gallon which does not include their 7.75% state sales tax (not included in any of the rates shown in the map) nor the 18.4 cents/gallon federal excise tax. Next highest states are Pennsylvania (58.7 cpg), Illinois (54.98 cpg), and Washington (49.4 cpg). You'll find the lowest gas tax in Alaska at 14.66 cents per gallon, followed by Missouri (17.42 cpg) and Mississippi (18.4 cpg). While few taxpayers are cheerleading gas taxes, they do embody the "benefit principle" of taxation relatively well. This public finance concept holds that the taxes a person pays should relate to the government services that person receives. In general, drivers benefit from the government road services that their gas tax dollars pay for, like road construction, maintenance, and repair. Because gas taxes connect drivers to the costs of road upkeep, they encourage efficient road use, which helps limit congestion and the wear and tear that comes from overuse.

Gas taxes and other user taxes and fees are the [most suitable](#) revenue tools for generating the funds to maintain and repair public roads over time. But many states and the federal government don't index those taxes for inflation, so the nominal value of gas tax revenue tends not to keep pace with infrastructure funding needs across the country. Governments serve their constituents well by keeping road construction and maintenance costs at reasonable levels. However, indexing gas taxes for inflation is a reasonable tool to create a stable source of revenue to fund infrastructure maintenance and repair needs for years to come, which helps states avoid leaning on general fund revenues and other less suitable tax sources to maintain roads and bridges. [Source: Tax Foundation | Janelle Cammenga | July 31, 2019 ++]

Money Moves Update 03 ► 7 Everyone Must Make After Retiring

Building enough wealth to sustain yourself in retirement is a monumental achievement. But financial planning doesn't end when you no longer rely on a paycheck. The way you handle your money in retirement is as important as it is before retirement. Once you leave the workforce, it can be harder to bounce back from financial setbacks. You'll need to stay on top of your finances to make sure your savings and retirement income last for the remainder of your life. Making the following financial moves upon retiring will help ensure you don't outlive your money.

1. Review estate planning documents

After retiring, it's a good idea to review and update your estate planning documents. One of the most important of these documents is your will. As Money Talks News founder Stacy Johnson explains in ["Do I Really Need a Will?"](#): "A will is simply a legal document that specifies what you want done with your stuff after you die: your money, your property and — theoretically — even your kids. What happens if you die without one? Simple: The state steps in and makes those decisions for you." But life is full of changes. If you marry, divorce, inherit wealth or purchase property, you may need to update your will to reflect your new circumstances. For example, the birth of a grandchild may prompt you to adjust your beneficiaries.

Reviewing your will after retiring and then periodically thereafter can put your mind at ease about the well-being of your heirs. If you don't have a will, use your newfound free time to make one. The process can be as simple as going online and using a service such as Rocket Lawyer to generate a will. Other estate planning documents to review — or create — after retiring may include living wills, power of attorney designations and letters of intent.

2. Review your beneficiaries

Beneficiary designations are another aspect of estate planning that is critical to ensuring your assets are distributed according to your wishes upon your death. As is noted in ["8 Documents That Are Essential to Planning Your Estate"](#): "*When you purchase life insurance or open a retirement plan or bank account, you're often asked to name a beneficiary, which is the person you want to inherit the proceeds when you die. These designations are powerful, and they take precedence over instructions in a will.*" So, as with your will, you should review your beneficiary designations upon retiring and then periodically throughout retirement.

3. Prepare for your funeral

No one likes to contemplate their death, but it's important to make sure your loved ones are financially prepared for your funeral. By planning your own funeral, you will relieve your family of the burden of having to plan it while grieving. Mortuaries and cemeteries are in business to make money. The median cost of a funeral with viewing and burial is \$7,360, according to the latest data from the National Funeral Directors Association. There are plenty of ways to bring that cost down, though, as we detail in "11 Ways to Make a Funeral Affordable but Not Cheap." And by planning your funeral in advance, you will have ample time to explore all your options.

4. Reconsider your transportation options

If you have two cars but could get by with one, consider selling one to reduce your insurance costs in retirement. If you retire to an area where you could get by without owning a car at all, even better. U.S. households led by someone age 65 to 74 spend \$1,180 annually for vehicle insurance, on average, according to the latest consumer spending data from the U.S. Bureau of Labor Statistics. That's the highest of any age group. The average among all U.S. households is \$925 a year. Getting rid of a car will also save you thousands of dollars a year on other vehicle costs. According to a 2018 AAA analysis, it costs \$8,849 a year to own and operate a new vehicle when you account for depreciation.

5. Build up your emergency fund

Having money set aside for unexpected expenses is as important for retirees as it is for workers. An emergency fund can help you avoid prematurely withdrawing money from your retirement savings, which would cost you not just the amount of money you withdraw but any earnings that money might have generated. Additionally, once you stop working, you will have fewer opportunities to earn extra money to replace the cash you withdraw from retirement accounts for emergency expenses.

6. Plan for required minimum distributions (RMDs)

You can't keep your money in retirement accounts indefinitely. Required minimum distributions (RMDs) are a minimum amount of money the IRS requires you to withdraw from most types of retirement accounts each year, generally beginning in the year you turn 70½. You should understand and prepare for your RMD obligations before you reach that age. If you miss an RMD deadline, or if the distributions aren't large enough, you may have to pay a 50% tax penalty on the amount of money that you didn't withdraw as required. Additionally, RMDs are generally taxable income. So, they can impact your federal income tax rate as well as the "combined income" formula that determines the extent to which your Social Security benefits are taxable. The IRS notes that RMDs apply to: Traditional individual retirement accounts (IRAs)

- SEP IRA and SIMPLE IRAs
- 401(k), 403(b) plans, and 457(b)
- Profit-sharing plans
- Other defined contribution plans

The amount of an RMD depends on your life expectancy and the balance in your retirement accounts. The IRS provides [online worksheets](#) to help you make calculations. The Securities and Exchange Commission's Investor.gov website also offers an RMD calculator. Still, drawing down funds from retirement accounts can be complicated enough to merit the aid of a financial or tax adviser. If you decide to go that route, you can find a vetted fiduciary — an adviser who puts your best interests first — through the free service [Wealthramp](#).

7. Consider dropping your life insurance

One way you can save money in retirement is to drop life insurance policies. This may be practical if you no longer have people depending on your income. The main purpose of life insurance is to make sure your loved ones have an income stream if you should die unexpectedly. For people who are raising families, life insurance is often essential to make sure their dependents have enough money to provide for such basics as food and shelter, as well as the cost of higher education. However, if you are retired, your children are grown, and you don't have a spouse who relies on your income, you may decide that the money you're spending on life insurance would be better spent elsewhere.

Water Conservation Update 01 ► Bad Habits that are Running Up your Water Bill

Water is becoming more expensive across the U.S. So, it's important to make sure you're not flushing your hard-earned cash down the drain through poor conservation practices. If you make any of the following judgement calls or mistakes, you are likely washing money down the drain which will increase your water bill:

1. Not using low-flow showerheads

If you have an older showerhead, you may be using as many as 10 gallons of water per minute each time you shower, [according to](#) the Water — Use It Wisely campaign. In contrast, newer, low-flow showerheads use about 2 gallons per minute. Due to newer technologies used in low-flow showerheads, you won't notice a difference in the water pressure or flow, the campaign says. Yet you could save hundreds of gallons weekly, just by installing a new showerhead. So, the purchase of a new showerhead could quickly pay for itself. As the U.S. Department of Energy notes: "You can purchase some quality, low-flow fixtures for around \$10 to \$20 apiece and achieve water savings of 25% -60%."

2. Not using low-flow faucet aerators

An aerator is the component at the tip of a faucet. It often screws onto the faucet. [Low-flow aerators](#) save water by limiting the flow of water through the faucet, so they also save money. The U.S. Department of Energy describes replacing your aerators with lower-flow aerators as "one of the most cost-effective water conservation measures." The DOE recommends buying aerators with flow rates of 1 gallon per minute or less. The federal agency also advises taking your current aerator to the store when you buy a new one so you can be sure the new one will fit on your existing faucet.



3. Pre-rinsing your dishes

Most modern dishwashers work well enough to make pre-rinsing an unnecessary step. Simply scrape leftovers into the trash or a compost bucket and put your dishes directly into the dishwasher. If you feel you need to rinse dishes more thoroughly before putting them in the dishwasher, do it in a bowl, tub or sink to limit water use. You can follow the same steps when you wash dishes by hand.

4. Using a garbage disposal

An easy way to conserve water is to stop using your garbage disposal. Garbage disposals don't work well unless you leave your faucet on when the disposal is running. So, you'll save money if you simply scrape the food off your dishes and into the trash or compost.

5. Running partial dishwasher loads

You'll save water and thus money if you wait until your dishwasher is full before you run it. Running only full loads also means you will use your dishwasher less often, and that will save energy as well. Before you hit the start button, choose the wash setting that will use the least amount of water necessary to get the dishes clean. If you remove all the food from your dishes before you load them, you likely will be able to use settings for a light load.

6. Treating your toilet like a wastebasket

Many people flush items like used tissues down the toilet. The problem is that even with modern, low-flush toilets, you're wasting as much as 1.6 gallons with every flush, [according to](#) the U.S. Environmental Protection Agency. If your toilet is older, you could be wasting as many as 6 gallons each time you push the lever.

7. Not using rain barrels

A great way to offset your water bill is to collect rainwater in a [rain barrel](#) for later use, such as in your garden. You can buy rain barrels online or at home improvement stores. Make sure your rain barrel has a good, well-fitted screen so it will not harbor mosquito larvae.

8. Using sprinklers improperly

If you fail to use lawn and garden sprinklers properly, you could be wasting water. An unmonitored sprinkler may be sending your water into the street and down storm drains. It's also important to make sure your sprinklers run at optimal times. Watering in the morning when the air is cooler and there's less wind means the water won't evaporate as quickly as it would during the afternoon. Watering at night, however, can encourage lawn diseases.

9. Overwatering your lawn

Grass needs less water than you might think. Although water is the most important factor in the survival of grass, too much water will damage turf, reports the [University of Arkansas Cooperative Extension Service](#). The Water — Use It Wisely campaign [recommends](#) watering grass only when it is stressed from lack of water. To determine when this happens, stand on the grass. If this leaves distinct footprints in the grass or the grass doesn't spring back, your lawn needs water. Some other tips are:

- a) Morning is the best time to water, because watering in the evening can invite fungus to grow on your plants at night.
- b) Put a rain gauge in your yard. If you get ¾ to 1 inch of rain in a week, you can skip your next lawn watering.
- c) If you have an automatic sprinkler system, attach a rain sensor or moisture sensor shutoff device.

[Source: MoneyTalksNews | Emmet Pierce | August 2, 2019 ++]

Return Policies ► 15 Stores to Consider

Even the most thoughtful holiday gift-giver can't get it right all the time. To ensure your loved ones are able to exchange that too-small sweater or return the extra toaster, consider shopping at one of these 15 stores.

1. Lands' End

The Lands' End return policy is short and sweet. If you aren't happy with a product, return it at any time for a refund or exchange. However, it pays to read the fine print: Refund requests received within 90 days of purchase will be issued to the original form of payment when available. Refunds processed beyond 90 days, along with those lacking proof of purchase from Lands' End, will be issued via Lands' End Merchandise Credit.

2. Ikea

Thanks to its "No-Nonsense — 365 Days to Change Your Mind" policy, Ikea is one of the best stores to make returns. As the policy name suggests, shoppers get one year (365 days) to make a return for a full refund. The only catch is you need to have a receipt. If you don't, the store will attempt to locate your purchase in its system. Should that fail, you'll get a merchandise credit equal to the lowest selling price of the item from the previous 365 days.

3. Bath & Body Works

If you're looking for something sweetly scented as a holiday gift, Bath & Body Works may be the place to go. If the scent you selected from the vast selection isn't just what they wanted, the store has a 100 percent satisfaction guarantee. Return an item for any reason with a receipt for a full refund. No receipt? Your refund will be the lowest selling price of the item. Merchandise credit will be offered for items returned with a gift receipt.

4. REI

For the sportsman or woman in your life, try holiday shopping at REI. A mecca for outdoor enthusiasts, the store also has a liberal return policy. You can return or exchange anything from the store within one year. The only exceptions are outdoor electronics, which must be brought back within 90 days. Just be aware that REI won't take returns on items for normal wear and tear or damage caused by accidents or improper use. However, keep your receipts or make purchases through an REI member number. Because if the store can't locate proof of your purchase, you may be out of luck.

5. Costco

Selling everything from cucumbers to caskets, Costco says it stands behind its products 100 percent. You can get a full refund on anything. The only caveat is that some types of items must be returned within 90 days of purchase to get a full refund. These include televisions, projectors, computers, cameras, camcorders, touchscreen tablets, iPod/MP3 players and cellphones. Diamonds larger than 1.00 carat and items with a limited lifespan are subject to special terms. Cigarettes and alcohol also may not be returned where prohibited by law.

6. Zappos

You don't need to worry about buying the wrong shoes online if you make your purchase from Zappos. The shoe retailer gives you 365 days to return unused products and will pay for the return shipping. That means if those strappy heels don't look quite as cute on you as they did on the model, you can send them right back. Just don't wear them to the party first; returns must be unworn and in the original packaging.

7. Athleta

A division of Gap, Athleta specializes in workout gear for women. However, while other Gap brands will only take back unwashed or unworn items, Athleta lets you return anything for any reason thanks to its Give-It-a-Workout Guarantee. They will even pay for the return shipping and the cost to ship out an exchange.

8. Nordstrom

Among department stores, Nordstrom used to be the gold standard for return policies. Once upon a time, you could return anything in practically any condition for any reason. However, they made some changes that have some customers wishing for the good old days. Today, Nordstrom simply says: *We handle returns on a case-by-case basis with the ultimate objective of making our customers happy.* Still, Nordstrom's return policy remains one of the best around, and there is no time limit on returns or exchanges — although the store notes that “from time to time we may not accept a return.”

Also, you can still return items without a receipt. In those cases, the store will try to find the purchase in their computer system. If it can't, customers get the current sale price back on a Nordstrom gift card. All gift returns are issued on a gift card as well. Special-occasion dresses are an exception to the store's liberal return policy and must be returned unworn and with tags attached. The store reserves the right to refuse other returns as well.

9. L.L. Bean

L.L. Bean is another retailer that had a legendary return policy. It would take back any item it made and in any condition. Finally worn through the soles of the boots you bought 10 years ago? No problem. L.L. Bean would take them back. The L.L. Bean return policy still says it will take back any item that doesn't live up to customer expectations within one year of purchase. The retailer adds: “After one year, we will consider any items for return that are defective due to materials or craftsmanship.”

10. Macy's

While we're on the theme of stores updating their return policies, let's turn our attention to Macy's. This department store was one of the places with few limits on returns and exchanges. Like other stores, it decided its policy was being abused, so it made changes. The updated policy is still among the best in the business, even if it's only a shadow of its former self. The new Macy's return policy gives you 180 days to make a return. That excludes some categories of items

that must be returned within 30 days or, in the case of Apple smartphones, 14 days. Some items purchased from Nov. 1 to Dec. 31 of this year can be returned until Jan. 31, 2019. If you don't have a receipt, you can still make a return in most categories, but you'll get a store credit for the item's lowest selling price in the previous 180 days.

11. Kohl's

Hassle-free returns are the name of the game at Kohl's. However, the rules can be a bit more complicated than the name implies. For example, an in-store purchase with an original receipt receives a refund or an even exchange. If you don't have a receipt — and the store can't find one — you may get a merchandise credit based on a discounted lowest 13-week sale price of the item.

12. Bloomingdale's

Bloomingdale's is another department store with an accommodating return policy. For most items, you have 365 days to make a return. If you don't have a receipt and the store can't look up the purchase on your Bloomingdale's account, you'll receive the item's lowest selling price from the past 180 days. Some categories have special restrictions as well.

13. Target

The Target return policy can't match some of the others on this list, but it's not bad for a big-box chain. Its actual return policy varies depending on what you purchase and its condition:

- Target-brand items can be returned with a receipt within one year for a refund or exchange.
- Other items that are unopened and in new condition can be returned within 90 days for a refund or exchange.
- Electronics must be returned within 30 days. (For electronics purchased between Nov. 1 and Dec. 25, the 30-day refund period starts on Dec. 26.)
- Music, movies, video games and software that have been opened cannot be returned but may be exchanged.
- Open or defective collectible items cannot be returned.
- Returns and exchanges without a receipt may be limited.

If you need more time, you could always make purchases with your Target REDcard, which gives you an extra 30 days to make a return.

14. JC Penney

Like Target, JC Penney has a return policy that varies significantly based on what you've purchased and whether you have a receipt. Here are the highlights of their refund policy:

- Most items with a receipt can be returned for a full refund or exchange. Returns made with a gift receipt will receive a JC Penney gift card.
- Electronics must be returned with a receipt within 48 hours of delivery and jewelry must be returned with a receipt within 60 days.
- Other items can be returned without a receipt, but the refund will be issued as a JC Penney gift card in the amount of the lowest selling price in the last 45 days. A photo ID is required for all returns made without a receipt.
- Heavy or bulky items (think furniture) that must be returned via truck are subject to restocking fees.

15. Bed Bath & Beyond

Bed Bath & Beyond promises easy returns. If you have a receipt, you're in luck. You can take back your unwanted doodad, with few exceptions, for a full refund within one year. If you have a gift receipt, you'll get a merchandise credit. If you don't have a receipt, things get a little trickier. If it was purchased within the last 365 days, Bed Bath & Beyond will try to find a record of the transaction. If they can't, you get an exchange or merchandise credit for the current selling price minus 20 percent.

[Source: MoneyTalksNews | Maryalene LaPonsie | November 21, 2018 ++]

Social Security Q & A ► 190801 thru 190815

(Q) *If I should pass away before my full retirement age (FRA) and before collecting any benefit at all, will my surviving spouse receive benefits based on the age that I pass away?"*

Answer. The amount that your spouse will receive will differ depending on whether you claim benefits or not. If you do not claim benefits, the amount will depend on your age when you die.

Let's compare those situations first. Then, I will describe how the benefit may change depending on when your spouse claims survivors benefits. If you do not claim your own retirement benefit and you die before your full retirement age (FRA), then survivors benefits will be based on your benefit at full retirement age. For example, if your benefit is \$1,000 per month at FRA and you die before your FRA, Social Security will determine the survivors benefits based on this \$1,000. On the other hand, if you claimed your own benefit at 64, your retirement benefit would be less than that hypothetical \$1,000, and the survivors benefits would be based on this smaller amount. (There is a limit on the size of this reduction. The reduction cannot be below 82.5%. So, if you claimed at 62, the Social Security Administration would base the survivors benefits on \$825 even though your benefit would be smaller.)

The situation changes if you live beyond your full retirement age. If you claim benefits after FRA, the survivors benefits will be based on your retirement benefit, and delayed claiming increases your Social Security benefits by 8% each year until age 70. If you do not claim benefits and pass away between your FRA and 70, the survivors benefits would be based on an amount that you would have received if you claimed on the day that you died. Thus, if you pass away one year after you reach FRA, the survivors benefits would be based on \$1,080. This, however, is only the first step in the calculation of the actual survivors benefits. The actual benefit also depends on your spouse's age when she claims survivors benefits. If she waits until her full retirement age, then these are indeed the amounts she will receive. If she claims before her FRA, however, her benefit will be smaller. If she claims at 60, the earliest age she can claim, then her benefit will be 71.5% of the base amount. Each month she delays claiming her benefit will increase until at her FRA, she will get the full base amount. Waiting to claim beyond FRA will not increase her benefit.

[Source: MoneyTalksNews | Jeff Miller | August 1, 2019 ++]

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

Answer. You can collect your full spousal benefit when you reach full retirement age, 67. You do not have to wait until your ex-spouse turns 67. The penalty for early claiming only applies when you claim before your full retirement age (FRA). Your ex-spouse must be at least 62 but does not have to have reached FRA for you to receive your full spousal benefit. The amount that you can collect at 67 is 50% of the primary insurance amount (PIA) that has been earned by your ex-spouse. In some situations, people who are divorced are in a better situation than people who are still married. In your case, you can claim a spousal benefit even if your younger ex-spouse has not claimed benefits yet. The requirement for claiming a spousal benefit from an ex-spouse is that the ex must be at least 62. If you were still married, you would have to wait until your spouse claimed before you could claim a spousal benefit.

There are several important conditions that must be satisfied in order to claim a spousal benefit. You seem to meet all of them. First, your own retirement benefit must be smaller than the spousal benefit you would receive from your ex-spouse. Second, you must be married more than 10 years and have been divorced for two years. Third, you cannot have remarried. If you were to remarry, you would lose your spousal benefit.

As mentioned above, the amount you will receive is based on the PIA earned by your ex-spouse. The PIA is calculated using the 35 highest years of earnings. If your ex-spouse continues to work — and has not yet worked for 35 years, or your ex’s new earnings are higher than their inflation-adjusted previous earnings — their PIA will be adjusted upward over time, and your spousal benefit will also increase based on your ex’s rising PIA.

[Source: MoneyTalksNews | Jeff Miller | August 8, 2019 ++]

Military Retirement Pay Update 09 ► Indiana State Income Tax

Indiana veterans will soon no longer have to pay state taxes on their military retirement income. Governor Eric Holcomb signed House Bill 1010 into law 5 AUG. It exempts Indiana veterans and their spouses from paying income tax on their veteran benefits. It is hoped the exemption will keep more veterans in Indiana and lure them here from other states. According to the non-partisan Legislative Services Agency the exemption will reduce state revenue by about \$15 million a year. [Source: WTHR 13 | August 5, 2019 ++]

Airline Alert Scam ► Traveling This Summer? New Phishing Emails Look Like Alerts

Scammers know that summer is high travel season, and they are capitalizing on it with phishing emails that look like airline notifications. Whether you are flying this summer or not, look out for these phony surveys and flight change alerts that appear to come from major airlines.

How the Scam Works

- You receive an unsolicited email that appears to be from an airline. BBB has seen scammers use the names of American Airlines, Delta Air Lines, and Southwest Airlines... but any company can be impersonated. The email may be asking you to take a survey about your recent flight, alerting you to a flight change, or asking you to download your recent ticket purchase.
- The email looks so real! It uses the company logo and has a professional design and well-written copy. Some scam emails even contain convincing details like the line: “If you are experiencing difficulty viewing this message, click here.” Of course, this is really just another scam link.
- No matter the exact message, the scam email instructs you to click a link to learn more. As curious as you may be, don’t fall for it. Scammers hide malware in these email links or attachments. When you click, they can gain access to your computer and steal your sensitive personal information.
- A variation on this scheme is fake website that look like an airline’s reservation center. If your flight is cancelled and you are standing in an airport frantically searching on your phone, you can easily be fooled by these scam sites. Best to talk to a desk agent at the airport, or check your ticket or app for the airline’s real contact information.

Avoid Falling for Email Phishing Scams

- Never click on links or download attachments from unknown emails. Out-of-the-blue emails are often attempts to install malware on your computer and/or steal your personal information.
- Don’t take unsolicited emails at face value. Scammers often send out mass emails that contain little or no personal information. If the email doesn’t mention you by name or include any personal information, be wary.

- Hover on links to see their destination. Before clicking, place your mouse over links to discover their true destination.
- Go to the source. Whenever possible, use the customer service information that was provided to you when you made your purchase, rather than searching online.

For More Information

Learn more about phishing scams at www.BBB.org/PhishingScam. If you've gotten a phony airline email (whether you lost money or not), help others avoid the same pitfall by filing a scam report at www.BBB.org/ScamTracke. Note: Delta Air Lines and Southwest Airlines Company are BBB Accredited Businesses.

[Source: BBB Scam Alerts | August 9, 2019 ++]

Job Scams 3 ► Military Spouses, Vets Targeted on Mystery Shopper Scam

Psst, here's a secret. Some of those great opportunities to be a mystery shopper are nothing but a way to con you out of your cash. Willie Smith, a veteran who served in the U.S. Army from 1975-79, went online looking for a way to make some extra money. He saw a site offering a job opportunity as a secret shopper so he filled out some information. But Smith, 63, became suspicious when a priority envelope was sent to his home in Saginaw back in March and included a check for \$2,150. He was to deposit the check into his bank account, start buying gift cards and do some secret shopping at Walmart.

Before he cashed that check, he did some more digging online, and among other things, he discovered that Walmart doesn't use mystery shoppers or hire anyone to perform such services for other retailers or companies. Why they send \$2,000 before you start work His advice to others: "Don't do it. Don't put that check into your account. When that check doesn't clear, you've got to pay all that money back." Other consumers haven't been as fortunate and they're losing hundreds or thousands of dollars to a similar sort of scam.

A consumer in Ohio reported receiving a package that included a \$1,500 check, according to the Better Business Bureau Scam Tracker. The consumer was told to buy \$1,100 in iTunes gift cards and keep \$400. "If an employee at Walmart asked if I was a mystery shopper, I was instructed to say no," the consumer said. The consumer then texted photos of the backside of gift cards, giving the scammers access to necessary numbers to use the money on the gift cards. The consumer discovered too late in the game that the initial \$1,500 check was counterfeit.

Not surprisingly, fraudsters try to impersonate names that we trust. But instead of pretending to be from the Internal Revenue Service, mystery shopping scams might drop names of big name retailers, such as Walmart, Target or Best Buy. A consumer in Southfield reported losing \$2,780 in a mystery shopper scam last year involving a business called "Walmart All Star Retail Express." Again, the consumer received what turned out to be a fake check. The instructions included depositing the check, keeping \$400 for the work and using the other \$2,200 to buy gift cards and money orders.

A Troy consumer replied to a mystery shopper ad on Indeed.com in February, according to local police. The consumer then received an overnight envelope containing a company check for \$998 and instructions how to be a mystery shopper. The victim placed the check into his bank account and bought \$650 in gift cards for Best Buy, Apple, CVS and Walgreens, according to the Troy police report. The victim then photographed the serial numbers to the gift cards and sent them to the business in Florida. The consumer then questioned what just happened and called the business number provided only to find out it was disconnected.

When it comes to scams, it can help to know if you're a likely target. And spouses of military members, veterans and others looking for extra cash are well advised to watch out for too-good-to-be-true job interviews and emails.

Military consumers saw a median loss of \$2,460 in connection with employment scams in 2018 — more than double the losses for all consumers, according to the latest alert from the Better Business Bureau. About 8% of the scams reported by the military involved employment-related scams, according to the BBB report. Maybe the job offers high pay. Or maybe the big attraction is the chance to work remotely and with flexible hours. Or maybe someone is just happy to see any kind of job. Military spouses may feel stressed out after a long job search in a new area and may let their guard down, too.

One military consumer in Virginia, for example, was happy to receive an email from a talent acquisition manager saying that she was selected for a shortlisted online interview. She did the interview and, no surprise, was hired right away. But there was a catch: She'd receive a check soon to buy equipment to do that job. Fortunately, the check didn't arrive as expected, she became skeptical and talked with her bank, which warned her that the check was likely fake and she'd be held responsible for paying any money back.

Some scam networks have netted crooks millions of dollars in recent years, as the con artists try to sound like the real deal and build relationships on Facebook, Instagram and LinkedIn, according to federal authorities. Part of the "mystery shopper" scam and some other job-related scams involves sending victims fake money orders or checks. The consumer is then instructed to deposit the phony check or money order into their personal bank accounts. At some point, the consumer will be told to withdraw hundreds or thousands of dollars from the bank and put that money on gift cards. Or they may be asked to send the money through Western Union or Money Gram. The victim often then would absorb the loss once the fake check eventually bounces.

While some mystery shopping jobs are legitimate, many scams aim to steal money under the guise of a secret shopper program, according to a July warning by the Federal Trade Commission. Consumers are warned to "never wire money or buy gift cards for a mystery shopping assignment or any job opportunity. Those are sure signs of a scam," according to the FTC. The Mystery Shopping Providers Association North America has information on legitimate programs. See <https://mspa-americas.org/what-is-mspa/search> and <https://mspa-americas.org/scam>. The group has a detailed list of scam alerts outlining specific secret shopper scams, including one reported in May that asked are asked shoppers to buy CVS gift cards. It doesn't hurt to do an Internet search for the name of the company with the words "review," "complaint" or "scam." But remember, fraud rings impersonate legitimate brand names too.

Others job-related scams:

- *Displaying a sign on a car or truck.* A Detroit consumer reported searching for jobs where one could work from home and then finding an opportunity to get paid displaying a sign on his truck. The consumer was sent a check for \$1,550.60 and then told to send back \$600 to cover some costs associated with the deal. The check was a fake and the consumer lost the money.
- *Buying materials to work from home.* An Indiana consumer reportedly lost \$4,999 in July after receiving an email saying the company spotted the job hunter's resume on Indeed. After expressing interest in the position, the company sent another email saying it was sending a check for materials needed for working at a home office. The instructions included depositing the check into the consumer's bank account. The next step — the one that cost the consumer big money — involved withdrawing \$4,000 and depositing it to a different bank for a person named Harold Ward. "They also told me to buy \$600 worth of Google cards," the consumer reported. "A couple days later, I received a call from my bank saying the check for \$4,999 was a fraud."
- *Other clues:* Many victims report doing a phony interview through Google Hangouts or another video chat service. Or watch out for [on-the-spot job offers](#) that don't even involve any interview.

No company, of course, is going to send you a check before you start working and then ask you to buy gift cards or send some money back for some reason. "Be careful if a company promises you great opportunities or big income as long as you pay for coaching, training, certifications or directories," the BBB warns. [Source: Detroit Free Press | Susan Tompor | August 2, 2019 ++]

Retiree Finances Update 02 ► Ways in Which They Waste their Savings

Retirees usually have a limited amount of money to spend during their golden years. Unfortunately, some people make costly mistakes that can deplete their nest egg prematurely. From giving away cash indiscriminately to refusing to embrace lifestyle changes, here are some surprising ways retirees waste their hard-earned savings.

1. Ignoring senior discounts

It's a mystery why anyone would pay more than needed, but retirees do just that when they ignore senior discounts. Maybe they don't realize how much these benefits can add up. Some retailers, for example, offer storewide discounts ranging from 5% to 20% on certain days. At <https://www.moneytalksnews.com/slideshows/best-senior-discounts> is a list of the 33 best senior discounts that covers everything from store savings to wireless plans to travel services.

2. Buying unneeded insurance

During a person's working years, disability insurance can ensure someone has the cash needed to pay bills if they become sick or injured and can't hold down a job. However, it's a waste of money to keep paying disability insurance premiums when you're retired. The same goes for life insurance if you no longer have kids at home or a spouse whom you're financially supporting. In fact, there's a long list of insurance products you could probably drop from your budget. Check out <https://www.moneytalksnews.com/10-dumb-insurance-buys-that-waste-your-money>.

3. Supporting grown children financially

Parents spend \$500 billion annually to support their adult children, according to a 2018 Merrill Lynch study. That's money retirees, particularly those with meager savings, really can't afford to spend. While it's understandable that parents want to help their children, there are ways for you to lend a hand financially without paying their bills or handing over cash.

4. Maintaining two cars

Two cars are often a necessity for households in which two partners work. However, retirees who have more flexible schedules may be able to easily get by with a single vehicle. Transportation is the second-largest expense category for retirees, according to federal data. Ditching the second vehicle can save money on insurance, gas and registration fees. To further cut your costs check out <https://www.moneytalksnews.com/ways-to-save-on-your-car-costs> review seven ways to save money on your remaining vehicle.

5. Refusing to downsize

Transportation is second only to housing when it comes to retiree expenses. One-third of spending in households led by someone age 65 or older goes to keeping a roof over everyone's head, according to Bureau of Labor Statistics data. You would think empty nesters might be keen to move to smaller, less expensive homes, but half don't. In fact, nearly a third actually upsize to a bigger house to accommodate visiting family members, says a Merrill Lynch-Age Wave study. Retirees who are stretching their dollars should consider whether money on a bigger home is well-spent if the rooms remain empty for most of the year.

6. Insisting on brand-name medications

Medications are one of the items you should always buy as a generic, regardless of whether you're a retiree. The Food and Drug Administration says generic drugs must have the same active ingredients and strength as brand-name medications, and they can cost up to 85% less. Some stores will even give you certain generic prescriptions for free.

7. Donating to every charity that calls

Many retirees have big hearts and are quick to open their checkbook whenever approached about a good cause. However, people living off savings should be careful that they don't give away too much and jeopardize their ability

to live comfortably in the years to come. What's more, older Americans are often targeted by scammers who may use fake charity appeals to get money. Don't forget that you can also give to charity without spending money.

[Source: MoneyTalksNews | Miranda Marquit | April 14, 2019++]

Tax Burden for Oklahoma Retired Vets ► As of AUG 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 Oklahoma.

Sales Taxes

State Sales Tax: 4.5% (prescription drugs are exempt). County-based tax rates can vary depending on local municipalities, and local taxes extend up to 7%.

Gasoline Tax: 35.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 38.4 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.03/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 0.5%; High – 5%.

Income Brackets: Lowest – \$1,000; Highest – \$12,200

Number of Brackets: 6

Personal Exemptions: Single – \$1,000; Married – \$2,000; Dependents – \$1,000. The first \$1,500 received, as salary for service in the United States Armed Forces shall be deducted from taxable income. State provides a state-defined personal exemption amount for each exemption available and/or deductible under the Internal Revenue Code. Under the new federal tax law, the personal exemption is set at \$0 until 2026, but not eliminated. Because it is still available.

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

Standard Deduction: Single – \$6,350; Married filing jointly – \$12,700

Medical/Dental Deduction: Federal amount

Federal Income Tax Deduction: Full but higher rates apply to the remaining taxable income

Retirement Income Taxes: The state does not tax Social Security benefits. Each individual may exclude their retirement benefits, up to \$10,000, but not to exceed the amount included in the federal adjusted gross income. For any individual who claims the exclusions for government retirees on Schedule 511-A, lines 4 and 5, the amount of the exclusion cannot exceed \$10,000 minus the amounts already claimed on Schedule 511-A, 4 and 5 (if less than zero, enter zero). The retirement benefits must be received from an employee pension benefit plan, an eligible deferred compensation plan, an individual retirement account, annuity or trust, or simplified employee pension under IRC section 408, an employee annuity (a) or (b), United States Retirement bonds under IRC section 86, or lump-sum distributions from a retirement plan under IRC section 402 (e). There is no longer a modified AGI limit. For more information, [click here](#) and [here](#).

Retired Military Pay: An individual may exclude the greater of 75% of their retirement benefits or \$10,000, but not to exceed the amount included in the Federal Adjusted Gross Income. The retirement benefits must be from any component of the Armed Forces of the U.S.

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

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

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

Property Taxes

Real property is assessed at an amount between 11% and 13.5% of its fair cash value. Oklahoma offers a Homestead Exemption for homeowners which reduces the property's assessed value by \$1,000. In most cases this will result in a tax savings of \$80 to \$120. If gross household income is under \$20,000 a year or less and you meet all of the Homestead Exemption requirements, you may qualify for an additional \$1,000 exemption. A property tax refund worth up to \$200 is available if you are 65 or older, or totally disabled, and have an income of \$12,000 or less. There is a 100% property tax exemption for disabled veterans. Veterans and the surviving spouse of a veteran may also qualify for a property tax exemption.

Senior citizens with a household income of less than \$25,000 previously qualified for a valuation freeze on their primary residence. This meant that their property tax would not go up just because the value of other homes in the neighborhood has gone up. As the result of a law passed in 2004, the amount of qualifying income would be fixed to the Federal Department of Housing and Urban Development's estimate of median family income. Call 405-713-1236 for additional details.

For more information on ad valorem taxes, [click here](#).

Inheritance and Estate Taxes

There is no inheritance tax, and the estate tax was repealed on Jan. 1, 2010. For further information, visit the Oklahoma Tax Commission site or call 405-521-3160.

Other State Tax Rates

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

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

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For further information refer to the Oklahoma Tax Commission site <https://www.ok.gov/tax> or call 405-521-3160.

[Source: <https://www.retirementliving.com/taxes-new-york-wyoming#Oklahoma> | August 2019 ++]

* General Interest *



Notes of Interest ► 01 thru 15 AUG 2019

- **Cocaine.** U.S. Coast Guard cutter Steadfast returned to Oregon 30 JUL after a 56-day mission that led to the seizure of more than 23,000 pounds of cocaine worth an estimated \$350 million.
- **Military Suicide.** 325 active-duty members died by suicide in 2018, the highest number since the Defense Department began collecting the data in 2001 and exceeding a record set in 2012.
- **Movie 1917.** To view the first trailer on this movie go to <https://youtu.be/UcmZN0Mbl04>.

- **Buying.** Before you decide to purchase an item at Bed, Bath & Beyond, Best Buy, Dick’s Sporting Goods, Fry’s Electronica; J.C. Penny, Staples, or Target check the item on Amazon. If you can find the identical item show it to the sales clerk and they will either match or beat the price shown.
- **IL Drivers License.** Effective January 1, 2020, Veterans will no longer have to go to the Illinois Department of Veterans Affairs office to have their DD Form 214 validated prior to going to the Secretary of State Driver Services facility. This eliminates that initial step. They can directly to the Secretary of State office to have the "Veteran" designation placed on their drivers license or state ID.
- **Artillery Humor.** At [http://knuckledraggin.com/wp-content/uploads/2019/07/fail.mp4?_ =1](http://knuckledraggin.com/wp-content/uploads/2019/07/fail.mp4?_=1) this artillery soldier had trouble making the gun go “bang.” If you’re interested, it’s all in the angle of the pull.
- **I gave him the whole nine yards!** A P-51 Mustang pilot, using a WWII expression referring to the plane’s 27-foot-long ammo belt.
- **Noxzema.** In the late 60’s, most of us red blooded American men were enthralled by a beautiful Swedish girl that appeared in Noxzema medicated shaving cream commercials. As a man with a lathered face started to shave in rhythm with some “stripper” music, the girl’s face appeared in close-up on the right side of the screen. Her sultry gaze looked straight out at us as she intoned, “Take it off, take it ALL off”. Go to https://darylcagle.com/2019/07/28/take-it-off-take-it-all-off/?mc_cid=a447393ea1&mc_eid=b6c0696a2b if you want to see it again.
- **China Lake NAWS.** To get the China Lake base back to what official’s call a mission capable status after the Independence Day weekend earthquakes and thousands of aftershocks, taxpayers might need to spend \$2 billion, according to a government report provided to Navy Times.
- **RP*China.** Philippine Defense Secretary Delfin Lorenzana has asked Beijing to explain the activities of Chinese research vessels and warships in what the Philippines claims as its waters.
- **Nuclear Explosion.** At around 6 a.m. GMT on 8 AUG, seismic and acoustic sensors in Sweden, Finland and Norway detected an explosion. The sensors are operated by the Comprehensive Nuclear-Test-Ban Treaty Organization, and on 12 AUG the group — which monitors the globe for prohibited nuclear tests — said four stations identified an event “coinciding” with an explosion in Nyonoksa, Russia. Rosatom nuclear corporation said 10 AUG that the blast killed five of its nuclear engineers and injured three others.
- **Missile Accident.** The Russian military on 13 AUG told residents of a village near a navy testing range to evacuate, but cancelled the order hours later, adding to the uncertainty and confusion fueled by a missile explosion at the range that led to a brief spike in radiation that frightened residents and raised new questions about their military’s weapons program.
- **Russia.** The Kremlin boasted on 13 AUG it was winning the race to develop new cutting edge nuclear weapons despite a mysterious rocket accident in northern Russia that caused a temporary spike in radiation levels.

[Source: Various | August 15, 2019 ++]

Afghan Manning Levels Update 05 ► 42,000 Troops Lost in Crackdown on 'Ghost Soldiers'

Attacks are increasing while the strength of Afghan security forces decreases. Schools are closing amid the violence, and no girls are being enrolled in many districts. Efforts to root out Afghan government corruption have either stalled, or never got off the ground. The bleak description of Afghanistan's status nearly 18 years after the U.S. invaded following the Sept. 11, 2001, terror attacks came in the latest quarterly report to Congress released 1 AUG by the Office of the Special Inspector General for Afghanistan Reconstruction (SIGAR).

The 270-page report states that 6,445 enemy-initiated attacks, or EIAs, occurred between 1 MAR and 31 MAY, a 9% increase over the previous quarter. More than half of the attacks were in five of Afghanistan's 34 provinces -- Helmand, Badghis, Faryab, Herat and Farah. At the same time, the number of Afghan troops and police on the books fell significantly, the report found, likely the result of the elimination of so-called "ghost" soldiers from the records. Previous SIGAR reports have cited the practice by corrupt Afghan commanders of listing non-existent troops or police on their rosters to draw their salaries, which are paid by the U.S.

The report states that the number of Afghan National Security and Defense Forces (ANSDF), which includes both troops and police, fell by nearly 42,000 between March and May, compared to the same period last year. It cites data from the U.S.-led coalition to attribute much of the decline to the ANSDF's switch to counting only troops validated as existing by biometrics, rather than relying on the numbers reported by field commanders. "The change was part of an effort by the United States and its partners to reduce opportunities for corrupt ANSDF officials to report 'ghost' soldiers and police on personnel rolls in order to pocket the salaries," the report states.

The lengthy report paints an overall bleak picture of the prospects for Afghanistan in establishing a stable democracy and open society. "The Afghan government cannot survive financially or militarily without continued external assistance, and with those donor funds comes the dual risk of losing money to corruption, as well as contributing to fostering corruption by distorting the economy," John Sopko, the head of SIGAR, said in a statement included in the report. American officials have repeatedly cited the opening of schools and the enrollment of girls, who were barred from school under Taliban rule, as signs of progress since the U.S. intervention.

However, the SIGAR report states that schools are closing amid attacks by the Taliban and the ISIS offshoot known as Islamic State-Khorasan Province, or ISIS-K. Citing data from the United Nations Children's Fund (UNICEF), the report found that schools were attacked 192 times in 2018, up from 68 in 2017, and more than 1,000 schools had shut down in 2018 during the ongoing conflict. "High levels of school closures continued in 2019," the report states. In addition, "girls' education lags across much of southern Afghanistan," where there were seven provinces in which no girls were enrolled in 50% of the districts, the report found. "Nearly 2.6 million girls are out of school in Afghanistan, according to the Afghan government," it adds.

The report came amid continuing efforts by Zalmay Khalilzad, the U.S. special representative for Afghanistan reconciliation, to broker a peace deal with the Taliban, and calls from the White House and several of the Democratic presidential contenders for an end to the U.S. presence in Afghanistan. "We're working on negotiating a deal right now, as you probably have heard, and you know, at some point, we want to get out as quickly as we can," President Donald Trump said in an interview on C-Span Wednesday. As is often the case with SIGAR reports, the dire situation painted by Sopko was at odds with the limited progress described by the Defense Department last month in one of its required periodic assessments to Congress.

"The injection of new military capabilities and operational authorities" by Army Gen. Scott Miller, commander of U.S. Forces Afghanistan and the NATO Resolute Support Mission, "has restored the coalition's tactical initiative and put heavy pressure on the Taliban," the Pentagon report said. "The objective of the operational design is to bring the Taliban to the bargaining table and to provide strong incentives for them to engage in meaningful negotiations with the U.S. and Afghan governments," it added. The report was released 12 JUL, a day after Army Gen. Mark Milley testified before the Senate Armed Services Committee at his confirmation hearing to become the next chairman of the Joint Chiefs of Staff. In his remarks, he said of the increasing calls for withdrawal, "I think pulling out prematurely would be a strategic mistake."

[Source: Military.com | Richard Sisk | August 2, 2019 ++]

Aircraft Carriers Update 02 ► Why China Can't Target U.S. Carriers

Critics of U.S. aircraft carriers have been arguing for decades that the survival of the world's biggest warships will increasingly be at risk in an era of long-range, precision-guided anti-ship missiles. In recent years, China has typically been identified as the military power most likely to drive U.S. carriers from the sea. But the U.S. Navy seems much less worried about carrier attacks than observers who lack military credentials and clearances. In fact, the outgoing Chief of Naval Operations, Admiral John Richardson, told an audience earlier this year that “we’re less vulnerable now than we have been since and including World War II.”

One reason the Navy is not alarmed is that it has invested heavily in new technologies aimed at bolstering the defenses of carrier strike groups. It also has changed its tactics for operating near China. But the biggest reason for confidence about the future resides in the difficulties China would face in trying to find and track U.S. carriers. Large-deck, nuclear-powered aircraft carriers of the type the U.S. Navy operates seem like they would be easy to target. They are over a thousand feet long, they are 25 decks high, and they are made of steel that reflects radar signals. They have distinctive optical, infrared and radio-frequency signatures.



Chinese attackers would face numerous challenges in trying to complete the complex "kill chain" associated with engaging a U.S. aircraft carrier.

So what can be so hard about targeting them, using the extensive arsenal of anti-ship missiles that China has accumulated? Well for starters, there are the huge distances within which carriers operating in the Western Pacific can hide. The South China Sea alone measures 1.4 million square miles, and is only one of four marginal seas from which carrier air wings could launch attacks against China. If a carrier is conducting sea control operations—keeping the sea lanes open to key allies such as Japan—it will likely be beyond the first island chain that parallels the Chinese coast, and thus able to hide in the vastness of the Western Pacific. It is hard to find anything in millions of square miles of open ocean, and in the case of U.S. carriers the target will be moving constantly.

Nuclear power makes that possible. U.S. carriers essentially have unlimited range. If China's military actually sights a carrier, it will not be where it was seen by the time weapons arrive. At 35 miles per hour, the carriers can be anywhere in an area measuring over 700 square miles within 30 minutes. That area grows to over 6,000 square miles after 90 minutes, which is the more likely time elapsed between detecting a carrier and launching a missile from the Chinese mainland.

But let's back up for a moment and consider the multiple hurdles that Chinese attackers would need to overcome to successfully target a carrier. First, they would have to find the carrier; then they would have to fix its location; then they would have to establish a continuous track of its movements; then they would have to actually target the carrier with specific weapons; then they would have to penetrate the carrier's multi-layered defenses to reach the target; and finally they would need to assess whether the resulting damage was sufficient to disable the carrier. The Navy refers to this process as a “kill chain,” and the metaphor is instructive. Because each step must be accomplished sequentially, if any “link” in the chain fails the whole process breaks down. The Navy and its partners in the joint force have plans for disrupting potential attackers at each step in the process.

Consider the initial steps of finding and fixing the carrier's location. China has several options. First, it could use "over-the-horizon" radar located on land. These powerful radars monitor vast swaths of ocean by bouncing their radar signals off the ionosphere. The energy will reflect downward, and once it reaches the surface generate indications of anomalies that return to the original site of transmission via the same path. China has at least two huge radars that can do this, but their utility is modest. First, they must operate at long wavelengths that generate relatively little information in order to bounce off the ionosphere rather than passing through it. Second, at each bounce to and from the target, much energy is lost. Third, the resulting picture of surveilled areas is of such low resolution that the radar cannot establish a target track even if it detects a carrier. Finally, the radar itself is a large, fixed object subject to preemption at the onset of war.

The second option China has is reconnaissance satellites. It has orbited dozens, some resembling the electronic listening satellites the U.S. Navy uses to monitor oceans, others employing optical sensors and "synthetic aperture" radar. But to obtain targeting-quality information, the satellites must be placed in low-earth orbit (about 660 miles above the Earth's surface). At that elevation they are traveling at a rate of roughly 16,000 miles per hour—which means they quickly disappear over the horizon, not to return for more than an hour. The Navy figures that in order to continuously surveil ocean areas near China, Beijing would need to establish three parallel north-south tracks in low-earth orbit, and populate each of those tracks with dozens of satellites spaced to assure continuous coverage. China is nowhere near having such a constellation, and even if it did, connecting all the overhead nodes with an earth-bound command and control system to dispatch weapons against a carrier would be hugely difficult.

The third find-and-fix option China has would be manned or unmanned radar planes. But U.S. carrier strike groups maintain a dense defensive perimeter in the air around their locations that includes interceptor aircraft, networked surface-to-air missiles, surveillance planes and airborne jammers. No Chinese aircraft is likely to get close enough to a carrier to establish a sustained target track. The same applies to Chinese surface vessels and submarines, which are even more vulnerable to preemption by the strike group than airborne assets.

So the vital early steps of simply finding and fixing the carriers would not be easy. Connecting the assets required for those tasks with the other systems used in later stages of the kill chain would be challenging, especially given the brief timelines available in which to engage the continuously moving target. Any weapons dispatched against the intended target would need to negotiate multiple layers of active and passive defenses, including electronic countermeasures and, in the future, beam weapons.

Some observers have stressed the danger posed by China's recent deployment of anti-ship ballistic missiles with maneuvering warheads. The Navy takes the threat seriously, and in response has moved most of its missile-defense warships to the Pacific. As a practical matter, though, these weapons make little difference to the balance of power if China cannot first find, fix, track and target a carrier. The longer the range of an anti-ship missile, the more updates it needs in flight to successfully engage a moving target. So without timely off-board sensor data and an agile command and control system, the weapon will be largely useless. This generalization applies whether the attacking weapon is purely ballistic or a hypersonic glide vehicle. If the location of the target vessel is not known in a timely and fairly precise fashion, then the munition is unlikely to strike its target.

The bottom line is that China is nowhere near overcoming the hurdles required for successful attacks against U.S. aircraft carriers. Whether those carriers are engaged in projecting air power ashore or maintaining control of sea lanes, Beijing will be hard-pressed to impede their operation in wartime. And it's a safe bet that whatever assets China may have for executing such a mission on the first day of war will be quickly reduced by the combined efforts of the U.S. joint force, whether they be deployed on land, at sea, or in orbit. [Source: Forbes | Loren Thompson | August 9, 2019 ++]

DPRK Cyberattacks Update 01 ► North Korea Took in \$2 Billion to Fund Weapons Program



North Korea has generated an estimated \$2 billion for its weapons of mass destruction programs using “widespread and increasingly sophisticated” cyberattacks to steal from banks and cryptocurrency exchanges, according to a confidential U.N. report seen by Reuters on 5 AUG. Pyongyang also “continued to enhance its nuclear and missile programmes although it did not conduct a nuclear test or ICBM (Intercontinental Ballistic Missile) launch,” said the report to the U.N. Security Council North Korea sanctions committee by independent experts monitoring compliance over the past six months. The North Korean mission to the United Nations did not respond to a request for comment on the report, which was submitted to the Security Council committee last week.

The experts said North Korea “used cyberspace to launch increasingly sophisticated attacks to steal funds from financial institutions and cryptocurrency exchanges to generate income.” They also used cyberspace to launder the stolen money, the report said. “Democratic People’s Republic of Korea cyber actors, many operating under the direction of the Reconnaissance General Bureau, raise money for its WMD (weapons of mass destruction) programmes, with total proceeds to date estimated at up to two billion US dollars,” the report said. North Korea is formally known as the Democratic People’s Republic of Korea (DPRK). The Reconnaissance General Bureau is a top North Korean military intelligence agency.

The experts said they are investigating “at least 35 reported instances of DPRK actors attacking financial institutions, cryptocurrency exchanges and mining activity designed to earn foreign currency” in some 17 countries. The U.N. experts said North Korea’s attacks against cryptocurrency exchanges allowed it “to generate income in ways that are harder to trace and subject to less government oversight and regulation than the traditional banking sector.” The Security Council has unanimously imposed sanctions on North Korea since 2006 in a bid to choke funding for Pyongyang’s nuclear and ballistic missile programs. The Council has banned exports including coal, iron, lead, textiles and seafood, and capped imports of crude oil and refined petroleum products.

U.S. President Donald Trump has met with North Korea leader Kim Jong Un three times, most recently in June when he became the first sitting U.S. president to set foot in North Korea at the Demilitarized Zone (DMZ) between the two Koreas. They agreed to resume stalled talks aimed at getting Pyongyang to give up its nuclear weapons program. The talks have yet to resume and in July and early August, North Korea carried out three short-range missiles tests in eight days. When asked about the U.N. report a U.S. State Department spokeswoman said: “We call upon all responsible states to take action to counter North Korea’s ability to conduct malicious cyber activity, which generates revenue that supports its unlawful WMD and ballistic missile programs.”

The U.N. report was completed before last week’s missile launches by North Korea, but noted that “missile launches in May and July enhanced its overall ballistic missile capabilities.” The U.N. experts said that despite the diplomatic efforts, they found “continued violations” of U.N. sanctions. “For example, the DPRK continued to violate sanctions through ongoing illicit ship-to-ship transfers and procurement of WMD-related items and luxury goods,” the U.N. report said. [Source: Reuters | Michelle Nichols | August 5, 2019 ++]

Russia ► Best Way to Deal With It -- Wait for It to Implode

Over the past decade, the Russia threat has loomed larger and larger in the minds of U.S. foreign-policy experts and officials, but the fear has especially grown in the wake of the Russian government's meddling in the 2016 presidential election. "It wasn't a single attempt. They're doing it as we sit here," former special counsel Robert Mueller said of Russia's election interference efforts during his recent hearing on Capitol Hill. "And they expect to do it during the next campaign." "We are doing things at a scale that we never contemplated a few years ago," one intelligence official told the New York Times in mid-June about stepped-up attacks on Russia's power grid in response to Moscow's hacking and disinformation campaigns.



But what if the biggest threat to Russia isn't the United States, or any other foreign government for that matter, but Russia itself? As Russian President Vladimir Putin has moved to annex former Soviet territories, orchestrated cyberattacks on foreign infrastructure and rolled back domestic democratic protections over the past decade, the country may appear very powerful. But in reality, Russia today is much weaker than either the Romanov Empire, which lasted from 1613 to 1917, or the Soviet Union. Russia's biggest problem is internal: This vast Eurasian country failed to produce a national identity that would encompass its entire population.

Millions of citizens of Russia have a dubious allegiance to their state, and as soon as Moscow weakens its tightly held control over local elections—likely only to happen when Putin is no longer president—those groups will seek independence. As an anthropologist, historian and political scientist who has spent a great deal of time in Eurasia, I think it's likely that the ticking time-bomb of separatism that Putin so fears will explode in 10, 20 or—maximum—30 years. Why? Three big reasons.

First, most importantly, the separatist impulses inside Russia are strong. As just two examples, take Tatarstan and Bashkortostan, two ethnically autonomous republics in the center of Russia. These republics have strong nationalist organizations—Azatlyk (The Union of Tatar Youth) and Bashkir Kuk Bure (The Heavenly Wolf)—which call for unity with other Turkic-speaking and Finno-Ugric nationalities of the region. Both still commemorate the sack of Kazan by Ivan the Terrible, which took place in 1552 and led to a five-century-long sense of loss for both republics. As we saw during the Russian-Chechen wars of the 1990s and early 2000s, in which tens of thousands were killed, separatist movements in Russia can be bloody and long-lasting. (It's not just ethnic minorities, either: Ethnic Russians living in resource-rich Siberia, the Urals and the Far East have tried to seek independence on several occasions.)

Under Putin's successor, the country's tense unity might finally give way to those separatist agendas. One can only speculate who the next ruler will be, but most likely Putin will personally choose him or her at the very end of his term, and it's unclear whether that successor will be able to continue the strong hold that Putin has exerted over different groups and regions. In the absence of a system of checks and balances or any other strong institutions in Russia, that level of control is perhaps necessary for ensuring the continuity of the country as an integrated whole. Vyacheslav Volodin, the Kremlin's deputy chief of staff, may see his famous words realized: "If there is Putin, there is Russia; if there is no Putin, there is no Russia."

Second, Russia's unifying ideology today just doesn't have the power of its earlier counterparts. Vladislav Surkov, a longtime Putin aide, claims that Russia has entered a new historical stage: "the long state of Putin," a global ideology that he says holds as much appeal to followers as Marxism. In reality, Putinism is a fiery mix of Eurasianism and what the Russian ultra-conservative philosopher Aleksandr Dugin calls the Fourth Political Theory. Eurasianism is a school

of thought which emerged in the 1920s among the Russian anti-communist émigrés. It advocates an exceptional and messianic role for Russia as a civilization existing on its own terms, part of neither the East nor the West. The Fourth Political Theory is meant to combine the “best” of fascism and communism in a new crusade against liberalism. Dugin suggests removing atheism from communism and racism from fascism while largely continuing their combined mission.

Despite how frightening this ideology may seem, it is no match to either Czarism or Marxism-Leninism, two earlier dominant ideologies in Russia. The sanctity of the Czar provided a real bond to the Russian people for centuries. The Marxist-Leninist ideas of equality and distribution of wealth were genuinely attractive in many countries in the post-colonial era. In our current age, regional nationalisms, based on populist agendas, present a far bigger threat to liberalism than Russia’s new authoritarianism, or Putinism.

Last, Russia’s current intellectual and economic circumstances pale in comparison to those during the Czar’s Empire or the Soviet Union. Under the Czarist regime, Europeans were coming to Russia to practice medicine, teach at the universities, conduct research and open businesses. The Soviet government, in spite of all the purges and atrocities, created a relatively comfortable life for some top scientists, as long as they did not go against the system. Today, higher education and science in Russia are in a catastrophically poor state. The economy is resource-based with no signs of modernization. The most telling sign is that children of Russia’s elites prefer to study and live in the West.

The world needs to be ready for the disintegration of Russia. The best policy that the United States and its closest allies should follow is a combination of strategic patience and containment, with a strong emphasis on strategic patience. Working with Putin in a pragmatic manner is not appeasement; it is realpolitik aimed at the U.S. national interest. First of all, top U.S. officials, including the president, need to meet regularly with Putin and his circle. There is nothing wrong with talking. Second, they should pursue a policy of quid pro quo deals—the only language the Kremlin understands. Russia may withhold or alter some of its actions, such as its dialogue with the Taliban or support for the Nicolás Maduro regime in Venezuela, in exchange for certain favors from the United States.

And the United States would do well to reevaluate its current sanctions strategy, rolling them back in some instances and toughening them up in others. The Cold War was won not because of sanctions, but because the Soviet people, including some individuals in the highest echelons of the government, lost faith in their ideology and looked to the West for their futures. The same might happen today as Russia continues its very slow implosion—no outside meddling necessary. [Source: POLITICO Magazine | Peter Eltsov | August 03, 2019 ++]

Mosquitos Update 06 ► Zapping from the Inside Out | Genetic Modification

Mosquitoes aren’t just annoying at summer barbecues. In many parts of the world, they carry pathogens for Zika, dengue, yellow fever, and the most devastating of mosquito-borne diseases, malaria. According to the Centers for Disease Control and Prevention, 440,000 people died in sub-Saharan Africa in 2016 from malaria, contracted from the bite of infected female Anopheles mosquitoes. Malaria causes severe chills, high fever, profuse sweating, and other flu-like symptoms, and if left untreated, can lead to death. Protecting U.S. military personnel who continue to serve in this part of world is critical.



The Department of Defense Armed Forces Pest Management Board has curated various personal protective repellent systems for deployed service members: permethrin-treated uniforms, application of insect repellants such as DEET and Picaridin, permethrin-impregnated bed nets, and prescribed antimalarial medication. They also oversee the Deployed Warfighter Protection Research Program that studies how to mitigate a variety of insect threats to military personnel. While chemical mosquito population control measures have been used with some degree of success, they are toxic to other insect populations and to the health of humans. A different angle of defense has emerged, which is genetic modification of the mosquito itself, making it transgenic. Transgenic mosquitoes are unable to transmit a pathogen, such as malaria, due to their altered genetic makeup.

The concept of transgenic mosquitoes has been around since the 1980s, although the first laboratory colony wasn't developed until 1997, according to Dr. Marcelo Ramalho-Ortigao, associate professor of preventive medicine in the Department of Preventive Medicine and Biostatistics at the Uniformed Services University in Bethesda, Maryland. There are currently two methods used to control mosquito-borne diseases using transgenic mosquitoes. One is population replacement using a concept known as "gene drive" to spread anti-pathogen genes. The other is a population suppression strategy that reduces the number of mosquitoes that can pass on the pathogen.

So far, the idea of using transgenic mosquitoes to combat malaria has been tested in laboratory settings only. However, successful genetic modification of a particular species of mosquito, *Aedes aegypti* — known to spread the Zika, dengue, yellow fever, and chikungunya viruses — has been both laboratory and field tested by Oxitec, a United Kingdom-based company. "This field of study and research has changed dramatically since the discovery and advent of the gene-editing technology known as CRISPR-Cas9, as the speed and the number of genes that can be targeted has increased," explained Ramalho-Ortigao. Field tests of mosquitoes modified using the CRISPR technology are still in the research and development phase.

Because of the ethical ramifications of gene editing to alter mosquitoes or other species, this concept has always been controversial, Ramalho-Ortigao said. "Controversy and discussions with regard to applications, and especially how to control against unwanted effects, is critical for the advancement of science, especially with regard to transgenic technologies." Government regulation by the Food and Drug Administration and the Environmental Protection Agency is a way to ensure studies do not deviate from their scientific goals, he added.

In addition to potentially proving a new tool in the fight against mosquito-borne diseases, "studies of insect transgenics also provide crucial training for the next generation of scientists who may be involved in cutting-edge research and possibly apply techniques they learned using mosquitoes or other insects as a model for higher organisms," explained Ramalho-Ortigao. He pointed out that insects "share many common features with vertebrates with regard to gene expression, ability to mount an immune response to invading microorganisms and viruses, and certain behavioral traits." Scientists may therefore be able to apply knowledge gained about insects toward organisms "higher in the evolutionary scale, including vertebrates," he said.

Although humans may not miss mosquitoes if they were to be eradicated, our ecosystem would. "Mosquitoes play an important role as pollinators," said Ramalho-Ortigao. "Also, they are a food source for other insects, spiders, frogs, lizards, and birds." He added that not all mosquitoes transmit disease and only females blood feed, which allows them to lay eggs. In fact, of the nearly 3,000 known mosquito species, only a fraction transmit diseases. Complete elimination could lead to the expansion of other species or an increase of the population of a species that is currently present in smaller numbers – creating a whole new bug problem. [Source: Health.mil | July 29, 2019 ++]

Car Theft Update 01 ► Ones Most Likely to be Stolen

If you own a Dodge vehicle with a big engine, take extra care to lock the doors tonight. Two large Dodge vehicles with powerful engines — the Dodge Charger Hemi and the Dodge Challenger SRT Hellcat — are more likely to be

stolen than any other vehicles in the U.S., according to a recent study by the nonprofit Highway Loss Data Institute (HLDI). In fact, the whole-vehicle theft claim rates associated with these models are more than five times the average for all 2016-2018 models. That is also true of the luxury sedan Infiniti Q50.

According to the HLDI, bigger and more luxurious isn't always better when it comes to deterring theft: "Nearly all 20 models with the highest theft rates are either vehicles with big engines, luxury vehicles or pickups." The top 10 vehicles and their categories are the:

- Dodge Charger Hemi (large four-door car)
- Dodge Challenger SRT Hellcat (large two-door car)
- Infiniti Q50, four-door (midsize luxury car)
- Infiniti QX80 (large luxury SUV)
- GMC Sierra 1500, crew cab (large four-door pickup)
- Dodge Challenger (large two-door car)
- Nissan Maxima (midsize four-door car)
- Chevrolet Silverado 1500, crew cab (large four-door pickup)
- Chrysler 300, four-wheel drive (large four-door car)
- Mercedes-Benz S-Class, four-door, long-wheelbase, four-wheel drive (very large luxury car)

Not only did two Dodge Challenger models make the HLDI list, but the Challenger also made iSeeCars.com's recent ranking of the 14 most deadly cars to drive or ride in. In compiling its list, the HLDI looked at claims per insured vehicle year, with one insured vehicle year meaning one vehicle insured for one year. It also zeroed in on whole-vehicle thefts, separating such thefts from claims for stolen vehicle parts or items taken from a vehicle. According to Matt Moore, HLDI senior vice president: "*The models most likely to be stolen tend to be powerful, pricey or pickups, but vehicle theft is also a crime of opportunity. Better security features on all vehicles would be the best way to address the problem.*" [Source: MoneyTalksNews | Chris Kissell | August 8, 2019 ++]

Bug Byte Tips ► Avoiding

It's common to see an increase of bugs in the summer months, which can be annoying. But more than that, some bugs, like mosquitoes and ticks, carry harmful diseases. If you're traveling to areas where they may be a higher chance of getting malaria from [mosquitoes](#) or [tick-borne diseases](#) like Lyme disease, take steps to avoid these bugs and others. And learn what your TRICARE benefit [covers](#) should you run into creepy crawlers and flying pests this summer.

When preparing for a trip, here's what you should do before you go:

- *Check your destination for health risks:* On the Centers for Disease Control and Prevention (CDC) website, you can select your destination to find health information.
- *Bug-proof yourself:* The CDC recommends visiting your doctor at least a month before your trip to get any vaccines or medicines that you may need. A yellow fever vaccine is available for travelers, but not one for tick-borne diseases. TRICARE covers age-appropriate vaccines recommended by the CDC. There may be other CDC-recommended vaccines depending on your travel plans. However, TRICARE may not cover these vaccines. Confirm that your routine vaccines are up to date, especially before traveling overseas.
- *Learn your benefit:* You can use your TRICARE benefit [while traveling](#). Coverage depends on your plan, your destination, and the purpose for your travel. Remember you must follow your plan's rules for getting urgent care. If you receive emergency care while traveling, keep all receipts in case you need to file a claim later. If you need health care advice, you can contact the Military Health System [Nurse Advice Line](#) 24/7 if traveling in the U.S. or a country with an established military hospital or clinic.

- *Schedule routine care:* Make sure you and your family get routine care covered by your benefit before you leave. And fill any prescriptions you may need while traveling ahead of time. If you need to fill a prescription while overseas, go to a military pharmacy if one is nearby, or a retail pharmacy. For a retail pharmacy, you may have to pay for the total amount first and then file a claim for reimbursement.

During your trip, follow these tips to help prevent [bug bites](#):

- Use Environmental Protection Agency (EPA)-registered insect repellent: According to the EPA, using the right insect repellent can discourage mosquitoes, ticks, and other insects from landing on you and biting you.
- Apply protection: If you're using sunscreen, apply it first, let it dry, and then apply insect repellent.
- Wear protective clothes: As much as possible, wear long pants and sleeves.
- Avoid bug bites when sleeping: Sleep in places that are air conditioned or screened against bugs.

[Source: TRICARE Communications | July 31, 2019 ++]

Motivational Quotes ► On the Humorous Side [01]

Is there such a thing as funny motivational quotes? Of course! I mean, why can't we have a little fun and be motivated at the same time? Some of the quotes below are pure gold! Here are 60 short and funny motivational quotes to help brighten your day:

1. "When tempted to fight fire with fire, remember that the Fire Department usually uses water." – Unknown
 2. "Age is of no importance unless you're a cheese." – **Billie Burke**
 3. "Change is not a four letter word... but often your reaction to it is!" – **Jeffrey Gitomer**
 4. "Every tattoo is temporary, because we're all slowly dying." – Unknown
 5. "I am an early bird and a night owl... so I am wise and I have worms." – **Michael Scott**
 6. "I used to think I was indecisive, but now I'm not so sure." – Unknown
 7. "It could be that your purpose in life is to serve as a warning to others." – **Ashleigh Brilliant**
 8. "Never put off until tomorrow what you can do the day after tomorrow." – **Mark Twain**
 9. "The best things in life are actually really expensive." – Unknown
 10. "The road to success is dotted with many tempting parking spaces." – **Will Rogers**
 11. "Well-behaved women seldom make history." – **Laurel Thatcher Ulrich**
 12. "Work until your bank account looks like a phone number." – Unknown
 13. "A clear conscience is a sure sign of a bad memory." – **Mark Twain**
- Report this ad
14. "Always remember that you are unique – just like everybody else." – Unknown
 15. "Don't worry about the world coming to an end today. It is already tomorrow in Australia." – **Charles Schulz**
 16. "Friendship is like peeing on yourself: everyone can see it, but only you get the warm feeling that it brings." – **Robert Bloch**
 17. "I am so clever that sometimes I don't understand a single word of what I am saying." – **Oscar Wilde**

18. “If at first you don’t succeed, then skydiving definitely isn’t for you.” – **Steven Wright**

19. “It took me fifteen years to discover I had no talent for writing, but I couldn’t give it up because by then I was too famous.” – **Robert Benchley**

20. “Nothing is impossible, the word itself says “I’m possible!” – **Audrey Hepburn**

[Source: <https://wealthygorilla.com/60-short-funny-motivational-quotes> | July 2019 ++]

Interesting Ideas ► Sheet Storage



Store your bedsheets inside their own pillowcases.

Memories ► Portable Pocket Radios



One Word Essays ► Fruitful



Have You Heard? ► My Thoughts | Pet Store Monkey | Trump Tax Records

My Thoughts

- I think part of a best friend's job should be to immediately clear your computer history if you die.
- Nothing sucks more than that moment during an argument when you realize you're wrong.
- I totally take back all those times I didn't want to nap when I was younger.
- There is a great need for sarcasm font.
- How the heck are you supposed to fold a fitted sheet?
- Was learning cursive really necessary?
- Answering the same letter three times or more in a row on a Scantron test is absolutely petrifying.
- MapQuest really needs to start their directions on #5. Pretty sure I know how to get out of my neighborhood.
- Obituaries would be a lot more interesting if they told you how the person died.
- Shirts get dirty. Underwear gets dirty. Pants? Pants never get dirty, and you can wear them forever.
- I can't remember the last time I wasn't at least kind of tired.
- Bad decisions make good stories.
- You never know when it will strike, but there comes a moment at work when you've made up your mind that you just aren't doing anything productive for the rest of the day.
- Can we all just agree to ignore whatever comes after DVDs? I don't want to have to restart my collection.
- I'm always slightly terrified when I exit out of Word and it asks me if I want to save any changes to my ten page research paper that I swear I did not make any changes to.
- "Do not machine wash or tumble dry" means I will never wash this--ever.

- I hate leaving my house confident and looking good and then not seeing anyone of importance the entire day. What a waste.
- Why is a school zone 20 mph? That seems like the optimal cruising speed for pedophiles...
- As a driver I hate pedestrians, and as a pedestrian I hate drivers, but no matter what the mode of transportation, I always hate cyclists.
- I keep some people's phone numbers in my phone just so I know not to answer when they call.
- Even under ideal conditions people have trouble locating their car keys in a pocket, hitting the G-spot, and Pinning the Tail on the Donkey - but I'd bet everyone can find and push the Snooze button from 3 feet away, in about 1.7 seconds, eyes closed, first time every time.
- I think the freezer deserves a light as well.
- I disagree with Kay Jewelers. I would bet on any given Friday or Saturday night more kisses begin with Miller Lites than Kay.

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Pet Store Monkey

A fellow walked into a pet store and was looking at the animals on display. While he was there, a Chief Master Sergeant from the local Air Force Base walked in and said to the shopkeeper, "I'd like a line-service monkey please."

The clerk nodded, went to a cage at the side of the store and took out a monkey. He put a collar and leash on the animal and handed it to the Chief, "That'll be \$1,000.00" The Chief paid and left with the monkey.

Surprised, a fellow went to the shopkeeper and said, "That was a very expensive monkey. Most of them here are only a few hundred dollars. Why did that one cost so much?"

The shopkeeper answered, "Ah -- that was a line-service monkey. He can park, fuel, and service all Air Force aircraft, conduct all required ground ops testing, rig aircraft flight controls, and all with zero mistakes. He's well worth the money."

With his interest peaked, the fellow looked around and spotted a monkey in another cage with a \$10,000.00 price tag. "That one's really expensive! What can it do?"

"Oh, that one is a maintenance supervisor monkey. He can instruct at all levels of aircraft maintenance, supervise all corrective and preventive maintenance programs, supervise a crew of maintainers, and even do most of the paperwork. A very useful monkey indeed," replied the shopkeeper.

The guy looked around a little more and found another monkey in a cage at the back of the store. The price tag read, \$50,000.00. "Holy cow! What does this one do?"

"Well," the shopkeeper said, "I've never actually seen him do anything but drink beer, flirt with the girl monkeys, and play with himself, but his papers say he's a pilot."

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Trump Tax Records

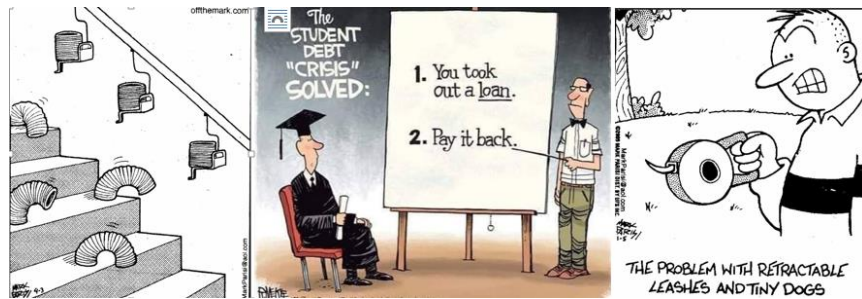
Please forgive the political aspect of this humor, but this is way too funny not to share—and it is about two of our Commanders-in-Chief. Oh, and it was obtained from an AF vet.

Former Press Secretary Sarah Sanders was one of the brightest people in the current administration. She has a very quick wit about her. During a recent press conference, a reporter with MSNBC hollered from the press corps, "Where is President Trump hiding his tax returns?"

Press Secretary Sanders astutely responded, "We've found a very secure place, and I'm certain they won't be found."

"And just where is that?" asked the reporter sarcastically.

Mrs. Sanders grinned sardonically and said, "They are underneath Obama's college records, his passport application, his immigration status as a student, his funding sources to pay for college, his college records, and his Selective Service registration. Next question?"



Thought of the Week

There is no limit to the amount of good you can do if you don't care who gets the credit. - **Ronald Reagan**

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Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>
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